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Abstract

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In South Africa, space-based exclusion remains prevalent in many forms. In this paper, we focus on the "redlining" of selected neighbourhoods, a technique applied by banks to structure lending decisions in the property market. As a consequence of redlining, prospective home-owners may find it impossible to secure a bond in such an area. This rationale and its results have been described extensively in urban studies literature: zoning areas as "not credit-worthy" prevents investment and creates a self-fulfilling trajectory towards crime and grime. Residents in these neighbourhoods are subject to a practice of territorial stigmatization. This results in economic insecurity with various negative neighbourhood effects, e.g. individual disinvestment or slumlording.

Redlining is currently not in the spotlight of media or research in South Africa. The structural effects of this practice, however, are significant. The translation of socio-spatial perceptions into financially excluding techniques is not prevented in South African legislation. The relevance of dissecting this conundrum is demonstrated in our case study of Brixton, one of Johannesburg's socio-economically most diverse neighbourhoods. It is precisely in mixed areas such as Brixton on Johannesburg's east-west axis where redlining is applied, effectively devaluing a process of unplanned socio-economic integration of over two decades. In our case study, however, we observe how some residents respond to this and successfully counter redlining by banks with a combination of individual and collective strategies. However, our case of local agency also demonstrates the huge effort that is needed to challenge the financial institutions' spatial ideology.

Introduction

Hidden practices of space-based exclusion are prevalent in the residential property market in several countries where financial institutions 'redline' selected neighbourhoods, labelling them as non-credit worthy due to perceived risk. As a consequence of this space-based strategy of risk reduction, prospective home-owners in such areas find it difficult or impossible to secure mortgage finance. This effectively prevents further investment and creates a self-fulfilling trajectory towards crime and grime (Aalbers, 2006). The rationale for banks to employ this instrument, and the potentially detrimental effects for neighbourhood development have been examined in urban studies literature

over a number of decades (Tomer, 1992; Holmes and Horvitz, 1994; Hillier, 2003; Aalbers, 2005, 2006).

Actual and aspirant residents of redlined neighbourhoods are subject to a practice of territorial stigmatization that is based on a powerful normative framing of orderly urban society. Although a common response by property owners is disinvestment or extractive forms of investment, redlining of certain areas may trigger efforts to counter this framing, for instance, by demonstrating desirability and bankability of usually very diverse areas. This chapter takes a look at spatialized lending practices in the real estate sector in Johannesburg, South Africa's financial capital, in order to highlight the consequences of redlining. It focuses on Brixton, a neighbourhood on Johannesburg's desegregating east-west axis. It is precisely in these well located, desegregating or integrating areas, in which middle class consumers seek conventional mortgage products, that redlining is rife. Yet they epitomize the lived reality of a more inclusive post-apartheid city more successfully than the few engineered 'inclusive' (yet micro-segregated) post-apartheid housing projects.

The spatial stigmatisation of areas such as Brixton by the financial and property market industry is directly related to the social diversification, which clashes with the perception of normality established by the extensive mortgage market for uniform and exclusionary suburbs. However, the chapter also demonstrates the possibility of local contestations of this particular form of territorial stigmatization. The case that we present here demonstrates the huge efforts required by spatially discriminated individuals to challenge the spatial ideology that defines the decision making of financial institutions. There are certainly limits to individual strategies but the example of Brixton serves to illustrate how some residents successfully challenge their exclusion from the property market.

Despite some opposition to redlining during the transition to post-apartheid up to the early 2000s, it has remained legitimate in the toolbox of financial institutions and is currently not in the spotlight of urban research in South Africa. The structural effects of this practice, however, are anything but negligible. The way in which this practice is constituted is of equal importance – it is through a combination of spatial and social perceptions with financial management techniques applied in a 'liberal' legal environment that a problem of exclusionary urban subdivisions is created. We will try to unravel this with the help of conceptual references on space and society after reviewing the use and meaning of redlining.

Redlining in international context and conceptual framing

The term 'redlining' stems from the US, where it is outlawed, although its illicit practice remains a concern there. Hillier (2003, p.395) provides one definition of the term: "Redlining refers to lending (or insurance) discrimination that bases credit decisions on the location of a property to the exclusion of the characteristics of the borrower or property". Lending decisions under what is referred to as redlining relate to "where to make loans and what type of loans to make" (ibid.: 396). As this affects "all residents from one area", it is referred to as "a form of place-based exclusion" (Aalbers, 2005, p.100). There has been a tendency to legitimize a certain form of decision-making that is included in Hillier's definition of redlining, namely decisions on the type of loan, by referring to this as 'yellowlining'. Aalbers (2005) shows how, in the Netherlands, 'yellowlining' has been used to refer to areas in which loans are granted for only a percentage of the value of the property, whereas 'greenlining' delineates areas where loans were granted well above the value of the property. The red-, yellow- and greenlining terminology has begun to be applied by housing market players in South Africa (Rust, personal communication, 2015).

As we have already suggested, redlining refers to "perceived risks to real estate investment" related to location of the property in a particular area (Hillier, 2003, p.395). As such, it has been met with opposition. The term itself was coined late in the 1960s in a Chicago community directly affected by such discrimination, after evidence was found of insurance companies and lenders literally drawing red lines around areas that they decided not to service, but evidence of practices date back to the 1940s (ibid.). However, since the 1970s, the practice of redlining has been outlawed in the United States. This is underlined in particular by the Community Reinvestment Act of 1977 (ibid.). The practice of sub-prime lending in the US, which alongside securitisation infamously triggered a global economic meltdown in 2008, has been referred to as "reverse redlining"; this has perpetuated the practice of exclusion, with the geographic concentration of sub-prime mortgages in areas that were formerly redlined (Hernandez, 2009, p.291).

