Social Justice and the Pursuit of Equitable Housing Strategies for Residents of Bertrams, Johannesburg

A research report submitted to the Faculty of Engineering and the Built Environment, University of the Witwatersrand, Johannesburg in partial fulfilment of the requirements for the degree of Master of Science in Development Planning.

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Declaration

I declare that this research report is my own unaided work. It is being submitted to the Degree of Master of Science in Development Planning to the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination to any other University.

Signed by:  ……

Date: ……28/10/2020…….

Abstract

Johannesburg's inner-city core and its surrounding neighbourhoods have come under increasing pressure to provide housing for new urban residents. The demand for low-income and affordable housing outstrips the supply and occupants often face hazardous living conditions. Additionally, residents facing already precarious living situations may come under threat from urban renewal which could raise the rental prices beyond their financial means. With the pressures faced by housing developers and management companies in meeting their financial obligations, their ability to supply accommodation to those at the lowest end of the market is uncertain. Through qualitative and structured interviews and the use of case studies, the research will explore whether a housing management, or ownership, model would be best suited to maintaining the existing residents in Bertrams. Generating community capacity and the autonomy of occupiers emerges an approach to dealing with a range of limiting factors experienced by both low-income residents and suppliers of affordable and low-income housing. Through the empowerment of individuals and communities, an increasingly just and fair urban environment can be sought out in which modes of social justice seek to address the vulnerabilities of low-income residents.

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Abbreviations

AFHCO – Affordable Housing Company

BNG – Breaking New Ground

CBD – Central Business District

CID – City Improvement District

CLT – Community Land Trust

CoF – Corridors of Freedom

COJ – City of Johannesburg

CRU – Community Residential Unit

ICHIP – Inner City Housing Implementation Plan

ISP – Institutional Subsidy Programme

JHC – Johannesburg Housing Company

NGO – Non-Governmental Organisation

PHP – People's Housing Process

RDP – Reconstruction and Development Plan

SACN – South African Cities Network

SDF – Spatial Development Framework

SHI – Social Housing Institution

SHRA – Social Housing Regulatory Authority

TOD – Transit Oriented Development

Chapter 1: Introduction

1.1: Introduction

Throughout the Johannesburg's Central Business District (CBD) and amongst many of its neighbouring suburbs, the city's residents seek an affordable rental rate from which to pursue the city's promise of gold. While many of these do not find the income or livelihoods they desire, organic approaches to sustaining affordable rental rates emerge out of necessity. Often, the approaches which emerge out of a sense of survival do not fall within legal limitations or regulated housing typologies yet cater for the thousands of residents who occupy these spaces. These housing typologies, associated with dense urban form, do offer many low-income people with an opportunity to secure housing. However, in the event that regulated housing approaches are implemented at these sites, they are often not able to extend their services down market enough for existing residents in buildings (McManus, 2017). As such, a tension exists for residents in spaces of urban renewal as they stand to benefit from an improved urban environment, but ultimately are usually not able to afford the increased costs that are associated with urban regeneration.

The City of Johannesburg (COJ) has historically been a highly unequal place, with a gini-coeffecient of 0.71 as of 2015 (Mushongera & Gotz, 2016). Decades of disenfranchisement and oppression of the African population has resulted in heavily skewed socio-economic circumstances for the majority of the city's residents. The resulting legacy requires major redress, especially with regards to improved access to economic opportunities which will allow for upwards social mobility. Many see securing property rights as a means of improving livelihoods through asset accumulation. The Reconstruction and Development Plan (RDP) was aimed at alleviating the inequality facing masses of disadvantaged people in the period following democracy. Given that the housing system is currently experiencing a major backlog, estimated to sit at around 2.1 million houses (Pretorius, 2014), a primary strategy of the RDP was the state subsidisation of houses which would then be given to recipients along with title deeds. However, state agencies which implemented RDP promises are criticised for "inadvertently creating unviable, dysfunctional settlements" (Charlton & Kihato, 2006, p. 257) as RDP sites were typically located on cheap land, away from city centres and thus, economic opportunities.

As South Africa becomes increasingly urbanised, pressures mount on urban managers to provide suitable housing strategies to accommodate a growing residential base of relatively

poorer people than occupied apartheid's cities. The country's urban nodes have come under increasing pressure as rural to urban migration has increased since the transition from Apartheid, and the rescinding of its racially motivated territorial control policies. Many of the city's new residents find themselves moving into 'bad' and 'hijacked' buildings in the CBD (Benit-Gbaffou, 2014) as they search for job opportunities. Responses to this demand for housing are largely unregulated, existing as backyard dwelling units (Shapurjee & Charlton, 2013; Lemanski, 2017) and 'rooms and spaces' (Mayson & Charlton, 2015).

1.2: Overview of the Study

High urbanisation rates in the country have led to an increasing demand for urban areas to provide not only accommodation but also economic opportunities to new resident. This is particularly true for Johannesburg, the economic hub of the country, which has experienced continued rates of in-migration from throughout the country. Bertrams, a neighbourhood in Johannesburg, is one such site in the city which has served as a space for low-income earners and newcomers to the city to find a place to live (Benit-Gbaffou, 2014). However, the quality of life issues experienced by residents in the neighbourhood of Bertrams are not intrinsic to the area and are echoed in other poor communities throughout the city. The issues within the community include a deteriorating built environment which includes both the residential stock and social amenities. To a large extent, the area has fallen into neglect with many of the homeowners not living in the neighbourhood and subsequently not maintaining upkeep of buildings. This has resulted in conditions sufficient for a rent gap to emerge which allows for the purchasing of property at prices which would facilitate a high profit margin for developers. The term rent gap describes the difference between current rental income of a property versus what the rental income could potentially be if the space was fit for higher-earning tenants. Incoming developments may result in the displacement of residents, and as such, it would be necessary to identify housing configurations which would ensure that existing residents continue to reside in the area.

1.2.1: Problem Statement and Research Questions

Bertrams, Johannesburg was chosen as the neighbourhood in which to undertake the research (Figure 1). Figure 2 indicates the positioning of Bertrams in relation to key points throughout the City of Johannesburg, to the east of the CBD and to the south of the affluent suburb of Sandton. The site enjoys multiple points of access to what was once the city's main point of economic vibrancy. Infrastructurally, Bertrams is a mix of residential and light-industrial properties, featuring a socially diverse mix of primarily low-income residents (Benit-Gbaffou,

2014). The area has in recent years seen new capital investment as developers seek to capitalise on the low property values of large, previously industrial erfs. These are being transformed into artisan spaces, art studios, and other creatively-minded pursuits, while the residential profile remains predominantly poor (Moosa, 2019). If the trends of buying cheap property extends into the residential market, occupants around the core spaces of development may be forced to seek residence elsewhere as it can be expected that there would be a general increase in property prices, and subsequently rental rates for those who do not own property in Bertrams.

Figure 1 Map of Bertrams, Johannesburg

As the development of Victoria Yards, a creative hub, and other spaces continue, one can expect the property prices (and thus the rental rates) along the roads surrounding the main node of development, at the corner of Viljoen Street and Victoria Road, to increase, too. Residents of Bertrams, in the immediate vicinity of the international headquarters of Nandos and Victoria Yards, may face displacement as landlords seek to extract the maximum amount of rental value from their properties. As the city is already facing a crisis with regards to the provision of low-income and affordable housing, maintaining a level of affordability for existing residents in peri-central neighbourhoods is important to consider.

Figure 2 Location of Bertrams within Johannesburg Municipal area

1.2.1.1. Research Question

What housing management, or ownership, model would be useful in maintaining affordable accommodation for low-income residents in Bertrams, Johannesburg?

1.2.1.2 Sub-questions

I. What factors affect the affordability of accommodation for low-income residents of Bertrams, and how are they managed?
II. What influences the provision of accommodation from the perspective of housing management companies?
III. How do various housing model typologies navigate the constraints of maintaining an existing group of low-income residents?

1.2.2: Research Objectives

In attempting to answer the research questions as expressed above, a number of objectives need to be achieved. Firstly, a qualitative study was drawn up as means by which to seek out answers to the questions listed above. This would serve to identify the needs of residents living in the area, the social dynamics experienced by residents and the state of their tenure at their places

of living. In addition, interviews with experts and practitioners would offer insight into the institutional challenges faced when attempting to implement low-income housing. Building on work identified through a review of existing literature, the research will attempt to identify whether a housing management model exists which could meet the needs of residents in Bertrams, particularly that of maintaining affordable rental rates.

1.2.3: Research Structure

Following this chapter, the second chapter begins to unpack the relevant literature which was deemed pertinent to the undertaking of this research project. The themes which are explored in the literature review are broadly; affordability, urban regeneration, and inclusivity. Chapter 3 will delve into the local context of Bertrams, engaging with further literature as well as details drawn from interviews conducted throughout the data collection phase. An explanation of the research methodologies employed in the undertaking of this research will be unpacked in Chapter 4. This section will further detail the selection process for interviewees and impetus behind utilising qualitative methods of inquiry in the data collection process. Two case studies drawn out of the data collection phase will be presented in Chapter 5. This will unpack the socioeconomic and physical factors of Bertrams and explore the issues faced by the residents at the selected sites. Chapter 6 will seek to expand on the findings presented in Chapter 5 through drawing on relevant information received from interviews with housing development practitioners and experts. Further analysis in this chapter will be presented through the application of relevant literature sources. Finally, Chapter 7 will close the research report through a synthesis of the research, its findings and relating these back to the objectives of the study.

Chapter 2: Literature Review

The following chapter contains a review of literature relating to concepts around the implementation of low-cost and affordable housing. The first theme of literature to be covered is that of urban renewal and a conceptual counterpart – gentrification. The section will provide a look at the international framing of gentrification discourse, as well as providing context to the manifestations in South Africa. This will explore aspects of housing financing, predominantly as a function of private sector players. The role of the state through housing provision mechanisms as well as through policy initiatives will also be explored. Exclusion can be seen as a key facet of gentrification, thus, seeking out increasingly inclusive solutions to housing problems is an imperative.

2.1: Urban Regeneration

Bertrams, and many neighbourhoods lying to the east of Johannesburg's CBD, have been experiencing a decline in investment following the flight of capital to the northern parts of the city. But, as investment creeps back into these spaces, the now cheap properties of the neighbourhood are possible points of entry for wealth holders. Ruth Glass (1964) described a similar process in central London in which "the original working-class occupiers are displaced and the whole social character of the district is changed" (p. xviii). Gentrification was the term she used to describe this process. Neil Smith expands notions of gentrification from Glass' original formulation. Writing on the formative processes of gentrification, he noted that "the devalorization of capital in nineteenth century inner-city neighborhoods, together with continued urban growth during the first half of the twentieth century, have combined to produce conditions in which profitable reinvestment is possible" (Smith, 1996, p. 66). Although this is in reference to markets in the United States of America, the Johannesburg inner city underwent a similar process of high in-migration coupled with capital flight to the northern suburbs of the city.

Academic debates have also explored how this term interacts and contests with similar notions such as urban renewal and urban regeneration. Smith, writing in an earlier essay, clarifies his original position on gentrification as "the process in which working class residential neighborhoods are rehabilitated by middle class homebuyers, landlords, and professional developers" (Smith, 1982, p. 139). This he offers as opposed to 'redevelopment' or 'revitalisation'. Shaw proposes a straightforward approach to understanding regeneration as "simply the process of reinvestment in a disinvested place… [which] may or may not become

gentrification, depending on whether displacement or exclusion occurs" (2008, p. 1720). This would apply equally to a regenerated space which excludes people that would have lived or worked, even if they did not originally occupy that space (Shaw, 2008). In this way, systems of exclusion become a determining factor in the process of gentrification.

The Johannesburg Inner City Housing Strategy & Implementation Plan (ICHIP) 2014-2021 (RebelGroup, 2016), can be seen as a tool to guide the effective implementation of urban regeneration strategies as it "promotes significant supply at all levels of the housing ladder with a particular emphasis on the state actively facilitating supply at the lowest end" (p. 46). A need for regeneration programmes can be linked to the "decline of central Johannesburg to competition for decentralised tertiary activities as far back as the 1960" (Visser, 2002, p. 420) and the emergence of Randburg and Sandton. Former Johannesburg mayor, Herman Mashaba was on a highly publicized drive to drum up support for investment into the inner city by private developers. The city has been 'reclaiming' bad and hijacked buildings in the CBD and opening up the market for bidders to put forth tenders. Mayor Mashaba's "dream of turning the city into a construction site" (Okoye, 2019) was delivered with a caveat that foreign migrants would probably not receive alternative accommodation as they are 'undocumented'.

State attempts at the rejuvenation of inner city spaces can be seen as an effort directed towards middle- and upper-class residents as "regeneration practices and policies tend to focus on making cities more economically competitive while bypassing issues of social and spatial justice in neighbourhoods" (Winkler, 2009, p. 363). Johannesburg is firmly entrenched in the contemporary neoliberal program and as a result, many of the marginalised residents of the city fall by the wayside. Tanja Winkler notes that this occurs especially in spaces of renewal as "contemporary regeneration practices and policies marginalize and exclude residents in poor inner city neighbourhoods from public decision-making processes" (2009, p. 365). This is not only a symptom of Johannesburg as similar patterns of renewal "were not only discernible in the other neighbouring municipalities around Johannesburg but also in Cape Town, Pretoria and Durban" (Visser, 2002, p. 420).

While many writers find it fitting to examine the urban renewal projects of Johannesburg through a framework of gentrification, Aidan Mosselson (2017) offers that there are multiple layers of complex networks and actors which goes beyond a revanchist approach. He explores the ways in which the Johannesburg inner-city is adapting to new a social class with different cultural norms than the prior Euro-centric approach. In the post-apartheid landscape, housing

providers attitudes are "reflective of the contemporary democratic dispensation and socio-political context they are embedded in" (Mosselson, 2017, p. 1288). He also highlights the importance of mobilisation efforts of residents through forums such as Residential Improvement Districts (RID). These have facilitated improved social amenities for residents in Berea and Hillbrow, spaces undergoing local government-led urban regeneration. Thus, Mosselson makes the case that notions of gentrification, which assumes some forms of displacement, "fail to tell the complete story and potentially obscure as much as they reveal" (2017, p. 1292).

