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An analysis of public rental housing provision and its effects on livelihoods of low income residents: a case study of Greater Tzaneen Local Municipality in Limpopo Province, South Africa

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AN ANALYSIS OF PUBLIC RENTAL HOUSING PROVISION AND ITS EFFECTS ON LIVELIHOODS OF LOW INCOME RESIDENTS: A CASE STUDY OF GREATER TZANEEN LOCAL MUNICIPALITY IN LIMPOPO PROVINCE, SOUTH AFRICA.

MOSHWEU MOKGALA (436155)

A Research Report submitted to the Faculty of Engineering and the Built Environment, University of the Witwatersrand, in fulfilment of the requirement for the degree of Master of Built Environment in Housing.

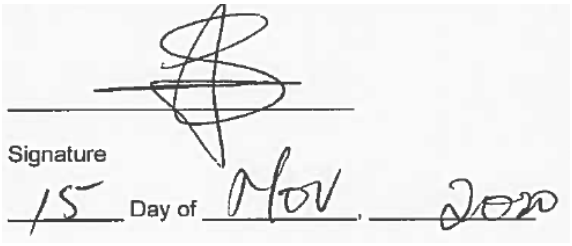
Johannesburg, South Africa

November 2020

Supervisor: Dr Hloniphile Simelane

DECLARATION

I declare that this Research Report is my own unaided work. It is being submitted for the Degree of Master of the Built Environment in Housing to the University of the Witwatersrand, Johannesburg, South Africa. It has not been submitted before for any degree or examination to any other University.



ABSTRACT

The provision and management of public rental housing in South Africa has been failing to cope with the increasing housing demand for low-income residents. At the attainment of democracy in 1994, the ANC government adopted the Reconstruction and Development Programme (RDP) which sought to reverse and address the past injustices of the apartheid system (Burgoyne, 2008). In housing, the programme led to the delivery of packaged mass housing units with secure tenure, water supply, sanitation and electricity (Charlton & Kihato, 2006). Rental housing provision was not considered as a priority despite its potential to lower housing demand in an ever-growing city due to processes of urbanisation and migration. Among scholarly circles, rental housing is seen as solution to the housing crisis bedevilling many cities of the South (Tissington, 2011) since it also has the potential of creating flexibility, mobility and affordability for poor households (Melzer & Moothilal, 2008). Lack of adequate rental housing can be detrimental to the livelihood options for low-income households. It follows from this that, while this study unpacked the extent to which rental housing is provided, it also sought to interrogate its effects on the livelihoods of low-income residents. The research adopted a case study research design and focused on the Greater Tzaneen Local Municipality in Limpopo Province, South Africa. Through adopting the Sustainable Livelihoods Framework (DFID, 2009), the study established the extent to which rental housing can contribute to livelihoods of low-income residents. The study employed a qualitative research methodology. It envisages that, where enough support in terms of infrastructure and institutional capacity are provided, affordable rental housing can be a viable solution to mitigating and improving the livelihoods of vulnerable families.

Key words: Rental housing, Livelihood, Low-income residents, Social Housing policy, Housing

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DEDICATION

This Research Report is in memory of Molepa Khwaphuru Mokgala, Marothi Manhlapa Mokgala, Mmatheepe Grace Mokgala, Letsedi Malope Mokomane, Joy Bertha Matshoge and Puleng Frank Phoshoko whose guidance, support and direction have always been with me. Their presence has always been an inspiration and guiding light in any challenge I have undertaken.

ACRONYMS

AIDS/HIV:	Acute Immune Deficiency Syndrome/Human Immunodeficiency Virus
ANC:	African National Congress
BNG:	Breaking New Ground
CAHF:	Centre for Affordable Housing Finance in Africa
CoGHSTA:	Co-operative Governance, Human Settlements and Traditional Affairs
CRU:	Community Residential Units
DDG:	Deputy Director General
DFID:	Department for International Development
FLISP:	Finance Linked Individual Subsidy Programme
GTLM:	Greater Tzaneen Local Municipality
HCV:	Housing Choice Voucher
HDA:	Housing Development Agency
HQS:	Housing Quality Standards
HSS:	Housing Subsidy Scheme
HUD:	U.S. Dept. of Housing and Urban Development
IDP:	Integrated Development Plan
ISHS:	Integrated Sustainable Human Settlement
MDG:	Millennium Development Goals
MEC:	Member of the Executive Council
MFMA:	Municipal Finance Management Act
NBR:	National Building Regulations

NDoHS:	National Department of Human Settlements
NHFC:	National Housing Finance Corporation
NHBRC:	National Home Builders Registration Council
NURCHA:	National Urban Reconstruction and Housing Agency
PFMA:	Public Finance Management Act
PI:	Personal Interviews
RDP:	Reconstruction and Development Programme
RZs:	Restructuring Zones
SALGA:	South African Local Government Association
SDG:	Sustainable Development Goals
SH:	Social Housing
SHRA:	Social Housing Regulatory Authority
SHF:	Social Housing Foundation
SHIs:	Social Housing Institutions
SPLUMA:	Spatial Planning and Land Use Management Act
SRH:	Social Rental Housing
SRO:	Single Room Occupancy
UNRISD:	United Nations Research Institute for Social Development
UN:	United Nations
UN-HABITAT:	United Nations Human Settlement Programme
UNCHS:	United Nations Centre for Human Settlement
VASH:	Veterans Affairs Supportive Housing

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CHAPTER 1: INTRODUCTION TO THE STUDY

1.1 Introduction

The problems of housing in South Africa can be traced back to the apartheid era which saw the exclusion of poor Africans from participating in the social and economic activities of the country (Aigbavboa, 2016). Settlements were divided and shaped according to racial and tribal lines, particularly after the passing of the Group Areas Act of 1950. In urban areas, the provision of services, such as water, sanitation and electricity and livelihoods in black townships was underfunded thus largely of inferior standards compared to those in white areas (Islington, 2011). At democracy in 1994, the new ANC government inherited a huge urban housing backlog. While this had to be addressed through relevant legislatures (Aigbavboa, 2016), the South African government is still grappling with this problem. Apart from the provision of housing units under the Reconstruction and Development Programme, the government has developed about 17 different housing subsidies targeting different market segments. One of these options is the public rental system which aims to deal with nation-wide housing shortages by providing affordable and quality housing (Social Housing Foundation [SHF], 2008).

However, South Africa, like many developing countries, faces major rental housing challenges emanating from the high level of urbanisation and a lack of proper strategy on how to develop rental housing (SHF, 2008). The high levels of slums and expansion of unplanned urban settlement were perpetuated by the economic growth experienced due to high level of urbanisation (Sobuza, 2010).

Consequently, the Department of Human Settlements has developed new approaches to make rental housing initiatives effective. These include the adoption of a social housing policy (Sobuza, 2010). Conversely, the demand for rental housing is escalating whilst the management and supply of rental housing is poor. The challenge is faced despite data from the Department of Human Settlements suggesting that between 1994/5 and 2014/15, the government delivered 2,930,485 to nearly 11 million people. The majority of low-income households resort to living in informal settlements in urban and peri-urban areas while the rest resort to informal renting (Socio Economic Rights Institute, 2016). This has resulted in low-income

households being forced to live in insecure and impoverished conditions.

As the government of South Africa has taken a stance to respond positively to these challenges through developing a Comprehensive Plan on Human settlements, a disparity still exists in the provision of sustainable housing (Socio Economic Rights Institute, 2016). In the context of rental housing, there is still a shortage of affordable rental options for low-income families and poor households (Tissington, 2011). The challenge is further accelerated by a lack of rental housing in well-located urban areas (Tissington, 2011). Since rental housing has the potential to create flexibility, mobility and affordability for poor households (Centre for Affordable Housing Finance in Africa, 2018), there is thus a need to undertake research in this field. Using the conceptual framework that depicts the connection between rental housing and livelihoods, this study sought to establish the extent to which public rental housing opportunities can be improved to support low-income households' (tenants) livelihoods. The research adopted a case study research design and focused on the Greater Tzaneen Local Municipality in Limpopo Province, South Africa. The study established the extent to which rental housing can contribute to livelihoods of low-income residents. A qualitative research methodology was employed and the study envisages that, where enough support in terms of infrastructure and institutional capacity are provided, affordable rental housing can be a viable solution to mitigating and improving the livelihoods of vulnerable families.

1.2 Background

In a response to the housing backlog, in 1994 the government of South Africa introduced the Reconstruction and Development Programme (RDP) (Burgoyne, 2008). The programme seeks to address housing provision through the packaging of a housing unit with a secure tenure, water supply, sanitation and electricity (Charlton & Kihato, 2006). However, the rolling out of RDP houses was not efficiently addressed and did not improve the housing and economic situation of poor families. Most of the houses provided under this National Subsidy scheme are located on the periphery of and outside cities. To address this spatial problem, the government developed a new housing policy in 2004, the Breaking New Ground (BNG) (Centre for Affordable Housing Finance in Africa [CAHF], 2012). This was further

complemented by efforts to achieve a housing delivery target of 80,000 of which 24,312 were to be for social housing units in line with the Outcome 8 Delivery Agreements (South Africa, 2010). The Outcome 8 Delivery Agreements were based on a four-year period (2011 to 2014). By the year 2014, social housing programmes were supposed to produce 80,000 public rental housing units. Out of the national target, the Limpopo Province's social housing target was 1,642 (South Africa, 2010). The national achievement of the social housing programme from 1994 to 2010 was 124,183 units of which 33,020 units were to be completed during 2011 to 2014 (South Africa, 2010).

While governments are failing to provide adequate rental units, rental housing provides flexibility and mobility for households as they are usually located in urban areas (Habtewold, 2016). Rental housing also provides opportunities for high density and high rise developments that reduce transport costs and ensure/improve efficient usage of urban land (Mothae, 2013). Combined with access to services, social networks and urban opportunities, this will ultimately improve the livelihoods of low-income residents. In addition, rental housing creates employment opportunities in Social Housing Institutions that manage and maintain their housing (Wardrip, Williams & Hague, 2011).

Despite a growing consensus that public rental housing has a potential for enabling housing affordability (Mothae, 2013), it also has the likelihood of exposing households to exploitation and overcrowding. The threat of defaults in rental payments still poses a challenge to the sustainability of the Social Housing Institutions and municipalities. Due to these perceived risks, in as much as there is willingness by government to provide rental housing, financial institutions are still reluctant to participate in the low-income markets (Matsoso, 2010). The lack of competition and adequate supply caused the cost of rental housing to escalate which led to the introduction of legislative and policy measures. These are briefly discussed below.

1.2.1 Legislative Framework

In 1994, post-apartheid, South Africa introduced key pieces of legislation to govern the management of rental housing. On the one hand, the Social Housing Act 16 of

2008 mandates the granting of funding to accredited institutions to develop and manage affordable rental housing (South African Local Government Association [SALGA], 2012). On the other hand, the Rental Housing Act 9 of 1999 defines the purpose of the act as:

> "To define the responsibility of Government in respect of rental housing property; to create mechanisms to promote the provision of rental housing property; to promote access to adequate housing through creating mechanisms to ensure the proper functioning of the rental housing market; to make provision for the establishment of Rental Housing Tribunals; to define the functions, powers and duties of such Tribunals; to lay down general principles governing conflict resolution in the rental housing sector; to provide for the facilitation of sound relations between tenants and landlords and for this purpose to lay down general requirements relating to leases; to repeal the Rent Control Act, 1976; and to provide for matters connected therewith".

Moreover, Section 26 of the Constitution enshrines the right to housing: Clauses (1) and (2) respectively state that "[e]everyone has a right to have access to adequate housing" and the "state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right" (Constitution of the Republic of South Africa, 1996). The South African government has made efforts to realise the right to housing over the years. This includes the provision of housing to low income earners through the RDP subsidy scheme and the progressive BNG policy which has seen an improvement in the upgrading of informal settlements through the USIP. However, the provision of rental housing remains very low whilst the demand has increased (Stoop, 2016).

In an effort to address the shortcomings of the South African housing policy, the government introduced the Rental Housing Amendment Act 35 of 2014, which defines the "responsibilities of government in respect of rental housing property and aims to create mechanisms to promote the provision of rental housing". However, access to rental housing by low-income residents is still a challenge (Stoop, 2016).

Meanwhile, the purpose of the Social Housing Act 16 of 2008 is to address social, economic and structural disparities through contributing to the national priority of restructuring in line with the sustainable human settlement's vision (Social Housing

Act 16 of 2008). The Social Housing Act was also used to establish the Social Housing Regulatory Authority (SHRA). The SHRA's primary mandate is to allocate social housing capital grants, accreditation and to monitor the performance of the Social Housing Institutions (SHIs).

The Public Finance Management Act (PFMA), No 29 of 1999, was established to "regulate financial management in the national and provincial governments" (PFMA, 1999). The Act "sets out specific reporting and operational requirements for social housing institutions funded by government". The funds released to the local government/municipalities and SHIs will be spent and managed in terms of the Act. The SHIs will be required to report to SHRA on monthly, quarterly and annual bases. Despite these stipulations, this undermines the provision of rental housing in municipalities because the act does not provide a mechanism for the funding of public rental housing in local municipalities.

Another important piece of legislation is the Municipal Systems Act, 2000 (26), which mandates local authorities to prepare the IDP that includes the spatial development framework to direct development, including housing (Municipal Systems Act, 2000). Detailed information, such as a market survey, area, number of units and budget on housing development, is useful for effective planning. Whilst the planning is being done at a local level, the land release programme for housing also needs to be taken into consideration, hence the introduction of the Spatial Planning and Land Use Management Act (SPLUMA).

SPLUMA makes provision for the efficient usage of land (SPLUMA, 2013). Some traditional leaders are not in favour of the Act and are reluctant to release the land for housing development which affects the supply of rental housing (Tsenoli, 2008). However, when land is released, it enables the construction of public rental housing which can accommodate low-income families. As such, there is a need to encourage, motivate and consult traditional leaders about the importance of releasing land for rental housing (Tsenoli, 2008).

Similarly, the Municipal Finance Management Act's (MFMA, 2003) objective is to secure the sustainable management of the financial affairs of municipalities through the establishment of norms and standards (MFMA, 2003). It sets out reporting and

operational needs for social housing institutions funded by government (MFMA, 2003). All the funds and grants transferred to local authorities will be managed and spent in terms and conditions of the Act. Irregularities, such as the misuse of funds, will be reported to relevant authorities in terms of the Act. The Auditor General also checks that local authorities have spent funds for their intended purposes. The Act has been criticised for its challenges associated with implementation. According to Tsenoli (2008), the act can be considered as anti-developmental because it is not clear who is responsible for coordinating the phase-in implementation, monitoring and evaluation in municipalities.

1.2.2 Public Rental Housing Programmes/Community Residential Units

The Public Rental Housing Programmes/Community Residential Units (CRU) programme replaced the “National Hostel Re-development programme” and is complementary to, and runs in parallel to the National Social Housing programme but serves a different target market. The CRU programme should also been seen as an option in Phase 4 of the “Informal Settlement Upgrading Programme” and as a long-term option in cases where “Emergency housing” has been provided by government (Department of Human Settlements, 2018). The programme should be seen as forming a basis for stepping or transitioning informal and inadequately housed tenants into the formal housing market. The programme provides a variety of accommodation options in order to facilitate and address access by the target market together with demands and needs of the target market (National Housing Code, 2009).

The term “Community Residential Units” was coined in 2008 and covers a housing programme targeting mainly, but not only, old hostels being remodelled to family housing (Republic of South Africa, 2020). It aims to facilitate the provision of secure, stable rental tenure for lower income persons and households earning below R3500 per month who are not able to be accommodated in the formal private and social housing market (CRU Final Guidelines, 2006). As such, the programme bridges the division between social housing and lower markets which posed a significant problem.

In terms of ownership, the housing stock funded by the CRU programme must be

owned by either a Provincial Housing Department or a municipality in terms of the provisions of the Housing Act, 1997. In this study, CRU is owned by the Tzaneen municipality. This stock, funded by the CRU programme, remains in public ownership and cannot be sold or transferred to individual residents. Residents therefore have no pre-emptive right to purchase the housing stock (National Housing Code, 2009).

In terms of the management of the CRU housing stock, a municipality can choose to manage the housing stock in-house or outsource the management to a private company or a municipal entity as long as all costs related to the units forming part of a specific scheme can be financed within the operating budget for the specific housing stock (CRU Final Guidelines, 2006). The same applies to the Provincial Housing Department. The CRU programme will require both the Provincial Housing Department and the municipality to audit all its existing housing stock. This should be done on a phased basis for municipalities/provinces with a rental stock holding greater than 10,000 units. The purpose is to determine the most appropriate approach for dealing with the individual rental schemes. Within this audit, municipalities may also identify areas of opportunity for the development of new public housing stock. Once the audit has been completed, the most appropriate CRU development option should be selected.

While this research focuses on the CRU, various other rental models have been developed for rental housing management and delivery for low-income households to complement the CRU. These include the Municipal Owned Social Housing Institution, Independent Social Housing Institution, Municipal/Social Housing Institution Partnership, Municipality Managed Rental Stock, Private Company (Non-SHI), Rental Management Agency and Provincial Entity, as explained in Chapters 3 and 4. This study therefore seeks to draw from these models to provide an in-depth understanding of the public rental housing provision and its effects on livelihoods of low-income residents using a case study of Tzaneen Local Municipality in Limpopo Province focusing on Pusela 6 rental housing property.

1.2.3 Social Housing in South Africa

Social housing is defined as:

> "A rental or co-operative housing option for low income persons at a level of scale and built form which requires institutionalized management and which is provided by accredited social housing institutions or in accredited social housing projects in designated restructuring zones" (Department of Human Settlements, 2018:16).

In this regard, an accredited housing institution is understood to be a legal entity established with the primary objective of developing and/or managing housing stock that has been funded through the grant programmes specified in this policy and that has been accredited by the designated regulatory body (Social Housing Act, 2008). The housing stock can be owned by the housing institution, or owned collectively by groups of residents (Vusani, 2003).

In analysing types of Social Housing Institutions, Alison (2004:1) notes that there are three types of Social Housing Institutions. Tier 1 Umbrella Institutions primarily provide property management services, for a fee, to other smaller institutions. Their mission tends to be the servicing of collective tenant organisation. Tier 2 Social Housing Institutions develop, own and manage their own rental stock without any intermediary association; they deal directly with their tenants. Tier 3 Social Housing Institutions have been established by tenant groups as a mechanism for acquiring and managing their own housing.

The Department of Human Settlements, in 2017, gazetted major changes to who qualifies for subsidised housing in South Africa. Under the new regulations, the threshold of the primary market's household income limit has been increased from R3,500 to R5,500 per month. The threshold for the secondary market's household income limit has been increased from R7,500 to R15,000 per month (Department of Human Settlements, 2018). The social housing system aims to deliver housing to both low income and middle income households. The goal is to create a healthy social mix and allow for better integration. Another aim is for social housing projects to be self-reliant and stable in nature (Gilbert, 2004) because there is an assumption that, if provided at sufficient scale and linked effectively to the

policy instruments, the social housing projects will be sustainable (Gilbert, 2004). It will also contribute to increasing the equity and efficiency of South African cities. This will be achieved by ensuring that the poor are not settled in distant and marginal locations (National Housing Code, 2009). In addition to its primary impact of contributing to addressing spatial constraints to economic access, social housing seeks to contribute to job creation and economic revitalisation. Job creation will be enhanced via the construction of complete (as opposed to incremental) homes, which means greater primary, secondary and subsequent employment multipliers (National Housing Code, 2009). Lastly, the location of social housing projects in targeted areas of opportunity will also contribute to achieving a racial and income mix at a neighborhood level.

One of the most critical challenges that Social Housing Institutions face is a high default rate which can be attributed to the loss of employment, HIV/Aids and lack of understanding of the type of tenure (Onatu, 2010). In furthering this argument, Moss (2003), in analysing National Housing Finance Corporation tenant survey in five Provinces, comprising Gauteng, Eastern Cape, Western Cape, Free State and KwaZulu-Natal, noted that the major reason for default are affordability and lack of end user information.

1.3 Problem Statement

The provision of urban services, including rental housing, has failed to cope with the high demand of housing in many cities (SHF, 2008). The situation is worsened by the fact that the supply of services does not meet the demand for sustainable livelihoods. In most cases, the planning of services is done without considering other factors, such as internal migration, which leads to an increase in the local population (Tissington, 2011). The problem is further complicated by strict planning regulations, such as inflexible zoning requirements, which do not promote mixed land use development (Tissington, 2011). Public rental housing units often do not increase low-income livelihood options or promote income generating projects whilst residents who reside in public rental housing still lack secure tenure as they sign leases which expire after a short space of time (Napier, 2007). A lack of tenure security in rental housing compromises the ability of low-income households to mitigate their

livelihoods as and when affordable rental housing is provided, the livelihoods of low-income families are also improved (Napier, 2007). Bredenoord and Lindert (2010) observe that the delivery of rental housing and infrastructure services is still low despite the South Africa government having sustainable development approaches in their planning framework.

While there have been efforts in South Africa to cater for the housing needs of low-income households, these have only been in the form of mass subsidies for housing (Charlton and Kihato, 2006), with little attention being placed on providing affordable rental housing. In cases where rental housing is considered, it usually targets middle income earners with no regard for the realities that poor families are unable to acquire adequate housing (Bredenoord and Lindert 2010). In Limpopo Province, delivery of public rental housing stock is very slow despite the legal framework on the provision and management of public rental stock (Urban-Econ Development Economics, 2014). The Greater Tzaneen Local Municipality attracts a lot of people who seek better social and economic opportunities (Urban-Econ Development Economics, 2014) and these people will benefit a lot from the provision of adequate, affordable public rental housing units.