Tomer (1992, p.78) relates redlining practices in the US with what he terms "micro social forces", namely the

> predominate housing market ideology widely shared by housing market participants, such as: real estate brokers, appraisers, home builders, life and fire insurance companies, governmental housing-related agencies, mortgage lenders and others … This ideology reflects prevailing prejudices about what types of neighbourhoods, housing, and socio-economic groups are desirable and where decline is likely to take place.

This ideology of players in the housing market may sit at odds with the ideal of preventing decay and impoverishment. The implication of the housing market ideology, when driving decisions not to invest or fund investment in entire areas, certainly defies such ideals and instead "contributes to the deterioration of housing and other conditions in the area" (Tomer, 1992, p. 79). Aalbers (2006, p. 1064) invokes Henri Lefebvre's notion of abstract space when engaging the way "governments and real estate actors think about space for political and economic gain". Lefebvre's concept of abstract space and its location in his spatial triad of lived space (or 'spatial practice' which relates to social space) versus perceived space (or 'representational space' linked to symbolisms and the arts) and conceived space (or 'representations of space' linked to scientific knowledge and ideology) is complex. However, Lefebvre (1991, p. 33,40,57) writes very fittingly of abstract space as being underpinned by a very particular ideology: "Abstract space, the space of the bourgeoisie and of capitalism, bound up as it is with exchange (of goods and commodities, as of written and spoken words, etc.) depends on consensus more than any space before it". He also writes of "differentiation induced within existing abstract space", that is difference that serves the same converging interests and is supported by the same consensus (ibid., p. 64). Aalbers (2006) provides the example of a Rotterdam neighbourhood in the Netherlands, which banks defined as loss-making and in which they refused to issue mortgages. As a result of the inability of buyers to obtain mortgages, properties lost value and were sold to landlords (people not requiring a conventional mortgage), often exploiting or milking properties for short term gain. The "self-fulfilling prophecy" or "chain reaction" was of "an even stronger decline" in the area (ibid., pp. 1074, 1081).

While within abstract space an area might be 'written off' or redlined as a result of a spatially stigmatising consensus among market players, Aalbers (2006) also invokes Lefebvre's 'social space' when discussing that a redlined area may still be desirable as a place in which to live. He argues that "[t]he dynamics of social space are such that they have to react to the dynamics of abstract space. This reaction can possibly counteract abstract space dynamics" (Aalbers, 2006, p. 1065). The case study in this chapter provides an example of such a reaction from within social space. The chapter examines both the market based, spatially stigmatising consensus that determines investment patterns in Johannesburg in its transition beyond apartheid, and the reaction and agency from within social space. The point reflects the fact that financial mechanisms (as well as government policies) are enacted in close correspondence with social subjects – not only do they affect everyday urban

life, but they are also met by a variety of local reactions. Interpreting social space with Bourdieu (1984) as an arena in which this interaction plays out helps to grasp the range of social inequalities resulting from this, as well as to identify the different capacities "at hand". As such, in order to counter spatial stigmatization, social actors are understood as being equipped with different portfolios of economic (income, wealth), cultural (education, professional skills) and social capital (networks of contacts). By confronting the structural and cognitive principles at work in the South African real estate sector in our case study, we highlight that it might be relevant to combine the two conceptual perspectives of Lefebvre and Bourdieu to understand how spatial differentiation plays out as a reflection of structure and agency.

Redlining in South Africa

Since the end of apartheid, South African cities have maintained high levels of 'racial' and socio-economic segregation. The transition out of apartheid opened South Africa to market processes that are widely acknowledged as having contributed to the vexed problem of socio-spatial continuities (COGTA, 2014). Several factors have contributed to this. One is the role of the private-sector in the property market and close ties with the international economy of real estate and finance: investment rationales are no longer embedded in the local urban context (cf. Parnreiter et al., 2013). Another is the increasingly unequal distribution of wealth and income within South African society (Leibbrandt et al., 2012; Everatt, 2014). One should also note the existence of a (local) government system that lacks the appropriate policy, legislation and capacity to address urban inequalities (Sihlongonyane, 2014). All of these factors intersect with an unevenly growing urban economy, a growing number of residents, and a severe housing backlog (Todes, 2014). In this context, market-driven stigmatization of neighbourhoods plays into the hands of real estate developers and slum lords, with spatially polarising effects.