2.2: Unpacking 'Affordability'

Within the sphere of housing literature relating to low market related housing, the term 'affordable' has been a contentious identifier, subject to rigorous academic debate. Household income is the most dominant means of defining 'affordable housing'. Inherently, the notion of affordability in relation to housing is related to issues of financing and monetary value. A broad and somewhat simplified notion of affordable housing is provided by Michael Oxley as "housing provided at sub-market prices to households on low-income" (2004, p. 151). Focusing primarily on the United States and the United Kingdom, Oxley (2004) notes that systems of cross-subsidization, whether financial or other, are utilised to encourage private sector developers to increase the market supply of social housing units. In building his definition of 'affordable housing', Kim Hawtrey (2009) seeks to go beyond oft-utilised notions of supply and demand as the grounding for affordability. Rather, Hawtrey offers that there are three dimensions one should consider when conceptualising affordable housing, "affordable to whom, on what standard of affordability, and for how long?" (p. 23). The first question, regarding the subject, or the end-user of the housing, is important to question in context – both geographic and socio-economic. This also relates to the second point being the 'standard' of affordability, a term which Hawtrey relates to the "normative specification of the appropriate value that an indicator should or should not take" (p. 23). The final component which is referred to is that of the temporality of which the affordability should remain.

Given that the affordability of housing is firmly entrenched in the fiscal abilities of those using the accommodation, it is necessary to explore notions of poverty and vulnerabilities. These terms have an extensive academic discourse associated with them, specifically with regards to the field of food security. In the urban field, the notion of vulnerability can be linked to an ownership of assets, or lack thereof, and can be seen as an approach which seeks to look beyond typical identifiers of poverty through income (Clark & Qizilbash, 2003). The notion of

vulnerability includes notion of 'resilience' as the "responsiveness in exploiting opportunities, and in resisting or recovering from the negative effects of a changing environment" (Moser, 1998, p. 3).

Housing financing is a broad term which, according to Peter King (2009), refers to the "money we use to build and maintain the nation's housing stock" (p. 3). Beyond the construction and maintenance of residential spaces, housing finance applies to capital used by consumers when renting or paying off a housing bond. The state has an important role to play in the provision of housing financing through various schemes, subsidies and programmes, particularly in South Africa. In the United Kingdom, the British state decreased its foothold in the housing supply market, which gave private interests an increasing stake in the market (Ryan-Collins, et al., 2017, p. 92). As a means around this, the British government introduced an inclusionary housing policy in the Town and Country Planning Act of 1990 (Ryan-Collins, et al., 2017, p. 92). In this way, the "state principally shapes—not constrains—markets" (Albers, 2016, p. 119). However, the involvement of the state in the provision of housing is significant is it allows for the maintenance of affordable stock through subsidization and policy mechanisms.

Housing financing is closely tied to land markets especially those settlements within urban areas where land costs tend to be higher due to limited space. The liberal economic standpoint seeks out that land markets operate through a combination of "limited state supervision with private freehold ownership, recognizing that sites may also be leased (rented), usually on a long-term basis to ensure lessees find it worthwhile to erect decent buildings" (Harris, 2014, p. 111). However, this approach to land and housing has not always bode well as increasingly complex financialization models and an oversupply of credit led, in part, to the subprime mortgage crisis of 2008 (Albers, 2016). Ryan-Collins, et al., identify that the issues facing notions of land and housing go beyond merely being a problem of liberal economics and is also due in part to inadequate public policy leading to a "housing affordability crisis, rising household debt, financial instability and growing inequality" (2017, p. 189).

In South Africa, the notion of affordable housing speaks to housing which exists in the market valued below R600 000 (CAHF, 2018). The Centre for Affordable Housing Finance in Africa (CAHF) (2018) estimates that 30% of the total residential market in Johannesburg is accounted for by affordable housing, priced between R300 000 to R600 000. Notions of affordability also extend into the rental market in South Africa. The South African Cities Network (SACN) (2016) identify this to include a rental amount of between R600 to R3000 per month. Given

this rental price range, affordable housing can be seen to target the "'working poor' and lower middle occupations… those earning more than the groups targeted for fully-subsidised housing" (South African Cities Network, 2016, p. 29). Ultimately, one's ability to pay certain levels of rental income is highly dependent on one's income – resulting in the 'rule of thumb' (Hawtrey, 2009; SACN, 2016) ratio of 30%. In cases where one's rental or mortgage rates exceed this ratio, they are said to be experiencing 'housing stress' (Hawtrey, 2009, p. 7). However, this approach may fall short, especially in the context of South Africa where informal streams and varying levels of income are commonplace amongst the poor and working class. If one were to apply the 30% rule to the affordable rental rates of R600 to R3000 per month, household income levels would range drastically from R1 800 to R15 000 per month. Statistics South Africa's (Stats SA) *Poverty Trends* (2017) report based on data from 2015 indicates that the country's poorest households spent R6 966 per annum on housing, amounting to R580.50 per month, while the non-poor households spends R51 418 yearly. For poor households, this represents 21% of their annual household expenditure, which is below the 'rule of thumb' ratio of 30%, whereas non-poor households apportion 34% of their annual household expenditure towards housing costs on average (Statistics South Africa, 2017, p. 100).

While the majority of South Africans face entrenched economic issues which are debilitating for wealth acquisition, and subsequently housing financialization, property developers come across a number of stumbling blocks in the provision of low-cost housing. These include, but are not limited to, the availability of cheap, well-located land, municipal delays in the improvement of service infrastructure and the slow transfer of title deeds amongst other obstructions (Tissington, 2011). Tissington also points to "the lack of assembling of public land for low-income housing by local authorities" (2011, p. 41). Internationally, trends towards private involvement in the subsidized housing market seems to be on the rise, especially in high-density cities such as Berlin and New York where private equity firms and stock exchange-listed companies have become landlords of subsidized rental spaces (Albers, 2016, p. 121). When faced with government instruments such as rent caps and rent stabilised housing stock, financialised landlords seek to ensure a stable return through poor maintenance of buildings or selective upgrading of units in an effort to increase rental rates (Albers, 2016).

In seeking to offer an affordable housing supply mechanism, it is important to be cognisant of the pragmatic considerations that need to be taken into account around the creation of affordable housing. David Gardner (2009) provides a comprehensive report which outlines a strategy which can be undertaken in the social housing sector, specifically with the aim of

providing new dwellings. The approach of Gardner's report is aimed at small-scale dwellings with an eye on the rental market. In a similar vein to the proposed research project, Gardner notes the failings of various human settlement policies and the "inability of a 'one size fits all' subsidy policy to meet the required diversity of affordable accommodation demand" (Gardner, 2009, p. 7).

This failure of state subsidy mechanisms to delivery the variety of required residential accommodation has led some companies to seeking out alternative ways of financing housing provision. For the African Housing Company (AFHCO) the means by which they are able to "deliver low-income rental housing were in cutting down on operational costs and on upfront capital costs" (McManus, 2017, p. 86). Partnerships with development agencies such as the French Development Agency allowed them to secure capital at a fixed interest rate and assisted AFHCO in the initial capitalisation of two of their buildings – Atkinson House and Platinum Place. Operational costs were cut through a number of forward-thinking solutions at the two buildings. Smaller units were furnished without amenities such as stoves, and communal bathrooms were designed with "control over water usage with pre-loaded shower cards" (McManus, 2017, p. 88). In this way, both initial development costs are brought down during the construction of smaller, more communal buildings and operational costs are reduced into the long run. The buildings have a variety of dwelling typologies, with some larger, self-contained units available at a higher rental fee, which in turn "allows some of the risk bad debt with lower-earning households and other operational costs to be offset" (McManus, 2017, p. 89).

The issues experienced in providing suitable financing for residents within the affordable housing sector has long been a national issue. *Breaking New Ground* (BNG) (2004) noted the challenges faced by households earning between R3 500 to R7 000 in accessing financing and thus, introduced a subsidy mechanism to assist this group. Interestingly, the BNG policy pointed towards mixed-income developments, proposing "that 20% of all residential development would constitute low cost to affordable housing" (2004, p. 13). This has since only begun to materialise in two major metropolitans – Johannesburg and Cape Town in the forms of inclusionary housing policies. However, this is likely to face challenges as Klug, et al., note the need for "the development of a coherent national policy which would be applied across all municipalities, along with careful work on the details of the mechanisms for implementation" (2013, p. 677). The failure of policy initiatives to increase the supply of affordable housing stock and the access to financing is additionally witnessed in the drafting

of the *Community Reinvestment (Housing) Bill* (2002). In some respects, the bill presented a strong front to the financial institutions. This is evident in S4 (1) (a) which required lenders to "refrain from refusing home loan finance to borrowers purely on the grounds of the current or future expected socio-economic characteristics of the residents in the neighbourhood" (2002, p. 7). In addition, the drafted bill offered a (cautious) approach to ending redlining practices – a precursory element to gentrification and displacement as property devaluation creates conditions for rent gaps to emerge.

2.3: Inclusivity

The housing market in South Africa is emblematic of the broad-based inequality faced by the majority of the country's population. Programmes such as the 'RDP Houses' of the mid-1990s and *Breaking New Ground* in 2004 have done little to remedy the exclusionary nature of apartheid's planning regime and home ownership is unachievable for many urban residents (Lemanski, 2011). This is especially true for those who do not qualify for RDP housing and cannot secure a home loan from private financial institutions. housing subsidies such as the Finance Linked Individual Subsidy Programme (FLISP) offer a subsidy, for the intents of purchasing a house or towards self-build, for households with monthly incomes between R3 501 and R15 000. However, this approach has not received success in South Africa, for reasons which Charlotte Lemanski (2017) identifies as "households are insufficiently financially secure to access private finance, and suitable housing is unavailable" (p. 9).

The South African housing market has remained stagnant in its perception of the nature of property rights (Chipkin, 2013, p. 232). The focus has typically been geared towards single ownership arrangements and, aside from sectional-title property, communal, social and co-ownership arrangements remains largely unexplored. It is important to also critique what is meant by ownership, given that the notion of individual ownership is not the only form of tenure which exists. Ryan-Collins, et al., note the complexity of the term 'ownership', offering that it incorporates the "rights to enter, pass over, use, use the fruits of, exclude others from, build on, pass on to inheritors, or sell land" (2017, p. 17). In the United States, "the concept of shared equity ownership has been a major component of programs offering publicly subsidized homeownership to low income Americans" (Diamond, 2009, p. 85). Social arrangements of housing ownership often fall in the sector of shared-equity homeownership, under which various permutations such as limited equity cooperatives (LECs) and Community Land Trusts (CLTs) exist. Heinz Klug and Neil Klug (2019) note that the 'bad buildings' in Johannesburg offer an opportunity for the implementation of CLTs in the context of South Africa. This, they

feel, can be utilised to address urban blight of inner-city spaces and "add an additional modern common property regime to the existing range of urban tenure options" (Klug & Klug, 2019, p. 192).

For many Johannesburg residents, the notion of property ownership is not a realistic ideal. As such, it is necessary to engage with literature examining modes of property management which offers sustainable, long-term provisions for maintaining affordable rental rates. Organic responses to the lack of affordable accommodation in Johannesburg, and many other developing cities, have been the reconfiguration of formal living typologies. Charlton (2014) notes that this goes beyond physical adaptations, as familial households become fluid spaces of temporal residence for various family members. In the inner-city of Johannesburg, a common feature are 'rooms and spaces' (Mayson & Charlton, 2015; Poulsen, 2010) which point to the ways in people are able to adapt their physical environment and livelihoods in order to secure accommodation. These solutions tend to be precarious as witnessed in the evictions of occupiers from high-density buildings in Johannesburg rendering many homeless and raising questions around the state's responsibility to provide adequate housing (Charlton, 2014).

Internationally, a wealth of literature exists which examines approaches to the provision of affordable rental housing in various contexts. Wolfgang Amann (2005) presents the case for public-private partnership (PPP) financial institutions as mechanisms to drive the construction of low-income rental accommodation. Given the complex nature of housing, PPP arrangements require the backing of policy instruments such as rent control or taxation benefits (Levy, et al., 2006) in order to retain affordable rental spaces. Institutional approaches such as limited profit housing (LPH) have proven successful in cities such as Zurich and Vienna (Lawson, 2010). Julie Lawson notes that this approach is defined by "cost-capped, cost-rent, limited profit provision of decent dwellings by private associations and co-operatives" (2010, p. 211). Many critiques present for-profit approaches as being flawed. However, Rachel G. Bratt (2018) presents the case study of a successful profit-driven approach to offering affordable rental accommodation. The approach presented offers an insight into international case studies which have experienced success in the provision of affordable housing through a variety of interventions.

The approach of SHIs to the provision can be seen as a state- and developer-led approach to the provision of housing. In contrast, an approach such as the People's Housing Process (PHP)

utilises a self-help approach to the provision of housing. Caroline Newton (2013) notes that the PHP emerged in the decade prior to the end of apartheid when "partnerships between communities and supporting NGOs were able to construct dwellings that were of considerably better quality than the RDP solutions" (p. 642). This policy was formalised in 1989 and has been through a number of iterations since. However, Newton argues that the PHP requires increased consideration as a provider of housing in contemporary times given its "applicability in a wider area of project types, from township upgrading to hostel redevelopment projects" (2013, p. 639).

In the Eastern Cape, the Amalinda co-operative settlement project (Landman, et al., 2009; Afesis-corplan, 2008) developed a unique model which utilised PHP capital funding through a co-operative housing governance structure. The project relied on a number of internal processes and organisations amongst the citizens, government and private institutions in an effort to provide affordable housing for those who voluntarily signed up. The citizen component of the governance structure included an overall administrative body, a finance management body, and a number of property-owning bodies for each parcel of land. The overarching administrative body worked in partnership with a local administrator which would administer funds and assist with appointing consultants. The local administrator in this case was the local municipality, who liaised with the provincial Department of Human Settlements (formerly Housing) to allocate "Institutional Housing Subsidies following the Peoples Housing Process" (Afesis-corplan, 2008, p. 11). Construction went through local labour suppliers, with members of the property ownership cooperative being included in the workforce in order to ensure skills development. The project was successful in the building of 216 units across nine building sites, securing R20 300 worth of Institutional Subsidy Programme (ISP) funding per site with member contributions of R2 020, or 10% of the total subsidy (Afesis-corplan, 2008, p. 14).