1.4 Rationale/Justification of the study

Notable scholarship on livelihoods covers themes such as employment, vulnerability and assets (Napier 2007; Chambers & Cornway, 1992) while there is a lack of literature on rental housing for low-income families in relation to livelihood opportunities. Likewise, research on housing in South Africa concentrates on understanding apartheid and post-apartheid housing programmes (Massey, 2014; Govender, Barnes & Pieper, 2011; Landman & Napier, 2010; Lemanski, 2009) rather than on backlogs which lead to informal settlements.

According to Soederberg (2016), the interrogation of the role of low-income rental housing is due to the lack of critical housing studies. However, rental housing is a fundamental basic need in the context of increased migration from rural to urban or between countries (Soederberg, 2016). Migrant housing needs differ from local urban residents (Lin & Zhu, 2010) considering that their mobility suggest they might need temporary accommodation in the form of rental housing unlike their counterpart

who might need permanent accommodation. Therefore, the issue of rental housing should be given the attention it deserves.

Charlton (2006) observes that the link between people's living spaces and where and how they earn an income is poorly presented in the South African housing policy. While there has been literature on rental housing (Soederberg, 2016), there is little research on the relationship between rental housing provision and livelihoods especially for low-income families as the research focuses mainly on incremental housing and stand-alone RDP houses (United Nations Research Institute for Social Development [UNRISD], 1994). This study will therefore contribute to the existing literature on rental housing through assessing rental housing and its contribution to livelihood provision for poor families.

This will not only serve to fill the gap in literature on the subject but will also provide information for policy makers, government and municipal officials, and other related stakeholders in the housing sector. The aim is to sensitise officials on the significance of creating an enabling environment for livelihood opportunities to benefit low-income residents in public rental housing. Whilst planning, environmental, safety and health, and other factors are included in informal settlement debates in Limpopo and Greater Tzaneen Local Municipality, livelihoods for the poor are often ignored (Nercua, 2009).

1.5 Aims and Objectives

This study aims to explore how the current public rental housing opportunities can be improved to support low-income households' (tenants) livelihoods.

1.5.1 Objectives

- To understand the models of public rental housing provision and management for low-income households in the Greater Tzaneen Local Municipality.
- To assess the effects of public rental housing on livelihoods of low-income households.
- To propose the most appropriate rental models that will positively impact on the livelihood of the low-income households.

1.5.2 Main Research Question

The research report asked the following questions:

- What role does public rental housing play in the livelihood of tenants in urban areas?

1.5.3 Sub Research Questions

- How does the Greater Tzaneen Local Municipality respond to the livelihood needs of tenants in public rental housing?
- What are the strategies adopted by the tenants to improve their livelihoods?
- What are the constraints faced by the Greater Tzaneen Local Municipality in supporting low-income households' livelihoods?
- In what ways can the municipality expand the opportunities for supporting the livelihoods of the tenants?

1.6 Expected findings/Hypothesis

The study noted that existing models of public rental housing provision and management do not improve livelihood options of low-income households in local municipalities because it does not offer prolonged tenure security. The occupation of different public rental housing units is only subject to the signing of a lease agreement which stipulate the period one should stay in these units. Thus, occupiers cannot plan and use the units to improve their livelihoods in the long run. The study also expected that the challenges hindering the delivery and management of the rental stock in the Greater Tzaneen Local Municipality relate to the lack of strategy and planning by the government. Lastly, the study hypothesised that affordable rental housing can be a viable solution to mitigation and improvement of the livelihoods of vulnerable families when support, in terms of infrastructure and institutional capacity, are provided.

1.7 RESEARCH METHODS

1.7.1 Qualitative Research

This study is informed by qualitative research methodology. Qualitative research explores and understands the meaning of social or human behaviour of individuals or groups (Creswell, 2014). Doran (2014) agrees that qualitative research is open and interactive as the researcher has an empathetic identification with the perspectives of the subjects. It is exploratory and allows the participants to participate openly without limitations to provide insights into the problem under study (Creswell, 2014). Qualitative research methodology with a specific case study approach was appropriate for this study because it allowed the researcher to capture perspectives accurately, using interviews, photographs, observation and secondary data.

Creswell (2014) describes quantitative research as a research that tests objectives and theories by examining the statistical data. Therefore this methodology was not suitable for this study because its data collection methods are more structured and limit the responses of the participants (Creswell, 2014). Similarly, Doran (2014) observes that quantitative research is usually structured, logical and developed in sequential phases where the researcher is detached from what is being studied.

This study was exploratory in order to get detailed information on the livelihoods of low-income residents and investigate the factors that affect the provision and management of the rental housing stock. It used primary data and secondary sources. Primary data was collected through face-to-face interviews, using semi-structured and structured questionnaires, direct observations and the transect walk in the case study.

Yin (1994) defines the case study research method as an empirical inquiry that investigates various disciplines within its real-life situations. The case study research usually answers the questions, such as “how” or “why”, and it generates a large amount of data and is utilised as a research tool because it can deal with a variety of evidence (Matsoso, 2010). Another advantage of descriptive case studies is that they can make complex projects accessible when cast in a narrative format (Yin,

1994). The scope of the case study format is flexible and broad, ranging from brief descriptive summaries to long, detailed accounts (Yin, 1994). Using a “storytelling” approach,

> “the evaluator may present the genesis of ideas, explore what happened and why, give an account of the human side of a project, explain goals, explore project dynamics, investigate particular phenomenon, and present outcomes in their complexity without being subject to the confines inherent in most other evaluation methods” (Zikmund, 2003:18).

However, despite its advantages, the case study method is traditionally considered to have several major limitations as an evaluation tool. Descriptive case studies are qualitative and may be unreliable, and, whether qualitative or quantitative, case studies typically relate to single projects, or small clusters of projects therefore their results may not be generalised to the entire population (Yin, 1994).

Noting that scholars frequently use the case study as a method of analysis, Yin, asks, “If the case study method has serious weaknesses, why do investigators continue to use it?” (Yin, 1994). Among the possible explanations is that people are not trained in the use of other methods for governmentally sponsored research. The complicated permission procedures required for surveys and questionnaires have made their use “a bureaucratically hazardous affair”. This leads researchers to the case study method, which is relatively unencumbered by restrictions and requirements.

There are three types of case studies, descriptive, exploratory and explanatory. Yin (1994) argues that “[i]n general, case studies are the preferred strategy when ‘how’ or ‘why’ questions are being posed, when the investigator has little control over events, and when the focus is on a contemporary phenomenon within some real-life context” (Yin, 1994:1).

A major limitation of the case study method is that it has to do with external vs. internal validity. The researcher often does not have control over certain variables and events (Creswell, 2007). Consequently, using the case study method means that findings may only be applicable to similar cases. What the case study gains in internal validity, it loses in external validity.

The Greater Tzaneen Local Municipality, focusing on Pusela 6 rental housing property was selected for this study because the researcher is familiar with the study area and understands the local housing dynamics including the languages that are Northern Sotho, English and Tsonga. The municipality faces an acute shortage of rental housing for low-income families since its economy depends on farming and agriculture which is lowly paid and seasonal unlike other municipalities that depend on mining activities. It is one of the provincial growth municipalities and its close proximity to Polokwane (Provincial City) creates an expectation for the provision of housing accommodation in the form of rental due to associated economic activities. Perhaps any South African municipality with these same characteristic can also benefit from this research. Therefore, the study and its contextual background can be useful in informing municipal or provincial housing policies that can be useful elsewhere.

1.7.2 Data Collection Techniques

The researcher conducted face-to-face interviews using a semi-structured questionnaire in order to obtain in-depth information about the topic. Four senior officials of Greater Tzaneen Municipality were interviewed. The participants were the Manager of Land and Human Settlements, Director of Planning & Economic Development, Director of Civil Engineering Services and the Housing Supervisor of Pusela 6 (Rental Housing Property). These officials were identified based on their seniority and expertise in the area under study. The Manager of Land and Human Settlements is the most senior person in the unit and has been involved with the implementation of all housing programmes, including the planning and implementation of rental housing projects, in the municipality for more than seven years. The Director of Planning & Economic Development has been involved with the implementation of the spatial development framework of the municipality. The township establishment process, which includes the survey and planning phases until the issuing of the general plans by the Surveyor General, is done in this unit. The Director also facilitates the Integrated Development Plan (IDP) which has housing sector plans that cater for various housing programmes including rental housing. The Director of Civil Engineering Services is involved with the implementation of all the infrastructure projects, such as water and sanitation that

support the provision of rental housing. The Housing Supervisor of Pusela 6 Rental Housing Property is responsible for the day-to-day running, administration and management of the rental property. The researcher was able to get relevant information, such as leases, payment of rates and taxes, communication channels between the residents and the municipality, from the supervisor. At the provincial Department of Co-operative Governance, Human Settlements and Traditional Affairs (CoGHSTA), three senior officials were interviewed to understand their plans, experiences and practices in delivery of rental housing in the area. They clarified the roles and responsibilities between the province and the municipality including the support provided to municipalities.

The researcher also selected participants from the DDG for Integrated Sustainable Human Settlement (ISHS) Branch, the Chief Director: Housing Sector Performance and Planning branch and the provincial Programme Manager for Housing Development Agency (HDA) who is based in the Department of CoGHSTA for the interviews. The DDG for Integrated Sustainable Human Settlement (ISHS) in the province spent 12 years in the National Department of Human Settlements as a housing monitoring and evaluation expert responsible for the progress performance of provinces. He is currently working for three years as a Deputy Director General (DDG) in ISHS branch in the Department of CoGHSTA. The DDG branch is responsible for the management of four Chief Directorates in the Department that are responsible for the planning, administration and implementation of human settlement programmes to provide rental housing for low-income families in the area.

The Chief Director: Housing Sector Performance and the Planning Chief Director has more than ten years' experience in the Department of CoGHSTA and the branch is responsible for the planning and reporting of human settlement programmes. The branch manages the housing sector plans submitted by the municipalities. The branch assisted the researcher to understand the prioritisation and performance of housing programmes including rental housing. The Provincial Manager for the HDA has managed human settlement programmes at the national office of the HDA for more than five years and in the province for more than three years. The HDA Provincial Manager in CoGHSTA is responsible for capacitating the department in project packaging and land assembly. These key informants were selected based

on their in-depth knowledge on housing in general and rental housing in particular, which is the subject matter of this research.

The researcher interviewed seven residents who stay in the existing rental housing stock of Pusela 6 in the municipality in order to understand how their livelihoods are affected. The selection of the residents was done randomly through the help of community leaders who identified them. Then a snowballing technique was employed to identify other participants. The profiles of key participants involved in this research can be summed up as follows:

Key informant	Position	Responsibilities
1	Manager of Land and Human Settlements	Implementation of all housing programmes, including the planning and implementation of rental housing projects in the municipality.
2	Director of Planning & Economic Development	Implementation of the spatial development framework of the municipality; oversees the township establishment process which includes the survey and planning phases until the issuing of the general plans by the Surveyor General; facilitates the Integrated Development Plan (IDP) which has housing sector plans that cater for various housing programmes including rental housing.
3	Director of Civil Engineering Services	Is involved with the implementation of all the infrastructure projects, such as water and sanitation that support the provision of rental housing.
4	The Housing Supervisor of Pusela 6 (Rental Housing Property)	Is responsible for the day-to-day running, administration and management of the rental property.
5	Deputy Director General (DDG) in Human Settlements Branch for CoGHSTA	Is responsible for the planning, administration and implementation of human settlement programmes in the province.
6	Chief Director from Housing Sector Performance and Planning Branch for CoGHSTA	Heads the Housing Sector Performance and Planning branch which is responsible for housing monitoring and evaluation and the progress performance of provinces.
7	The Provincial Programme Manager for Housing Development Agency (HDA)	The HDA Provincial Manager in CoGHSTA is responsible for capacitating the department in project packaging and land assembly.

Figure 1: Profile of key informants involved in this research

(Source: Own formulation)

Residents associations were identified through a snowballing technique. These were a category of persons who have been actively involved in activities that sought to petition the government or the municipality to respond to the plight of residents regarding the affordability of housing. Research interviews were conducted with

both officials from the municipality and the government. They used open-ended questions to examine different housing initiatives that were implemented in Tzaneen to address rental housing challenges. During these interviews with officials and resident associations, English was mainly used as a medium of communication while officials at times used Tsonga and Sepedi words. None of the key informants agreed to be recorded and their contributions were recorded in a note book. All the officials were interviewed at their work places during working hours. The longest interview in this category was with a municipal official that took about one hour and the shortest was with an official from the government that lasted less than 30 minutes.

Questions that sought to understand the delivery of rental housing units that meet livelihoods for low-income households and families were posed to both key informants and professionals/specialists. Two of the residents preferred to be interviewed in Tsonga while five opted for Pedi. Interviews with residents took place on separate dates but both were conducted outside.

1.7.3 Observation

The observation method was selected because it provided good insights into interactions at the municipality. These interactions included how residents and official engage in the process of inquiring and accessing rental public housing. Most importantly, through observations, the researcher managed to note the process through which potential applicants for rental register their names on the housing database at the municipal office. This processes involved the awarding of a housing form which applicants completed then submitted bag to the municipal official together with some supporting documents such as national ID, payslip and roof of residence. Observation technique also enabled the researcher to notice things that are taken for granted by the participants during the study which included answering questions without having thought through their responses. This allowed the research to probe further in the interest of getting the most appropriate responses as best as one could. Matsoso (2010) highlights that “observation allows events, actions and experiences to be seen through the eyes of the researcher”. The researcher conducted direct observation through the field visits to existing rental institutions and projects within the municipality. The official from Land and Human Settlement Unit accompanied the researcher and notes were taken during the visit.

1.7.4 Data Analysis

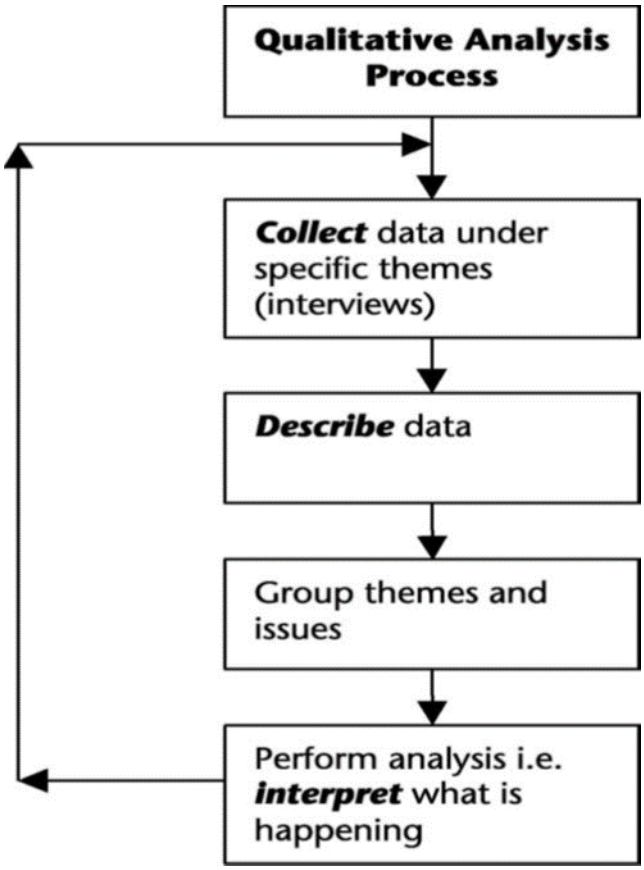


Figure 2: Qualitative data analysis process for Inver Clyde University case study

(Source: Biggam, 2008)

The researcher adopted the qualitative data analysis process proposed by Biggam (2008) to analyse data from the case study. This was complemented by adopting Creswell's (2009) six steps which are data preparation for analysis, data reading, data coding, data coding used for analysis, representation of the themes and description in the qualitative narrative, and making an interpretation of the findings or results because Nercua (2009) argues that "analysis of qualitative data requires an interactive approach to capturing and understanding themes and patterns".

Sources of data were helpful to understand policy content in theory. However, this was not holistic and therefore the context and practices that are involved in the delivery of rental housing that enhances poor people's livelihoods were considered.

1.8 Ethics of the study

Prospective participants were consulted in advance to check for any ethical requirements. Creswell (2009) states that researchers need to address the ethical and personal issues of the participants. The researcher communicated with participants telephonically and through email about the status of the research and introduced herself to them. Consent forms were explained to participants before they agreed to participate in the interviews. The confidentiality and anonymity of participants was also explained to the participants.

The participants' identities were divulged and, as a result, the study adopted the use of personal interviews (PI) instead of using code names. The researcher ensured that participants took part willingly in the study by explaining the purpose of the study and that this was for academic purposes only. Although one of the respondents insisted on getting a small token of appreciation for her participation in this research, the researcher emphasised that this will violate the ethics of conducting research for academic purposes. Fortunately, the respondent understood and was also assisted in identifying other respondents who provided useful information for this study.

An ethical clearance certificate was obtained from Wits University prior to undertaking the research and, during field work, the researcher used this letter as proof that the information would only be used for academic purposes. However, one participant did not believe that this was a genuine letter from the university as it lacked a letter head and a stamp. The participant accused the researcher of fraudulently producing a research letter and refused permission to interview him. The researcher engaged the councillor again who convinced this respondent that I was in their community only as a student. It was only after the intervention of this gatekeeper that the participant agreed to be interviewed. The permission was obtained from the CoGHSTA (Limpopo Provincial Government) and Greater Tzaneen Local Municipality (GTLM). The researcher experienced some challenges in terms of the delays in issuing the permission. The researcher lodged the application to conduct the research with CoGHSTA officials on 27/07/2018 and the approval was granted only on 18/10/2018. The application for Greater Tzaneen Local Municipality was submitted on 27/07/2018 and the approval was granted only on 05/12/2018 when most of the officials were preparing to go on December holidays

and could not be found. The interviews were conducted during January 2019. Another major challenge experienced during the research was the continuous community service delivery protests around Tzaneen that delayed the interviews with the residents. The Greater Tzaneen Local Municipality officials and workers were also on strike for two weeks and that also contributed to the delay of the research.

1.9 Limitations of the study

The study area was limited to Pusela 6 rental housing property in Tzaneen town and its periphery within the Greater Tzaneen Local Municipality. The area was identified based on findings of the literature review that showed a demand for affordable rental housing. The high level of the targeted institutions (municipality and department) and their protocol processes made it difficult to secure appointments with the targeted participants who hold senior positions in their institutions and have busy schedules. The research was affected by the limited time to conduct the fieldwork due to the fact that the majority of the residents/tenants were not in their places of residence during the day. Some were at work, learning institutions or attending other family commitments. Hence, the fieldwork for the residents/tenants was also conducted during the weekends or after working hours.

1.10 Structure of the research report

The report consists of five chapters. Chapter 1 sets out the introduction, background, aims, objectives, research question, rationale of the study, expected findings, ethics of the study and limitations of the study as well as a short description of the methodology.

Chapter 2 presents an in-depth literature review which discusses key concepts, such as housing, rental housing, tenure and livelihoods. The chapter also elaborates on the various legislations that regulate the rental housing and social housing. It further considers access to finance and provision of infrastructure as some of the important aspects to improve livelihoods in the context of public rental housing delivery.

Chapter 3 discusses the context of the South African Housing Trajectory. The chapter further discusses the colonial and post-colonial policies and programmes on

public rental housing. It unpacks the roles of different actors involved in rental housing and the problems and conditions of the provision of rental housing in South Africa.

Chapter 4 presents and analyses the study findings. The findings are mainly derived from the research's main interest of understanding how public rental housing affects the opportunities for supporting low-income tenants' livelihoods.

Chapter 5 summarises the findings from the research guided by the research questions and presents the recommendations based on the findings of the study.

CHAPTER 2: PRELIMINARY LITERATURE REVIEW

2.1 Introduction

This chapter places this study within theoretical debates regarding the nexus between rental housing and livelihoods for low-income residents. It discusses the concepts of housing, tenure, rental housing and provides a literature review on the provision of affordable rental housing to poor households and its contribution to livelihoods. As such, the chapter discusses rental housing provision in relation to other components, such as housing finance, infrastructure provision, among others, that are fundamental to the realisation of improved livelihoods for low-income families. This chapter shows that the two theoretical areas of focus, namely, livelihoods and rental housing, are interconnected, hence the importance of giving an account of their theoretical underpinnings. The interface between rental housing and livelihoods translates into practice in the context of low-income families to improve their living conditions.

2.2 Housing purposes and or functions

A housing development is a basic unit of human settlement. It embodies components such as comfort, safety, quality of life and health and it improves the livelihoods of the low-income households through secure tenure (World Sustainable Building Conference, 2005). Affordability of housing remains a challenge across the world because of the high rate of urbanisation which is not complemented by adequate provision of housing to meet the ever-growing demand (UN-HABITAT, 2011). For instance, about 66 percent of the South African population lived in cities by 2017 (Stats SA, 2018) and in 2018, the degree of urbanisation worldwide was around 55 percent (Stats SA, 2018). While social housing is being provided for low-income households in Europe, Canada, USA and South Africa, there is still a need to remove barriers, such as the rising cost of land, construction, insurance and access to home loans, which affect the delivery of affordable housing (Stats SA, 2018). Consequently, the UN Agenda 2030 on SDG seeks to enable the access to affordable and decent housing by many poor families in African countries. This is what sustainable human settlements entail despite this being an area where access and use of land for housing by the poor remains a challenge.