It is disconcerting that in South Africa, a country with one of the most extreme spatially discriminating histories stemming from colonial and apartheid-based segregation policies, and a country struggling to overcome this legacy as economic and spatial inequality continue to rise, redlining has not been outlawed. Awareness of this practice has waned, as we will show; over the last decade, the term 'redlining' is used loosely, with little questioning of its precise meaning or the legitimacy of the procedures that it describes. And yet, redlining has a particularly negative impact on renewed efforts to desegregate and restructure South Africa's cities

Redlining became an accepted practice among banks in South Africa in the late apartheid years. During this time, the big South African cities experienced a substantial increase of population growth based on 'black African' rural-urban migration. This trend was caused by severely limited livelihood opportunities in the 'reserved territories' in the countryside, the so-called 'homelands'. When the wave of migrants to the cities could no longer be banned, the national government took the decision to 'legalize' and control the process through the policy on Orderly Urbanisation of 1986. This included gradually lifting restrictions on home ownership for 'black Africans' in urban areas outside of 'homeland' areas, allowing banks to lend to an emerging 'black African' middle class (Huchzermeyer, 2004). However, up to the repeal, in 1991, of the Group Areas Act and the Population Registration Act - two key apartheid statutes enacted in 1950 - the new mortgage financed housing developments were, with few exceptions, on vacant land in racially segregated 'black African' group areas (see Haferburg, 2007). By definition, these were areas of low infrastructural standards and socio-politically marked (though unevenly so) by resistance to the state.

Several factors, but primarily poor workmanship of the bonded houses, resulted in a portion of consumers in these areas boycotting their bank payments (Bond, 2000, p. 132). Efforts to make South African towns and cities ungovernable remained a key strategy in the anti-apartheid struggle

throughout the 1980s, and banks perceived non-payment of bonds as part of this strategy, and used this argument to justify the introduction of redlining (ibid.). While authors such as Bond (2000), close to the civic struggle at the time, are at pains to point out that government commissions and banks were mistaken in their explanation of bond boycotts as being part of orchestrated 'unrest', authors close to the banking industry such as Tomlinson (1998, p. 8), an authority in the housing finance discourse in South Africa, uncritically refer to the bond boycotts as "politically inspired", thus legitimising the practice of redlining politically unstable areas.

In the policy making process during the transition out of apartheid, a Record of Understanding in 1994 between the newly elected interim government and the private sector included a commitment by banks to lend 'down' to the previously excluded and a commitment by the state to stabilize or normalize township areas (Huchzermeyer, 2001). The Bill of Rights in the post-apartheid Constitution of 1996 (Republic of South Africa, 1996, s. 9(4)) disallows all forms of unfair discrimination and obliges the state to draw up legislation to this end. A *Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000* and a *Home Loan and Mortgage Disclosure Act 63 of 2000* were approved four years later. The latter had its commencement date only in 2007 after the delayed enactment of regulations (Republic of South Africa, 2007). In the US, mortgage disclosure requirements "formed a strong incentive against redlining practices" (Aalbers, 2005, p. 100). In South Africa, however, the Office of Disclosure, housed in the national Department of Human Settlements, is jokingly referred to as "Office of non-disclosure", in effect a toothless institution (housing consultant, personal communication).[1]

In the transition beyond apartheid, banks continued to experience a level of non-payment. In the late 1990s, 12.4% of mortgage loans made on 'township' properties were in arears for over three months (Tomlinson, 1999). The township market, however, represented only a fraction of the banks' mortgage lending portfolio, at a mere 6.4% (Tomlinson, 1998). Redlining practices remained in the spotlight into the early 2000s, the Human Rights Commission and the Banking Council being tasked with ensuring an end to this practice (Randall, 2000).

By 2002, the national Department of Housing had drafted a *Community Reinvestment Bill*, going beyond the requirement of disclosure to set "specific minimum targets by financial institutions in lending to low and medium income level households for housing purposes" (Department of Housing, 2002, p. 5). Banks viewed the bill as "too onerous" (February, 2002) – if enacted, the bill would require of financial institutions, among other actions, to "to refrain from refusing home loan finance to borrowers purely on the grounds of the current or future expected socio-economic characteristics of the residents in the neighbourhood in which the home is located" (Department of Housing, 2002, s. 4(1)(a)). Interestingly, the bill did not set out to outlaw redlining as such, merely requiring banks to "refrain from the practice of redlining other than where dictated by safe and sound business practices" (ibid, s. 4(1)(b)). As Tomlinson (2005) points out, the bill differs from the community reinvestment regime in the USA in that is does not compel lending in geographical areas. Its wording supports the idea that geographic areas may, in certain circumstances, be used to determine the risk associated with a loan, irrespective of the applicant's proven socio-economic standing.

This legitimisation of redlining in certain areas in the 2002 bill was insensitive to the processes of desegregation, socio-economic mixing and tenure diversification underway in certain older neighbourhoods. These processes of change occurred particularly in areas whose location and built fabric lent themselves to affordable living, be it through lower purchase prices than in the suburban market, or more dramatically through informal subdivision and renting out of rooms. In the highly

[1] The Office of Disclosure is inaccessible to the public and has issued no reports that are in the public domain. There are no media reports that cover its findings.

segregated South African housing market, in which legislation and planning regulation during apartheid had ensured both racial and socio-economic homogeneity in the mortgage sector over four decades, such diversification ought to have been welcomed in the post-apartheid years.

Despite its lenient approach towards redlining, the Community Reinvestment Bill was hotly contested by the banking sector and never enacted. Instead, the financial institutions committed themselves to a voluntary Financial Services Charter in 2004. Tomlinson (2005, p. 32) summarises the charter as "transforming the entire financial sector, including increasing investment and the extension of lending, into the low-income housing market". Under the overarching goal of Black Economic Empowerment (BEE), the charter which was operational from 2004 to 2014 sought to transform ownership of, and participation in the financial sector. It sought to achieve inclusivity by reaching out to a greater range of customers, and to enhance its ability to provide access to a "greater segment of the population" (ABSIP and others, 2003). It made no area-based commitments. In so doing, it effectively ignored the specific challenges of the fragmented urban context in which the charter was to be applied.