A factor which can be a tool towards inclusion is the notion of empowerment. As Peter Somerville (1998) notes, the term empowerment can take a purely practical meaning as "a process by which people who are disadvantaged or excluded acquire something of the character of citizens" (p. 233). For many, one's housing can be a determinant of one's character, or one's citizenship, thus one can derive a strong sense of empowerment through the ability to determine one's housing situation. Somerville adds that empowerment builds on the notion of participation, as "people may participate individually or collectively in an activity without thereby experiencing any increase in their control over their lives" (1998, p. 234). Utilising the framework of tenancy collectives, Somerville then offers an evaluative framework for

assessing empowerment through housing utilising the following metrics: direction of action, institutional change, dependency effect and beneficiaries. While he does note that this framework is not sufficiently developed, I find a resonance with this approach given the threads of social justice theory which run through it.

The notion of inclusivity can be found as a strong thread running through literature on urban approaches to social justice. Typically, this range of theoretical approaches are highly critical of the status quo, liberal approach to urban management, given the inequality which is borne out of this standard. David Harvey (2008) utilises a Marxian lens in approaching his definition of social justice, seeking to explore the notion in terms of production and the distribution thereof. In this way, Harvey notes that "social justice therefore applies to the division of benefits and the allocation of burdens arising out of the process of undertaking joint labour" (2008, p. 97). However, this does not provide a definition of the term. In order to define his understanding of social justice, Harvey begins from the statement "a just distribution justly arrived at" (2008, p. 98) which he then expands through questioning what the product being justly distributed is, and who or what the distribution takes place amongst.

The Just City (Fainstein, 2010; Marcuse, et al., 2009) emerges as a concept which stems from notions that social justice can be seen as an urban pursuit. James Connolly and Justin Steil in Marcuse, et al., (2009) look to Socrates for an initial grounding of what would constitute as the 'Just City'. This grounding "entails a strong and growing role for the public sector (which Socrates envisioned as populated by political philosophers), in order to ensure a Just City and, thus, a just life for its inhabitants" (Marcuse, et al., 2009, p. 2). Contemporary iterations of the Just City can be found in the work Susan Fainstein (2010). Underpinning her approach to justice is the notion of 'fairness', which I read to mean equity. This is not offered as a prescriptive condition of justice as we can "hold up fairness as the key to social justice while developing its content differently depending on our social position and historical location" (Fainstein, 2010, p. 12). A core issue which by which to evaluate a proposed urban intervention is "the extent to which redistribution and recognition (i.e., respectful acknowledgment of culturally different groups) are possible under capitalism" (Fainstein, 2010, p. 18). While this question points to entrenched, structural forces faced in addressing urban challenges, it can be applied to a local scale, and used to evaluate the extent to which an intervention operates within the existing social structure. An intervention of this nature "works by changing the social framework that gives rise to injustice" (Fainstein, 2010, p. 18).

For many, the notion of 'changing the social framework' points to action akin to revolution. Iris Marion Young (1990) offers that insurgency actions through civic bodies can be a vehicle by which to shift structural conditions. In reference to movements in Boston, United States, in the "face of rising housing costs, a scarcity of housing, and consequent homelessness, however, insurgencies have arisen that seek democratic control over housing" (Marion Young, 1990, p. 86). Approaches in this vein seek to rebuff conditions of the liberal status quo by being grounded in the pursuit of equitable redress. In seeking to democratise access to housing, these insurgency groups "found innovative ways to form cooperatives and land trusts to ensure that these new units of housing will not be out of the reach of the people most in need" (Marion Young, 1990, p. 86).

2.4: Conceptual Framework

Drawing from the discussions presented in Section 2.3, the conceptual framing that is applied throughout the rest of the study is firmly rooted in notions of social justice. When applied to the lives of urban inhabitants, a social justice-driven approach seeks equity and fairness as grounding tools for seeking out solutions. Tessa Gooding (2016), in a study of low-income housing in Mauritius notes "that resident involvement can lead to greater social justice and place quality" (p. 513). A core component in her work is the need for collaborative planning approaches as a means of empowering community members. In developing this research report, the aspect of empowerment as an outcome of securing housing will be explored as a means of achieving social justice. Similarly to Gooding's (2016) research, this would explore approaches which are participatory and allow for community residents to inform their surrounding built environment.

2.5: Conclusion

As noted, the use of social justice theory within the urban realm is appropriate given the inequality that is experienced in cities and the need to seek out a more equitable society. This is pertinent to consider in the face of land unaffordability and unavailability, as well as economic marginalisation of inner-city residents. The need to consider urban issues through a social justice lens is necessary given the high rates of urbanisation and the need to create cities that are liveable for all. This is especially pertinent in South Africa given the historical context. The legacy of the Apartheid regime's approach to spatial planning is evident in the context of a downtown neighbourhood in Johannesburg and presents a number of opportunities to consider what approaches can be used to seek out increasingly equitable urban futures.

Throughout this chapter, several key points of theory have been explored and unpacked as a grounding for entering the research and the analyses thereof. The themes of urban regeneration, affordability and inclusivity are pertinent issues in the discourse of affordable housing within urban centres. As noted, many of the conventional approaches to subsidised housing approaches in South Africa are subject to challenges which have led to discussions around the efficacy of the State's current approach to delivering housing. This is an important point of discussion which will be carried forward and discussed within the context of the neighbourhood of Bertrams. The following chapter will present the context of the study site – a densely populated urban area which raises a unique set of issues around providing housing to low income residents.

Chapter 3: Context

In order to develop a comprehensive analysis of the challenges faced in securing suitable, low-income housing in Bertrams, it is necessary to offer a contextual viewpoint of the spatial dynamics of the area and the city around it. This chapter will present a background to Johannesburg's urban form, offering both a historical account of the development of the city and the neighbourhood in which the research was focused. The neighbourhood of Bertrams occupies an interesting space in the historical narrative of the city, as it was initially a settlement space for indentured labourers working in the city's gold mines and, decades later, was one of the first deracialised spaces in the city. The spatial legacy of Johannesburg is one which still suffers the effects of its historical exclusionary policies. The effects of this spatial legacy are especially pertinent in the ways in which people are housed throughout the city and the inequalities faced with regards to securing a stable living space. The current standing of housing in Bertrams is evidence of these inequalities, a narrative which I aim to present through this chapter. In presenting the current characteristics of the site, I hope to inform the reader of the urban challenges faced by residents in their daily lives. In addition to drawing on literature as a tool for providing a contextual understanding of the socioeconomic, cultural and physical aspects of Bertrams and more broadly, Johannesburg, I will also be utilising anecdotes and notes from the field as supplementary material.

3.1: Johannesburg's Spatial Form

South Africa's high rates of multi-faceted inequality undoubtedly exist as legacy of the segregation-driven apartheid state. The formation of the country's urban spaces bears this legacy in stark, systemic ways. The approach to planning during apartheid sought to "create

self-contained localities that were racially distinct and financially independent" (Turok, 1994, p. 244). Drawing from laws such as the Group Areas Act of 1950, the layout and design of cities throughout South Africa were drawn up according to barriers of race utilising methods of master planning. Townships erected under this law became the sites for the country's black, urban poor, located at the peripheries of cities (Todes, 2012). However, the carving up of South Africa's urban and rural landscape along racial lines emerged prior to 1950. Early urban planning practice utilising race-based approaches to land can be identified from the mid-19th century onwards when the "allocation of land to segregated 'locations' for people other than the generally dominant whites began to gather momentum in places such as Port Elizabeth from the 1850s" (Mabin & Smit, 1997, p. 199). The 1980s brought about a period of relaxing the exclusionary policies, especially in urban area as access to cities was opened to the county's black population (Turok, 1994; Harrison & Todes, 2015). A number of the discriminatory policies which were put in place before and during the period of apartheid governance were repealed which had direct consequences to the urban planning regime. In 1991, the Abolition of Racially Based Land Measures Act stripped power from the "the Black Land Acts of 1913 and 1936; the Group Areas Act; and the Black Communities Development Act of 1984, successor to the Natives Urban Areas Act of 1923" (Mabin & Smit, 1997, p. 214).

Urban policies implemented in the years following democratisation "aims to ensure equitable access to the opportunities provided by towns and cities" (Harrison & Todes, 2015, p. 149). Johannesburg's recent history is a story of disinvestment from inner-city spaces, with housing suffering from the movement of capital away from the city centre towards the more affluent northern suburbs. In many ways, Johannesburg is still a representation of the apartheid spatial planning programme which was fundamental in the unequal urban design of the city. The post-apartheid city has transformed into a space where "sociospatial stratification, racial inequality, and marginalization have become entrenched features of the urban landscape" (Murray, 2008, p. 16). At the turn of the century, regeneration efforts began in the inner-city with a number of programmes and incentives enticing developers to move back into the city. This was aimed at curbing the degradation of the inner city which is described by Murray (2011) as a "decaying, crime-ridden wasteland disconnected from the mainstream of city life" (p. 137). Partly, the regeneration of the inner-city was targeted towards increasing the supply of middle- and upper-income housing by private developers. This was coupled with a focus was on the provision of low-cost housing, through agencies such as the Johannesburg Social Housing Company (JOSHCO) (Tissington, 2013).

The state's approach to governance following apartheid was increasingly decentralised with spatial planning being a key focus of local governments. The approach to municipal governance was termed 'developmental local government' which operated along notions of redistributive transformation and people-centred development (Pieterse & van Donk, 2008). Given that the developmental approach is seen to occur most strongly at a local government level, policy frameworks at this level are important. The City of Johannesburg's Spatial Development Framework (SDF) (2016) is a bold attempt at redressing the unequal spatial form through modes of strategic spatial planning. The shift away from the master planning approaches which marked the apartheid era seeks to identify local challenges which can be negotiated through local governance structures. A significant programme offered in the City's SDF is that of the Bus Rapid Transport (BRT) system. This BRT approach, named the 'Corridors of Freedom' (CoF), utilises principles of Transit Oriented Development (TOD) in order to densify the city through the creation of transport nodes and corridors. The TOD strategy seeks to go beyond merely offering transport infrastructure, attempting rather to develop an increasingly inclusionary city. This is envisioned through the integration of commercial and residential opportunities across income groups within these nodes and along key connecting corridors through the city. Harrison, et al., (2019) identify a number of criteria which the CoF projects attempts to improve the inclusivity of the city through; "spatial transformation, mobility, affordable accommodation, jobs and livelihoods, social integration, and participation" (p. 456). While the authors feel that the original vision for the CoF, as articulated in 2013, has not been fully realised – and probably will not as they are too ambitious – they do note that it is could be seen as one necessary intervention in a city which "requires multiple interventions across a range of dimensions over an extended period" (Harrison, et al., 2019, p. 466).

3.2: Housing in Johannesburg

South Africa's urban centres are facing what is oft described as a housing crisis, emblematic in the housing backlog of 2.3 million houses, as of 2014 (Turok & Borel-Saladin, 2016, p. 388). Johannesburg, being the economic centre of the country, faces this crisis to a great extent as in-migration has remained consistently high in the years following the end of apartheid. Stats SA (2017) estimates that if population growth rates continue within the Gauteng province, a further 1 050 230 people will migrate into the province in the period 2016-2021 (p. 15). This represents a 7.36% increase on the estimated population of the province of 14 278 700 as of 2017. The private market cannot meet the housing demand for the inner city, as the supply to

the lower rung rental target markets of R1 500 – R3 000 per month (R5 000 to R10 000 household monthly income) is estimated to be between 2000 to 4000 units annually (RebelGroup, 2016, p. 44). Research by RebelGroup (2016) indicates that household demands below this rate, requiring public sector intervention, amount to 30084 households (with monthly incomes between R0 – R3 183) (p. 41) in the Johannesburg inner city. Evidently, the city, and the province more broadly, will be required to ramp up efforts in the provision of housing. This is cited as a primary goal of the City of Johannesburg, as per its SDF, which recognises that current approaches to "housing delivery has arguably exacerbated apartheid spatial development patterns, by building housing in areas far from economic activity" (2016, p. 11). This housing delivery approach is predominantly through the RDP, and BNG, which, while having "provided more than four million houses since 1994" (Zuma, 2017), has been widely criticised – as explored in the introductory chapter and Chapter 2 of this document.

A key strategy to tackle the existing, and future, crisis posed by lack of access to housing is the ICHIP (RebelGroup, 2016) which lays out the city's housing strategy for the period 2014-2021, focusing specifically on the inner-city. The document offers great insight into the existing housing situation in the Johannesburg inner-city and its surrounding neighbourhoods. The total number of households in the inner-city, as per 2011, was 87 772 accommodating a residential population of 265 292 (RebelGroup, 2016, p. 31). However, the population growth rate in the period 2001-2011 was approximately 23%, almost four times higher than the increase in number of households which had only increased by 6% in the same period. This mismatch between population growth and housing delivery, whether by public entities or private developers, adds to the existing backlog and mounts increasing pressure on the inner-city and surrounds.

The inner-city residential market is marked by high rates of rental accommodation, estimated to be at 89% of households, in contrast to 39% across the rest of the province (RebelGroup, 2016, p. 34). This, however, is only a small part of the picture as the "data does not and cannot show is the overall level of overcrowding and substandard accommodation being occupied" (RebelGroup, 2016, p. 34). A response to the lack of supply in the inner-city is the portioning and partitioning of accommodation into alternative typologies such as 'rooms' and 'spaces' (Mayson & Charlton, 2015).

The dense, highly urbanised nature of the inner-city has allowed for alternative modes of informal living arrangements beyond the backyard dwellings typically seen in townships

predominantly on the peripheries of South Africa's major cities (Turok & Borel-Saladin, 2016). Kirsten Dormann and Solam Mkhabela (2019) propose the notion of 'urban compounding' in reference to "current models of habitable urban space, including rentable rooms (in houses, apartments, backyards and hostels), often subdivided or shared in existing or adapted structures" (p. 2). As Mayson and Charlton indicate, this is not a phenomenon experienced only in Johannesburg, many developing cities in the global South have similar such typologies of urban housing (2015, p. 335).