There is currently no evidence of large-scale affordable housing available in sub-Saharan Africa except in Ethiopia (UN-HABITAT, 2011). However, notable improvements are recorded in countries such as Tanzania, Namibia, Mozambique, Malawi, Kenya and Botswana where land policies have been developed to enable access to land for housing (UN-HABITAT, 2011). This has enabled individuals to construct their houses incrementally. Despite there being a need for 21,000 new houses every year to withstand housing demand in Malawi, 95 percent of houses are constructed through the incremental process and as resources allow and this has made housing affordable for many residents. These international examples and experiences provide guidelines for South Africa to explore various options which might also include resolving tenure security for housing or to improve the provision of affordable public rental housing for the poor.

The importance and functions of housing are dynamic and differ by context. However, the contribution of housing to livelihoods is a cross cutting function (Napier, 2007). As such, this intersection can best be understood through conceptualising the opposite condition, which is homelessness. Kellet and Moore (2003) use cases of homeless young people in London and Dublin, and informal dwellers in Colombia to understand processes through which getting a home might create a sense of togetherness among marginalised groups who share spaces in their localities. From processes through which homeless people in a park in Cape Town negotiate and perceive their living conditions, Ross (2009) observed that the term might go beyond the mundane interpretation of rootlessness and encompass the dangers and causality linked to living in such circumstances. This suggests that the functions and meaning of housing speaks directly to a variety of achievements, such as a sense of pride, belonging, protection and an escape from poverty and deprivation. It therefore supposes that, when vulnerable people are deprived of accommodation, their livelihoods are also compromised while the opposite of this is also true.

2.3 Housing provision around the world

There is an increase in urban populations worldwide and it is estimated that, by 2030, approximately 4, 5 million people will be residing in the urban areas (UN,

2005). The United Nations also speculates that 2,824 million people will require housing and urban services by 2030 due to increased processes of rapid urbanisation emanating from internal/international migration and natural population increase (Malik, 2017). These figures are worrisome given that efforts to mitigate pressures on social amenities are lagging behind. Brown (2004) argues that the problems associated with urbanisation can be solved by reducing the process of urbanisation through preserving parks, creating open spaces, demarcating urban boundaries, revitalising existing properties and providing affordable housing in suburbs. However, poor people should also participate in the economy by the provision of affordable rental housing stock for low-income households.

The cost of housing and its supply are important for housing affordability by the poor (World Bank, 2018). The World Bank's major role, since the early 1970s, of shelter lending has been one of enthusiasm regarding the capacity and superiority of a "market-oriented" approach to housing policy (Chiquier & Lea 2009: 213).

Paradoxically, according to UN Habitat (2005), privatisation of public housing has decreased affordable rental housing options in many African countries. More often than not, in a capitalist society, the vulnerability of poor citizens and compromised livelihoods emanates from a lack of housing tenure which is viewed as a binary entity. In rental housing, landlords are the exploiters and tenants are the exploited. As a result, the main thrust of urban housing policies in poorer countries has consistently attempted to confer ownership rights on the poor by way of sites-and-services projects and settlement upgrading programmes. In reality, the social relations underpinning housing markets in general, and rental housing markets in particular, are complex; they are at the interface between poverty, employment, politics, social obligations, gender, age, exclusion, inclusion and identity. It is only when these practices are studied from a micro-perspective through the intersection between rental housing and livelihoods that they can be understood.

However, there have been shifts in housing policy globally. The World Bank and the UN Habitat played an instrumental role in these shifts. A review of the origins of the World Bank suggest that, through its mandate and policy development, it has influenced changes both in urban and shelter policies (Huchzermeyer, 2012), on one hand. On the other hand, the target and norms of the UN explain the reason for a

deviation from the idea of cities without slums and the Millennium Development Goals (Huchzermeyer, 2013). While the entry of the World Bank into the housing processes has seen it being one of the most active players influencing policy formulation (Huchzermeyer, 2012), the institution has also been supporting the UN to facilitate the creation of norms and discussions (Giovannini, 2009:259 cited in Huchzermeyer, 2013). The 2010 Cities theme was used by the World Bank to popularise issues of bankability, competitiveness, good governance, liveability and sustainability (Huchzermeyer, 2012). However, the role of norms in these concepts is to make sure that they are internalised and, once that happens, they cannot be questioned (Huchzermeyer, 2013). This is one of the reasons for a mixed understanding on how the word “slum” is applied. To this end, the UN-Habitat has often used the word interchangeably with “informal settlements” due to the origins of the word (Huchzermeyer, 2013).

In other countries, like Chile, there were different strategies that were put in place to alleviate poverty and improve poor people’s livelihoods through housing (Richard 1995; Salcedo 2010). This was done under the military leadership of Pinochet between 1973 and 1990 (Richard, 1995). Ironically, while the Chilean government responded to rising levels of poverty and diminishing livelihoods through implementing a subsidy system targeting middle and low-income groups (Richard, 1995), these programmes resulted in many problems. Being a home owner is completely different from residing in shanty towns, hence some new occupiers of subsidy housing experienced marginalisation, social exclusion and were further subjected to poverty (Salcedo, 2010). Subsidy programmes were well targeted but led to residential segregation which later resulted in overcrowding that created a similar situation to shanty towns, which the government wanted to get rid of. The programmes that were implemented around the mid-1990s and 2000s witnessed an increase in the crime rate, violence by the youth and drug trafficking, among other maladies (Salcedo, 2010). According to Salcedo (2010), the solution to this, was to put in place measures that conform to local histories and conditions, since the subsidy system resulted in different perceptions and expectations.

Although the Chilean housing subsidy system had its own limitations, it has also been described as one of the world’s best practices, in comparison to other countries

(Huchzermeyer, 2002). The problems emanating from this system may be attributed to the fact that, since the programme was driven by the military regime with political implications (Richard, 1995), it lacked the concept of dweller control popularised by Turner (1972). Wherever dwellers are given total autonomy in the construction processes of their housing, they are likely to build homes that can meet their needs. On the contrary, the positive attributes are a point of reference through which other nations can draw relevance. Perhaps Chile's success pays tribute to the idea that, due to the importance of social problems such as housing challenges, policy makers rationally responded through implementing social policy (Herson & Bolland, 1990). However, social policy cannot resolve urban challenges in isolation. An increase in crime, homelessness and poor service delivery characterising South African cities is because of failure by officials to understand this reality. Since urban challenges are interconnected, solutions to tackle these should also complement each other.

2.4 Rental Housing

The term "rental housing" is used to denote the totality of the process of the letting of accommodation by landlords and the payment of rent for rights over the use of the accommodation that is rented by tenants (Schenker, 2009). The "rental housing market" refers to the various rental housing sub-markets such as those by income group, production and exchange systems or by type of settlement and provider (Schenker, 2009:17). Mothae (2013) defines rental as a "consensual occupation of accommodation on the basis of a rental lease" (either verbal or written) in exchange for regular payments. Rental serves as an alternative option for low-income groups who cannot or are not willing to buy a house while they are looking for temporary housing (SALGA, 2013). Rental housing can be categorised into two sectors, formal and informal (Gilbert et al., 1997). Informal rentals are backyard rooms, rental in informal settlements and main dwellings, whilst the formal rental is structured and contracts are signed (SHF, 2009). While this last type of rental housing is at the centre of this research, there is also a significant nexus between informal rental housing livelihoods for poor families.

From economic perspectives, the rental housing sector is classified under the public sector which is owned or managed by government and subsidised. The private

sector informal rental is further classified as “private non-profit or private for-profit” (Mothae, 2013). The Rental Housing Act 1999 regulates the rental housing and the relationship between landlords and tenants in all types of rental housing in South Africa. It also mandates the government to promote affordable rental housing for low-income residents (Mothae, 2013). While the provision of formal rental housing is important, particularly for students, new migrants, single women, new households and poor low-income residents who cannot afford to buy or build houses, South Africa has been grappling to service this market group. The demand for rental housing is still higher than the supply of the rental stock. This affects the livelihoods of low-income families. The situation is not only unique to South Africa. Spain is one of the European countries with the lowest social rental stock (Lambea Llop, 2016). It produces only 2% of the stock instead of the average of 11% set out by the European Union (Lambea Llop, 2016). This is contrary to the South Korean experience where the government introduced two public housing schemes in 1988 and 1998 worth 1, 5 million units to intensify the provision of public rental housing in the low-income groups (Habtewold, 2016).

While governments have been failing to provide adequate rental units, rental housing provides flexibility and mobility for households as they are usually better located in urban areas. Rental housing also provides opportunities for high density and high rise developments that reduce transport costs and ensure/improve efficient usage of urban land (Mothae, 2013). Coupled with access to services, social networks and urban opportunities, this will ultimately improve the livelihood of low-income residents. In addition, rental housing creates employment opportunities in Social Housing Institutions that manage and maintain their housing (Wardrip et al., 2011).

On the contrary, despite growing consensus that public rental housing has a potential for enabling housing affordability (Mothae, 2013), it also has the likelihood of exposing households to exploitation and overcrowding. The threat of defaults in rental payments still poses a serious challenge to the sustainability of the Social Housing Institutions and municipalities. Due to these perceived risks, financial institutions are still reluctant to participate in the low-income markets (Matsoso, 2010). The lack of competition and supply causes the cost of rental housing to escalate. The continuous increase in demand for housing and related problems

experienced in the rental housing production propelled the introduction of legislative and policy measures. These are briefly described below.

2.5 Different types of rental stock

Rentals are means of providing housing options to people whose income and lifestyles vary widely (Aalbers, 2016). In the debate between buying and renting, not all types of rental housing are the same (Gerull, 2014). Each individual has the will and ability to choose the best rental option based on their preferences and budgets. There are many rental options that renters may choose from and the most common type is the residential apartment building. This section will not discuss social housing as a form of rental housing as this was discussed earlier in chapter one.

Residential apartment building

In an apartment building, many tenants often share costs of maintenance, security and utilities that address the housing affordability challenges (City Lab, 2016). When compared to homeowners, these tenants cannot sell their apartments when moving out or when the real estate market rises (Degewo, 2016). Apartment housing may also be crowded and noisy with limited privacy (City Lab, 2016).

Rental homes

Rental homes are standalone units for a single renter or family. These types of rental housing give occupants the privacy of a private home but without the need for a mortgage or long term commitment to maintain and inhabit the home (Aalbers, 2011). They are also more convenient and can potentially lead to savings (Aalbers & Holme, 2009). According to City Lab (2016), rental homes are similar to townhouses in that both often have offsite managers or maintenance technicians, placing tenants at the mercy of rental agencies or landlords to make repairs and attend to security issues in a timely manner.

Fixed Below-Market Rate Rental Housing

This type of rental option refers to housing where rents are lower than market rate (what people would normally pay for renting the unit), but where the rent is not based on a percentage of the tenant's income (Holm, 2011). Rent is generally based on a

specified percentage of the median income for the area, and a tenant may have to be within a certain income range to live there (Holm, 2011).

2.6 Rental housing Act of 1999

The South African Rental Housing Act 50 of 1999 defines the responsibility of government in respect of rental housing property. Its objectives are to create mechanisms to promote the provision of rental housing property; to promote access to adequate housing; to ensure the proper functioning of the rental housing market; to make provision for the establishment of Rental Housing Tribunals; to define the functions, powers and duties of such Tribunals; to lay down general principles governing conflict resolution in the rental housing sector; to provide for the facilitation of sound relations between tenants and landlords and, for this purpose, to lay down general requirements relating to leases and lastly to repeal the Rent Control Act, 1976.

Relevant to this research is section 2 of the Rental Housing act which stipulates the roles of the government in promoting the delivery of rental housing. According to the Rental Housing Act 50 of 1999 Section 2 subsection l (a), the government is expected to promote a stable and growing market that progressively meets the demand for affordable rental housing amongst the poor and persons historically disadvantaged by unfair discrimination. In so doing, the government is mandated to introduce incentives, mechanisms and other measures that improve conditions in the rental housing market, amongst other issues. Section 3 outlines the measures to increase the provision of rental housing property. Subsection (1) specifically mandates the Minister of Housing to introduce a national rental subsidy housing programme as contemplated in section 3(4)(g) of the Housing Act, 1997 (Act No. 107 of 1997). The Rental Housing Act 50 of 1999 is important because it creates mechanisms to promote the provision of rental housing.

Lastly, in relation to this study, section 4 of the Rental Housing Act of 1999 provides for the relationship between tenants and landlords and stipulates the rights of tenants. For example, section 4 (1) outlines that, in the event of advertising to prospective tenant, or during the term of a lease, a landlord may not unfairly discriminate against such prospective tenant or tenants, or the members of such

tenant's household or the visitors of such tenant, on one or more grounds, including race, gender, sex, pregnancy, marital status, sexual orientation, ethnic or social origin, colour, age, disability, religion, conscience, belief, culture, language and birth. Additionally, subsection (2) states that a tenant has the right, during the lease period, to privacy, and the landlord may only exercise his or her right of inspection in a reasonable manner after reasonable notice to the tenant. This is important because it sets out the rights and conditions that tenants and landlords are supposed to be aware of. It is these rights and conditions that can influence the livelihoods of tenants in a positive or negative way.

2.7 Tenure security in urban areas

Tenure involves rights to own property and, in this respect, housing and land for housing (Mashego, 2017). Lack of access to shelter and security of tenure create severe overcrowding, homelessness and environmental health problems (Mashego, 2017). The rise of urban poverty and insecure occupancy is caused by land ownership registration and titling programmes (UN-Habitat, 2015). In SA, whilst there is an acknowledgement that the release of public land for low-income housing development is slow and proves to be a difficult, there is a significant impact in the poor households' quality of life due to access to urban land for poor households (Colnot, 2003). It is in this sense that security of tenure can play a major role in improving the housing conditions of poor people (Colnot, 2003). Mashego (2017) agrees that collateral can be used in banks to release funds for those who have proof of ownership. Royston (2009) agrees that home ownership is more creditworthy and can be used to initiate a business than those who rely on borrowing from friends or relatives. Whilst there is a consensus about the impact of secure tenure for low-income households, there is little agreement about the type of tenure to be adopted. However, the discussion below makes it clear that there is a strong relationship between tenure security and livelihoods of poor people. Provision of tenure security in the form of lease agreements in public rental housing thus offers occupants an opportunity to acquire more assets as they will be able to provide proof of residence to loaners.

Housing conditions across the world are a concern for many international

organisations. This is evident in numerous approaches by organisations such as the World Bank and the United Nations. For instance, the UN Habitat has estimated that currently there are 863 million people living in informal settlements (UN Habitat, 2016), signifying that the challenge of housing is something that the world's population, in particular, low-income families, confront on a daily basis. In the case of informal settlements, the most evident feature is that dwellers lack security of tenure and basic services infrastructure (Durand-Lasserve & Selod, 2007). Formal and rental housing in developing countries is expensive and unaffordable for the majority of poor people therefore many poor families have resorted to residing in informal settlements where they can have access to open land. Since there is a strong connection between tenure, access to basic services and housing (Durand-Lasserve & Selod, 2007), the lack of security of tenure affects poor people more than any other group within a community. Informality presents an easy and quick access to pieces of land. However, this has some serious consequences as it traps informal settlers in poverty and changes land use patterns (Durand-Lasserve & Selod, 2007). Therefore, rental housing should be considered in the wake of attempts to rescue people from enduring continuous circles of poverty.

2.8 Livelihood

Napier (2007:5) explains a livelihood as "means of securing the necessities of life and comprises the capabilities, assets including both material and social resources and required activities for a means of a living". Rakodi (1999) argues that livelihood is sustainable when it can cope with and recover from stress and shocks. The rapid annual growth rate of some of the African cities puts a lot of stress on the extension of urban services and is failing to meet the growth in demand (UNCHS, 1996). Landman and Napier (2010) highlight that the South African markets exclude a large number of poor people from housing due to an expensive financial system and a lack of sufficient well-located land. Therefore, when affordable rental housing is provided, it has the potential of mitigating and helping the poor to escape or evade vulnerability and improve their livelihoods. Thus, it is topical and important to unpack how this sector functions and its effects in relation to poor peoples' livelihoods at local municipality levels and within the context of South Africa.

According to Ma et al. (2018), livelihood assets (housing, in this case) strongly influence the livelihood options of communities. Additionally, livelihood assets exert a significant impact on community income and the type and amount of livelihood assets influence the choice of livelihoods (Ma et al., 2018). In this regard, affordable public rental housing acts as a livelihood asset which is a prerequisite for sustainable community livelihood development. This line of thought is echoed by Groenewald et al. and Goulden et al. who believe that higher community social assets are able to diversify livelihoods. Mitra (1995:13) argues that "without 'social capital' access to any source of livelihood is almost inconceivable".

Affordable housing is not the only panacea to enhance and improving livelihood options of low-income households. Issues that impact on the livelihood options of poor communities include the imbalance of income among residents (Ma et al., 2018). This implies that, even if rental housing is provided at prices that are deemed affordable, this might fail to improve the livelihood options and levels of community members. The provision of rental housing from the state might be temporary as poor urban dwellers are involved in precarious ways of living to get income. As such, rental housing should be provided through public means and complemented by strategic efforts in the long term to ensure that low-income earners have a stable source of income (employment).

According to Ellis (1998), income levels in a community are an important indicator of sustainable livelihood output. Therefore, determining which factors affect community income is key to solving the problems faced in rental housing and to achieving sustainable community livelihood development. Previous studies about sustainable community livelihood development have mainly focused on economic aspects and rural development but ignore the nexus between rental housing and sustainable livelihoods. Recent approaches on sustainable livelihood have changed the research trend and shifted to a more comprehensive perspective that investigates agricultural and rural issues (Ma et al., 2018). However, sustainable livelihood also switches the research from other disciplines to encompass the field of housing to unravel how public provided rental housing in local municipalities impacts on the livelihood choices of poor residents.

2.9 Provision of infrastructure

The South African government has long recognised infrastructure as being essential for economic growth, and the extension of access to infrastructural services to the poor has been one of its key strategies for overcoming the conditions of poverty and inequality post-1994 (Mackenzie et al., 2012). Increasingly, the expansion of infrastructure is also being recognised as an opportunity to facilitate more resource efficient and less environmentally damaging ways of life that will help the country to achieve its environmental and emission reduction goals. In rental housing, infrastructure provision at affordable prices to low-income households is one of the key livelihood outcomes in the framework of sustainable livelihoods. Provision of infrastructure, such as water, sanitation, electricity, roads and related services, directly reflects the level of community livelihoods (Scoop, 2009). This suggests that infrastructure is a significant factor of community livelihoods. Moreover, a lack of access to livelihood assets, such as infrastructure in the form of communication facilities, might be the root cause of residents' poverty and vulnerability.

2.10 Housing Finance

Increasing urbanisation is worsening the shortage of housing in the world. This is supported by the UN-Habitat that indicates that three billion people will need basic infrastructure, including housing, by 2013 (NDoHS, 2010). Many poor people from urban areas will not get a formal housing due to the non-availability of affordable housing finance solutions (NDoHS, 2010). This has led to talks in developing countries around finding various housing finance mechanisms that can address the critical housing shortage. The United Nations (UN) then took a resolution to promote wide housing finance access to create an enabling environment to attract investment (UN-HABITAT, 2008). It further calls for the improvement of housing finance mechanisms to promote affordable access to housing finance for all the people (UN-HABITAT, 2008). In this regard, Mbongwe (2013) identifies three major resources of housing finance which are microfinance, mortgage loans and housing subsidies from government.

In trying to fill the gap left by the commercial banks, the government of South Africa provides housing subsidies to low-income residents to improve their socio-economic

conditions (Mbongwe, 2013). The subsidy categories are as follows: from R0 to R3500 per month is the full subsidy that constitutes 60% of the population and from R3,500 to R7,000 per month is the Finance Linked Individual Subsidy Programme that constitutes 15% of the population (CAHF, 2017). The current banking lender focus category is between R9,000 and R15,000 which is the affordable housing market (CAHF, 2017). Realising the rigidity of the government subsidy and the reluctance of the banks to fund the low-income residents, the government developed the Breaking New Ground Strategy (BNG) in 2004 (UN-HABITAT, 2008). The BNG promotes the residential property market including low-cost housing, medium-density housing and rental housing (UN-HABITAT, 2008).

2.11 Conceptual Framework: Rental Housing

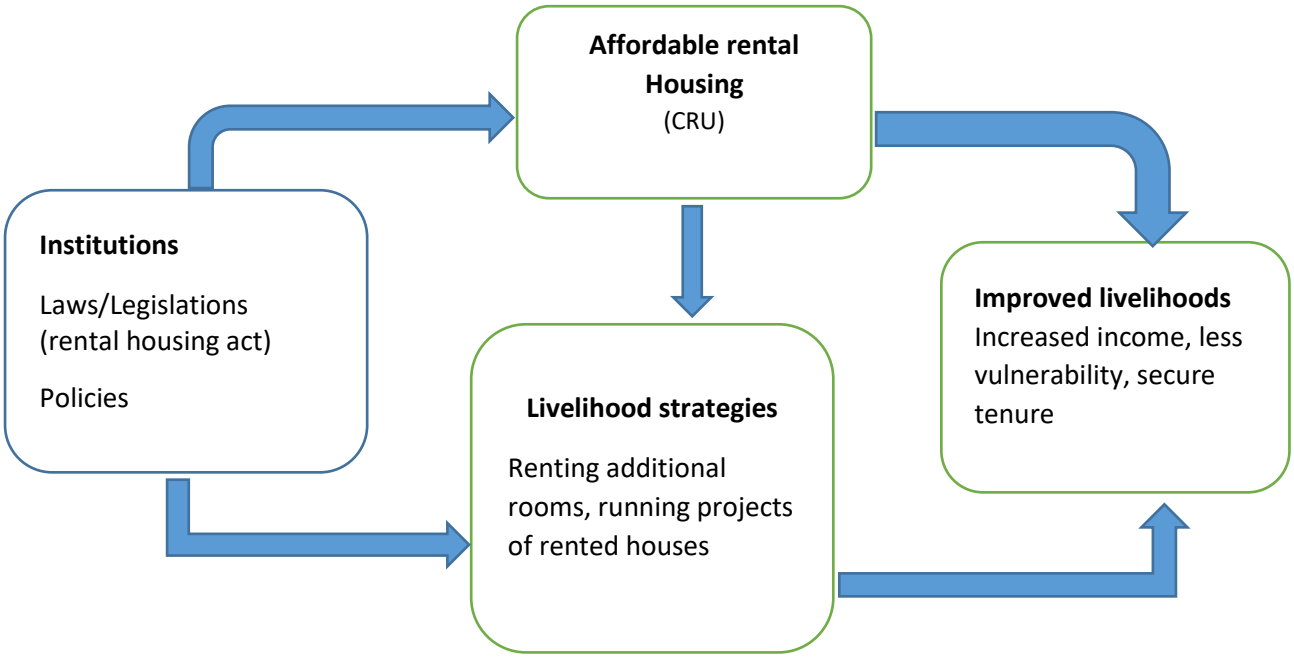


Figure 3: Rental housing conceptual framework
(Source: Own formulation)

The framework above depicts the connection between affordable rental housing and different components that lead to improved livelihoods. The argument is that, when affordable rental housing, such as Community Residential Units, is supported by relevant policies and legislations, it is likely to provide livelihood strategy options that

will ultimately protect low income households from vulnerability.