The banking industry could prove relative success in collectively reaching the affordable home loan targets set by the Financial Services Charter. This was achieved through new loan products rather than sub-prime lending, which the *National Credit Act 34 of 2005* seeks to prevent. This success has drawn attention away from the question of redlining or place-based discrimination. All the while, redlining continues to be justified by financial institutions with reference to 'political unrest', particularly given the context of recurring street protests across South African low income urban areas (Pernegger, 2014). In an interview with a banking sector representative (June 2015), frequent mention was made to "community action" preventing vacant possession, thus occupants or tenants of the former owner refusing to vacate the property when a sale is transacted, and holding banks "hostage". According to this interviewee, banks resort to redlining if such actions have occurred even just once in an area. Reference was also made to the grading of areas according to property value increases, in turn related to the nature of demand in an area. Approval of loans is based on a "strong system" which is centralized and "computer driven" and in which the credit profile of the applicant, the nature of the property and the neighbourhood are taken into account (interview 1, 2015). Banks extract data on a particular suburb from the deeds registry and from estate agents, but may also "inspect" the property and area with the assistance of various Google tools (ibid.). In addition, property companies such as Lightstone Property provide toolkits which produce data sets that unquestioningly include 'suburb ranking' (Lightstone Property, 2015a).

Place-based decision-making around the issuing of mortgages occurs particularly in older, formerly 'white' suburbs that have diversified. It is a common experience of applicants that banks cite the suburb or neighbourhood (perhaps among other factors) when providing an explanation for declining a home loan, or when approving a loan for only a percentage of the value of the property. However, it is specific types of diversified neighbourhoods that are prone to be classified in this way. The socio-economic change in these areas is often enabled by a shift from owner-occupation to tenancy arrangements, and this contributes to the integration of different apartheid era population groups[2]. A municipal official in an entity that tracks urban trends (interview 2, 2015) cited knowledge of redlining in the inner city and in Yeoville, a densely built-up area to the east of the central business district (CBD) – both areas that experienced a substantial post-apartheid socio-economic transition alongside a deterioration of buildings and infrastructure.

The banking sector representative (interview 1, 2015) in turn advised that banking decisions may be challenged by invoking for instance the *Consumer Protection Act 68 of 2008*. However, the advice

[2] These categories continue to be monitored in South Africa for purposes of redress.

was that it was preferable that customers attempted to negotiate with their banks though this needed to be with the head office, given the centralized nature of the approval system (ibid.). This suggestion assumes a particular type of confidence and professional knowledge among consumers. However, empirical evidence on the reproduction of social hierarchies has demonstrated that only comparatively few subjects within a society have the cultural capital to encounter established institutions at eye level (Bourdieu, 1984). Cultural capital and the associated professional confidence might then enable some actors to navigate a complex system and to compile the necessary evidence and argument. After contextualising Johannesburg with the areas in which redlining and consumer-bank negotiation around redlining occurs, we provide an example from the neighbourhood of Brixton that illustrates the extent of cultural (and professional) capital in a Bourdieusian sense required to successfully challenge spatial decision-making by banks, or to challenge the collective ideology of the market players which marks abstract space and lends it concrete power in a Lefebvrian sense.

Contextualising Johannesburg's diversifying neighbourhoods, including Brixton

Most private residential extensions to Johannesburg post 1994 have been developer-initiated and gated, with an exponential increase in the land consumption and exclusivity of individual estates (Murray, 2014). Notwithstanding, Johannesburg's residential landscape remains dominated by large swaths of socio-economically uniform apartheid-era suburbs, too easily labelled as 'normal' in comparison to the city's apartheid era townships (Mabin, 2014, p. 403). This normality for financial institutions was and continues to be underpinned by exclusionary zoning schemes, with standards that determine the socio-economic class of the inhabitants (Berrisford, 2011). Post-apartheid municipal strategies have treated these areas as an important tax base, and have sought to prevent degradation, ensuring continuity with uniform standards (City of Johannesburg, 2003, p. 225).

This protectionist approach did not apply to the city's east-west axis, a series of formerly whites-only suburbs on opposite sides of Johannesburg's extensive CBD. For one of these suburbs, Brixton (to which we turn in more detail below), the City of Johannesburg admits to "relatively lenient regulations guiding land-use" (Harrison, 2007, p. 5). As in other parts of the east-west axis, "there is drug-dealing, residential decay, deteriorating facilities, illegal activities and uses" (ibid.). Yet the City, in contrast to the, profit-oriented thinking of market players, recognises areas like Brixton for the co-existence of "people of diverse backgrounds" – students, young professionals, artists and musicians, "long standing residents" and "ordinary working people … of all races, cultures, and sexual orientation" (ibid.). The City celebrates Brixton as "one of the few places in Jo'burg that has sustained diversity during transition" (ibid.). Key to this success has been the fact that the area as a whole, unlike nearby Melville to the north, has not been gentrified (ibid.). This condition of (transitory) diversity is not unrelated to the socio-spatial ideology of financial institutions. In a sense, this could be considered as the flip side of redlining, but it would be short-sighted to conclude with this assessment, as will become clear when considering Johannesburg's post-apartheid urban context.