The affordable housing market has also been of growing interest for private developers in recent past. Sian Butcher (2016), in her PhD, details the involvement of construction company, Calgro M3, in the development of an affordable housing complex in Fleurhof, Johannesburg. The housing project aimed to deliver "4000 RDP units together with 4,500 'free market' rental and for-sale units, together with another few hundred social rental units for households earning up to R7,000" (Butcher, 2016, p. 217), and stood to be South Africa's first income integrated housing project at the time of construction.

State housing provision has not met the growing demands in the inner-city as post-apartheid housing subsidies led "most commonly to a suburban neighbourhood model of detached houses on individual subdivisions" (Charlton, 2014, p. 184). These, as many have noted, have in many cases continued patterns of spatial injustice as sites of RDP houses were located on low-value land, away from economic centres. Charlton further notes that this approach dictated that the building typologies were questionable in planning terms as they were expressed through "ground-related, low-density built form" (2014, p. 184). However, there exists an opportunity to develop increasingly integrated human settlement arrangements through the spatial formation idealised in the vision espoused through the 'Corridors of Freedom' project mentioned previously. As Alison Todes and Jennifer Robinson (2019) note, "these transit corridors have emerged as a space for experimentation" (p. 3) along which developers are increasingly seeing opportunities to provide low-income and affordable housing.

3.3: Presenting the context of Bertrams in Johannesburg

Moving east away from multi-story buildings of the inner city, the neighbourhood of Bertrams is located amongst the peri-central neighbourhoods of Troyeville, Doornfontein, Lorentzville and Yeoville. These neighbourhoods developed in the early 20th century as residential neighbourhoods, providing access to the city's main thoroughfare of Commissioner Street. Initially, these peri-central regions offered residential spaces to "relatively low-middle-class

white residents (even partly working class in the case of Bertrams)" (Benit-Gbaffou, 2014, p. 254). In the 1930s, Bertrams was briefly opened up to black migrant labourers, before their eviction and subsequent relocation to Orlando, Soweto, in 1935 (Rule, 1989, p. 198). Following this, subsequent removals of coloured residents from the area gave way to the "first incidence of an area being cleared to acquire land for whites" (Parnell, 1988, p. 311). The use of the Slums Act of 1934 in Bertrams signalled a mechanism by which the government could undertake spatial segregation through acts of expropriation prior to the official commencement of the Apartheid state in 1948. In his study on demographic changes in the area, Rule (1989) tracked the movement of white families out of the area in the mid to late 1980s and the arrival of predominantly Indian and coloured families, prior to the removal of the Group Areas Act.

The demographic status of the area features a predominantly black population (less so than neighbouring Yeoville) with some White households and to a lesser extent, Coloured and Indian households (Benit-Gbaffou, 2014, p. 256). 2011 census data indicates that the racial demographic makeup of Bertrams was 77% Black African, 11% White, 8% Coloured, and 3% Indian (Statistics South Africa, 2012) at the time. However, the area has been experiencing systemic degradation as Murray notes that in as early as 2004 "city officials authorized the eviction of occupants of 16 percent of the 408 residential buildings in Bertrams for bylaw violations in the areas of health and safety, fire prevention, and overcrowding" (2008, p. 150). To a large extent, this blight remains, and the area has perhaps experienced increasing dilapidation. Jennifer Greenburg and Tara Polzer (2008) noted that the area was primed for urban rejuvenation due its "strategic location next to the Johannesburg Stadium, and fuelled by the prospects of economic prosperity associated with the 2010 world cup" (p. 6). This, however, did not occur as construction instead commenced south of the CBD on the FNB Stadium.

A baseline socioeconomic profile of the area can be provided by drawing on Stats SA Census Data (2012) along with the analysis undertaken through the ICHIP document. Data from the 2011 Census places the population of Bertrams at 3 906, across 1 129 households. These households are within the administrative boundaries as delineated in Image 1, which amounts to a total area of 0.39km². This population figure is not truly representative of the population as it currently stands, as one can expect high population growth rates within the areas surrounding the inner city. As noted previously, the population of the inner city grew by 23% between 2001 and 2011, thus one can expect there have been similar growth patterns in the years 2011 to 2019. The neighbourhood's language mix is predominantly Zulu (21.29%), with

English and Other both just under 17% (Statistics South Africa, 2012). The prevalence of other, non-South African languages indicates that the area is home to a number of migrants – almost all of whom are from other African countries. Unfortunately, employment data for Bertrams specifically is not available, as such it is look to the data available for Ward 66. These figures will not be completely representative of the socioeconomic profile of Bertrams but should present an insight into the socioeconomic nature of the broader area. The average annual income for the ward is reported to be R57 300, however this may be slightly bolstered by neighbourhoods such as Kensington and Observatory which are decidedly more middle class. If the average annual income of residents in Bertrams were to be below this, it would indicate that many are living below R4 500 per month. The ward's employment rate is 57.1%, of which 79% are employed within the formal sector (Statistics South Africa, 2012). Again, given the status of Bertrams as a vulnerable neighbourhood, it would be fair to assume that these statistics (employment and formal sector percentage of employment) would be lower throughout the area.

3.4: Context drawn from the field

In addition to utilising an existing base of literature as a means of setting the context for the study, providing further information drawn from my research notes during my time spent in the field may offer a deeper look into the conditions within Bertrams. This information is drawn from the interviews conducted with the participants throughout Bertrams. The fourth and fifth chapters will seek to provide an in-depth analysis of two cases which were chosen based on the extreme nature of the conditions perceived at those two sites. Continuing forward, I hope to further the narrative of conditions in Bertrams, specifically those relating to the state of housing in the neighbourhood.

As noted in the ICHIP document, the neighbourhood of Bertrams is "predominantly residential in nature (single dwelling units interspersed with three to four-floor walk-up apartment buildings)" (RebelGroup, 2016, p. 24). While many of the residential spaces may appear to house single dwelling units, many instances of backyarding were identified during my period of fieldwork. Turok and Borel-Saladin's analysis of informal, backyard housing suggests that this phenomenon serves a need in that they are a form of 'flexible accommodation' (2016, p. 403). However, the case of Bertram's backyarding differs from that evaluated in Turok and Borel-Saladin's study in that the locality of the backyard accommodation in Bertrams is located much closer to the inner-city than the townships in which their research located the majority of backyarding occurring. The physical form of erf sizes allows for the addition of separate spaces

onto single-dwelling units, given that the neighbourhood has an average plot size of roughly 495m². This allows for many of the plots to have additional living spaces constructed on excess land. Regulation of these add-ons is non-existent and most of the backyard spaces encountered appeared to be informally built with makeshift electrical connections and in some cases, running water was unavailable in the backyard housing.

In the early years of Johannesburg's development from a mining camp into a formalised town, there was a need to house (African) labour in close proximity to the mines. This required that the original central nodes of Johannesburg had to accommodate both the mine owners and mine workers in the first decade of the 20th century. As urban control increased and racial settlement boundaries became entrenched, both regulated and unauthorised inner-city housing for Africans began to emerge. Employers were allowed to house African labourers under the 1906 Johannesburg Municipal Ordinance, as opposed to the township of Klipspruit which "was the sole African location run by the Johannesburg Council" (Parnell, 2003, p. 620). In many cases, these inner-city living spaces took the form of slums, or 'yards' as Parnell (2003) describes. The physical form of the yards within the inner-city area can be envisioned through Parnell's description of Ridgeway's yard in which the "three 50 X 50 foot stands that made up the yard were found to have twenty-five wood-and-iron rooms" (2003, p. 623). During the fieldwork phase in Bertrams, instances of 'yards', which harken back to those prevalent in the early twentieth century, were identified on multiple occasions.

The formation of these contemporary housing 'yards' have elements of the backyarding process identified previously in that they are typically informal in their construction and in, presumably, their legality. Yasmin Shapurjee and Sarah Charlton (2013) offer a broad characterisation of backyarding as "the co-habitation of landlord and tenant on the same plot, albeit in different dwellings" (p. 655). However, in many of the cases encountered in Bertrams, whether in the yard typologies or the more standardised backyarding, the landlords were not living on the site. Rather, landlords had rented out whole plots, in their room typologies, charging a higher monthly rent for the more well-maintained areas of the house. Often times, rent was paid to a middle person – similar to the role described as a '*mastanda*' by Mayson and Charlton (2015, p. 349).

In addition to interviewing residents within Bertrams, I was able to secure an interview with a property developer who was in the process of refurbishing a three-story walk-up apartment building in Bertrams. A major concern which emerged from both the property developer and a

number of residents was the volatility of service provision the City of Johannesburg. Although loadshedding has been a national concern of late, many residents complained that electricity shortages were experienced outside of loadshedding times due to poor maintenance of electricity distribution infrastructure. Water cuts were also frequently brought up in interviews as an issue which were regularly experienced, a factor which led to the developer drilling for borehole water which will supply their building and the neighbouring automobile repair workspace. These vulnerabilities experienced by residents of the neighbourhood are compounded by the poor economic circumstances of the neighbourhood and the surrounding suburbs.

Chapter 4: Research Methodology

The following chapter outlines the approach which was utilised during the data collection phase of this research. The primary mode of data collection was through qualitative interviews utilising a selection of questions developed prior to entering the research field. Two classes of interview participants were identified as potential respondents for the proposed study – those being the residents of Bertrams as well as experts and practitioners in the field of housing provision. This spread of participants offered the opportunity to develop an in-depth understanding of the profile of the study site while also providing expertise from knowledgeable practitioners with regards to the dynamics of offering housing solutions.

4.1: Initial Approach

In developing a research question, and an approach to undertaking the research, I sought to explore sites of personal interest within the central Johannesburg neighbourhoods. The spaces surrounding the city's business district have long been a point of interest to me given my own personal history of growing up in the adjacent neighbourhood of Kensington. Research undertaken in 2016 as part of a previous degree in the neighbourhood of Maboneng offered an existing understanding of the urban dynamics in these peri-central neighbourhoods, and having heard of a large development occurring to the east, in Bertrams, I explored the potential of using this as a possible research site going forward. Following conversations with various individuals involved in the area it became clear that the neighbourhood (as with many others in Johannesburg) was facing difficulty in the access to suitable housing for many of its residents. This prompted an urge to focus on whether housing could be provided in ways which was increasingly equitable to existing residents and could potentially seek to offer a method of economic and social upliftment.

4.2: Interviews as a Research Tool

In developing my approach to undertaking this research, the use of interviews presented itself as an opportunity to best move forward in the pursuit of answering the research questions. The interviews with residents of the study site took place at their places of living, with their permission, to provide me with a sense of the physical circumstances of their accommodation. Interviews with practitioners would take place off-site, either at their office spaces or a neutral space such as a coffee shop of their choosing. Utilising both structured and semi-structured (or qualitative) interviews allowed the research to move beyond merely acting as a survey or poll (Yin, 2015, p. 141).

The interviews followed a set list of questions (Appendix 1) which were composed prior to entering the field. The questionnaire was composed following an initial review of literature, which presented the key focus areas of housing affordability. The interview questions would be aided by observational protocol in the field (Creswell, 2009, p. 182) which included the use of a recording device in addition to hand written field notes detailing the physical circumstances of households which would not be apparent in the interview.

Semi-structured or qualitative interviews were deemed to be more apt as an approach for interviewing the various practitioners and experts. Given that the individuals in this class of participant operate in various fields, it was important to maintain a level of flexibility around the questions posed to them. Given the inductive nature of qualitative approaches, Joseph Maxwell (2013) notes that "any substantial prior structuring of the methods leads to a lack of flexibility to respond to emergent insights" (p. 92). With this in mind, the interviews with the practitioners occurred after interviewing the residents of Bertrams, allowing me to formulate questions for specific practitioners and experts based on experiences or insights from the previous batch of site interviews. An initial questionnaire (Appendix 2) was drawn up prior to entering the field, this was then amended prior to the individual interviews with the various experts and practitioners based on their current or prior role in the human settlements space.

The process of sampling my participants for both classes of interviewees will be expanded upon in Section 3 and Section 4. Additionally, I will explain the process in which these interviews were carried out, including the procedures leading up to the interviews.

4.3: Residential Interviews

In the initial phase of developing my research question and consulting with various people, I was introduced to network of community members who run a program under the name Makers Valley Collective. Through this organization I was introduced to a resident who became my key informant in the neighbourhood. Using their expertise and local knowledge, the process of identifying potential residential interviewees began. In approaching participants, contact was made prior to the interview at their places of residence as an initial introduction and was used as an opportunity to extend an invitation to participate in the research. This first point of contact allowed me to find whether the potential participant would fit the criteria I had deemed necessary for the residential interviewees. Furthermore, I was able to explain the purpose of the research, the types of questions which would be asked of participants and offered the chance to begin developing an understanding of the residential circumstances of the neighbourhood.

If residents were amenable to partaking in the interview, a date was agreed upon to conduct the interview. During this phase, care was given to ensuring the potential participants were thoroughly aware of the purpose of my being in the neighbourhood and the role of the research. As noted by Maxwell (2013) the undertaking of a research project can be construed as "an intrusion into the lives of the participants in your study" (p. 96). Thus, ensuring their wellbeing and comfort during the research process was of primary importance.

The selection of participants followed a set of criteria which had been developed prior to entering the field. This was relayed to my informant who was able to offer suggestions for suitable households and residents which matched the conditions I had stipulated. A key factor which I had set out to explore were rental occupants, given that they would not be homeowners at their place of residency. If possible, it was preferred to interview the person responsible paying for the monthly rent given that they would be able to offer insight into the circumstances around meeting their financial obligations. The sampling of participants also utilised a physical component, with a focus on single-dwelling erfs, as opposed to apartment blocks. This sampling process did factor in the likelihood that backyarding was occurring, as with many stands throughout Johannesburg (Brueckner, et al., 2019) and as such, occupants of these units were also approached to participate.