The framework also shows the correlation between housing and livelihoods. Housing, in whatever form even rental, is an essential source of improved livelihoods and well-being of residents (Napier, 2012). This is echoed by the UN-HABITAT (2003a) that sees housing as a concept and argues that a house is intended for human protection against harsh weather and predators and, in the field of human settlements, it is therefore more than a mere structure with four corners and a roof. Housing is linked closely to livelihoods as it is extended to cover macro-economic conditions (UN-HABITAT, 2003a). Certainly, housing underpins a number of factors contributing to sustainable livelihoods that include affordability, security, economic opportunity, and social harmony (De Risi et al., 2013).

On the contrary, Napier (2007) notes that many people in sub-Saharan Africa are exposed to the realities of hazards on a daily basis. Napier (2007) identifies a lack of land tenure security as one of the factors hindering sustainable livelihoods in human settlements. Elsewhere, urban housing is facing a challenge in accumulation for the population to improve their livelihood and well-being. The challenge is attributed to a low capability level of the population in taking financial resources from micro institutions to expand housing thereby exposing residents to vulnerability (Gaillard, 2015). The conclusion that can be drawn from this is that, to overcome vulnerability and enhance livelihoods, the population, including those in public rental housing, should be assisted to access finance from micro institutions as this will enable them to use the funds in different income generating projects thereby improving their livelihoods and well-being.

2.12 Case Study Area

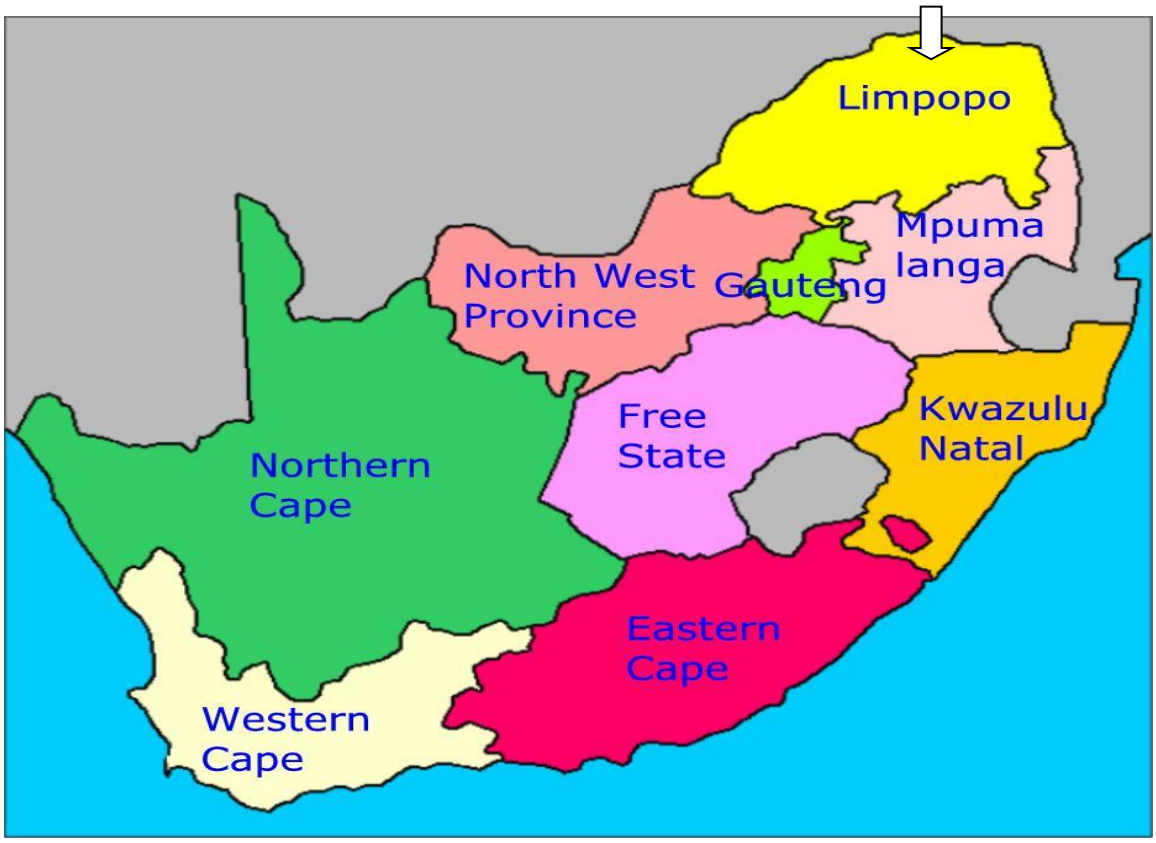


Figure 4: A map showing South African Provinces

(Limpopo is highlighted in yellow, located in the northern part of the map)

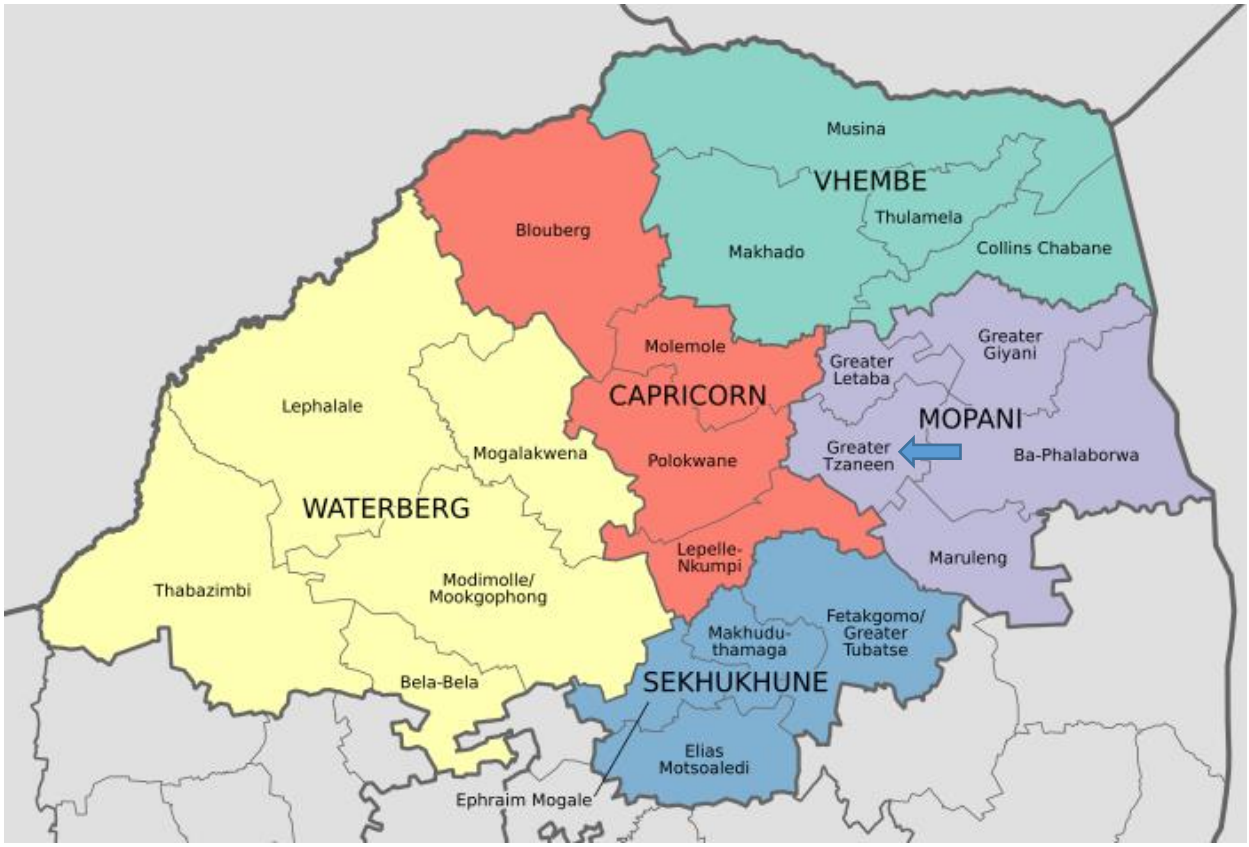


Figure 5: Map of Limpopo Province showing the municipalities

(Including Tzaneen in lilac)

Limpopo Province saw an increase of population from 5, 4 million in 2011 to 5, 8 million in 2016.The number of households also increased from 1, 4 million to 1, 6 million within the same time frame (Urban Economic Development, 2014). While the province attracts many migrants due to activities such as mining, agriculture and tourism, it is still one of the poorest regions in South Africa (Urban Economic Development, 2014). The increase in population together with continuous migration puts a strain on the existing infrastructure services hence the need for rental housing in the province. The provision and management of public rental housing to low-income residents in Limpopo will improve the livelihood of the poor people.

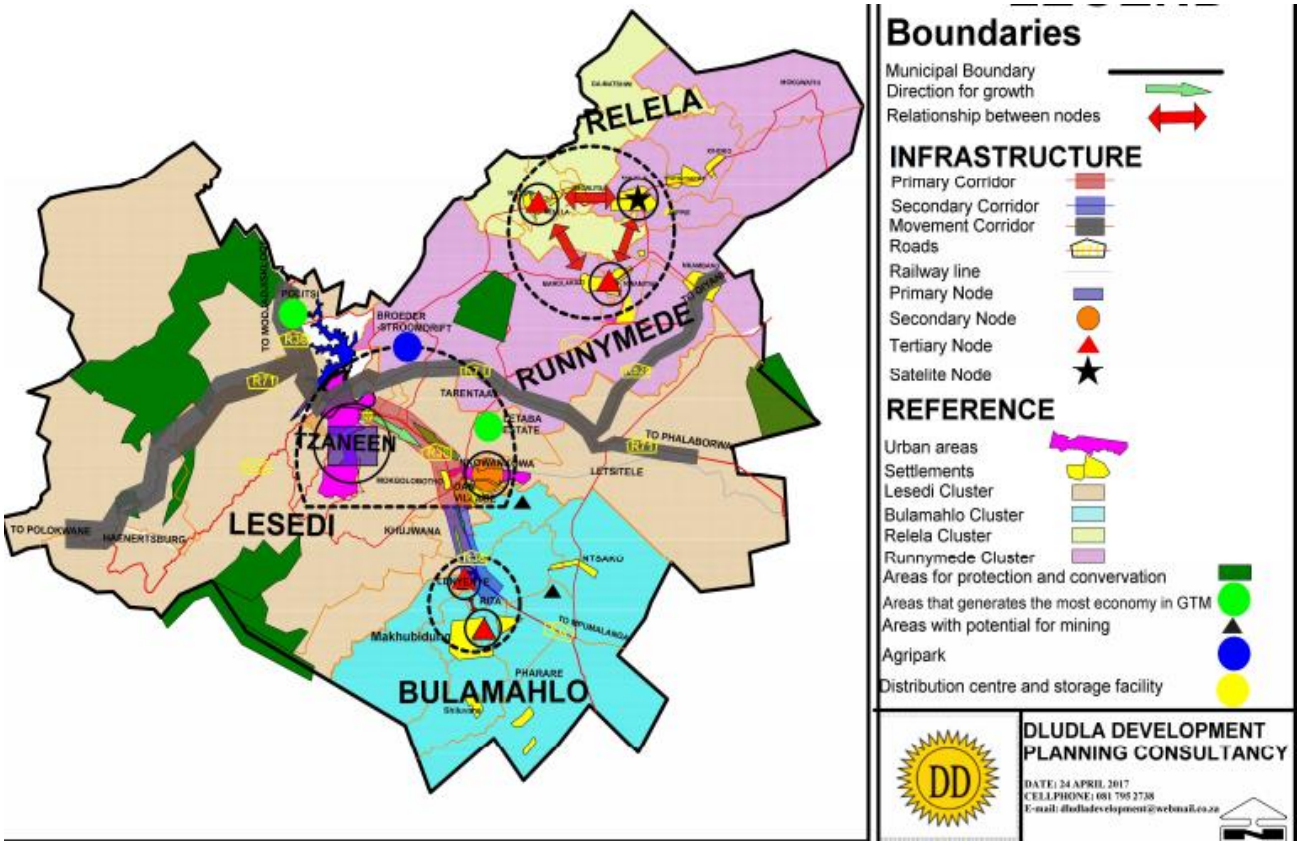


Figure 6: A Map showing Tzaneen Municipality

(Source: Dludla Development Planning Consultancy, 2017)

The Greater Tzaneen Local Municipality is a Category B municipality situated in the south-eastern part of Limpopo Province about 95 km east of Polokwane within the Mopani District Municipality (Urban-Econ Development Economics, 2014). It is bordered by the Greater Letaba to the north, Lepelle-Nkumpi to the south, Ba-Phalaborwa and Maruleng to the east and Polokwane to the west (Urban-Econ Development Economics, 2014). The municipality is approximately 3,240 km^2 in size and its population is estimated at 416 500 people. The main economic sectors are community services (31,7%), finance (23,8%), trade (10,2%), agriculture (7,6%) and manufacturing (3,7%) (Census, 2011). The municipality has been categorised as a provincial growth point due to its high levels of economic activity and it is the second largest town after Polokwane in terms of population growth (Urban-Econ Development Economics, 2014). Besides the high level of economic activity in Greater Tzaneen Municipality, the unemployment rate in the year 1996 was 34,7% and rose to 36,7% in 2011, an increase of 2% (SALGA, 2015). The municipality still attracts many people who seek employment and economic opportunities. This

makes the provision of affordable rental housing for poor people important. The demand for public housing is estimated to be 2,587 units (Stats SA, 2014).

The population age group of the municipality was structured as follows in 2011:

Table 1: Age of Population of the Municipality

(Source: Stats SA, 2001)

Age group	2001 Population	2011 Population
0-15	36%	31%
15-64	62,4%	47%
65+	4,9%	5,7%

The table below illustrates Annual Household Income levels.

Table 2: GTM Household Annual Income

(Source: Stats SA, 2011)

Annual Household Income level	Total Households
No Income	14,573
R1 – R4,800	7,647
R4,801 – R9,600	12,995
R9,601 – R19,600	27,206
R19,601 – R38,200	23,922
R38,201 – R76,400	9,614
R76,401 – R153,800	5,474
R153,801 – R307,600	4,227
R307,601 – R614,400	2,285
R614,001 – R1,228,800	594
R1,228,801 – R2,457,600	200
R2,457,601 or more	188
Unspecified	1
Not applicable	1,529
Total	108,926

The table above illustrates that 14 573 households, which is 4% of the total number of households in the municipality, do not have much income whilst the majority of employed households that constitute 10% earn between R9 601 and R19 600 (Census, 2011). The planning and programmes of the municipality, such as rental housing, therefore, need to respond to the 4% of the households that have low income.

2.13 Characteristics and history of Pusela 6 in Greater Tzaneen Municipality

Pusela extension 6 is located on portion 293 of Farm 555LT within the jurisdiction of Greater Tzaneen Local Municipality. Portion 293 of the Farm, measuring 16.8690Ha was originally a state owned property in the custody of the Department of Public Works and Infrastructure and has been registered in the name of Greater Tzaneen Local Municipality since the year 2012 (Municipality of Tzaneen Website 2016).

Portion 293 of Farm 555LT is located within the jurisdiction of Greater Tzaneen Local Municipality. The municipality area comprises five proclaimed towns, namely, Tzaneen, Nkowankowa, Lenyenye, Letsitele and Haenertsburg and also 125 rural villages. The municipal area is further characterised by extensive and intensive farming activities. These activities include commercial timber, crops, tropical and citrus fruit production. The area is described as mountainous, inaccessible terrain in the west and south, and uneven topography (gentle slopes) to the north and east. It has an exceptional natural beauty, with considerable untapped tourism potential (Bageso Housing Development Consultants, 2012). While Pusela 555LT Portion 293 is owned by Tzaneen Municipality, the large area of land in the rest of Tzaneen is under private ownership, ranging from smallholdings to extensive farms. Part of the land in the area is also under state ownership and controlled by the custodianship of six Traditional Authorities (Bageso Housing Development Consultants, 2012).

Pusela is situated next to the old Tzaneen industrial area. The surrounding area is characterised by industrial activities, with the amalgamation of warehouses, factories, storage facilities, retail depots, etc. The study area currently serves as a buffer zone between the industrial node and the agricultural activities. It is currently

within the urban development boundary and is earmarked for social housing developments on the Tzaneen Nodal Development Plan (Tzaneen Nodal Development Plan, 2008). The farm portion was initially developed by the Department of Public Works and Infrastructure into 12 units to accommodate its employees. Due to the housing demand within Greater Tzaneen Local Municipality, particularly on affordable housing options within the town, the municipality requested the donation of the said property, Portion 293 of the Farm Pusela 555LT. The property was released by the Provincial Department of Public Works, as the owner, to the Greater Tzaneen Municipality in 2012. According to the municipality, the land is zoned for hostels, municipality (parks division), and sewer treatment house (Bageso Housing Development Consultants, 2012).

The Greater Tzaneen Local Municipality rented out the units to the public and resumed the responsibility of management and maintenance of the property. The municipality has appointed an official as the Housing Officer responsible for the day-to-day running of the rental property including the maintenance and rental collection.

The Department of Co-operative Governance, Human Settlements and Traditional Affairs received a request in 2012 from the Greater Tzaneen Local Municipality to develop a Precinct Plan of the released and acquired land portions including Portion 293. The Town Planning Processes are at an advanced stage and there is an approved General Plan for a Township to be known as Tzaneen Extension 105 which is developed on portions 6, 292 and 293 of the Farm Pusela and Portions 9 and 38 of the Farm Hamawasha 557LT (Bageso Housing Development Consultants, 2012).

The approved Tzaneen Extension 105 comprises mixed housing typologies in line with the current housing needs and demand: Social Housing, CRU and FLISP, and other social amenities.

2.14 Conclusion

This chapter has placed this study within its scholarly context. Literature demonstrated the relationship between rental housing and improved livelihoods. It was from this that the conceptual framework was drawn. It was also important to identify that affordable public housing is not provided in isolation, but rather in

relation to housing policies such as the rental housing act and the social housing act. Further, the chapter considered elements such as access to finance and provision of infrastructure as important strategies that can lead to improved livelihoods in the context of public rental housing delivery. The following chapter delves into the South African housing situation.

CHAPTER 3: THE CONTEXTUAL BACKGROUND: SOUTH AFRICAN HOUSING TRAJECTORY

3.1 Introduction

This chapter traces the provision of rental housing in South Africa from the colonial to post-apartheid period and discusses its beneficiaries, and how the social housing institutions address the challenges faced by the sector. The chapter also traces the historical causes of urban settlement segregation and spatial injustice during apartheid and colonialism because housing during this period was typically rental. In keeping with the primary focus of this study, which seeks to analyse public rental housing provision and its effects on livelihoods of low-income residents, this chapter highlights the key policies and the institutions underpinning the provision of rental accommodation in SA. In the process, the chapter provides a critique of the programmes that the relevant state institutions (national government, provincial government and municipalities) execute to promote public rental housing.

3.2 Colonial Policies, Spatial injustice and Exclusion of Blacks African

Before white colonial settlers invaded Southern Africa, settlements developed along located cultivated land economic areas in the fruitful trading routes (Terreblanche, 2002; Newton & Schuermans, 2013). From the 1800s, the settlement patterns and livelihood strategies of indigenous communities in South Africa were disrupted by the series of events and also the large scale of forced migration that happened due to hunger, droughts and continuous periods of ethnic warfare (Eldredge, 1992; Dewar, 2008). With the advent of colonialism, the spatial displacement of the local population continued to be exacerbated by the shortage of arable land and livestock due to the development of European settlements and the demand for slave labour (Eldredge, 1992; Dewar, 2008). This early establishment and control of spatially segregated residential settlements on black persons in the major colonial towns had an impact.

The majority of black people were systematically dispossessed, displaced and excluded from economic activities by the colonial government through an enacted dedicated legislative framework during the period 1910 and 1948 (Parnell, 1992).

The Native Land Act 27 of 1913 and Development Trust, Land Act 18 of 1936 were instruments that facilitated the dispossession of land for Africans which relegated the black majority to only rural reserves which represent the sources of migrant labour (Parnell, 1992). The statutes legitimated the apartheid government to limit the livelihood opportunities, housing spaces and restrict the Africans to urban areas thus forcing the blacks to stay in the demarcated areas (Parnell, 1992).