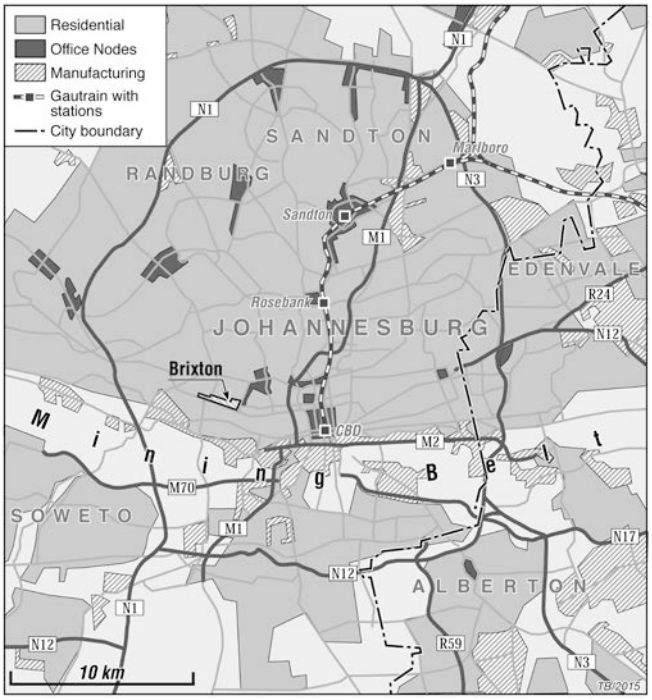


Figure 1: Brixton is part of Johannesburg's diversifying east-west axis, north of the mining belt (own design based on Haferburg et al. 2014, cartography by Thomas Böge)

The east-west axis of Johannesburg runs immediately to the north of the historical Main Reef Road which traverses the city along the northern side of the gold reef and mining belt (see Figure 1). This, in turn, separates Soweto and Johannesburg's southern suburbs (formerly white working class and later middle class extensions to the south of the CBD from the remainder of the almost exclusively formerly 'whites-only' urban fabric to the north (Harrison and Zack, 2014). Crankshaw's (2008) analysis of the 2001 census data for Johannesburg shows neighbourhoods on the east-west axis, along with the CBD forming a strip of areas in which only 0-23% of residents are 'middle-class' (Crankshaw, 2008, p. 1701). Our own analysis of census data of the distribution of income groups in 2011 appears in Figure 2. This shows that Brixton is neither part of the concentration of suburban wealth, nor of the poverty concentration of the south and the northern periphery. Brixton's attraction both to the middle classes and very low income earners is evident in its location in relation to the segregated city. Neighbourhoods on the east-west axis, along with some old areas to the south of the mining belt eastward of Soweto also stand out as being most diversified in terms of former apartheid population group categories (ibid., p. 1704; Harrison and Zack, 2014).

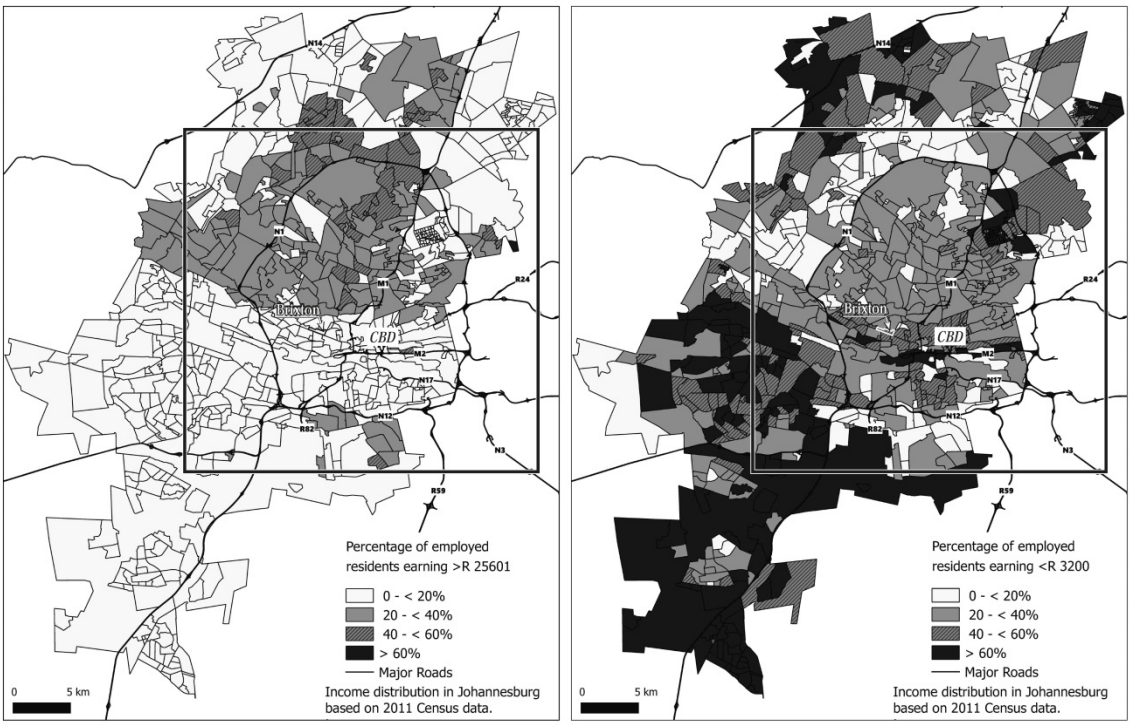


Figure 2: High- and low-income distribution across Johannesburg, 2011 (source: own construction from census data accessed through Quantec, cartography by Miriam Maina).