While the initial sample size of residential participants was placed at 10 people, a total of 15 interviews took place with residents of Bertrams. This occurred due to a process snowball sampling. In some cases where multiple rooms or spaces were rented out by different families or individuals within the same household, the person initially approached as a participant would suggest that I also speak to someone else staying within the same residency. This was particularly true for cases where the living conditions were of a very low standard. I can only assume that some of the participants saw the interview process as step towards improving their living circumstances, given the importance of housing to its occupants. Marlene de Laine (2000) stresses the importance of a researcher being cognisant of their role in the field and the performance of that role when undertaking research. With this in mind, it was of key importance that I communicated what my role as a researcher and an academic was to all participants and that future benefits would not emerge in agreeing to partake in the study.

4.4: Interviews with Practitioners and Experts

The interviews undertaken with the residents of Bertrams offered an opportunity to engage with the lived experiences of those housed in the neighbourhood. However, in order to further

my understanding of the broader nature of housing provision, in the local context of Johannesburg, I identified the need to interview experts or practitioners in this field. As noted previously, the approach to interviewing this class of informant by utilising semi-structured interviews as opposed to structured interviews was necessary due to the differing roles which the individuals occupied as professionals.

Interviewee	Role	Date Interviewed	Expertise
P1	Private Developer	October, 2019	Housing developer currently developing 40+ units in Bertrams
P2	Johannesburg Housing Company	November, 2019	Expertise in the identification of sites suitable for low-income housing development and project management process
P3	Consultant	November, 2019	Founded a national housing financing agency which focused on affordable and low-income housing
P4	Madulammoho Housing Association	November, 2019	Experience in the financing of social housing projects throughout Gauteng

Table 1 Categorisation of expert and practitioner interviewees,

Aside from the developer who was in the process of building a block of double- and triple-room units in Bertrams, the interviews with the experts and practitioners occurred after my time collecting data in the field. I saw this as a necessary step of processes as it allowed me to develop an understanding of challenges faced by residents in Bertrams and following this, formulate a set of questions for the various practitioners which would cut across the themes evident in the field. Typically, these interviews lasted for a period of an hour, and tended to be more conversational in nature. A nondirective approach was utilised, steering clear of leading questions in as much possible – seeking rather for an authentic voice to emerge from the participants. Yin sees the objective of qualitative interviews as allowing "participants express their own meanings as part of their own way of describing the world" (2015, p. 144). Given that the interviewees are deemed as experts in their various spaces, I saw the importance of giving them the space to answer questions in as much depth as possible.

My initial aim, as identified in my research proposal, was to interview a total of five experts and practitioners. I had identified a fifth interviewee for this phase who works in the finance sector as a fund manager for a large investment company. I had hoped to get their input on the

role of social impact investing and whether this could occur in the housing space. However, the constraint of the potential respondent's busy working schedule meant that this meeting could not occur. Primarily, the issue of time was a major limiting factor, specifically for carrying out the fifth interview. I will expand upon this in Section 5, along with other limitations which I experienced within the field and carrying out this research more broadly.

4.5: Limitations

It is important to acknowledge the shortcomings of this research. As mentioned previously, a significant issue posed was that of the time available to undertake the research. The process of data collection was undertaken in a relatively short time period – over approximately eight weeks. It is commonly acknowledged that undertaking qualitative research should preferably occur over a longer time span (Creswell, 2009, p. 176). This is especially true for methods which utilise ethnographic practices. Being cognisant of my time constraints also influenced the decision to undertake research using interviewing techniques as opposed to longer-format research tools. I had also planned to occupy a room in the neighbourhood, seeking to deepen my experience of housing circumstances in Bertrams. This unfortunately did not transpire due to personal circumstances and the limited time I had available to conduct the necessary fieldwork. While this experience would not have been representative of many of the interviewees given the racial and financial privileges I am afforded, the opportunity to live in the neighbourhood would have provided an increasingly rounded perspective of living circumstances in the area.

During the first week of September 2019, in the process of canvassing potential participants in Bertrams, a spate of xenophobic attacks broke out in Johannesburg. Given the diverse nature of the neighbourhood, with many residents being foreign nationals, a number of people who were approached were unwilling to partake in the interview as they felt that the research could expose them to victimisation. While every assurance was given to them regarding maintaining their anonymity in the process, it was apparent that the incidents of violent attacks in neighbouring suburbs had resulted in some residents closing themselves off to outside interaction. While this was not a limitation I could have foreseen, or necessarily have mitigated, it does speak to the precarious position that some residents of Bertrams find themselves in given the broader socio-political and economic circumstances which resulted in the xenophobic attacks on foreign nationals.

Chapter 5: Findings

As noted in the previous chapter, a total of 15 interviews with low-income Bertams' residents and four interviews with experts and practitioners were conducted during the data collection phase. The interviews conducted in Bertrams spanned over a total of 12 different erfs. In the case that multiple interviews occurred on the same property, these were done in different living spaces with the people who occupied those spaces. In taking the time to process the data received from the field, two accommodation spaces stood out for me as being considerably more severe given the circumstances experienced at those sites.

I saw these two cases having potential for further analysis given the extent of blight and degradation experienced at the site of occupation. Beyond this, the socioeconomic means of the participants pointed to extreme vulnerabilities. In this chapter, the characteristics of the two sites will be explored which will unpack the hardships faced by the residents occupying these spaces. Additionally, a profile of the occupants of the two sites will be built through detailing the socioeconomic circumstances faced by the respondents.

Throughout the following chapter I will be referring to the chosen case studies as Site A and Site B. Quotes from residents of these spaces will be drawn upon to extend the understanding of the chosen sites while allowing their voices as research participants, and residents, to emerge. While a strong focus will be on the aforementioned study sites and the occupants, additional information will be drawn from interviews with other residents to supplement the content. The chapter will also make use of simple diagrams and images to display the basic mapping of the spaces, these will offer the reader a general idea of the dimensions and characteristics of the space. Given issues of legal occupation at the two sites, I will attempt to ensure that very little identifying criteria is given, and that the anonymity of the respondents is maintained throughout.

5.1: Physical Nature of the Accommodation

The two sites shared similarities in their physical typology, specifically in the size of the accommodation afforded to those who resided in these spaces. Site A, originally a residential car garage, was converted into a living quarter for a group of men who have come to Johannesburg from a rural farming town in Kwa-Zulu Natal in search of work, and an income. At the time of the interview, there were six men staying in the space, however this number changes as there is a degree of fluidity in each of their occupation of the space. The room, being a converted garage, sits below the main residential property on the erf but does not enjoy access

to the main property or any of its amenities. Site B shares a similar floor layout to Site A and small area roughly measuring 18m² and is home to multiple men who have turned to Johannesburg in search of a stable job. This site, however, had a typology akin to a backyard accommodation space and was situated within a yard that was previously an automobile-repair shop. The yard housed seven other spaces which were all built from an assortment of wood and corrugated iron. Site B was home to three foreign migrants, who had arrived a number of months prior to the interview from their home country of Mozambique.

As mentioned, the living space at Site A is a converted single garage, with an additional parking garage adjacent to the occupied space. The 'conversion' into an accommodation space was little more than the addition of a double bed. Little work had gone into a physical conversion of the space, rather the space was converted in the process of people taking up residence in the garage. When asked, the interviewee mentioned that the second parking space was vacant, and the residents had asked to have access to the second garage to no avail. As such, their effective space of living was roughly 16m². Figure 3 indicates the portion of the property which is occupied by the respondent, being the converted car garage on the ground floor of the house (in pink). Keeping in mind that the image only indicates ground coverage of the property, the vertical height of the space is not well represented. Roughly estimated, the height of the respondent's dwelling area would probably be in the region of 1.85m to 1.9m high, given the space's original purpose as a garage. The main portion of the house extends above the garage as well as deeper into the property. During the interview it was indicated to me that there were three bedrooms in the main area of the house and one bathroom. Using GIS data from the City of Johannesburg, the erf at Site A measures roughly 440m².

The approach to conversion and the re-use of space was prevalent throughout the neighbourhood and manifested in multiple ways throughout the research period. This chapter will reflect on the conversion of an automobile workshop into a yard of self-built houses at Site B. At another site where a resident (Respondent 2) was interviewed, a former light industrial building had been converted into a multi-unit 'apartment' block with shared cooking and sanitation facilities. At that site, one of the open spaces had been designated as a place of worship, with the pastor of the church managing both the church site and the residential units.

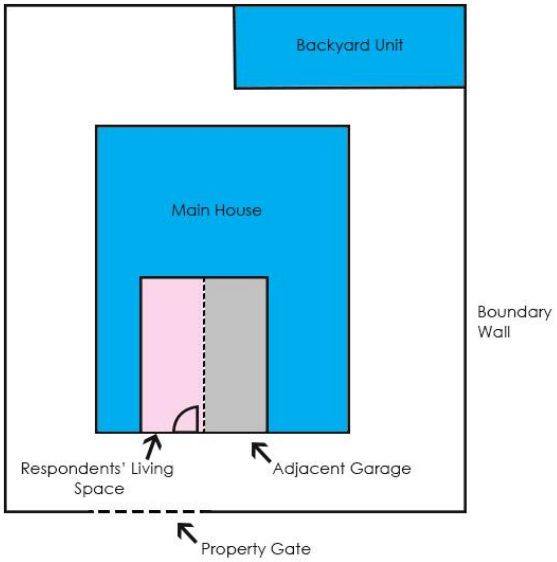

Figure 3 The floor plan of the property at Site A, the living space referred to as Site A is indicated in pink. (Source: author's own image)

The space features concrete walls at the head of and to the left of the bed, and a plywood partition to the right of the bed which created a makeshift subdivision of what was previously a double garage. As per Figure 4, the sheer lack of space is evident from the coverage of the bed which takes up about a third of the total space in the converted garage. In order to sleep, the young men are required to share the bed, as well as space on the floor beyond the foot of the bed. Cooking is done on a portable hot plate which, given the small area of the space and lack of ventilation, leads to an increasingly cramped feel in the space as hot air is brought into the already stuffy environment. The garage space does not have an electrical plug and thus access to electricity is secured through an extension cable which is run upstairs to the main area of the house. Aside from the occasional blackout due to loadshedding, the respondent did say that the electricity remains connected. In addition to the small stove, electricity in the dwelling space is used for a television, which is located to the right of the foot of the bed.

There is no access to a main water supply directly in the former garage space, and as such any water that the men need must be fetched from an outside tap. Thus, hot water is not readily available, any hot water that is needed must be heated up on their small electric stove. It was not clear where or how the men undertook daily ablutions, as there was neither the space nor access to running water in their shared space which would allow for this. Sanitation needs where thus not accommodated for within the dwelling space, and when asked about this, the respondent said that sometimes they would need to go to the property across the street – another yard typology (with multiple dwelling spaces) – which had a portable toilet. He did note that

this was not ideal as “it is always dirty – too many, too many people using that toilet”. However, the residents were left with little option but to use the portable toilet when they could as they did not have access to the main house which did have a bathroom. Figure 3 also indicates that there is one entrance and exit from the space, which is a makeshift door cut out from the original roller door of the car garage.

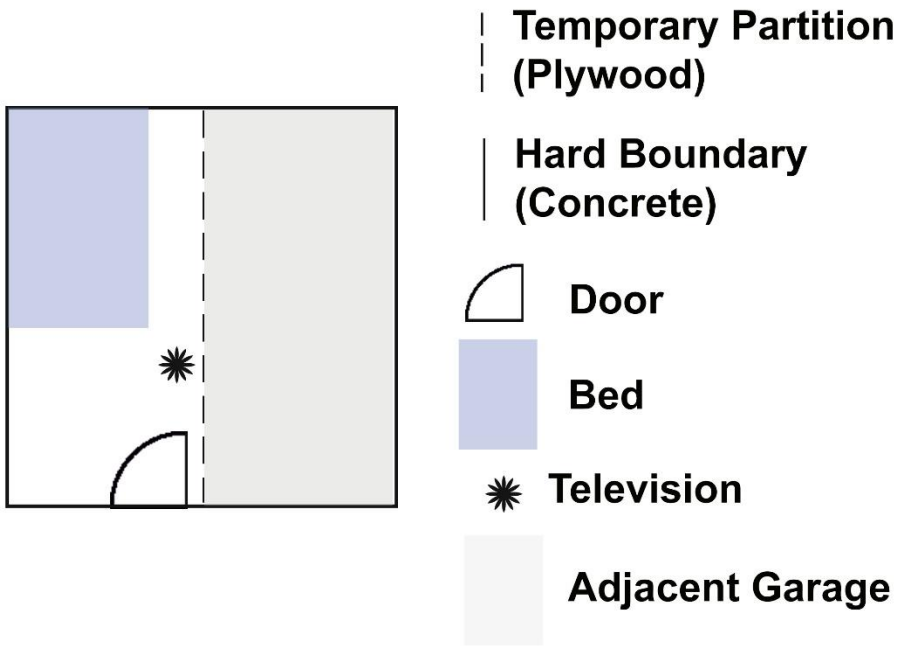

Figure 4 Layout of the living space at Site A. (Source: author’s own image)

As noted previously, the property that Site B is located on was an auto-repair workshop yard that has been converted into a residential yard. The typology of the erf can be likened to the yards described by Parnell (2003) with multiple, poorly built accomodation spaces constructed on a single erf. In addition to the three men living in the space indicated in pink in Figure 5, it was unclear as to how many other people lived throughout the property in the other dwellings. The respondent at Site B suggested that there could be atleast “two or three, probably more, people” living within each of the other units on the erf. Given that there are a total of nine dwelling spaces throughout the yard, at an average of 3 people in each space, a rough count would point to about 27 people living throughout the property. The construction of multiple backyard units was a phenomenon experienced a number of times throughout the research period. At two interview sites (Respondent 4 and Respondent 12), multiple dwelling units had been constructed from corrugated iron in the front yards of residential erfs. An interviewee at

one of these sites also pointed to the high densities that emerge in these situations as multiple people share what is effectively one room to decrease individual rental costs.