The segregation and forced removal of Africans from urban development including white urban areas were advanced by the application of the provision of the Public Health Act 36 of 1919 and Housing Act 35 of 1920 (Maylam, 2008). The Housing Act 35 led to the segregation of black Africans through denying them access to home ownership in white suburbs and prompting rental housing. The apartheid regime developed legal mechanisms such as Population Registration Act 30 of 1950 and the Group Areas Act 41 of 1950 to perpetuate the racially based spatial segregation in urban areas (Maylam, 2008). This had a huge impact on the ability of black Africans to provide for their families in terms of livelihoods as blacks could not use their settlements to advance their income options without the inspection of the white government.

The Homeland policy and the Group Areas act of 1950 feature prominently in discussions about forcible removal and land dispossession during apartheid.

The Homeland policy and the Group Areas act of 1950 feature prominently in discussions about forcible removal and land dispossession during apartheid. The policy of apartheid created the establishment of the Homelands in the small areas through removing people from one area to the other in the reserves to provide cheap labour (Pillay, Tomlinson & Du Toit, 2006). The apartheid government used the Group Areas Act to conduct forced removals thus stripping the black people of their political and citizenship rights and mandated the residential segregation (Kgatla, 2013).

This made blacks more vulnerable to poverty as the dry regions and sandy soils where they were settled were not conducive for farming thereby jeopardising their livelihood options.

According to Ramutsindela (2012), access to jobs, a place to stay and pension

during the bantunisation period was restricted and culminated in what is regarded as an ethno national unit. In this respect, only scarce resources were administered through Bantustan bureaucracies meaning that black Africans' access to livelihoods was negatively affected. Thus, competition for access to livelihood options was based on who belonged to which ethnic group and this led to social-economic deprivation among many families (Ramutsindela, 2012). Gross overcrowding, high unemployment and poverty were routinely transposed into experiences of specific inter-ethnic antagonism (Murray, 1992 in Ramutsindela, 2012:177).

3.3 History of housing provision and Provincial Public Rental Housing Stock (PPRHS) during apartheid

When the National Party government came into power in 1948 it adopted acts such as the Group Areas Act of 1950. The Act led to the de-racialisation of residential areas and areas such as Sophiatown in Johannesburg were created. This period witnessed the formation of black African townships, such as "Soweto, and Mamelodi in Pretoria and these were established at the outskirts of white residential areas" (Van der Horst & Reid, 1981:93). Residential segregation contributed to the exclusion of black people from urban cities (Lewis, 1966). The effects of this exclusion were dire for black workers living on the outskirts of the city with longer and costly travel times to places of employment (Lewis, 1966). The ripple effect of this segregation was that workers were trapped in a cycle of poverty and inequality. Additionally, this created a housing crisis for the black urban poor (Lewis, 1966).

In relation to public rental housing, the apartheid government provided provincial units from 1950 to 1970. The purpose of the public rental housing programme was to fill the gap between supply and demand for formal housing. The typical products of these programmes were tenement blocks of minimal-sized flats or individual single-storey dwellings of a relatively high standard (Welch, 1963). Black middle class workers benefited from these. The historical public rental stock was later transferred to the provincial departments of human settlements and/or municipalities in order to sell these units to sitting beneficiaries after democracy under the Discount Benefit Scheme (DBS).

3.4 Post 1994 Legislations, Policies and Public Rental Housing Programmes

The Social Housing Programme is a “rental housing option delivered by Social Housing Institutions (SHIs)” (NDoHS, 2010). It targets the “group of households earning between R1500.00 and R7 500.00 per month” (NDoHS, 2010). This includes both medium and high-density housing (SHF, 2010). However, the supply of housing in this category has failed to meet the high demand of rental housing in South Africa (Sobuza, 2010). Various challenges are also experienced in the social housing sector such as lack of funding and well-located land. These are major impediments to the success of the social housing programme. Commentators, such as Marais and Cloete (2015), call for the need for the government to provide more grants, subsidies and guarantees to the private sector in order for these challenges to be resolved. This stems from the fact that the vulnerability of the low-income market is usually worsened by a lack of access to funds from financial institutions.

In 1996, the Institutional Subsidy Programme was developed to capacitate delivery of housing in municipalities. The “subsidy is granted to delivery agents who apply for the subsidies” at the Provincial Department of Human settlements and it covers only part of the development cost (National Housing Code, 2009). It is based on a fixed amount per household earning below R3 500 (National Housing Code, 2009). The delivery agent is responsible for developing and managing the project and collects rent, maintains and administers tenants (National Housing Code, 2009).

3.5 Provision of Rental Housing in the Post-apartheid South Africa

Many countries, such as South Africa, are faced with housing needs. In response, these countries have set up planning machinery frameworks to address these challenges. Such frameworks include developing housing institutions at various levels within their governmental organisation structures (Pugh, 1994). The SA housing backlog in 2014 stood at 2, 3 million units, with the anticipation that it would grow by 178 000 units per year (Africacheck.org). Similarly, South Africa has developed policies relating to the housing situation and, between 1994 and 2014, about 4, 3 million RDP houses were constructed (DoH, 2014). The houses that were built include subsidised houses, hostel upgrades and council houses where

ownership was granted but there is a moving target that is never achieved. At the same time, there is a lack of rental accommodation for low-income earners meaning that the demand far exceeds supply and that will negatively affect the creation of housing opportunities (DoH, 2014).

Rental housing has historically remained a neglected area of national housing policies, not only in South Africa, but also around the world (Angel, 2000). This challenge can be attributed to the fact that, in many developing countries, policy has mainly focused on home ownership. This is also caused by the perception that managing rental social housing is costly while revenue is minimal (Stern, 1990). Furthermore, substantially more effort has been applied in promoting housing finance systems for homeownership (Angel, 2000). As such, there are still large numbers of low-income households living in inadequate houses (UNHABITAT, 2004). It is because of these reasons that this research sought to unpack the link between rental housing and livelihoods in South Africa to advocate for government's intervention to promote rental housing, including housing delivery methods, as a fundamental component of a balanced housing system.

3.6 Social Rental Housing (SRH) in South Africa

The previous chapter presented the different typologies of rental housing. This section unpacks the meaning of Social Rental Housing in relation to the South African context in order to draw a comparison between these forms of housing delivery with other typologies such as RDP. Additionally, this section compares the benefits of Social Rental Housing to other models of housing provision.

According to SHF (2009), Social Rental Housing in South Africa refers to rental housing built under the institutional and new social restructuring grant subsidies. It is typically medium to high density housing, delivered on an institutional basis that is typically managed by a social housing institution. In comparison to RDP housing, Social Rental Housing is believed to have a higher lifecycle and financial costs because it has higher building standards, better maintenance, servicing and is located on central and more expensive land unlike RDP houses which involve many more units and where the financial lifecycle costs are combined with the wider economic costs and benefits for society (Provincial Government Housing Rental

Stock, 2018).

In their report on the benefits of Social Housing to the Parliamentary Monitoring Group, Di Lollo et al (2009) argue that Social Rental Housing is important because of its economic benefits, such as transport savings, and, to a lesser extent, in reduced crime levels, and marginally improved education and employment. However, this typology of housing production caters mostly for middle income families unlike RDP which specifically caters for low-income families. Despite these advantages and disadvantage of Social Rental Housing, Di Lollo et al (2009) maintain that these do not justify choosing a Social Rental Housing model over the other models across the board, as each model is effective in different circumstances. The following section considers rental housing markets in SA.

3.7 Overview of the Demand and Supply of affordable rental housing in South Africa

The rental sector accounts for roughly 20% of the households in the South Africa. The majority of them are low-income and 55% have an income of less than R3 500 per month while a further 22% earn between R3 500 and R7 500 (Melzer & Moothilal, 2008:4).

Demand for affordable rental housing

Demand for rental accommodation depends on various factors, such access to work places, availability and functional infrastructure and are not only the function of an income (McCarthy, 2010). Whilst Rust (2006) notes that there is a lack of distinctive demand rental studies in South Africa, the analysis of demand still informs the housing pressures in South Africa in terms of income and affordability. Urban-Econ (2017) highlights that, by the year 2020, the demand for the affordable rental housing in Tzaneen will be 802 units whilst the middle and high income rental will be 1,095 units and 410 units respectively. Stats SA (2011b) also confirm the growth in demand for rental accommodation with the increase of 18,7% in 2007 to 25,0% in 2011 nationally.

Supply for affordable rental housing

Whilst Melzer and Moothilal (2008) note that there is no readily available reliable data in the market for rental housing supply from both public and private organisations. McCarthy indicates that there is no doubt that the supply does not meet the demand in terms of annual household growth and also in supporting the affordability threshold of various markets. Rust (2010) supported the analysis above by adding that South Africa has an undersupply of rental housing because it failed to meet the target of delivering 80 000 rental units by 2014 that Garner (2010) notes as a serious shortfall in the delivery of affordable rental accommodation. Urban-Econ (2017: 31) highlights that there is a supply of middle and high income rental housing options in Greater Tzaneen Municipality which stands at 894 and 670 units respectively whilst the supply of affordable rental options was 402 units that showed the undersupply of affordable rental housing.

3.8 Economic and Social integration in housing

In as much as housing provision and consumption is usually associated with economic activity, there is also a social component that is often neglected. According to Rust (2012), a house goes beyond just brick and mortar and has a social function as well. Housing remains an important physical base around which to target small enterprise promotion (Rust, 2012). This means that, beyond being just a physical structure, a house can also provide a homeowner or resident with an income. Research in support of the house as a productive or income-earning asset has found that households use their homes productively by renting out a portion of their home as rental accommodation or may construct an additional dwelling on their property for rental purposes (Shisaka, 2006). Additionally, micro and small-scale enterprises may be rooted in the home (Gardner, 2010), especially when families run businesses, such as spaza shops, from their yards.

Housing also plays a role in the production and maintenance of sustainable human settlements. According to Rust (2012), beyond generating income for the owner, home-based enterprises also provide a service for the neighbourhood. In addition,

> "when housing is well integrated with the services and functioning of

municipalities it serves both to integrate individuals into the community (social inclusion) and as a point of engagement with governance structures (citizenship)" (Rust, 2012:08).

These dimensions are important to consider since this study looks at the relationship between rental housing and livelihoods.

Table 3: Affordable rental housing programmes.

(Extracted from Strategic Housing Consultancy, 2018)

Rental programme	Product	Target market (monthly income)	Rentals	Grant
CRU	Medium density, self-contained units, sized 25m² to 45m²	R800 to R3 500	Economic cost recovery rate ±R350 to R650	Full cost of unit
SH	Medium density, self-contained units, sized 30m² to 50m²	R1 500 to R15 000	To cover costs + R750 to R4 450	R265 000
PPRHS	Mix of freestanding and blocks of flats	R800 to R3 500	±R259	Full cost of unit

Despite these different forms of affordable rental accommodation provided by the South African government, Di Lollo (2010) observes that the current strategies of delivering housing, including RDP, social housing and private housing, are insufficient. According to Di Lollo (2010), affordability constraints still exist in the South Africa housing sector and are getting significantly worse. This is compounded by the fact that, as a result of land and services provision challenges within local governments, along with medium-term budgetary constraints on housing subsidies the provision of affordable housing cannot meet the demand.

In addition, according to the Urban Land Market Report (2010), the South African government was not doing enough to provide affordable rental housing in a buoyant economy. The lack of affordable rental housing for low-income families leads to cross-submarket pressures. Currently, South Africa is experiencing a depressed economy which affects all accommodation markets including that for affordable rental housing (Di Lollo, 2010).

3.9 Access to housing finance in South Africa

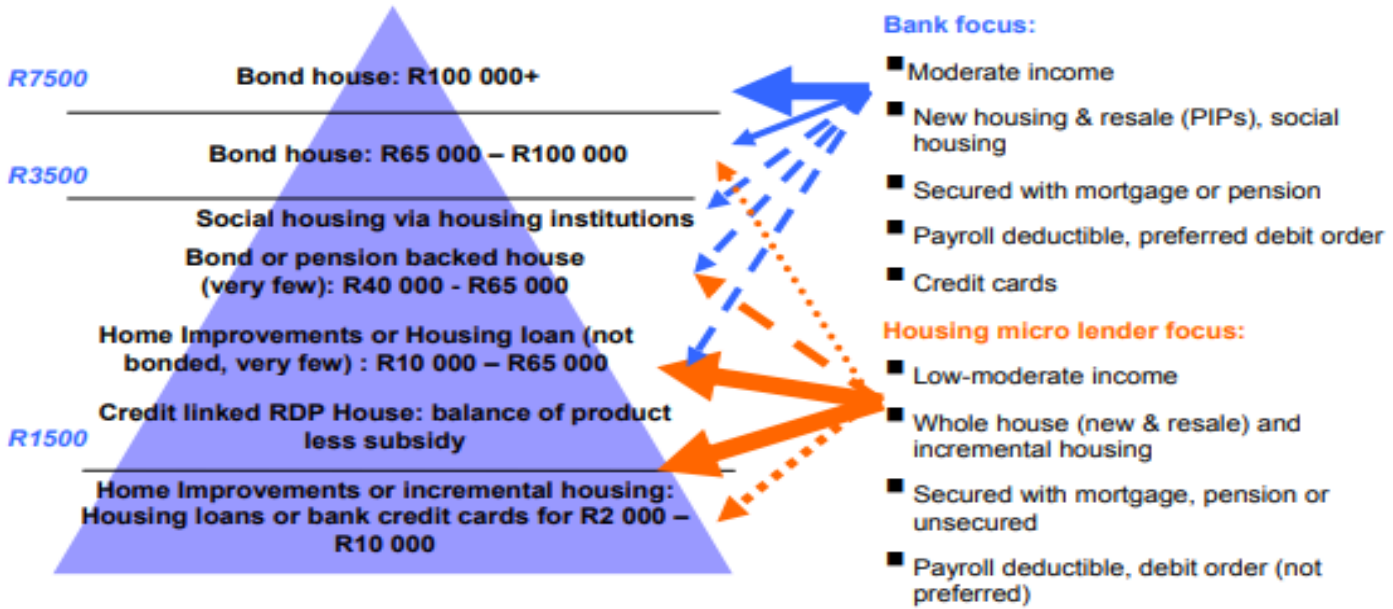


Figure 7: Income brackets

(Source: Rust, 2006)

The diagram above shows the income brackets that are targeted by housing financial institutions and the types of housing options that are funded. While those that earn above R7 500 have been catered for under the Gap housing scheme, those that earn less than R1 500, at the bottom end of the scale, have been provided with RDP housing subsidies. The introduction of the institutional housing subsidy for rental housing saw the delivery of 34 208 social housing units across South Africa by 2005 (Rust, 2006). However, much of this rental is informal, often in poorly maintained units. Very little new development, especially in respect of the low-middle income group, has been developed in recent years. The delivery rate of rental housing has clearly been insufficient to meet the demand in the market (Rust, 2006).

Provinces access funds for housing in two options which are:

- The Housing Subsidy Scheme (HSS) which is managed by the provinces and is allocated to provinces on the basis of a formula in terms of the annual Division of Revenue Act. Social housing, which classifies as institutional housing, is funded through the National Subsidy Programme (Rust, 2012).

- Direct funding allocation to Social Housing Regulatory Authority (SHRA). The funding is allocated directly from National Treasury to the SHRA via the National Department of Human Settlements. This is the Restructuring Capital Grant which the SHRA awards to the successful projects (Rust, 2012).

The National Housing Finance Corporation (NHFC) and the private sector provide debt financing for the social housing. The NHFC provides improved access to loan funding for Social Housing Institutions (SHIs), assessment of institutional health and sustainability of SHIs and support mechanisms aimed at gearing public funding for social housing (NDoHS, 2009:52). Whilst there are funding mechanisms available for rental housing, supply and demand statistics will assist the authorities to plan properly.

3.10 Challenges related to the provision of affordable public rental housing

An analysis of language commonly used in policy discourse when referring to public

rental housing as an option that comes after home ownership has impacted on the delivery of affordable rental housing in South Africa. For instance, Charlton and Kihato (2006) note that the South African approach to housing delivery, particularly through the capital subsidy commonly known as RDP, has focused on home ownership thereby negating other options of ownership. As a result, there is little recognition of the role of public rental housing even within the national human settlements policy.

There is a gap in the supply side of public rental housing emanating from the fact that the Social Housing and the Community Residential Unit (CRU) programmes provide small-scale rental units priced at R150-R300 per month, while the commercial rental market tends to operate above R1 500 per month (Rust, 2006). The R301-R1 499 gap that is left here can be filled by the provision of public rental housing.

Rust (2012:43) further highlights key challenges of social housing projects delivery as:

- A lack of availability of suitable, affordable prices of land and bulk infrastructure
- Fixed development standards and escalating construction costs
- Regulatory challenges such as municipalities' delays in issuing approvals.

There is also an increasing awareness that current housing programmes do not meet the human settlements requirements of all households which goes beyond merely "a house per household" (Ross, 2009). This also applies to public rental housing. The inability of the state's subsidy policy to meet the required diversity of affordable accommodation demand was acknowledged in the Breaking New Ground (BNG) strategy revision in 2004, yet the stated intent to offer a greater choice of tenure, location or affordability has, to date, not been realised to any significant degree. Prioritising fully subsidised, low-density, detached, freehold family accommodation over other delivery modes, tenure systems and accommodation outcomes are therefore not a justifiable response to South Africa's diverse and changing demographic composition. It is from this backdrop that the key challenge is how to encourage and support the potential supply of affordable public rental

accommodation for low-income families, while simultaneously ensuring livelihoods are met. The different actors need to closely work together to realise the livelihoods of the low-income households.

3.11 The role of the different actors involved in rental housing provision

National, provincial and local government have worked together to produce on-going responses to the issue of housing, and in doing so have initiated a movement from housing to sustainable human settlements (DoH, 2004). These three spheres of government seek to work in an integrated and holistic manner by supporting one another (DoH, 2004). For instance, Chapter 3 of the Constitution of South Africa requires that state organs should support one another, foster sound working relationships and respect each other's autonomy (Knoetze, 2014). However, in practice, according to De Visser (1999:10), corporate governance has been undermined when, for example, provincial governments interfere in local governance. This makes it difficult for the local government to perform its executive functions in terms of the Constitution or legislation (De Visser, 1999).

South Africa has a number of legislated institutions which undertake specific functions in the housing landscape. The first one is the Housing Development Agency (HDA). This institution is a national public entity created by the Housing Development Agency Act 23 of 2008. Its roles are to acquire, manage and release state and privately owned land for human settlements development purposes. It is also tasked with providing project delivery support services to enhance the capacity of municipalities and provinces to deliver integrated sustainable human settlements.

The Social Housing Foundation (SHF) was another actor involved in the provision of housing in South Africa. SHF was a non-profit company set up in 1997 in terms of section 21 of the Companies Act 61 of 1973, in collaboration with the NDoH and in accordance with the Housing Amendment Act of 1999 (Tissington, 2011:24). It was set up to be the national custodian of social housing in South Africa. It offered many services to those in the social housing sector, assisting primarily in developing and building capacity for Social Housing Institutions (SHIs). SHF delivered expertise, products and services grounded in knowledge of the challenges of the social housing environment. In 2010, the SHF closed down and is transitioning to become the

Social Housing Regulatory Authority (SHRA).

The Social Housing Regulatory Authority (SHRA) was created by the Social Housing Act and launched in August 2010 and is a national regulatory authority. Its role is to increase the amount of rental accommodation available to people in low-income groups, particularly in urban areas. It was established to facilitate and channel increased funding for social housing projects, to define new norms and standards in order to stimulate the development of new social housing projects in urban areas and oversee the accreditation of SHIs in terms of legislation and regulations (Tissington, 2011:24). SHRA also promotes the development and awareness of social housing, provides advice and support to the Department of Human Settlements in developing policy for social housing and ensures the co-ordination of the implementation of SHIs by entering into agreements with provincial governments and National Housing Finance Corporation (NHFC) (Tissington, 2011).

The National Department of Human Settlements is another actor responsible for creating and upholding an enabling environment for social housing through the provision of legislative framework for the delivery of social housing and ensuring compliance with its constitutional responsibilities (Social Housing Regulatory Authority, 2011/2012). The department also approves the restructuring zones as identified by the municipalities through submissions by the provinces and determines the norms and standards that need to be adhered to by the provinces (Social Housing Regulatory Authority, 2011/2012). The National Department of Human Settlements (NDoHS), through National Treasury, is also responsible for channelling the Capital Grant for the development of social housing in the restructuring zones areas.

The NDoHS (2009:55) outlines the roles and responsibilities of provincial government as follows:

- To develop and submit business plans to National Government for approval and funding
- To monitor progress in terms of the grant allocation process
- To ensure compliance with national and provincial social housing norms and

standards

- To allocate funds to the provincial social housing programme
- To identify and submit the restructuring zones with municipalities

The province is expected to work closely with the municipalities to realise a successful social housing programme. Municipalities are also expected to play a role in the delivery of housing and rental accommodation. As part of the municipality's process of integrated development planning, "they must take all reasonable and necessary steps within the framework of national and provincial housing legislation and policy to ensure that the inhabitants of its area of jurisdiction have access to adequate housing on a progressive basis" (Tissington, 2011:15). Section 10 of the Housing Act 1997 allows for the administration of national housing programmes by local government through the accreditation of municipalities by the provincial Member of the Executive Council (MEC). As of April 2002, municipalities were also allowed to become developers of low-income housing, after changes to the procurement regime were made following the passing of the Housing Amendment Act 4 of 2001 (Tissington, 2011).

The Social Housing Act sets out the basis on which the Social Housing Institutions (SHIs) can be established and accredited by the SHRA. The functions of the SHIs are:

- To comply under all conditions of the National Building Regulations and the technical standards imposed by the National Home Builders Registration Council in accredited projects
- To handle the issues of consumer protection and obligation issues on residents
- To promote the creation of quality living environments for low-income residents
- To develop and/or manage viable social housing projects for low-income residents in restructuring areas with municipalities

- To acquiring, developing and managing approved projects (Rust, 2012:34).