Johannesburg's east-west axis also follows a geographic divide (the continental watershed): the northern suburbs slope down to the north with higher rainfall and less wind than southern Johannesburg, which slopes down to the south (Storie, 2014). While Johannesburg initially developed informally and haphazardly, sprawling from the current CBD and around the nearby gold prospecting sites, its segregationist and later apartheid planners erased any socio-economic and cultural mixing that emerged. They planned the city's expansion such that the climatically pleasant north was reserved for those who the mining economy and segregationist system privileged, while the harsh south was largely staked out for those who both the economy and the system of privilege needed to exploit (Beavon, 2004). The 'Old South' formed a pocket of white working class neighbourhoods to the south of the mining belt, built here due to their proximity to the city centre and mines, despite the climatic disadvantage (Harrison and Zack, 2014).

East-west expansions of Johannesburg were surveyed and proclaimed in the first decade of the 1900s (Beavon, 2004, p. 89), mostly as white working class residential areas with small plots on an open grid layout. A mere three kilometers to the west of the CBD, Brixton was proclaimed as a residential area in 1903. Along with other neighbourhoods on this east-west strip, Brixton developed over the following decades mostly with one and two-bedroomed semi-detached and small freestanding houses It also includes a limited number of mansions, constructed by the randlords[3], whose wealth primarily led the city's expansion with lush suburbs to the north (Mabin, 2014). The relatively compact east-west expansions were well endowed with public amenities; the western tramline reached Brixton in 1917 serving the area until 1948 when a decision was made to discontinue the city's tram system (Beavon, 2004, pp. 90,161).

[3] Randlords are described as 'that legendary or infamous class of mine owners and financiers' (Mabin, 2014, p. 396).

Johannesburg saw a sequential implementation of the segregationist *Native (Urban Areas) Act of 1923*, which could be used to remove the right of residence of Africans but not of other groups – this was only made possible later, under the Group Areas Act of 1950 (Beavon, 2004). Initially the *Native (Urban Areas) Act* paved the way for 'slum clearance' in the immediate surrounding of the business district. In the late 1920s its provisions were applied to northern suburbs (and an enclave of suburbs to the south east), and only in the early 1930s to much of the east-west axis, including Brixton (Beavon, 2004, p. 99). The Afrikaaner working class, "a struggling minority grouping in English dominated Johannesburg" and ranked below the English working class, managed to establish itself on the western side of the CBD, including Brixton (Harrison and Zack, 2014, p. 4).

During 46 years of apartheid rule, Brixton became an icon of Afrikaanerdom, home to key Afrikaaner political and cultural figures and also to several key institutions of the apartheid government (see Figure 4). The late 1950s through to 1962 saw the construction of the 247m high, iconic broadcasting tower on the Brixton ridge. The Albert Hertzog Tower (now Sentec Brixton Tower) was named after then Minister of Post and Telegraph, a conservative Afrikaaner nationalist (Harrison, 2007). Brixton was also home to the Brixton Murder and Robbery Squad, one of the apartheid state's infamous death squads (O'Brien, 2011), based at what is now simply the Brixton Police Station.

A 'white' group area throughout apartheid, census figures show that already in the mid-1990s Brixton was in the fairly rare category of neighbourhoods with almost equal share of 'white' and 'non-white' residents ('non-white' referring to former population categories 'African', Indian' and 'Coloured') (see Table 1). By 2001, the change in the composition of apartheid era population groups had continued towards the increase in members of the 'black African' and drop in members of the 'white' and 'Indian/Asian' groups, respectively. In the year of the latest census, in 2011, the relative shares of the groups in Brixton have consolidated to fall more or less in line with population mix in Johannesburg's metropolitan region as a whole.

BRIXTON (SUBPLACE)	**1996**		**2001**		**2011**	
African Black	427	**24%**	1.112	**56%**	3.074	**76%**
Coloured	107	**6%**	153	**8%**	323	**8%**
Indian Asian	255	**15%**	115	**6%**	249	**6%**
White	920	**53%**	591	**30%**	373	**9%**
Unspecified/Other	37	**2%**	not designated		49	**1%**
Total	*1.746*	***100%***	*1.971*	***100%***	*4.068*	***100%***
JOHANNESBURG (METRO)	**1996**		**2001**		**2011**	
African Black	1.848.050	**70%**	2.368.043	**73%**	3.395.636	**77%**
Coloured	171.121	**6%**	206.172	**6%**	249.959	**6%**
Indian Asian	96.757	**4%**	134.071	**4%**	212.746	**5%**
White	492.343	**19%**	515.403	**16%**	541.198	**12%**
Unspecified/Other	24.760	**1%**	not designated		35.289	**1%**
Total	*2.633.031*	***100%***	*3.223.689*	***100%***	*4.434.828*	***100%***

Table 1: Residents according to apartheid population groups in Brixton as compared to Johannesburg as a whole (Source: census data accessed via Quantec)

Over the period 1996 to 2011, Brixton's population more than doubled, from 1 746 to 4068, as per the census figures presented in Table 1. This went hand-in hand with a change in the distribution of tenure forms, namely a significant increase in tenants (see Figure 3). There is some evidence that the population increase was absorbed in part through slumlordism, if defined as the overcrowding of tenants facilitated by contravention of land use regulations. An unpublished sample survey of 142 properties evenly spread across Brixton, which we conducted in collaboration with the Brixton

Community Forum in 2010, showed 12% had occupation rates of over 10 people, these being mostly unrelated to one another (53% of the sample households were renting, and only 39% owning) (Haferburg and Huchzermeyer, 2010). Land use regulations permit up to eight unrelated people in a single residential property, any higher number requiring rezoning and the requisite upgrading of buildings (City of Johannesburg, 2009). Given the immediate proximity of Johannesburg's two public universities, a dominant approach among landlords has been the conversion of single residential houses into often cramped and overpriced student accommodation, a practice that occasioned the City of Johannesburg, together with the Brixton and neighbouring Community Forums as well as landlord organisations, to introduce a *Commune Policy* (ibid.).