The property was accessible via one main gate (indicated by the dotted line in Figure 4), which appeared to be broken and unable to lock – allowing access to just about anybody. The total area of the erf also measures 440m², however the dwelling evaluated at Site B enjoys access to slightly more space as there was never a main dwelling unit positioned on the property. When undertaking the interview at Site B, a number of other residents were approached in order to extend an invitation to participate in the research. However, the occupants at three of the other dwelling units were not open to partaking in the research.

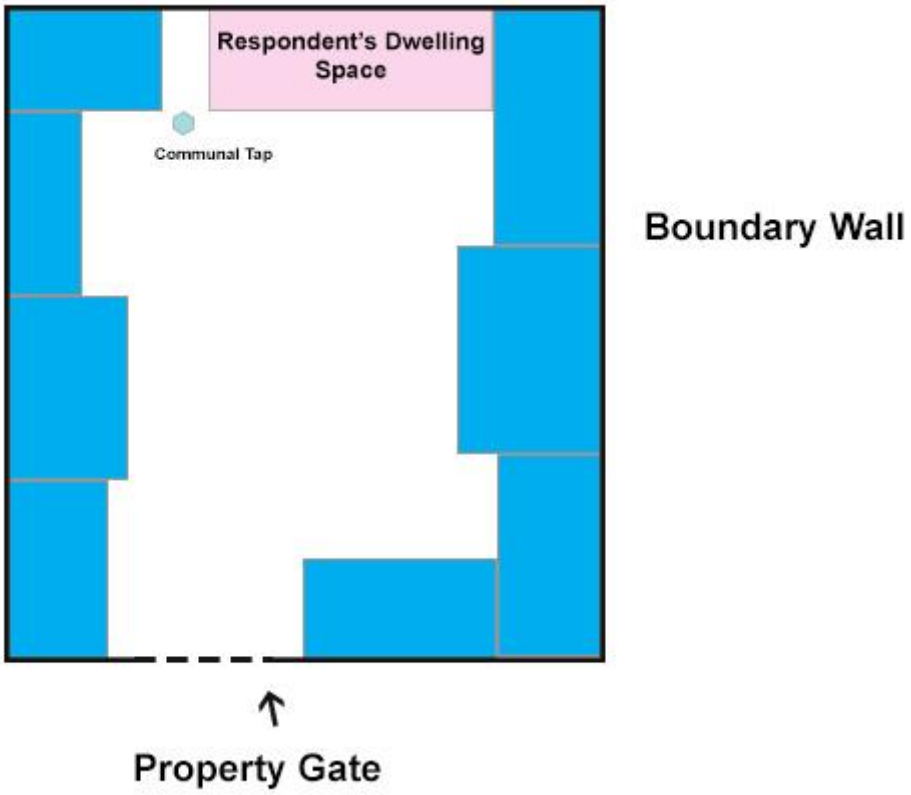

Figure 5 Erf layout of the former automobile workshop, now housing yard - with Site B indicated in pink. (Source: author's own image)

The conditions witnessed at Site B were not in as bad a state of degradation as at Site A. Given that the total area of the dwelling space was slightly larger than that of Site A, and there were half the number of occupants at Site B than there were at Site A, the use of space allowed a slight increase in dignity for the residents at Site B. The occupants at Site B also shared a portable stove plate, with an electrical connection being fed through an extension cable from a mains plug elsewhere on the property. A window to the left of the door in Figure 6 allowed

natural light to enter the space and clean air to filter through. The residents at Site B had brought two beds into the space, with one being partially partitioned off through the use of a curtain. Sleeping arrangements amongst the men were formulated around their working schedules. One of the men was employed as a security guard who worked the nightshift, meaning that he would sleep during the day while the other two men were at work and them at night while he was at work.

As with Site A, the dwelling unit's interior consisted of the basic necessities required for day-to-day living, such as their beds, a few personal items – mostly clothing – and their small range of cooking equipment and food. The space did not contain a tap, nor a bathroom or toilet. When asked about how the residents got their water, the respondent pointed in the direction of the gate, saying that there was a tap in the yard which everyone on the property used. Water would be collected in plastic water bottles ranging from two litres to 10 litre bottles and stored in the dwelling space, so they were ready for daily ablutions and any cooking or cleaning needs. Sanitation needs were accommodated by an outhouse, which existed as a shared space for the mix of children and adults throughout the property.

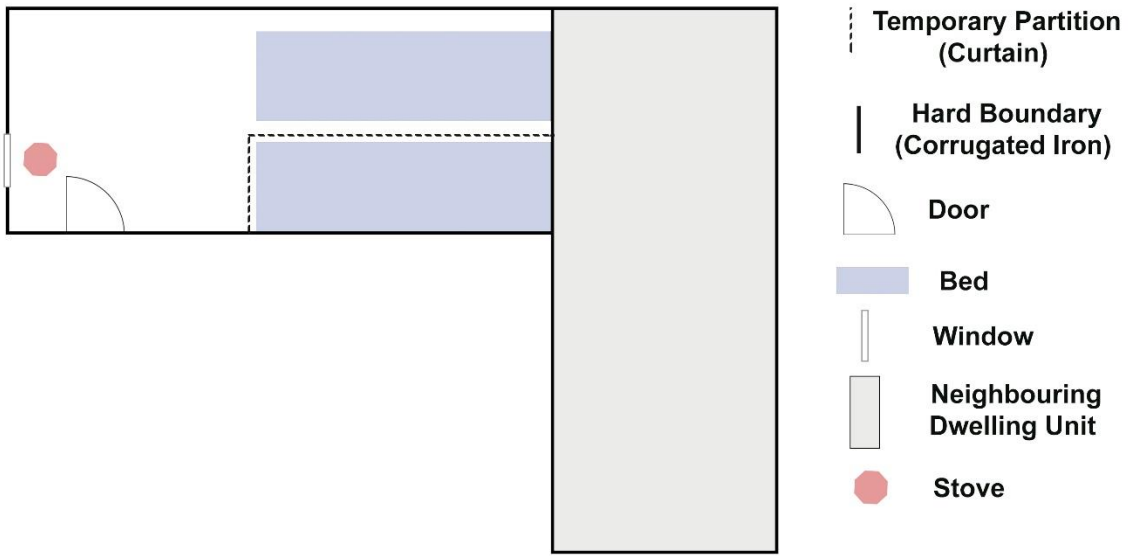

Figure 6 Basic floor layout of the living space at Site B. (Source: author's own image)

As is evident from the descriptions of the physical nature of the two sites, the living conditions experienced by the residents there would not be considered suitable by national housing standards. When compared to the minimum construction requirements as regulated by The National Home Builders Registration Council (NHBRC), the two sites would not be deemed compliant. In South Africa, a minimum requirement for houses is "access to potable water and

adequate sanitation" (The National Home Builders Registration Council, 2014) with some flexibility given to houses in rural areas. However, neither of the two sites meet this minimum standard. The conditions described at both Sites A and B, are akin to those of backyarding typologies (Dormann & Mkhabela, 2019). The COJ's policy towards maintaining the practice of backyarding is evident in the City's SDF, with the caveat that "back yarding must also be addressed where it yields sub-standard living conditions" (2016, p. 140). However, it does not offer a framework for what is meant by suitable living conditions.

5.2: Socioeconomic Circumstances of the Occupants at the Case Sites

In order to further understand the circumstances of the respondents of each site, it was necessary to explore the socioeconomic conditions which they faced in their daily lives. The resident questionnaire (Appendix 1) was developed with this in mind, and as such, contained a few key questions which sought to explore these issues. Questions regarding the financial circumstances of their dwelling space such as their access to financial support, their modes of paying for the accommodation and their employment status were some such questions which unpacked the details of their lived experiences. The details which emerged in this line of questioning revealed the extent to which hardships was incurred by the respondents at Site A and B.

According to the respondent at Site A, he and his fellow residents had come to Johannesburg in the pursuit of a job as their hometown offered few economic opportunities. They had originally come to the city in early 2019 at the request of a *Maskandi* musician who required traditional Zulu dancers to perform with alongside on stage. The artist, who was living in the main dwelling space of the house, had arranged for them to live at the property rent free. However, the artist had not provided the young men with the income earning opportunities they had hoped for and, in their time living in Johannesburg, they had only performed with the musician a handful of times. Thus, their financial troubles persisted, requiring them to turn to piece jobs in an effort to feed themselves. The respondent listed a few examples of unskilled work which he would occasionally secure, these included working as a cleaner at events, a security guard and a bricklayer. The other residents staying with him at Site A experienced similar work arrangements, with piece work offered from time to time.

The highly unequal balance of power between the landlord and the occupants at Site A was palpable due to a number of experiences on the site. The standard of the accommodation, and the circumstances around the men taking occupation at Site A indicated that there was a level

of indebtedness that the men had towards the *Maskandi* musician. While this was not made explicit, the sense of owing something to the artist was identified, whether this was of a financial nature or due to her assisting them in leaving their rural villages where they had few economic opportunities. This state of powerlessness can be related to what Caroline Moser (1998) defines as 'vulnerability' which she sees as the "insecurity and sensitivity in the well-being of individuals, households and communities in the face of a changing environment, and implicit in this, their responsiveness and resilience to risks that they face during such negative changes" (p. 3). This definition extends beyond a simplified view of poverty as a static measure of well-being. This relationship of power between occupant and landlord (or *mastandi*) was a common theme in other interviews conducted. A resident staying in backyard unit expressed her fear of eviction and so it was important to "always keep the owner happy" by paying the full amount owed for the space (Respondent 4). Other references made to the relationship between occupant and landlord hinged on the financial obligations of the occupant, as would be expected.

While the socioeconomic circumstances displayed at Site A were evidently extreme, the respondent at Site B is able to sustain a higher standard of living through accessing employment although this is precarious. As an immigrant from Mozambique, finding employment opportunities has been a tough task. At the time of the interview, he had recently begun work at an auto-repair workshop, painting cars. He mentioned that he was informally employed, a result of his immigrant status and his ability to offer labour at a cheap rate. This allowed him to pay for his portion of the rental fee, which was shared amongst the three residents at Site B. The total rental cost for the dwelling space was R900 per month, which required each occupant to pay their share of R300. In order to find accommodation, the respondent at Site B relied on his network of fellow Mozambican immigrants, thus finding his way into the dwelling space in Bertrams along with two of his compatriots. He was not familiar with his neighbours throughout the rest of the property as he mostly kept company with the two men he shared the space with. He did, however, feel that the neighbourhood was suitable for him to continue living there indefinitely as he found it easy to get to work throughout the week. His daily commute to work requires him to travel between Bertrams and Ormonde, in the South of Johannesburg.

Both sites lie within 1km from the Rea Vaya trunk route along Bertrams Road and a significant East-West connector route along Kitchener Avenue which is frequented by public transport options of minibus taxis and buses. The locality of both sites, and indeed Bertrams in general,

enjoys a prime position in relation to the Johannesburg CBD as mentioned in Chapter 3. The respondent at Site A mentioned that his transport needs were quite basic, as he was able to walk between daily activities. Taxis are a preferred mode of transport for the respondent at Site B, as there are more route options which suited his needs and a greater degree of flexibility as compared to Rea Vaya buses. This access to transport and mobility options leads into further advantages of taking up accommodation in the neighbourhood. This sentiment was echoed by a number of other residents when asked what they enjoyed about living in the neighbourhood. A resident (Respondent 11), living in what was previously a council-owned house, noted that even though there were not many retail options within the area, the access to the CBD meant that any needed goods are easily accessible. A primary goal of the city's TOD strategy is to allow for mobility throughout the city, and thus work towards connecting a spatially fragmented city.

5.3: Managing Affordability

A core lens of the research was identifying the factors which affected the affordability of dwelling spaces for residents. This was done primarily through questions set out in the interview schedule, which were formulated for the purpose of understanding the residents' approach to choosing where they stayed. Additionally, on-site notes were taken of phenomena which I found to be interesting and pointed to potential methods of managing affordability for the residents.

As mentioned in Section 5.2, the residents at Site A do not experience the financial burden of having to pay a rental fee. When asked whether the respondent knew, or had any contact with, the owner of the property, he said that the *Maskandi* musician who lived in the main section of the house knew who owned the property. However, it was unclear as to whether the landlord knew that the garage was being used as a separate dwelling, or that there were a total of six men occupying that space. These unknowns led to a level of uncertainty in the respondent at Site A, who thought that if the landlord were to find out, they would have to seek out another space to live, or ultimately move back to their home town given their inability to afford alternative accommodation. When asked whether they received financial support, the respondent mentioned that part of his coming to Johannesburg was to earn money to send back to his family in Kwa-Zulu Natal, and thus, did not receive familial support. Furthermore, neither him nor his fellow occupants were aware of housing grants or subsidies offered through government structures and thus had not sought out these financial support mechanisms.

The residents at Site B managed the affordability of the space by sharing the rental costs equally amongst themselves. The total rental price of R900 was very affordable according to the respondent at Site B when split amongst the three residents. When asked to give an estimate on his monthly earnings at the auto repair workshop, the respondent at Site B said that he makes between R3 000 to R4 000 per month. The rate varied depending on how much he was able to complete at work – as if he were working on the basis of commission. However, he did say that at his current job, there had not been a case where he was not able to afford the rental amount. Additionally, the non-existence of service provision in terms of water, electricity or sewerage meant that there were no additional costs incurred by the residents at Site B and the R900 total for the dwelling space can be considered the whole amount. The sharing of rental costs allowed for the residents to save money, most of which was sent back to their families in Mozambique. At the time of the interview, the respondent had not taken the time to return to his family in Mozambique, as his priority was set on earning money to send to them. By actively seeking out accommodation with fellow Mozambican nationals, they could maintain a connection to their national identity and culture. By virtue of their nationality they were unable to receive financial support from the state or qualify for housing subsidies.

The payment of the rental fee at Site B was made in cash at the beginning of the month to a man who occupied the same role as a *mastanda* (Mayson & Charlton, 2015, p. 349) who did not own the property, but rather acted as a manager and collected rent from occupants on behalf of the landlord. When asked whether the respondent at Site B, or his compatriots, knew who the owner of the property was, he shook his head, noting that "I only know the guy who I give the money to, the one who gave us this place", referring to the *mastanda's* role as an informal letting agent. At two other properties in Bertrams where informal backyard units had been constructed (Respondent 4 and Respondent 10), a similar situation existed were respondents at both sites indicated that they paid money to a person who had rented them the units. However, at both properties, the *mastanda* was not the landlord and it was not clear from the interviewees whether the *mastanda* was operating on behalf of the properties' owner.