Once in place, the SHI's accreditation established mechanisms will also stimulate and regulate the SHI sector to strive for economic and social integration in housing. The economic and social integration is also encouraged by the identification of the Restructuring Zones (RZs) in the municipalities.

Restructuring zones

The Social Housing Act defines a "restructuring zone" as a geographic area that has been identified by the municipality, with the concurrence of the Provincial Government for purposes of targeted and focused investment on social housing (Rust, 2012). The restructuring zones serve as instruments to shape the restructuring of South African cities by improving the economic, spatial and social integration. It is linked to interventions in the land market to cater for lower income people closer to areas of economic opportunities (Rust, 2012). Rust (2012) further notes that the restructuring zones are also intended to align with urban development zones in which tax incentives are applied to encourage the inner city renewal. As part of the broader goal of social restructuring in South Africa, the government, through National Treasury, channelled the Capital Grant for the development of social housing in these restructuring zones. The improvement of economic, spatial and social integration resonates with Outcome 8 developed in 2010 (see below) (Rust, 2012).

Outcome 8: Sustainable human settlements and improved quality of life

Outcome 8 is the five-year (2010-2014) plan developed by the South African Government to focus on the 12 outcomes, including the focus on sustainable human settlements and improved quality of household life (Rust, 2012:35). Output 1, which focuses on accelerated delivery of housing opportunities, caters for the provision of 80 000 rental units which are well located and affordably priced (Rust, 2012:35).

3.12 Conclusion

This chapter traced the housing trajectory in South African from the colonial and apartheid era to post-apartheid to understand how this has contributed to the current

high demand for housing and livelihood options for low-income families. It is beyond the scope of this chapter to provide an in-depth historical account of all relevant factors. In keeping with the primary focus of this study, which seeks to analyse public rental housing provision and its effects on livelihoods of low-income residents, this chapter highlighted different institutions and their roles in the delivery of housing in general and rental accommodation in South Africa in particular. Apart from providing a critique of different programmes, the chapter also outlined the funding access, household tenure status, demand and supply of affordable rental housing and discussed the challenges faced in the delivery of housing in South Africa including the limitations of the existing funding system, lack of proper governance and management capacity. It is noted that social housing has the potential to provide various options for affordable rental housing that play important roles in sustainable human settlements to those households that seek housing tenure that provides flexibility and mobility. Lastly, the chapter touched on the relationship between the social and economic aspects of housing in providing integrated human settlements. This opens new lenses through which rental housing can be understood in connection to livelihoods.

CHAPTER 4: PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter focuses on presenting and discussing the findings obtained in this research. The findings are mainly derived from the research's main interest of understanding how public rental housing affects the opportunities for supporting low-income tenants' livelihoods in urban areas. The history of marginalisation of black Africans in home ownership played a crucial role in the subsequent housing challenges in post-apartheid South Africa. Rental housing is seen as one way through which marginalised black Africans can access cities and the benefits that they offer.

There is a close relationship between the provision of public rental accommodation and the livelihoods of low-income families (Pugh, 2014). Provision of public rental housing to low-income families at affordable prices goes beyond the fact of having a roof over their heads but also encompasses what that house can do for the tenant in terms of generating income. The findings from this study also suggest that tenants or residents choose to rent houses close to places of economic opportunities, such as central business districts and industrial sites, to boost their livelihoods.

The findings were gathered through interviews with participants that included local government/municipal officials, provincial government officials, housing development agency officials and the residents. The findings are categorised into themes which emanate from the research questions and are presented and discussed in this chapter. For ethical reasons the study adopted the use the pseudonyms and other terms such as respondents, participants, and interviewee are used interchangeably. Details of respondents who participated in this research are outlined in the methodology section of this report. However, some of those that were interviewed chose to speak in their local languages and the researcher had to translate these interviews into English. There were no challenges experienced in translations and transcribing considering that the researcher is familiar with all the South African languages that were used during the interview processes conducted in Pusela 6 rental housing property of the municipality. The paragraphs below report on the

findings of this research.

4.2 The relationship between the tenant's representatives and municipal housing unit

In the whole of greater Tzaneen Municipality, individuals rather than institutions are the major providers of rental housing in the form of private rental accommodation. The study found that there is no formal leadership structure or organised committee in Pusela 6 that oversees the provision of rental accommodation. One tenant explained that the only structure consists of volunteers who interact with the municipality through the unit that was established by the municipality. These are two male representatives chosen by other tenants to liaise between the residents and the housing unit in the municipality (Interview with respondent 1/resident, 11 January 2019). The duties these representatives perform include reporting the grievances of the tenants, reporting faults or damages to the rental property to the municipality and communicating municipality actions back to the tenants.

The study found that the municipal housing unit consists of three officials that are responsible for the day-to-day running of the settlement. They are: the Housing Officer, Housing Administration Officer and Housing data capturer (Interview with participant, 14 January 2019). When interviewed, the Housing Officer explained that he is also a resident at the settlement as well as a municipal housing officer. All the residents report repairs, maintenance and service connections directly to him. He handles all complaints through their representatives and reports them to the municipality. The participant further elaborated that the data capturer notes these down and the housing officer is responsible for ensuring that the municipality responds to the grievances of the tenants by assigning different responsibilities to team members.

The municipality housing unit manages the identification and selection of the tenants when accessing the rental housing. The tenants further explained that the process that the tenants followed when accessing rental housing is as follows:

- Municipality advertises the vacancy. The advertisement is placed in the local newspaper for a period of 14 days and is also advertised on the local radio station.

- Identification of the prospective tenants: Documents and particulars required.
- Preparation of rental application: Provide all relevant documents, have a completed set of documentation, write a covering letter, provide proof of employment.
- Screening of the tenants: The application process, application approval, credit checks and deposit payable, reference letters, proof of income (recent payslips, bank statements, tax returns), letter of employment, valid ID (passport, citizenship certificate, driver's licence, completed application form.
- Tenants prepare (the rights and obligations). A contract is prepared. Tenants are taken through the contract including the conditions, rights and obligations, such as payment of the deposit, monthly rental payment, maintenance, fault reporting, defaulting, eviction and dispute mechanisms.
- Signing of the tenancy agreements.
- Units allocated to the tenant: The tenant receives the keys of the unit.

One of the participants complained that the process of accessing the rental units is very complicated and too bureaucratic because many documents are required, the forms take time to complete and the municipal officials threaten them with eviction if they fail to pay on time (Interview with respondent 1, 11 January 2019). The Limpopo Provincial Rental Tribunal, based at the Department of Human Settlement, is available to assist the tenants with any rental disputes.

The profile of the tenants is discussed below.

4.3 Profile of the tenants

The seven tenants who participated in this study explained that they were voluntarily relocated to Pusela 6 settlement (public rental stock), part of the Greater Tzaneen Municipality, at different times and for different reasons, as explained below. These ranged from 1998 to 2017. Four of the participants came from the villages of the Mopani District in the Limpopo Province and stayed in the informal settlement around the townships of Tzaneen town. The tenants invaded land in the informal settlement and stayed in shacks. They used wood from nearby forests and candles and paraffin for cooking and lighting and pit latrines. There was also one communal tap that provided running water.

They individually and voluntarily relocated to Pusela 6 as a result of high transportation costs to work, high levels of crime and continuous threats by authorities to remove them. They revealed that life in the informal settlement was not bearable as they experienced poor access to basic services such as sanitation, public services and a basic infrastructure. One participated explained:

> *"Life out there is quite difficult. We didn't have access to electricity, and it was only in rare cases that we could get it connected to our shack illegally. Sometimes the officials would come and disconnect plus having electricity connected illegally posed a very high risk of fire outbreaks in the settlement. In situations where we could not get connected to electricity, we relied on wood or paraffin as a source of energy for cooking"* (Interview with a respondent).

Another resident mentioned that another reason for relocating to Pusela 6 was the high travelling costs to his place of work. These sentiments were also supported by another tenant who once lived in the informal settlement. He claimed that:

> *"Can you believe me if I tell you that you can even go for days without passing stools in the informal settlement because the public movable toilets would be full and need to be emptied?"* (Interview with a respondent).

Upon asking the first respondents the reasons why they decided to come to Pusela 6, the participant added that the other two participants came from around the Tzaneen town.

One resident could not afford the high private rental. While he had access to many basic services such as water, electricity and proper sanitation unlike in informal settlements, the resident complained about the R3000 monthly rentals charged for a one-bedroomed cottage in a private accommodation. The other respondent was evicted from her house due to bond default repayment. The first participant was not keen to share more detail about her bond default. She only said:

> *"I came all the way from Polokwane and relocated to Pusela 6 because I failed to pay my bond. I also I liked the lowveld area of Tzaneen"* (Interview with resident).

In relation to livelihoods, Chambers (1995) sees a difference between vulnerability and poverty. Poverty is defined as a condition that is below an easy and comfortable

standard of life (Berner, 2000). Chambers (1995) sees poverty as a lack of physical necessities, assets and income. If we are to concede to this definition in relation to the cases being presented here, it appears that failure by two tenants to afford the high private rental and to pay off the bond suggests that these two were living in poverty. However, their housing trajectories have changed as they moved to Pusela 6 public rental housing. The socio-economic profiles of participants are described below.

4.3.1 Socio economic profile of participants (Household Head/Residents)

Table 4: Socio economic profile of participants

Participants	Gender	Age	Level of education	Profession	Year of relocation
Participant 1	Male	66	Standard 6	Pensioner	2000
Participant 2	Male	50	Grade 10	Self Employed	1998
Participant 3	Female	47	Grade 12	Permanently Employed by the retail shop	2002
Participant 4	Male	46	Diploma	Self Employed	2004
Participant 5	Female	46	Grade 12	Permanently employed by local garage	2006
Participant 6	Female	54	Undergrad degree	Permanently employed by local hotel	2009
Participant 7	Female	36	Undergrad Degree	Permanently employed by the municipality	2017

4.3.2 Experiences of tenants after relocating to Pusela 6

The study found that Pusela 6 location is zoned as a residential property and it was developed by the Limpopo Department of Public Works as a rental housing stock in 1998. The settlement is located within city centre of Tzaneen town and has units managed by the Greater Tzaneen Local Municipality. These units are fenced but the

fencing is in a state of dilapidation. The dominant income category in the Pusela 6 settlement is around R5 000 per month as was revealed by respondents. The settlement is located between the corners of Pusela 6 Street and First Street in Tzaneen town. The Greater Tzaneen Local Municipality has also identified the Pusela 6 area as a future integrated social housing development which will provide accommodation for the low-income market.

The dominant language in Pusela 6 is Sepedi. The majority of the tenants voluntarily communicate in Sepedi. The other languages used are Xitsonga, English and Tshivenda. The 2019/2020 financial year Integrated Development Plan (IDP) for the Greater Tzaneen Local Municipality also highlights the language of Sepedi as the dominant language within the community of the municipality (SA Census, 2011). Statistics SA (Stats SA, 2016) also emphasised Sepedi as the language most spoken at home with 48% of the households followed by Xitsonga with 42% of the households.

Interviews with the tenants of Pusela 6 revealed that they now stay closer to the town and to their places of work. They indicated that they have reduced their expenditure and the money from savings can now be spent on other household needs. Each tenant rents a three-bedroom detached flat which is not shared, with the monthly rental payment of R800 in municipal property excluding water, electricity and refuse removal. In this regard, they have the option to rent out one of their rooms to a third party even if the lease agreement does not allow it. Currently, only four tenants rent out the rooms. An example of this type of unit is shown below.



Figure 8: Public rental housing units in Pusela 6

(Source: Own, 2018)

Figure 8 above shows a three-bedroom unit big enough to have an option of renting out a room to a third party to improve the tenant's income. The tenants have signed lease agreements with the municipality, and they are all well acquainted with the agreement. The tenants mentioned that the lease agreement was clearly explained to them by the municipality. Thus, they understand the clause that indicates the monthly rental amount, rental deposit and other variables such as water and electricity.

Four participants are permanent employees, one participant is a pensioner whilst the other two are self-employed (Maxi-Taxi Owners). They indicated that, while they are not earning enough, they are now able to use their money to buy necessities thereby improving their lives. Out of the four participants who are permanent employees, one is the municipal employee whilst the other is employed as a petrol attendant. The remaining two work at the retail store and hospitality industry respectively.

When asking the residents about their views on income and expenditure, one said:

> *"Hei Broer something is better than nothing. My Maxi taxi business is giving me something to take to home. During the middle of the month, the profit is very minimal but I'm still managing to provide some food for my children, pay rent,*

and electricity. I only maximise profit during month end and that enables me to maintain and service my vehicle" (Interview with a community member/respondent 2).

Another respondent echoed the sentiments and went further to indicate*:*

"Personally, even if I'm a pensioner, I'm still managing to provide food for the children and also pay for the school fees. I have just married my younger wife after my divorce and the children are still young. Beside my monthly pension grant that I'm getting every month, my aunt is also providing additional income to the family and that helps me to survive. I'm also getting additional income from the sales that I'm making at the rented market stall" (Interview with a resident/respondent 7).

4.3.3 Participants' income and expenditure

Table 5: Participants income and expenditure

(Own source, 2018)

Participants	**Type of work**	**Age**	**Gender**	**Size of family**	**Income**	**Expenditure including rental fees**
Respondent one	Pensioner	66	Male	Five	R2 500-R3 500	R2 800
Respondent two	Self Employed (Maxi Taxi)	50	Male	Five	Less than R2 500	R2 450
Respondent three	Permanent Employment	46	Female	Six	R1 501-R2 500	R3 700
Respondent four	Self Employed (Maxi Taxi)	46	Male	Six	Less than R3 500	R2 560
Respondent five	Permanent Employment	47	Female	Five	R3 500-R4,500	R4 200
Respondent six	Permanent Employment	54	Female	Five	R3 501-R5 000	R5 000
Respondent seven	Permanent Employment	36	Female	Five	R2 000 plus	R3 000

The table above shows income and expenditure of participants who were interviewed in this research. While some respondents indicated that their income is far below their expenditure, this table shows that residents have cut down on their expenditure to suit their income. The residents also paid a fixed electricity monthly charge of R800.00 which is affordable for them. Residents also revealed that they engage in other economic activities, such as informal trading, to supplement their income. They cannot run the informal businesses in their yards due to strict municipal bylaws that prohibit this. The police do random checks on a weekly basis to ensure enforcement. However, the residents appreciated the municipality for allowing them to participate in other stakeholder meetings with various local business forums as part of local economic development to improve their livelihoods.

The tenant who used to share an apartment with someone in her old location has been empowered through being given a lease agreement between the tenant and the municipality so that she now has some form of tenure to her new property. She can now do projects from her home that can generate income.

Length of occupation in the settlement also gives residents hope about living permanently in the settlement (Gilbert, 2002). According to Van Gelder (2009), the goodwill by government officials towards the residents of a settlement leads to tenure security that can help families to escape poverty. In relation to this study, many respondents revealed that they moved in between 1998 and the late 2000s. Their long stay in Pusela 6 has enabled them to develop both family and community bonds that can cushion them in the event of poverty. They have also learnt survival tactics, such as setting up informal market stalls in this environment, in the event that they are faced with vulnerability challenges.

Many residents complimented the advantage that comes with arable land:

> *"You see my brother, I personally enjoy farming and here with the little space around my yard I can practice gardening. The land is fertile enough such that some of us have even decided to make use of vacant/open spaces around this settlement where we plant maize during the rainy season. All these small types of urban farming practices enable us to supplement the small salaries that we get"* (Interview with respondent 1/resident, 11 January 2019).

The sentiments above were echoed by many tenants who were interviewed in this research. Some went further by claiming that, due to fertile soils in Pusela 6, their backyard gardening allows them to send their produce to the local market. This is quite significant in that it helps tenants to generate income thereby improving their livelihoods.

4.4 Models of public rental housing provision in Tzaneen Municipality

There are different models that were put in place to improve the accessibility of low-income rental housing in Greater Tzaneen Local Municipality. Upon being asked about these, one municipal official in charge of the planning department noted:

> *"Rental Housing Tribunal is also available in the province and it is meant to regulate the harmonious relationship between the tenants and the landlord by providing the dispute resolution mechanisms"* (Interview with a municipal official in charge of the Planning Department, 25 January 2019).

However, while this response explained models put in place to promote the provision of public rental housing in Tzaneen, there was a need to get more clarification on the role of the tribunal. Upon further inquiry, the official said:

> *"The tribunal is made up of about seven members who are chosen by the MEC of Human Settlements. These members should be fit and proper persons. Their role is to fulfil the duties of chapter 4 of the Rental housing Act. What this entails is that the members should be individuals who are familiar with the whole Rental housing act, fit for purpose, meaning they should not be critically ill and should be regarded as men/women of high integrity."*

Chapter 4 of the rental housing act stipulates the roles, functions, funding, composition, and appointments of the Rental Housing Tribunal. The researcher investigated cases of rental disputes between tenants and landlords that were brought before the tribunal but none of the officials engaged in this research were keen to discuss this and referred the researcher to members of the tribunal but this research did not propose to interview members of the Rental Housing Tribunal.

Another model that was established to promote the provision of public rental housing in Tzaneen Municipality is the Provincial Housing Forum. The Department also

works with the Housing Development Agency (HDA) on the planning and implementation of the public rental housing stock. At the municipality level, which covers Tzaneen, the Department is participating in the Integrated Development Plan (IDP) process of the municipality and compiled the three-year Multi-year Housing Development Plan which is reviewed annually. An official who is in charge of the housing unit in Greater Tzaneen Municipality explained:

> *"Currently, CoGHSTA is in the process of establishing the Provincial Social Housing Institution. It is also CoGHSTA providing funding, planning and developing more rental housing stock to ensure that the municipality's public rental housing stock is properly developed and managed"* (Interview with the Head of the Housing Sector Performance and Human Settlement Planning, 26 November 2018).

The official was optimistic that they will provide more rental housing stock in the province:

> *"Listen my brother, we are serious about rental housing here. CoGHSTA is ensuring that property management and the rental collection is taking place and operation and maintenance of the stock is effective. The Province will make sure the tenants are always happy by providing cheap rental housing with all the series and that will sustain the Social Housing Institution. CoGHSTA assists the municipality to establish the Social Housing Institution for rental housing stock"* (Interview with the Deputy Director General of Human Settlement Branch, 26 November 2018).

Upon being asked what these different initiatives have achieved so far, a municipal official claimed:

> *"To date, these initiatives have created opportunities for rental housing stock which includes the provision of affordable accommodation for the poor residents in areas close to their places of work. The municipality has made available the property of Pusela 6 to be rented out to residents. They are renting out a three-bedroom flat in Pusela 6 with the monthly rental payment R800 excluding water, electricity and refuse removal"* (Interview with the Manager, Land and Human Settlement, 25 January 2019).

This shows that the Greater Tzaneen Local Municipality is determined to promote

the provision of public rental housing. At a much broader level across all municipalities in South Africa, the South African Local Government Association undertook an initiative to develop a toolkit that would help municipalities to deal with the challenges experienced in providing social housing which encompasses rental housing. An official in charge of the planning unit who was interviewed on the 25th of January, 2019 said:

> *"Listen here my brother, in our different stakeholder meetings, public rental housing was highly recommended as a solution to the current housing crisis bedevilling the municipality. As such, it should take priority in municipal social housing policy. The 2018/2019 municipal IDP also includes the planned integrated human settlement which prioritises the Township Establishment on Portions 6, 292, 293 and 398 of The Farm Pusela 555-Lt for the provision of rental housing."*

In general, the idea of social housing, and public rental housing in particular, is being emphasised here through the policy. According to SALGA (2005), the municipal social housing policy is the beginning of a planning process for social housing. For municipalities to start responding to the housing situation, there should be a strategy (SALGA, 2005). Additionally, before the delivery of any social housing, there should be a plan of how many houses to deliver, based on the demand and the costs of delivering those houses (SALGA, 2005). The municipality has approached the Provincial Government through the Department of CoGHSTA to provide more funding and land to roll out the social housing programme.

Rental housing stock has the potential of reducing costs for transport and increasing disposable income as it is located in areas closer to economic opportunities. Additionally, for the municipality, rental housing stock improves the revenue collection. However, according to a municipal official, this can only be realised if it is well maintained and managed:

> *"You see, many people in this municipality have had employment because of the provision of rental housing. My two relatives do different tasks, such as cleaning and maintaining, at these rental apartments. For them, it's quite helpful than lying idle at home without any source of income"* (Interview with the Manager, Land and Human Settlement, 25January 2019).

This study identified that rental housing creates employment opportunities for the tenants in Tzaneen in terms of cleaning and maintenance. However, low rental collection rates lead to poor maintenance of the existing stock. Asked about the state of rental collections in Tzaneen, the official who is in charge of the housing unit argued:

> *"You see here, our challenge is that many families are poor, and they feel entitled to stay free in the public rental housing stock. They even forget that these units need to be maintained, all they expect are freebees. My brother, it doesn't work like that"* (Interview with the Housing Supervisor, 14 January 2019).

However, while this sentiment seems to place the blame on the community for non-payment of rentals and rates, the Greater Tzaneen Local Municipality does not have a stable institution to ensure the effective management of the stock in the municipality. This problem affects the whole province. It puts the province in a disadvantaged position with regards to funding for public rental housing.

An official vehemently conceded to this notion:

> *"Seriously, if we are to make rental housing a viable solution to the housing challenge facing our province, we need to establish the Social Housing Institution here at provincial level so that it can provide services and capacity to municipalities"* (Interview with the Manager, Land and Human Settlement, 25 January, 2019).