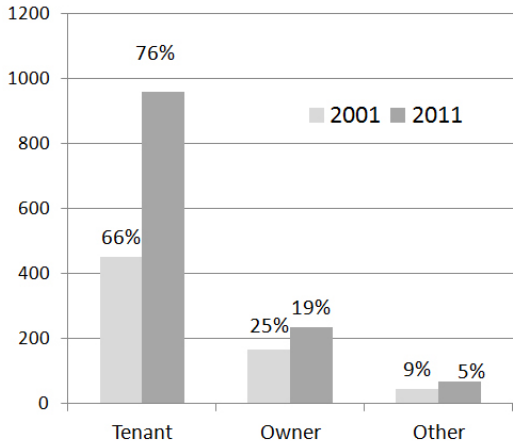


Figure 3: Tenure status in Brixton 2001-2011 (Source: census data accessed via Quantec)

Census data shows that Brixton's income distribution was already diverse in 1996. While only 12% of households earned an income that banks would consider for mortgage purposes (earning upwards of R6 000/month at the time), 38% earned little enough to qualify for fully subsidized housing from the state (earning up to R1 500/month at the time). By 2011, taking substantial inflation into account, 13% of households earned a mortgageable income (earning upward of R12 000), and just over 42% would qualify for fully subsidized state housing (earning up to R3 500/month).[4]

Brixton's proximity to two universities, the public broadcaster, and the revitalising inner city business district Braamfontein, have helped maintain its attractiveness across the different socio-economic strata. In the sample survey of 2010, an overwhelming majority of the 142 respondents indicated that they chose to stay in Brixton because of its location in relation to facilities and the city centre (Haferburg and Huchzermeyer, 2010). This includes a small discerning middle class not wishing to reside in Johannesburg's uniform 'leafy suburbs' or in its gated estates (ibid.). A property owner profile for Brixton, drawn on the Lightstone Property data facility, shows that since June 2014 buyers are predominantly in the mid-thirties to late-forties age bracket (Lightstone Property, 2015b). These may be home owners, or investors who target the student market either by turning family houses into so-called 'student communes' or by purchasing houses already converted for this purpose. Estate agents capitalise on this market, a typical caption being: "Calling all investors: Student Accommodation 3 streets behind…" (Pam Golding, 2015). In the 2010 sample survey, the most cited aspect about Brixton's future (mostly noted with concern) was the expansion of student communes (Haferburg and Huchzermeyer, 2010). The already mentioned *Commune Policy* stipulates that the

[4] Other qualification criteria for subsidized housing, some of which would disqualify many of Brixton's tenants, are that the applicant must be a South African citizen or permanent resident, have dependents, be over the age of 18, not benefited before, and fit to contract (Department of Housing, 2009). Citizenship status had also diversified. Census data shows that whereas in 1996 only 0.9% of people in Brixton were citizens of other African countries, in 2011, this figure had risen to 9%.

goal is to maintain a mix of home owners and communes across all sub-areas within Brixton and the surrounding neighbourhoods (City of Johannesburg, 2009). As the student market saturation is reached, and noting the concerns voiced across Brixton in the 2010 survey, the Brixton Community Forum regularly lobbies estate agents to drop the call for student commune investors from their advertising.

To contextualize Brixton's mortgage market, it is worth noting that in 2007, before the global economic downturn sparked by the sub-prime lending and securitization crisis in the US, mortgage arears in South Africa, meaning defaults of over three months, were at a low of 3.2% of total value; mortgage arears rose steadily and peaked in 2010 at 9.4% of value, and have since declined, by 2014 standing at 3.9% (Melzer, 2015). In Brixton, the home loan market is dominated by South Africa's four largest mortgage banks. ABSA takes the lead, followed by Standard Bank of South Africa. First National Bank and Nedbank have comparatively small loan books in Brixton, followed by South African Homeloans, Investec and others. According to Lightstone Property, the number of mortgage bonds in Brixton was at an all-time high in 2007, dropping steeply in 2008 and hovering at the same level through to 2015. (Lightstone Property, 2015b). It is in this period that the mortgage case in Brixton, which follows, unfolds. It is based on our acquaintance with the mortgage seekers, and a formal interview conducted with them in 2012 (anonymous interview 3, 2012). The case is an example of how a territorialized and stigmatising approach to the financing of the built environment through redlining is met by a determined response on the part of mortgage seekers.

Local agency: challenging redlining in Brixton

In 2009, a self-employed couple with one small child, who were already residing in Brixton as homeowners, sought to relocate to a larger property within the neighbourhood. They identified an historic property with a visual presence, and large enough to be adapted to a family home along with offices for their small architectural firm (see Figure 5). As the property was unsuitable for use as a rental establishment or commune the couple were able to induce the absentee owner to sell. The next challenge was to raise finance for the purchase and redevelopment of the property.