A physical feature of both Sites A and B was that of makeshift connections to an electrical supply. This effectively gave them access to a free source of electricity from which to sustain themselves through their portable hot plates, warm up water for cleaning, and charge their phones. This makeshift connection allowed them to effectively receive a free electrical connection, however the lack of any electrical points in their dwellings required that they become innovative in their means of accessing an electrical point. Additionally, a second

saving on services, again not from choice, was that of the water they needed for day to day needs. Neither site had access to a source of running water but water for each dwelling was reasonably accessible, and ultimately it was free of charge when collected from taps on other residences.

In interviews with other residents in Bertrams, typical rental arrangements of direct payments to landlords were the norm. Typically, rental agreements between the occupant at properties and the landlord were made through an existing knowledge of one another, leading to the rental of spaces. However, in one case, an immigrant from the Democratic Republic of Congo (Respondent 3), living in rooms attached to a church, had negotiated a rent-free deal with the church's pastor in order to stay in the space. The pastor, a Congolese immigrant himself, allowed the resident and her young child to stay in the room and in return she would clean the main spaces of the church and the attached building which contained 15 dwelling rooms. According to her, the majority of residents staying in the church building were immigrants, mostly of Congolese descent, who had found safe refuge through the church amongst people of their own background.

Literature points to a level of necessity experienced by urban dwellers when seeking out spaces to stay in the inner city and its surrounds. A report by the Centre on Housing Rights and Evictions (COHRE) (2005) notes that those who live in these situations are "prepared to pay rent (and many do pay it) to live in these conditions, because of the locational advantages of an inner city home, and the non-availability of other options" (p. 59). The participants interviewed throughout this study seemed to point to the same phenomena. The resident at the church (Respondent 3) said that she would have "to leave, go back to home Congo" if she was not able to stay in the space offered to her by the pastor. This sentiment was echoed by the respondent at Site B, who offered "If I couldn't stay here, what else do I have left? There's nowhere else to go, so I pay here".

While many of the residents interviewed, in addition to the two case sites, noted that the price of accommodation was manageable in most cases, there were a number of complaints that arose regarding the neighbourhood. The most pertinent issue for the majority of respondents was that of crime – specifically theft. Many of the residents pointed towards petty theft as being a problem, however, it did bring with it the potential for violence. Violence was raised several times with relation to fears around xenophobic attitudes, which were quite prevalent around the time of conducting interviews in September 2019 as xenophobic incidents took place

throughout the city. As many of the residents in Bertrams are African migrants, many of them left their country of origin to seek out a better life in South Africa. A resident interviewed had left the Congo during the civil war in the late 1990s to escape the strife (Respondent 7). A political dissident of Robert Mugabe came over the border from Zimbabwe in 2003 in search of a better life (Respondent 5).

5.4: Concluding Comments

In focusing in on the two sites identified and interviewed in the data collection process, a description of the physical and socioeconomic circumstances faced by residents of those sites has been detailed throughout the chapter. The physical circumstances experienced on the sites illustrated the poor-quality dwelling spaces which are high risk in terms of potential for medical emergencies as well as building regulation problems such as fire hazards and general overcrowding. General degradation of building stock throughout Bertrams and the socioeconomic circumstances faced also present a broad range of challenges to the occupants at these sites. For both respondents, and their fellow occupants, the issue of tenuous employment opportunities was the major limiting factor in their lives. Given the economic profile of the neighbourhood, this was an experience shared by other residents interviewed who operated within the informal economy. This had major down-the-line effects as would be expected from not being able to earn an income. However, in the face of a number of challenges emerges the space for opportunities. The residents are fortunate to be living in close proximity to the Johannesburg CBD, with sufficient access to a host of public transport options. The locale and proximity to a major economic node is a big draw factor for residents living in the area.

Chapter 6: Analysis

Having presented the cases of two sites in Bertrams, it is necessary to explore aspects of the research relating to the experience of housing providers and managers. This chapter will serve to further delve into findings of the research while also presenting an analysis of these findings according to the objectives and research questions as set out at the onset of this report. Comments extracted from the interviews from the various practitioners and experts will be unpacked in relation to the two sites being used for further analysis. Table 1 in Section 4.4 provides a list of these interviewees, their roles and why they were included as participants in the study.

6.1: Issues of Affordability as a Housing Manager

A portion of the country's affordable housing is provided in the form of social housing through Social Housing Institutions (SHIs), which run and manage rental units. The Social Housing Act (No. 31577 of 2008) establishes the rights and regulations with regards to the establishment of the Social Housing Regulatory Authority (SHRA), the regulatory authority for Social Housing Institutions (SHIs), and the roles of local, provincial and national government in relation to the body and related agents. SHIs receive capital financing from the Department of Human Settlements through subsidy mechanisms such as Institutional Subsidy and the Capital Restructuring Grant (NASHO, 2013, p. 7). Social housing is targeted for those households earning between R1501 and R15 000 per month. This amount expanded from its initial departure point which catered for households earning between R1501 and R7500 per month. In addition to receiving a portion of financing costs from SHRA, SHIs are required to approach financial institutions for additional capitalisation. In interviewing a representative of the Madulammoho Housing Association, a SHI with a strong institutional footprint throughout Gauteng, the financial constraints of social housing development emerged. He noted that additional financing was typically procured through agreements with the country's 'big four' banks – ABSA, First Rand, Nedbank and Standard Bank. Having established themselves as a reliable provider and manager of social housing, entering into debt agreements with banks was typically a viable undertaking, based on the scope and feasibility of individual projects.

SHIs would typically apply for the release of government land, and government would provide the land at below market rates. A particularly hard-hitting issue that the respondent from Madulammoho identified was that of the release of land from government agencies, which is "full of red tape, and subject to so many bureaucratic processes that it could take years to just

get one, single parcel of land" (P4). This had major financial implications as the initial costing for project development would be misaligned with the actual costs once land became available and development could begin on site. Beyond the release of land, there is also a cost implication to the state of land – whether it has been provided with bulk service infrastructure. As Butcher (2016) notes, it is "the price of serviced land that really defines what an 'affordable' house costs" (p. 191).

The major cost factors identified were in the "rising cost of building materials, and inevitably, the price of land fluctuating but more often than not, going up quite considerably" (P4). A key strategy of social housing as a typology for providing affordable housing is that well located land is earmarked as a means of ensuring spatial justice for residents of these spaces. Thus, the delay in release of well-located land typically results in its price rising from when the initial project pricing began as SHIs and government departments use market-based pricing to determine land value. This comes at a cost to SHIs which are under pressure from local government to pay high property rates on well-located land. The majority of this amount is based on the market valuation of the property. In seeking out a solution, the representative from Madulammoho saw possibilities in engaging with local governments to lower the property rates on social housing sites to be calculated based on the original value of the property at the time of purchase.

The Johannesburg Housing Company (JHC), is non-profit social housing company which operates exclusively in the greater Johannesburg area. Since its inception in 1995, the company has developed assets worth R1.783 billion (Johannesburg Housing Company, 2019). New development financing is secured through both commercial funding and through government subsidies. Operational costs are recovered through the rental amounts charged to tenants. Dependent on the project type, they are also able to access SHRA funding. In interviewing the member of the JHC, it was apparent that the company's role as a non-profit company was important to maintain as "surplus generated income was not distributed to shareholders, the money is being taken and reapplied to the business" (P2). This would allow for developing institutional capacity and also function as capital investment into new projects. In 2019, their operating profit after tax was R61.7 million, which "is used to offset rental/revenue losses where applicable or is used to invest in the further enhancement and maintenance of our buildings" (Johannesburg Housing Company, 2019, p. 18). In addition to revenue received through rental income, the JHC looks to other income generating streams. These include the use of alternative water sources in some of their buildings, the hosting of telecom towers and

masts on their buildings and selling outdoor advertising space at certain sites (Johannesburg Housing Company, 2019).

Fortunately, typology limitations faced by SHIs are not restrictive in terms of maximum built form, allowing SHIs to develop at large scales if land use rights allow for it. Typically, self-imposed height limits lead SHIs to build up to four stories as residential buildings higher than this require the installation of lifts and the cost of installing and maintaining lifts raises building fees exponentially. The respondent from Madulammoho indicated that building at scale eased their cost recovery mechanisms as they had a broader income base from which to recoup their implementation costs. However, SHIs, along with other human settlement providers more broadly, are constrained with regards to the standards regulating minimum accommodation sizes. As Gardner (2009) notes, these "standards were developed over fifteen years ago, in a different socio-political era" (p. 19). These standards are not representative of housing typologies within most urban inner cores whose residents are more dynamic and adaptable through the necessity of their own circumstances.

I had the opportunity to interview a developer who was in the process of a brownfield residential development in Bertrams, thus offering the perspective of a private developer without access to state housing subsidies. This posed a different set of challenges to the developer, the majority of which were to do with ensuring that the company was financially sustainable, and more importantly able to produce a profit. The erf that the company had secured had an existing apartment typology with approximately 30 units throughout the three-story walk-up. This was a boon to the company as the existing planning permissions were suitable for their use and a dwelling typology was already in place with the necessary bulk infrastructure installed. A major cost-cutting mechanism that the developer was able to implement immediately was the sourcing of water from a borehole under the erf. Additionally, the developers had planned to install solar photovoltaic panels on a portion of the roof to supplement electricity generation throughout the building. This was also in response to the volatility of electrical supply to the neighbourhood, "loadshedding or not, we've always got to be on standby in case the electricity goes off, it's just something that happens around here" (P1). As with many households throughout the city, individual unit electricity would be for the expense of residents through prepaid electricity metres, while water would be covered in the tenants' rent. It was unclear how, or indeed whether, the on-site electricity would be distributed amongst residents or sold to neighbouring properties in order to create a supplementary revenue stream.

Additional cost-cutting mechanisms can be found in other examples drawn from literature. In the case of another developer with a number of buildings in Johannesburg, AFHCO has implemented a number of infrastructural components into their building which ensures that the operating costs to the company are minimised. In addition to building at a large scale, smaller room units (11m²) and the shared ablution facilities in their Platinum Place and Atkinson House properties decrease the construction costs. In the long run, "communal showers save about 40% of the heating electricity costs" (McManus, 2017, p. 88).

At the time of the interview the project was still in its construction phase, which entailed the refurbishment of the existing dwelling spaces into units which could be rented out as entire flats or on a room-by-room basis. The developer was aware of the financial circumstances of the neighbourhood and noted that the ability to provide long-term rental spaces on a room-by-room basis allowed for client flexibility and catered to their perceived market. As the developer noted in the interview, "we, as developers, really have to know who we are building for, and this neighbourhood is not going to be the same market as what we're seeing in the northern parts of the city, obviously" (P1). The rental rates that the developer sought were R4000 for the two-bedroom units and R1800 per room in the three-bedroom units. The units were self-contained, each with one bathroom, a small living room area and a kitchenette. The motivation to allow for rental on room-by-room basis may be seen as a response to the needs of the market. However, it would necessitate that the developer would undertake increasing responsibility in terms of rental management as they would assume the function of property management once construction was completed.

6.2: Managing Space from a Developer's Perspective

Throughout the research phase, in consulting with relevant literature and in the interviewing process with the experts and practitioners, the importance of management was made clear. With regards to information gleaned from the interviews with practitioners, this could broadly be attributed to the fact that the typology and approach to housing provision undertaken in this regard is necessarily management heavy. In part this is due to the fact the majority of these spaces operate as rental units, thus requiring ongoing engagement with residents to ensure an ongoing culture of payment. An additional management factor, in terms of client-facing roles, was the identification of potential beneficiaries for housing programmes, and interfacing with communities. The need for ongoing management of spaces and the importance of continuing engagement with community members has been documented in previous housing projects in the Johannesburg inner-city (Winkler, 2013). The case of the Seven Buildings Project in

Hillbrow in the 1990s was an attempt at a civic-led approach to tackling urban blight. Unfortunately, the project failed to get off the ground and "this failure was attributed to the presumed inability of residents to manage the buildings in which they lived" (Winkler, 2013, p. 314).

In conversation with the respondent from the JHC, the importance of community building was brought up as a factor which is not always considered when thinking about the provision of housing. This can be done through a social service provision company whose work it is to "get very involved in being proactive in keeping a healthy community by addressing tenant concerns" (P2). This has broader implications as the building becomes less likely to be a space where political movements can move into the space and direct a community narrative. The approach employed by the private developers in Bertrams (P1) appeared to be more clinical in its engagement with the community – identifying what the limits of the market were and canvassing for potential occupiers. It did not appear that the developer sought to develop a community identity or foster a high degree of community building through their project, rather it appeared that the primary goal was to ensure that the units would be occupied upon completion of building.

In cases where property management companies are invested in economically volatile neighbourhoods, there is a need for them to be flexible in their management style and their cost recovery mechanisms. As P2 indicated with regards to meeting the financial benchmarks of the JHC, "what the JHC have decided to do is in a two-bedroom unit, they will relax the leasing standards, so they will allow three families in a two bedroom" (P2). Lease agreements would go through the JHC, who would be willing to take on the additional work of managing additional contracts if it assisted with decreasing vacancy rates. This is preferred over allowing tenants to sublet as it allows JHC to keep maintain a track record of residents within their buildings.

This approach to housing was echoed in part by the respondent from Madulammoho, who offered that housing is one aspect of an 'inclusionary neighbourhood'. This, the respondent related to the concept of a City Improvement District (CID), however, "the one significant difference is that your board does not just consist of landowners, property owners, it consists of a wide range of people who care about the community, you care about the educational needs, you care about the spiritual needs and the political needs" (P4). Again, this pointed to the need

to be proactive in engaging with affected communities and their needs as a property development and management company.