For the purpose of this study, an interview with an official who is in charge of the Planning Unit in Tzaneen Municipality revealed on the 25th January, 2019 that:

> *"CoGHSTA is planning to assist the Greater Tzaneen Local Municipality in addressing or improving the livelihood of the tenants in future by improving the existing rental housing strategy to incorporate livelihood aspects on public rental housing projects. The livelihood aspect, in this case, includes the ability of tenants to use their yards to run or develop any projects that can help them generate extra income. CoGHSTA is also planning to identify the strategically located land for social housing."*

The official also mentioned:

"While the Greater Tzaneen Local Municipality has developed the Housing Allocation Policy to guide the allocation of public rental housing stock, the municipality is also utilising the services of the provincial Rental Housing Tribunal to regulate the tenants' rights and obligations. One significant development in terms of providing public rental housing is the establishment of a settlement called Pusela 6. "

All the residents that were interviewed in this research revealed that Pusela 6 settlement is convenient for tenants and that they reside near their workplaces, which is just a walking distance to the town hence, they have savings in terms of transportation costs.

The roles and responsibilities of Greater Tzaneen Local Municipality are to provide services for this rental housing stock, such as water, electricity, waste removal, renovation and maintenance through rentals, rates and taxes that are paid by tenants.

When questioned whether the establishment of Pusela 6 creates more livelihood options for low-income families, a resident who was interviewed explained:

"Listen here my friend, or should I call you comrade, there are many benefits from this rental stock for us tenants. The most important one is that, Pusela 6 is the cheapest location in this municipality of Tzaneen. Apart from the low rental payment, it is also in close proximity to the town and other centres of economic attraction. Surely that should mean something because, at the end of the day, it reduces transportation costs and creates savings for us" (Interview with a community member/respondent 3 on the 17th of January 2019).

By creating savings, this rental housing option enables tenants to use their extra money on other basic needs thereby boosting their livelihoods.

In contrast to what most residents thought about the relationship between public rental housing and livelihoods, another resident revealed that there is not sufficient rental housing stock in Greater Tzaneen Local Municipality. This situation adversely affected his livelihood options:

"Here, it seems that the demand for the public rental units is much higher than the current supply of the rental stock. There is a shortage of public rental

> *housing units in the municipality and that creates challenges and constraints of addressing the demand"* (Interview with a resident/respondent 4, on the 24th January, 2019).

For one respondent, a lack of public rental housing options enables her to privately rent out some of her rooms to those seeking a place to stay. While the respondents admitted that, due to high demand, they charge tenants as much as R2,000 per room per month, this has created opportunities for them by improving their livelihoods.

Stats SA (2016) also highlights the escalation of private rental in the Greater Tzaneen Local Municipality as (5,9%), Mopani District Municipality (5,9%), Limpopo Province (8,9%) and South Africa (15,6%) as a whole whilst the municipal and social housing rental remains low in Greater Tzaneen Municipality (0,3%), Mopani District Municipality (0,4%), Limpopo Province (0,8%) and South Africa (2,7%). The respondent also admitted that he/she accesses finance by applying for loans from the microfinance institutions. The municipality supports them by providing proof of residence. Furthermore, the councillors are always available as witnesses when they fill in the application forms. Below are the measures taken by the municipality and residents to improve the livelihood options of low-income families.

4.5 Measures by the municipality and residents to improve livelihood options of low-income families

An official in charge of the housing unit in greater Tzaneen Municipality revealed:

> *"To further assist low-income earners, the municipality is providing water and electricity to the tenants of Pusela 6 at reduced tariffs. The tenants pay the monthly average rate of R600 and R800 for water and electricity respectively as compared to other tenants in non-subsidy housing market who pay R870 and R1200 for water and electricity respectively."*

Additionally, the municipality is prioritising the business opportunities for the tenants of Pusela 6 when renting out businesses owned by the municipality as part of the local economic development, particularly for small business enterprises. The municipality has adopted the local economic development strategy for the whole

area including Pusela 6 to cater for low-income households and their economic activities (Interview with an official/head of the Land and Human Settlement unit, 25th January, 2019). This strategy is important because it enables residents to engage with other stakeholders to supplement their income through running other businesses rather than relying on one form of income.

To verify if this was true, the researcher moved around to see if residents have been empowered to run businesses in the area. Two mini shops and five market stalls that were identified in this settlement are leased to local residents and this further reinforces that officials strive to improve the lives of residents in this area by allowing them to sell sweets, fruits, milk, lunch boxes and snacks. A shop owner who was approached in one of the shops refused to be interviewed citing a lack of time as he had an appointment with a supplier. However, a customer in this shop alleged that, due to the limited number of shops and market stalls in the area, there is competition for renting a shop from the municipality. The customer explained that it is in these conditions that those related to municipal officials stand a higher chance of being awarded leases through nepotism thereby depriving many poor households who rightfully deserve to be given an opportunity to rent market stalls.



Figure 9: Picture of the market stalls owned by the municipality in town as part of the local economic development

(Source: Own, 2018)

It was also important to understand the municipality's response to the rental needs of both medium and high-income families, with the assumption that if these are not met as well, there might be pressure on rental stocks in the municipality. A municipal official said:

> *"We also consider rental housing development in low and high-income areas in our jurisdiction. Currently, we have already set conditions for approval for any rental development and we have all these areas in our plans"* (Interview with an official in charge of the Planning and Economic Development unit, 25th January, 2019).

However, it appears as if they are currently focused only on providing rental housing for the low income households to improve their livelihoods. In this sense, the creation of small business opportunities by the municipality in Pusela 6 will improve incomes of tenants.

Upon being asked what the plans for the future in relation to rental housing stock provision are, an official mentioned:

> *"We are doing all that we can to provide rental housing particularly for the disadvantaged in our municipality. As we speak, we have plans to develop more rental housing stock in the future. We have always been insisting that the issue of rental housing does not only concern us, I think we should work together with the province because the Provincial Government has the capacity to assist the municipalities in developing and managing rental housing stock. We have seen this happening in other provinces where they set up Social Housing Institutions which are based at the province but provide services and capacity to municipalities. Why can't we also do it here?"* (Interview with an official in charge of the Planning and Economic Development unit, 25th January, 2019).

What this respondent revealed means that the establishment of the SHI in Limpopo Province will also enhance the chance of developing more rental units as it will receive the funds directly from SHRA. Apart from the above, it also appears that all residents staying in municipal rental housing in Pusela 6 have access to water (see Figure 10 below), sanitation, electricity, health services, refuse removal, roads, transport and education. This is quite observable as one moves around the settlement.



Figure 10: A water pipe connected into one of the units in Pusela 6
(Source: Own, 2018).

Furthermore, the provision of reliable water into the public rental housing area has also necessitated tenants to practice urban agriculture to supplement their income and to improve their nutrients. Below are pictures of crops that tenants produce through urban agriculture. This is related to rental housing in that the tenants have been given access to public rental houses where they have an option of doing gardening on small pieces of land. This means that, when affordable rental housing is supported by other activities such as farming, residents are likely to be able to maintain their livelihoods. The produce from farming can also boost a household's standard of living through sales of produce.

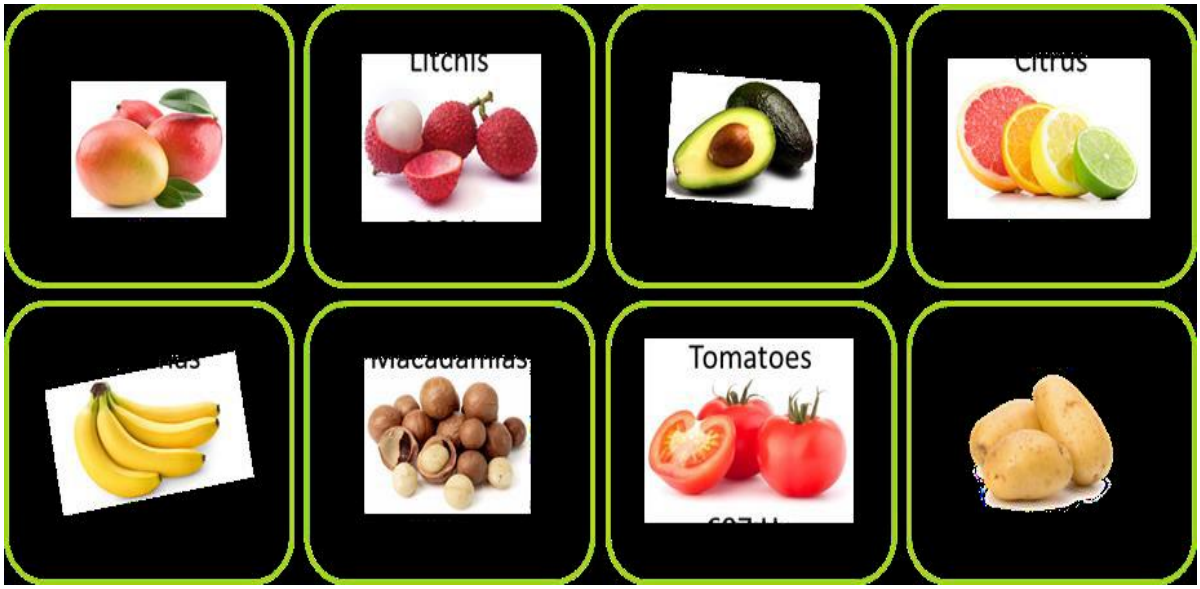


Figure 11: Hectares under Production

(Source: LDARD, 2012)

The picture above indicates the hectares under production for different fruits and vegetables in Tzaneen. The study observation revealed that the tenants of Pusela 6 work on crop and fruit production with the urban agriculture during the weekends and holidays to supplement their monthly income in order to improve their livelihood. The following are crops and fruits with number of hectares attached to the land are produced in the land with hectares:

- Mangoes: 4,884 Ha
- Litchis: 319 Ha
- Avocadoes: 5,587 Ha
- Citrus: 8,109 Ha
- Bananas: 1,444 Ha
- Macadamias: 884 Ha
- Tomatoes: 697 Ha
- Potatoes: 279 Ha

The total number of hectares of land available for production of crops and fruits is 22,203Ha.

While there are no small business activities taking place in Pusela 6 because it is located within the town and the participants walk to the shops and schools, there is

some form of informal trading happening in the streets. A resident who is also an informal trader said:

As vendors, we sell small things such as sweets especially to school children. Since the wholesalers are within our reach, we can easily walk to hoard some stock (Interview with a resident/respondent 2, 16th January 2019).

While there are no small business activities taking place in Pusela 6 because it is located within the town and the participants walk to the shops and schools, there is some form of informal trading happening in the streets. A resident who is among those doing informal trading said:

> *"As vendors, we sell small things such as sweets especially to school children. Since the wholesalers are within our reach, we can easily walk to hoard some stock"* (Interview with a resident/respondent 2, 16th January, 2019).

This study rests on the supposition that residents are an asset on their own (human capital) and are willing to move out of poverty (Moser & Dani, 2008). This includes selling small items in the streets. This is further supported by Scoones (1998) who indicates that sustainable livelihoods are attained through a variety of strategies, such as human, natural, economic and social capitals. On the contrary, street traders are sometimes evicted by city officials as they are going against the city by-laws on trading. This is very evident from the sustainable livelihood framework which shows that at the centre of the framework are institutions that affect livelihood outcomes (Scoones, 1998).

The tenants interviewed in this research have good relations with their neighbours. One had this to say:

> *"My neighbours are generous, and I consider them to be my social support system because whenever we have issues/problems, we call and help each other to deal with them. We keep an eye on each other and inform each other on anything that happens in one's absence. We support each other when one is having an event and functions. We have attended funerals of fellow residents together and can borrow each other money or basic staff during periods of stress"* (Interview with a resident/respondent 1, 28 January, 2019).

4.6 Challenges faced by tenants

There are factors that hinder tenants in public rental stock to improve or meet their livelihoods. In describing these challenges, one respondent said:

> *As you can see, these units are a bit dilapidated now. This also means that things such as toilet seats, taps, drainage pipes, roof tops and geysers are old and need to be replaced. So here, our main challenges in connection to these are that we are forced to spend the little income we get to repair toilet seats, taps leaks, roof leakage, geyser leakage, cracked floors.* (Interview with a community member/respondent 3 on the 17th January, 2019).

Another respondent echoed these sentiments and went on further to assert:

> *"Here, we have a big problem of theft. It appears to me that these street potholes and high trees harbour criminals. I even remember in 2015 when I went out for only 20 minutes, by the time I got back, my TV, radio and some materials where missing from my house. It's sad because this happened early in the evening, around 7 pm meaning the person saw me going out"* (Interview with a residents/respondent 4, on the 24th January, 2019).

The other challenge that was observed is that the units are not environmentally user friendly due their structure. The units are constructed with pre-fabricated material that does not withstand heat or cold. In terms of maintenance of the settlement, a tenant said:

> *"Personally, I am very disgruntled because the streets and road maintenance is very bad due to dangerous potholes. There is no maintenance of these facilities here in Pusela 6. The dilapidated ceiling posed a very serious safety risk in the households as it can fall down and injure the children if not attended to. During the windy period, one of the ceilings fell down and nearly injured my daughter. We have tried to raise this with the municipality but all we hear is that there is no established Social Housing Institution to manage property in the municipality. This problem adds to some of the challenges we face, such as unreliable water meter reading by the municipality that causes over charging"* (Interview with a community member/respondent 2 on the 17th January, 2019).

It appears therefore that even if residents in Pusela make efforts to improve their

livelihoods, they are let down by these challenges. According to Marschke and Berkes, (2006), Adger (2006) and Davies (1996), the resilience of a livelihood in the face of various shocks and stresses is key to its adaptation and coping. However, given the challenges experienced by tenants in this regard, it is difficult for residents to be resilient. A positive correlation exists between the ability of residents to cope with stresses and shocks and sustainable livelihoods (Scoones, 1998).



Figure 12: Pictures of public rental housing units in Pusela 6 showing the dilapidated ceiling and roads with potholes

(Source: Own, 2018)

4.7 Opportunities for residents in Pusela 6

While many of the opportunities that residents in Pusela 6 are enjoying were presented and discussed earlier in relation to livelihoods, here is the one that is worth mentioning:

> *"As a tenant here in Pusela 6 Municipal rental housing, the feeling of a home environment is one of the most opportunities that I would say I am enjoying. I have since shared this with my neighbour who also appears to have the same feeling about this settlement. I would also want to continue owning the same house that I am currently staying in but I propose to replace the pre-fabricated material with brick and cement walls"* (Interview with a community member/respondent 5 on the 27th January, 2019).

This relates to how residents manage to manipulate resources in innovative and complex ways in order to get by in times of risk (Wallace, 2002). While research on survival strategies for poor and vulnerable people has generally focused on either increasing income or minimising expenditure, it is recognised that poverty and vulnerability are multi-dimensional, dynamic and not based on access to income alone and that people respond to hardship in diverse ways (Adugna, 2006). A sophisticated re-working of the coping strategy debates has found that people often create strategies that mobilise various types of livelihood assets (De Haan et al., 2002). While this examination of coping practices still tends to focus on guarding against poverty and ensuring survival, it also allows for analysis of variations among individuals and households as well as accounting for structural and life-course factors in developing countries.

4.8 Constraints faced by the Greater Tzaneen Local Municipality in supporting low-income households' livelihoods

There are many questions to be asked about the extent to which Greater Tzaneen Local Municipality can adequately resolve and improve the livelihoods of low-income families through providing public rental housing. These questions appear to emanate from continued occupation of vacant land and growth in the number of informal settlements, an indication that low-income families' housing needs are not sufficiently being met. Given such a context, it means that the livelihoods of the low-income

families in connection to rental housing are a secondary priority. A growing number of people in Greater Tzaneen Local Municipality resort to renting backyard shacks and see this as cheaper than public rental options available in the municipality. An activist whose name cannot be revealed in this research for ethical reasons argued:

> *"There is no doubt here that millions of people are fed up. As we have seen from other provinces across the country, people who are angry at what they perceive as unfulfilled promises by politicians and corruption with the RDP housing programme, are occupying both public and private land illegally"* (Interview with a Community Activist, 25th January, 2019).

Residents also echoed these sentiments. One of those revealed:

> *"I was a former 'backyarder'. I used to live in a shack on the property of a landlord. I wanted to escape this overcrowded area and rentals that I could not afford"* (Interview with a resident/respondent 6, 28th January, 2019).

However, a fair report would also reflect on what inhibits the municipality from fulfilling its vision. As highlighted by an official from the municipality, there are no adequate financial resources for the provision of social rental housing. This poses a challenge to the functionality of the provincial department of CoGHSTA to improve the programme. The other constraint is that the municipality does not have the capacity to manage the rental units and, as such, it will be important to establish a Social Housing Institution as social rental housing can only be developed and managed by accredited Social Housing Institutions. There is only one Social Housing Institution in the province which is in Polokwane Municipality and it is not working effectively and is not sustainable due to the low level of rental collection (Urban-Econ, 2017). Similarly, there is a lack of bulk infrastructure, such as bulk water and sewerage, to support the development of rental housing stock.

However, while these sentiments appear to be shared by municipality officials, the same cannot be said about how residents and activists feel about the failure of the municipality to provide adequate public rental housing. One respondent argued:

> *"Comrade you see, our challenge here is that the municipality is not prioritising the land allocation for social rental housing projects. A common problem is that, the land that ends up being occupied by informal dwellers is*

sometimes earmarked for RDP houses for other people" (Interview with a residents/respondent 7, on the 31st January, 2019).

The study also observed that the absence of non-governmental organisations that advocate the improved provision of services, such as affordable rental housing, is worrying. The residents felt that, if non-governmental organisations were available in the municipality, they would assist them to put pressure on municipality to attend to their problems, such as maintenance, and mobilise funding resources to provide bulk infrastructure and land for more rental housing units.

4.9 Conclusion

This chapter presented the findings and discussions of this research. The findings were focused on understanding how public rental housing affects the opportunities for supporting low-income tenant households' livelihoods in Greater Tzaneen Local Municipality. The major emerging theme from this research is that, while the officials envision a municipality where public rental housing enables low-income residents to meet their livelihoods, currently this seems only to be supported by policies in comparison with what is transpiring in reality. The case of Pusela 6, a settlement where the municipality is providing pubic rental housing, suggests that a lot still needs to be done as there are insufficient units in this location. However, from the interviews that were conducted with tenants, it was clear that many of them have a positive perception about public rental housing. They revealed how their livelihoods have been improved through cutting down the costs of transport and making use of lease agreements to rent out some of their rooms to other tenants thereby generating income. The next chapter summarises this research and makes recommendations based on what was presented above.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This research report investigated the provision of public rental housing and its effects on livelihoods of low-income residents. It used a case study of Greater Tzaneen Local Municipality in Limpopo to give a contextual understanding of the state of public rental housing provision in this area and how it has impacted on the livelihoods of its residents. The study also touched on the institutional and legislative frameworks that inform and guide the provision of public rental housing in South Africa to offset a discussion on the possibilities of these to improve livelihoods of low-income families. These frameworks were also important to review as they inform policies and Acts on the delivery of rental housing. This chapter therefore summarises key findings emanating from this research guided by the research questions and makes recommendations based on those findings. The chapter also identifies areas for further research.

5.2 Summary of key findings

Approximately 90% of people interviewed in this research earn between R1,500 and R4,500. This indicates their low economic status hence they qualify for the municipal public rental housing where they pay rentals of R800 per month. While some respondents indicated that their income is far below their expenditure, these residents have cut down on their expenditure to suit their income. By cutting down the expenditure, the residents will then have savings that will sustain them. The residents also pay a fixed electricity monthly charge of R800 which they indicated was affordable for them.

Residents also revealed that they engage in other economic activities, such as informal trading, to supplement their income. They cannot run the informal businesses in their yards due to strict municipal bylaws that prohibit that. The police do random checks on a weekly basis to ensure enforcement. However, the residents appreciated the municipality allowing them to participate in other stakeholder meetings with various local business forums as part of local economic development to improve their livelihoods.

The main research question sought to understand how public rental housing affects the opportunities for supporting low-income tenant households' livelihoods in urban areas. Literature on this subject revealed that public rental housing provision in well located areas, such as centres of economic attraction, reduce the burden of households in terms of transport costs thereby allowing them to invest money saved from transport on other livelihood needs (Schenker, 2009). This strategic location of public rental housing also enables low-income families to access employment opportunities which can also enhance their chances of improving their livelihoods.

Interviews with residents of Pusela 6 in Greater Tzaneen Local Municipality echoed these views and went on further to show that, before residents moved to public rental housing provided for by the municipality, their lives and living conditions were precarious. To them, the opportunity to live in municipal rental housing has improved their social wellbeing and livelihoods since the rentals are reasonable and they can walk to different parts of the town and industrial sites.

Literature in the South African context points out that, even after democracy, apartheid spatial planning continues to characterise many of its cities (SHF, 2009). What this means is that poor and low-income families continue to be settled in areas that are far away from centres of economic attraction unlike the white minority who reside closer to places of economic opportunities (SHF, 2009). This scenario has continued to worsen the conditions of low-income families who cannot afford private rentals near places of economic attraction. In relation to this study, empirical observation revealed that, in most cases, residents have resorted to living in informal settlements as a way of staying closer to their places of work. In some instances, residents also resort to sharing divided rooms within the city centre so that they can avoid travelling long distances to and from work.

It is under these conditions that public rental housing provided by Greater Tzaneen Local Municipality is considered important as it is located close to employment opportunities and at rates that are affordable for low-income families.

The municipality's approval for residents to be accommodated in Pusela 6 settlement leads to tenure security that can help families to escape poverty. In relation to this study, many respondents revealed that they moved into their public rental units

between 1998 and the late 2000s. Their long stay in Pusela 6 has enabled them to develop both family and community bonds that can cushion them in the event of poverty. They have also learnt survival tactics, such as setting up informal market stalls in this environment, in the event that they are faced with vulnerability challenges.