6.3: Maintaining an Existing Residents Base

The following section will examine a range of housing typologies as a means of resolving the core focus of this research – whether a suitable housing management, or ownership, model would be useful in assisting existing residents to maintain affordable accommodation. The formulation of this question was based on an assumption that urban renewal was set to take place within the neighbourhood given the affordable property prices and a drive of investment through the development of spaces such as Victoria Yards and the headquarters for international restaurant chain, Nandos. During the initial conceptualisation of this research project, the notion of urban regeneration stood out to me as a major point of tension for residents in the community. Neil Smith's position on gentrification as "the process in which working class residential neighborhoods are rehabilitated by middle class homebuyers, landlords, and professional developers" (1982, p. 139), the redevelopment of central spaces in the neighbourhood indicated to me that the potential existed for existing residents to come under threat of removal for future development projects or face rising rental fees as property owners saw capital returning to the neighbourhood. However, upon closer interaction with the residents throughout the neighbourhood it became clearer that threats of displacement due to gentrifying elements may not be the case within Bertrams. Rather, some of the social programs emerging through various individuals and entities, specifically out of the Victoria Yards development sought to ensure a greater level of community cohesion and place building for residents. These efforts also resulted in income generating opportunities in some cases as many of the retail and artisan spaces within the development hired local residents within their workspaces.

Figure 7 Victoria Yards and Nando's Headquarters in Bertrams

Considering the circumstances faced by the occupants at Site A, it is hard to envision a housing ideal which serves their needs at a rental price which is affordable to them. Given their lack of employment and their infrequent income earning, the resident could not give an answer when asked about his preferred rental amount that he would be willing to pay. Given that all of the residents at the site are South African citizens they could apply to receive Breaking New Ground (BNG) housing, which is fully subsidized. However, this could take decades to materialise, given the slow delivery of houses, and would probably require them to move from their central location to land that is located away from economic centres.

The role that low-cost housing providers play, whether they fall in the social housing, gap housing or affordable housing sector, cannot be understated. Typically, these approaches are either financed or provided by the state. One such state-subsidised housing provision programme, the People's Housing Programme (PHP), can be seen to be an effective programme by which to effectively deliver housing to those in need. Lerato Sebokoto and Karina Landman (2019) utilise the notion of empowerment as a basis for their research on PHP delivery versus RDP delivery. Drawing from a number of literary sources, Sebokoto and Landman offer a few determinants for 'empowerment' in relation to low cost housing. Achieving a level of control, community participation and individual improvement through learning, education or upskilling are three of the core determinants of empowerment as assessed by Sebokoto and Landman (2019, p. 100). Drawing from this, their assessment of the process of PHP housing provision appears to offer increased empowerment capability to the recipients of that housing given their individual role and the broader community's engagement.

In recognising empowerment as a framing tool by which to think about the provision of low-cost housing, it would be useful to look to theories of social justice as a means of furthering notions of empowerment. “We understand social housing to be more than just a roof over your head, it's about trying to empower the people.” (P4). The role of communities was brought up frequently in interviews with both the representatives from Madulammoho and the JHC, and the importance of working towards a space where social cohesion could occur.

Similarly aligned to PHPs in its multilateral governance approach, which seeks to position the community member front and centre as a beneficiary of a housing program, is that of CLTs. The previous section referenced the approach of CLTs, an approach which has received some traction in the international sphere, particularly within the United States but not as of yet within South Africa’s cities. A prime consideration of this approach is the need to bolster inclusion of low-income earners within a particular area. Governance structures of CLTs seek to bring a number of stakeholders together, including “the lessees of the land, local government or other representatives of the public interest, and representatives of the broader community within which the CLT is located” (Klug & Klug, 2019, p. 187). Utilising state expropriation powers, land could be transferred to the CLT for the purpose of benefiting the constituents, or community members, who form part of the CLT.

The role of social housing as a housing delivery mechanism occupied a strong position throughout the conceptualisation of this research paper. However, in analysing this approach as a potential for providing housing to residents in Bertrams, and more specifically for those living at Site A and Site B, it falls short in a number of ways. Firstly, the eligibility criteria for those qualifying for social housing utilises income-based testing. As is the case with the residents at both Site A and Site B in Bertrams, as well as multiple other residents interviewed throughout the area, their means of generating an income is often done through the informal economy. An approach to eligibility testing which has emerged as a response to criticisms of the income-based approach is through doing rental audits. This rental audit proposal assumes that “if rental units of different quantity/quality levels are injected into the marketplace at rents affordable to the income mix targeted, self-targeting will occur insofar as higher income earners will not want to stay in the poorer quality units” (Tissington, 2011, p. 100). This addresses the issue of downward raiding, where higher income earners take over housing units earmarked for income brackets below their own, but it does not account for those whose income is precarious. However, constraints faced by the residents at research sites, specifically around their eligibility for state assistance through housing subsidies and their legal status in the

country (for the residents at Site B) limits their ability to access a number of financing mechanisms available through the state, let alone being able to approach a private lending institution.

6.4: Conclusion

The analysis presented in Chapter 6 seeks to explore the constraints experienced in the provision of affordable housing with a focus on the supply-side. Much of the content presented in this chapter is drawn from interviews conducted with individuals with experience in offering affordable housing solutions. Additionally, sources of literature provided further input for a more thorough understanding of what mechanisms within the realm of housing provision and the challenges faced in this space. Throughout the chapter, reference was made back to the experiences of the two main respondents detailed in Chapter 5 as a means of exploring the potential for targeting the various approaches within the specific context of this study.

Given that subsidies for social housing projects do not cover the complete land purchasing and construction costs, it is necessary for SHIs to identify where cost cutting measures can take place in order to offer units at affordable rental rates. However, there are aspects which are out of the control of housing developers that impact their costing approach, a major one being the long time periods incurred in the acquisition of land and subsequently moving into construction phases. The challenges faced by housing developers, even with the availability of capital subsidisation, to provide housing in well-located areas speaks to need to seek out alternative modes of housing delivery such as those offered by PHP or CLTs. Notions of community capacity building, neighbourhood cohesion as well as developing inclusionary spaces are some of the key ideas that inform these approaches and, hopefully, would result if these approaches were to find success.

Chapter 7: Conclusion

7.1: Overview of Research

The research sought to explore issues of housing management, or ownership, as a means of retaining affordable rental options for existing residents in Bertrams, Johannesburg. This was done through the examination of two cases of informal housing arrangements in Bertrams along with an exploration of ways in which delivering and managing housing stock ensures affordability for tenants. Utilising interviews with respondents at the two sites mentioned in Chapters 5 and 6, as well as interviews with other residents throughout Bertrams, the research explored the socioeconomic and physical characteristics of the chosen sites and the neighbourhood more broadly. The study sought to broaden an understanding of provision of housing beyond what could be offered through literature sources through a number of interviews with practitioners and experts currently working, or who have worked, at housing provision and management organisations.

However, it was apparent that housing vulnerabilities are faced by current residents in Bertrams, highlighted through the details explored from specific sites chosen and elaborated upon in Chapter 5. Issues spanning a wide set of socioeconomic conditions impacted on residents' ability to access affordable, safe and healthy dwelling spaces. While this may be the case, residents continue to live in the neighbourhood in the face of these worries. The two cases explored within Chapter 5 did not offer any major points of inspiration in terms of the residents' ability to improve their social stratification. The cases did, however, present the challenge to consider what opportunities exist for heavily blighted neighbourhoods with regards to access to housing.

7.2: Offering Affordable Accommodation to Residents Currently Living in Bertrams

While a number of themes have been explored throughout this research, ultimately the aim of the paper was to enquire into the mechanisms which one could utilise to provide affordable accommodation to residents currently living in Bertrams. The first sub-question regarding the factors that affect the affordability of accommodation for low-income residents of Bertrams, and how they are managed, explored a number of issues. Secondly, the influences pertaining to the provision of accommodation from the perspective of housing management companies was queried. This enquiry explored some of the development costs sustained at the outset of housing projects, with issues around the availability and cost of well-located land being flagged as a major factor which influences the final unit price point. Secondly, influences on ongoing

operational costs were explored, which is an important aspect to the sustainable management of an affordable housing scheme into the long run. Finally, the research report looked at a selection of housing management and ownership models in order to determine how best to serve the needs of the respondents of the research. Considering this enquiry, the empowerment capabilities offered through modes of housing such as Community Land Trusts (CLTs) and the People's Housing Process (PHP) presented an equitable mode of supplying housing options. Both of these approaches are based on forms of tenant ownership, where PHP is directly owned by occupants and CLTs ownership arrangements are through communal entities.

Returning to the question of affordability, which was initially unpacked within the review of literature and later explored in the findings section, the notion of an income-based enquiry to defining 'affordable housing' may not be appropriate. As noted, the informal economy is a provider for many low-income earners, but this does however come with a degree of volatility. The financial vulnerabilities faced by many of the residents interviewed in the course of the study does pose a major hindrance in securing affordable housing for those residents. This is compounded by the fact that many of these residents are foreign nationals who have immigrated from other African countries, facing social strife because of their country of origin. This research hopes to query the housing options available to people whose livelihoods are untenable, utilising the case studies as examples the circumstances faced by low-income citizens navigating the urban challenges posed by a city such as Johannesburg.

However, even in the face of the challenges laid out in this research report, opportunities do exist by which empowerment can occur and increasing inclusion can be realised. Through civic oriented housing delivery mechanisms such as the PHP and CLTs, it becomes apparent that low income and marginalized residents, such as those interviewed in Bertrams, and profiled through the analysis of Sites A and B, could be key agents in the process of determining their housing situation. By utilising groundings of social justice theory, in particular the empowerment of working-class peoples, the research hoped to identify what aspects of certain housing delivery mechanisms would be best to achieve 'just' and 'fair' circumstances for residents within the study site.

7.3: Considerations for Further Research

In interviewing the respondents from Madulammoho and the JHC, it was apparent that the social, low-income and affordable housing provision sector in which they operate is constrained on a number of fronts. The most pointed concerns which emerged from this was

the lack of action from state entities with regards to executing land transfers, thus unblocking project pipelines for housing delivery. Further research could investigate the mechanisms required within the various spheres of government to increase the release of prime land which is fit for developing human settlements. Additionally, the ability to expropriate land lies within the state's hands, especially in the case of Johannesburg's CBD where a number of buildings are considered abandoned, dormant or hijacked 'bad buildings'. Again, this offers a space to research the reasons why an effective tool for securing high-value land parcels for local government has not been taking place.

The bulk of this research focused on housing provision through state mechanisms such as government grants or subsidies and state housing agencies as private property developers operating in the affordable housing space are not able to operate down market enough for the financial capabilities of the sites profiled. However, the market appears to be shifting as an increasing number of private developers are moving down market to lower income units. The respondent from the JHC noted that they (the JHC) were constrained in their developable typologies, whereas private developers did not face the same dwelling unit size constraints. A further point of research could be examining the capabilities of these down-market private developers and the mechanisms by which they are able to provide to this market while still ensuring profitable turn over.

7.5: Limitations of the Research

Chapter 4 was concluded by exploring the limitations that were identified in the research methodology of this research report. Beyond the limitations experienced in the methodological approaches of the report, other factors hindered the findings of this study. A wealth of international literature and case studies exist which explore alternative housing management and ownership models which would have been useful to draw into this study. By exploring a range of housing provision typologies which are popular within South Africa, this research is one dimensional in its proposed approaches to seeking out increasingly inclusive urban spaces.

Additionally, the financial mechanisms explored within this paper represent only a few tools available to housing providers within the housing sphere of South Africa. Examples of particular housing frameworks which may have assisted in this research are rent to buy programmes (Scheba & Turok, 2018) and Community Residential Units (CRU) (Tissington, 2011). Given that most of these financial tools are distributed through government agencies, the majority of the research was focused on housing provision mechanisms which are available

through the public sector. The private sector, specifically the growing market of providers offering down-market housing options, were overlooked in this research project.

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Appendix

Appendix 1: Interview Schedule

General:

How old are you?

Are you employed? If so, is it full time, part-time, casual employment?

How long have you lived in Bertrams?

What do you enjoy about living in Bertrams?

Has the neighbourhood improved or become worse in the past three years?

Household Information:

Who else lives with you in the space?

Does anyone else stay on the same property?

How long have you lived in that property?

Do you share any amenities with other residents in the property?

Are you happy with the quality of the accommodation?

Affordability:

Do you rent or own the property you currently stay in?

Are you able to afford your current accommodation?

Do you have a set schedule of payment for your accommodation?

Do you pay directly to your landlord?

Are there any ways, other than financial, that you are able to pay for your accommodation? (eg. Cleaning, etc.)

How much is the approximate rental price of the accommodation you live in? R0-R499, R500-R999, R1000-R1999, R2000-R2999, R3000-R3999, more than R4000?

Has your price of accommodation increased dramatically in the past three years?

If you receive financial support, where do you receive it from?

Do you think the price of your accommodation is fair?

If not, what could be improved to justify the cost?

What is your ideal range of rental accommodation cost, approximately? R0-R499, R500-R999, R1000-R1999, R2000-R2999, R3000-R3999, more than R4000?

What three things would an ideal property contain?

Housing Ownership:

If renting, would you want to own your own home/apartment?

Would you want to own property in Bertrams?

What reason would you give if you moved to a different neighbourhood?

Would you be opposed to sharing the ownership of your house/apartment with someone?

What does it mean to you to own the home/apartment that you live in?

Do you know who your current landlord is?

    If so, do they live in the neighbourhood?

If renting, do you think your landlord needs to live in the neighbourhood too?

Appendix 2: Guiding Questions for Interviews with Experts or Practitioners

General:

What is your position?

How long have you worked in this role?

How does your work factor into the provision of affordable housing?

Affordability:

In the context of housing, how would you define affordability?

Is it necessary to provide affordable housing to lower-income residents in Johannesburg?

What are the primary limitations to providing affordable housing to people in Johannesburg, and South Africa?

How do institutions mitigate the costs faced by end-users to affordable rental rates?

Is there an ideal solution to supply affordable housing to Johannesburg residents?

Rent versus Ownership:

Are there arguments to justify rental property instead of ownership for end-users of affordable housing?

How is affordability understood in terms of rental versus ownership of property?

Are there housing models (financial/social) that influence your work?

If so, does this constitute rental housing or housing ownership?