This research also sought to understand the Greater Tzaneen Local Municipality's response to the livelihood needs of tenants in public rental housing. Literature in relation to public rental housing does not dwell much on what role municipalities should play in providing public rental housing that meets the livelihood demands of low-income families (Salcedo, 2010). This study observed that the history of social housing has evolved both in developed and developing countries with the sole purpose of improving the living conditions of poor households (Salcedo, 2010).

Apart from having regulations that support public rental housing provision, another model that was established in Tzaneen Municipality is the Provincial Housing Forum. The department also works with the Housing Development Agency (HDA) on the planning and implementation of the public rental housing stock. At the municipality level, which covers Tzaneen, the department is participating in the Integrated Development Plan (IDP) process of the municipality and compiled the three-year Multi-year Housing Development Plan which is reviewed annually. The importance of this is that the platform enables the deliberation of issues of public rental housing that meet livelihoods of low income families.

More so, public rental housing is a sector that is seen as an extension of social housing as it involves the role of the state in providing affordable rental housing to low-income families (Di Lollo, 2014). Empirically, the study revealed that the Greater Tzaneen Local Municipality has put in place a number of mechanisms to ensure that livelihood needs of tenants in public rental housing are met. Through interviews with officials from the municipality, some of the mechanisms in place to ensure that livelihood needs of tenants are met include improving tenure security through giving residents leases that they can use to apply for loans from banks, amongst others. In this regard, a lease can guarantee the tenure of tenants in municipal public rental housing because it can safeguard them from evictions without notice, unlike verbal agreements which are enforceable but more difficult to prove.

The research also found that the main reason behind the construction of public rental housing in Pusela 6 by Greater Tzaneen Local Municipality was to enable residents to stay close to centres of economic opportunities thereby improvement their livelihoods. After having considered the reality that public rental housing plays a crucial role in enabling low-income families to improve their livelihoods, the municipality has ear marked land within its jurisdiction to construct more units for rental purposes. Despite the delays in the construction of these units, these steps are in the right direction because they demonstrate the municipality's desire to provide public rental accommodation to poor families.

The other research question aimed to understand the different strategies adopted by residents to improve their livelihoods. To respond to this, the study reviewed relevant literature and validated this by collecting empirical data through interviews with residents of Pusela 6 public rental housing in Greater Tzaneen Local Municipality. Through the sustainable livelihood framework (Scoones, 2001; DFID 2008), the research reveals that stakeholders operate in a context of vulnerability, within which they have access to certain assets which, in this study, is rental housing. Assets gain weight and value through the prevailing social, institutional and organisational environment (policies, institutions and processes). This context shapes the livelihood strategies of people in pursuit of their self-defined beneficial livelihood outcomes (Kollmair et al., 2002). In relation to rental housing, location, size, legal rights, cost and access are important determinant factors which influence livelihood options and vulnerability. Housing improves components, such as quality of life and health, and is economically, socially and culturally significant (World Sustainable Building Conference, 2005).

Through empirical evidence, the study found that residents of public rental housing in the Greater Tzaneen Local Municipality are involved in a number of livelihood-generating activities. These include semi-skilled work, such as plumbing, vending, self-reliance projects, and the selling and renting out of rooms to fellow residents. The study also found that the various livelihood strategies employed by the residents generate income for them that finances school fees for their children, maintains savings, buys food and allows them to invest in other businesses.

Additionally, the municipality is prioritising business opportunities for the tenants of

Pusela 6 when renting out businesses owned by the municipality as part of the local economic development, particularly for small business enterprises. The municipality has adopted the local economic development strategy for the whole area, including Pusela 6, to cater for low-income households and their economic activities. This strategy enables residents to engage with other stakeholders to supplement their income through running other businesses rather than relying on one source of income.

Moving around the settlement, in the form of transect walks, verified that residents have been empowered to run businesses in the area. Two mini shops and five market stalls that were identified in this settlement are leased to local residents and this further reinforces that officials strive to improve the lives of residents in this area by allowing them to sell sweets, fruits, milk, lunch boxes and snacks. A shop owner who was approached in one of the shops refused to be interviewed citing a lack of time as he had an appointment with a supplier. However, a customer in this shop alleged that, due to the limited number of shops and market stalls in the area, there is competition for renting a shop from the municipality. The customer explained that those related to municipal officials stand a higher chance of being awarded leases through nepotism thereby depriving many poor households who rightfully deserve to be given an opportunity to rent market stalls. Hence transect walks assisted in making these observations.

The third sub-research question sought to understand the constraints faced by the Greater Tzaneen Local Municipality in supporting low-income households' livelihoods. In relation to this, the review of literature indicated that many municipalities in South Africa are incapacitated, meaning that there is a shortage of qualified expertise that can promote the delivery and operational management of public rental housing by municipalities.

In the case of Greater Tzaneen Local Municipality, officials from the city noted the shortage of well-located land to develop public rental housing units. The current space earmarked for the construction of new units is located a distance from centres of economic opportunities and this makes it difficult for the municipality to plan with a vision of improving the livelihoods of low-income households.

A fair report would also reflect on what inhibits the municipality from fulfilling its vision. As highlighted in this research, there are no adequate financial resources for the provision of social rental housing. This poses a challenge to the functionality of the provincial department of CoGHSTA to improve the programme. The other constraint is that the municipality does not have the capacity to manage the rental units and, as such, one option could be to establish a Social Housing Institution. The social rental housing can only be developed and managed by accredited Social Housing Institutions. Currently, the challenge is that there is only one Social Housing Institution in Limpopo Province which is in Polokwane Municipality. Similarly, there is a lack of bulk infrastructure, such as bulk water and sewerage, to support the development of rental housing stock.

5.3 Implications of the study

The major implication of this study is that, while other housing typologies are emphasised elsewhere, public rental accommodation is seen as the most ideal housing typology particularly for low-income groups as it enhances their livelihoods. The thesis focused mainly on building an argument that justifies the choice of this housing form over other forms. This research shows that low-income tenants usually find themselves at the lower end of the housing ladder and are sometimes forced to live in irregular settlements under precarious conditions. As such, affordable public rental housing offers low-income families an opportunity to access decent accommodation and enhances their livelihood options.

This study also placed emphasis on forms of tenure and mobility issues as factors that affect the livelihoods of low-income tenants. While it is important to pay attention to other factors that influence housing provision for other income groups, the findings arrived at in relation to this can influence policy particularly on public rental housing for low-income tenants. In relation to this, Scoones (1998) argues that a sustainable livelihoods approach viewed people as capable of making their own decisions on public rental housing matters. The findings of this study therefore suggest that, it is important for government to prioritise the provision of affordable public rental housing considering that it also enhances low-income tenants' access to livelihood opportunities.

5.4 Recommendations

This research confirmed that affordable and well located public rental housing plays a significant role in meeting and improving the livelihoods of low-income families. Therefore there is a need to promote the delivery of such form of housing in municipalities. This can be done through paying particular attention to the issue of human resources in government organisations so as to employ people who are qualified and determined to work towards the delivery of public rental housing. Additionally, South Africa can draw many lessons from countries that have successfully implemented public rental housing. This will go a long way, not only in aligning public rental housing and livelihoods, but also as a way of learning to overcome some of the challenges that are faced within the sector.

In relation to a lack of political will, there is a need for officials, politicians and those responsible for housing delivery to move away from the dominant thinking of prioritising delivery of RDP houses which places emphasis on home ownership, thereby negating other forms of housing such as public rental accommodation. The following are recommendations for consideration for informing the applicable legislations and policies as well as for further study:

- There should be a continuous engagement between different stakeholders, such as experts, professionals, academics, SHRA and those that work in national, provincial and local spheres of government, including politicians, on how to improve the livelihoods of low-income families through public rental housing. Other National Departments may include Employment and Labour, and Public Works and Infrastructure, among others. The SHRA and human settlements departments currently have no mandate around livelihood promotion. Perhaps an independent institution should be established to coordinate the engagements and activities between these different stakeholders.
- The Greater Tzaneen Local Municipality should establish a leadership and management structure in Pusela 6 rental housing stock. This leadership structure should be tasked with ensuring the maintenance of public rental housing stock and improving the relationship between the tenants and the municipality.

- The Greater Tzaneen Local Municipality should make land available for mixed housing projects that should include public rental housing and institutions such as HDA may assist in this regard. It is important that the municipality prioritises the effective development and management of housing over the long-term. This will not only serve to reduce housing demand but can cement relationships, an element that is usually neglected in many housing projects and yet forms part of meeting human needs. These suggestions can enable low-income households to improve their livelihoods as these local people are also involved in the planning and execution of these projects.
- Due to a lack of capacity in the municipality to establish its own Social Housing Institution, the provincial department of CoGHSTA, together with SHRA, should establish the Provincial Social Housing Institution. This institution should then form partnerships with the municipalities in the Limpopo Province as municipalities will be expected to release land on a leasehold basis. This arrangement will make it easier for municipalities to provide land as equity investment and keep down cost for rentals. The Provincial Social Housing Institution will facilitate the development and then manage the rental housing on a sustainable basis guided by the municipality's development objectives and strategy.

5.5 Limitations of the study

The study was limited to the Greater Tzaneen Local Municipality focusing on Pusela 6. This area was selected because the researcher is familiar with it and understands the local housing dynamics including the languages spoken. The municipality is facing an acute shortage of rental housing for low-income families since its economy depends on farming and agriculture which is lowly paid and seasonal. The high level of the targeted institutions (municipality and department) and their protocol processes created difficulty in securing appointments with the targeted participants who hold senior positions in their institutions and have busy schedules. The research was also affected by the limited time to conduct the fieldwork due to the fact that the majority of the residents were not in their places of residence during the day. Hence, the fieldwork for the residents was also conducted during the weekends or after working hours.

5.6 Areas for further research

The scope of this study might have been limited but can still be looked at in greater depth through embarking on another research. The focus on how the current public rental housing opportunities can be improved to support low-income households' (tenants) livelihoods can be broadened and looked at on a much bigger scale rather than localising it to Greater Tzaneen Local Municipality. What this means is that a comparative study, through engaging in different case studies, might produce richer information than that which was achieved through this research. An investigation across different or a number of cities in South Africa could enrich a discussion on the topic.

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APPENDIX A: Provincial Department of CoGHSTA Officials Questionnaire

Hello, I am Moshweu Mokgala. I am from Limpopo Province staying in Polokwane City. I am currently doing my Master's degree at WITS University and my study is about "An analysis of public rental housing provision and its effects on livelihoods of low-income residents: A case study of Greater Tzaneen Local Municipality in Limpopo Province, South Africa".

The whole interview will be done as the agreement we have from the participant informant sheet which was explained to you. Once again let me thank you for agreeing to participate in this interview. You are allowed to seek clarity on any question which you don't understand.

1. BIOGRAPHY INFORMATION

1.1. Gender

1.2. Education Qualification

Below Matric		Matric		Diploma		Degree		Post-graduate degree	

1.3 Position held in CoGHSTA

1.4 How long you have been in the Department?

2. POLICIES, LEGISLATIONS AND REGULATIONS

2.1 Are you aware of the policies and regulations that support public rental housing stock? Please expand

2.2 Are you aware of any regulations that regulate the tenant's rights and obligations? Please expand

2.3 Is CoGHSTA aware of any constraints experienced with regard to the provision of public rental housing stock? Please expand

2.4 In your own view what opportunities, does rental housing stock create?

3. RENTAL HOUSING INSTITUTIONS ROLES AND TENANTS RESPONSIBILITIES

3.1 What are the roles and responsibilities of CoGHSTA as a Provincial Department in ensuring that Greater Tzaneen Local Municipality public's rental housing stock is properly developed and managed?

3.2 What are the structures and mechanisms in place to facilitate execution of these roles?

3.3 What are the obstacles in the way social rental housing is managed in Greater Tzaneen Local Municipality?

3.4 What do you think should be the role of CoGHSTA, in promoting effective Social Housing Institutions (SHIs)?

3.5 What are the challenges faced by CoGHSTA in their efforts to improve the social rental housing?

3.6 In what ways can the municipality expand the opportunities for supporting the livelihoods of the tenants?

3.7 How is CoGHSTA plan to assist the municipality in addressing or improving the livelihood of the tenants in future?

3.8 Is there anything else that you think I should know about social rental housing in Greater Tzaneen Local Municipality?

The end

APPENDIX B: Greater Tzaneen Local Municipality Officials Questionnaire

Hello, I am Moshweu Mokgala. I am from Limpopo Province staying in Polokwane City. I am currently doing my Master's degree at WITS University and my study is about "An analysis of public rental housing provision and its effects on livelihoods of low-income residents: A case study of Greater Tzaneen Local Municipality in Limpopo Province, South Africa".

The whole interview will be done as the agreement we have from the participant informant sheet which was explained to you. Once again let me thank you for agreeing to participate in this interview. You are allowed to seek clarity on any question which you don't understand.

1. BIOGRAPHY INFORMATION

1.1. Gender

1.2. Education (What level of education have you acquired)

Below Matric		Matric		Diploma		Degree		Post-graduate degree	

1.3 Position held in Greater Tzaneen Local Municipality

1.4 How long you have been in the municipality?

2. POLICIES LEGISLATIONS AND REGULATIONS

2.1 Which policies and regulations guide public rental housing stock in Greater Tzaneen Local/ please expand

2.2 Are you aware of any regulations that regulate the tenant's rights and obligations? Please expand

2.3 How was Pusela 6 developed? Explain

2.4 What is the zoning of the settlement in which Pusela 6 in located?

2.5 In your view which income category is dominant in this settlement? Explain

2.6 In your view what opportunities, does rental housing stock create in Pusela 6?

3. ROLES OF THE MUNICIPALITY IN RENTAL HOUSING

3.1 What are the roles and responsibilities of Greater Tzaneen Local Municipality in public rental housing?

3.2 What role does Greater Tzaneen Local Municipality play in promoting the effectiveness of the Pusela 6 rental institution?

3.3 What are the benefits of the tenants for being located at Pusela 6?

3.4 Is the municipality aware of any constraints experienced by tenants with regard to the provision of rental housing stock? Please expand

4. RENTAL HOUSING AND LIVELIHOODS

4.1 How does the municipality accommodate the low-income households in the rental housing stock?

4.2 Does the municipality provide water and electricity to the tenants of Pusela 6?

4.3 How does the municipality support business opportunities for the tenants of Pusela 6?

4.4 How does the municipality plan to cater for low-income households in their local economic development in Pusela 6?

4.5 In what ways can the municipality expand the opportunities for supporting the livelihoods of the tenants in Pusela 6?

4.6 Are you planning to develop more rental housing stock in the future? Please expand

If yes, what lessons will you take and also disregard from the development and management of the existing Greater Tzaneen Local Municipality public rental housing stock?

4.7 Is there anything else you think I should know about Pusela 6 or the people living here?

The end

APPENDIX C: Greater Tzaneen Local Municipality, Pusela 6 Housing Supervisor Questionnaire

1. Demographic information: Housing Supervisor

1.1. Gender 1.2 Age 1.3 Race 1.4 Ethnic Group

1 .5 Nationality 1.6 Marital Status 1.7 Number of household members:

1.8 Education level of the housing supervisor:

1.9 What is your source of income? If yes state whether permanent, temporary, seasonal, self-employed

2. Rental issues

2.1 When did you relocate to Pusela 6?

2.2 Where were you staying before relocating to this place?

2.3 What were the reasons for relocating to Pusela 6?

2.4 In what type of accommodation were you living before moving in here? (Private rental flat, public rental unit, shared formal house, backyard rental and informal settlement)

2.5 What was the monthly rental fee for your previous accommodation?

2.6 Was the rent inclusive of water and electricity)?

2.7 Description of your current Unit physically

Unit no (optional)

Bachelors Flat	Furnished	Guest Toilet	Swimming Pool	Parking
1 Bedroom Flat				
2 Bedroom Flat				
3 Bedroom flat				
Others specify				

2.8 Do you have a signed lease agreement with the landlord?

2.9 How well are you acquainted with the lease agreement that you signed?

3. Income and Expenditure

3.2 What is your (household head) monthly income?

Less than R3 500		R3 501-R7 500		R7 501-R15 000		Above R15 000

3.3 What is the total income from other household members?

3.4 Monthly household expenditure on:

Bachelors Flat	Rent	Electricity	Water	Sanitation	Transport	Food
1 Bedroom Flat						
2 Bedroom Flat						
3 Bedroom flat						
Others specify						

3.5 Is the rent inclusive of utilities -water and electricity, refuse collection?

4. Means of livelihoods

4.1 Do you have access to the following services?

Water	Sanitation	Electricity	Health Services	Refuse removal	Roads	Transport	Education

4.2 Are you aware of any small business activities in Pusela 6? Please expand

4.3 Do you own a business in the area? Explain the type of business.

4.4 How much do you generated per month from this business?

Less than R3 500	R3 501-R7 500	R7 501-R15 000	Above R15 000

4.5 Where do you operate your business activities from?

4.6 What were the reasons for operate it from this site?

4.7 If you had an option where would you prefer to operate the business from? Explain.

4.8 How would you describe your relationship with the neighbours?

4.9 Do you consider your neighbour as a support system?

If your answer to the above question is yes, please expand

5. Challenges

5.1 What are your main challenges in your current accommodation?

5.2 What opportunities do the current housing arrangement provide for you?

5.3 What would you say are the obstacles in the way Pusela 6 is managed?

5.4 What are the benefits of staying in Pusela?

5.5 Are you intending to own a house in future or do you want to continue staying in the rental accommodation?

5.6 Can you remember an event or situation in this block since you moved in here that made a difference for better or worse in your life? Expand

5.7 How do you see yourself in the five coming years regarding owning a house or a rental accommodation?

5.8 Is there anything else that you think I should know about Pusela 6 or the people living here?

The end

APPENDIX D: Greater Tzaneen Local Municipality, Pusela 6 Household Head Questionnaire

1. Demographic information: Head of household

1.1. Gender 1.2 Age 1.3 Race 1.4 Ethnic Group

1 .5 Nationality 1.6 Marital Status 1.7 Number of household members:

1.8 Education level of the household head:

1.9 What is your source of income? If yes state whether permanent, temporary, seasonal, self-employed

2. Rental issues

2.1 When did you relocate to Pusela 6?

2.2 Where were you staying before relocating to this place?

2.3 What were the reasons for relocating to Pusela 6?

2.4 In what type of accommodation were you living before moving in here? (Private rental flat, public rental unit, shared formal house, backyard rental and informal settlement)

2.5 What was the monthly rental fee for your previous accommodation?

2.6 Was the rent inclusive of water and electricity)?

2.7 Description of your current Unit physically

Unit no (optional)

Bachelors Flat	Furnished	Guest Toilet	Swimming Pool	Parking
1 Bedroom Flat				
2 Bedroom Flat				
3 Bedroom flat				
Others specify				

2.8 Do you have a signed lease agreement with the landlord?

2.9 How well are you acquainted with the lease agreement that you signed?

3. Income and Expenditure

3.1 What is your (household head) monthly income?

Less than R3 500	R3 501-R7 500	R7 501-R15 000	Above R15 000

3.2 What is the total income from other household members?

3.3 Monthly household expenditure on:

Bachelors Flat	Rent	Electricity	Water	Sanitation	Transport	Food
1 Bedroom Flat						
2 Bedroom Flat						
3 Bedroom flat						
Others specify						

3.4 Is the rent inclusive of utilities -water and electricity, refuse collection?

4. Means of livelihoods

4.1 Do you have access to the following services?

Water	Sanitation	Electricity	Health Services	Refuse removal	Roads	Transport	Education

4.2 Are you aware of any small business activities in Pusela 6? Please expand

4.3 Do you own a business in the area? Explain the type of business.

4.4 How much do you generated per month from this business?

Less than R3 500	R3 501-R7 500	R7 501-R15 000	Above R15 000

4.5 Where do you operate your business activities from?

4.6 What were the reasons for operate it from this site?

4.7 If you had an option where would you prefer to operate the business from? Explain.

4.8 How would you describe your relationship with the neighbours?

4.9 Do you consider your neighbour as a support system?

If your answer to the above question is yes, please expand

5. Challenges

5.1 What are your main challenges in your current accommodation?

5.2 What opportunities do the current housing arrangement provide for you?

5.3 What would you say are the obstacles in the way Pusela 6 is managed?

5.4 What are the benefits of staying in Pusela?

5.5 Are you intending to own a house in future or do you want to continue staying in the rental accommodation?

5.6 Can you remember an event or situation in this block since you moved in here that made a difference for better or worse in your life? Expand

5.7 How do you see yourself in the five coming years regarding owning a house or a rental accommodation?

5.8 Is there anything else that you think I should know about Pusela 6 or the people living here?

APPENDIX E: Ethics Clearance Certificate

SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESERCH ETHICS COMMITTEE

SCHOOL OF ARCHITECTURE PLANNING

CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP071/08/2018

PROJECT TITLE:	An analysis of public rental housing provision and its effects on livelihoods of low income residents: A case study of Greater Tzaneen Local Municipality in Limpopo Province, South Africa.
INVESTIGATOR/S:	Moshweu Mokgala (Student No: 436155)
SCHOOL:	Architecture and Planning
DEGREE PROGRAMME:	Masters of Built Environment (MBE)
DATE CONSIDERED:	12 September 2018
EXPIRY DATE:	12 September 2019
DECISION OF THE COMMITTEE:	Approved

CHAIRPERSON
(Professor Daniel Irurah)

DATE: 17-09-2018

cc: Supervisor/s: Hlonlphile Simelane

DECLARATION OF INVESTIGATORS

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to endure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature **Date**

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