When seeking mortgage finance from several banks, the couple found all their applications declined. When asked to explain, an Investec employee explicitly referred to the property's location in Brixton; the bank had also checked Google Earth's street view facility which had confirmed their fears – people were loitering in the streets. As could have happened in any other area, some other banks also cited the couple's self-employed status as reason for declining the bond.

The couple did not give up. Instead, they embarked on a counter-intervention. They were convinced that the banks' perception of Brixton was mistaken. In order to build their case, they approached the Brixton Community Forum. The plan was to use the Forum's contact list of over 100 residents in order to conduct an e-mail survey on 'professionals' living in the area[5]. The survey asked 'professionals' to name their occupations and indicate the location of their home in Brixton. The response was supportive, with many willing to help prove the bankability of the couple's project. The results were represented on a map, showing 'professionals' dotted across most of Brixton. However, there were no responding professionals in the two southern-most streets (the commercialized part of the suburb) and in the most western part of Brixton (predominantly residential were the community forum did not have significant reach). The map included a few properties to the north of Brixton's boundary (see fig. 4), homeowners in the neighbouring upmarket suburb of Auckland Park

[5] In South Africa, the term 'professional' is strongly associated with a loose use of the term 'middle class', i.e. decently paid white collar work and bankability.

who identify with Brixton due to the activities of its community forum. Of particular interest were the comparatively high values of a few such properties bordering directly onto Brixton. A compelling picture of the neighbourhood emerged, not one of crime and grime, but of an area in which significant personal wealth was invested, and with a connection to the bankable neighbouring suburb Auckland Park.

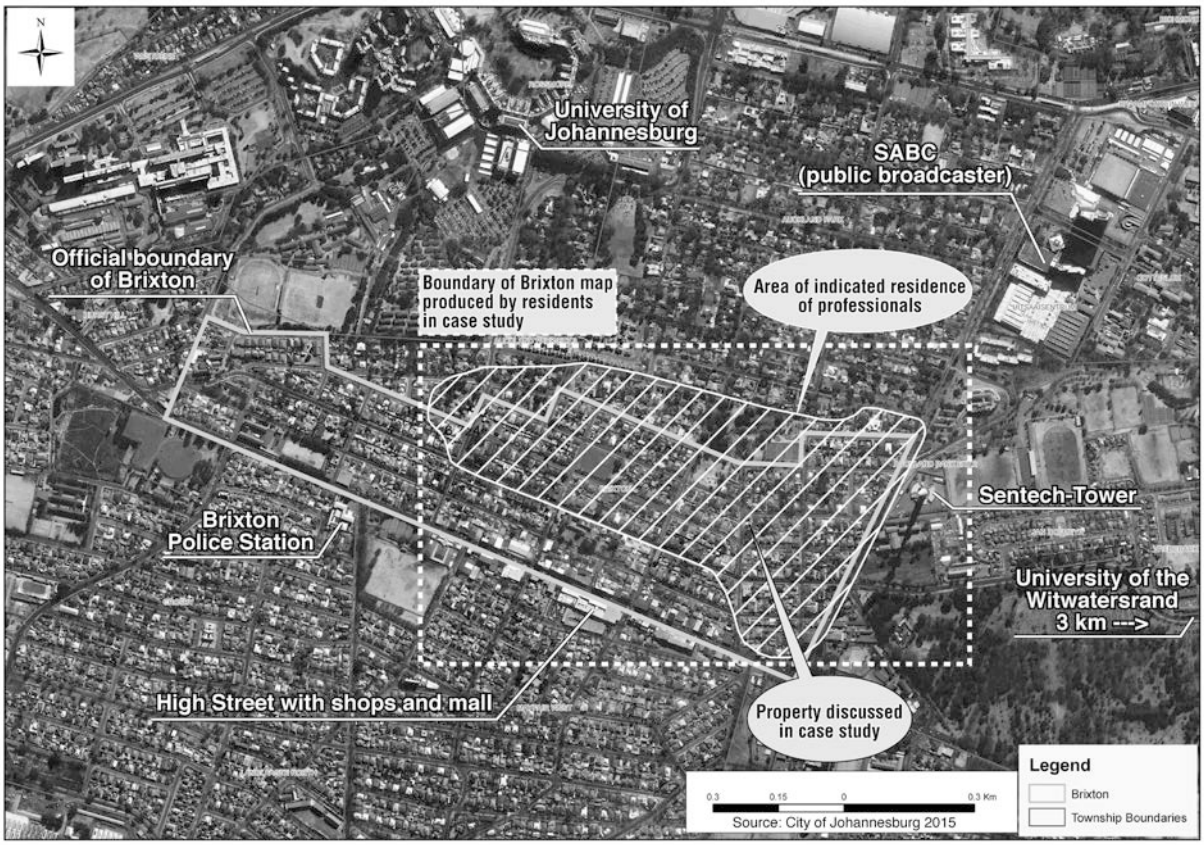


Figure 4: Map of Brixton's key facilities and area in which professionals' homes were identified (source: own construction based on the architect couple's survey in 2010; background: 2012 aerial photography from City of Johannesburg, with permission)

Armed with an empirical argument, spatialised on a map (see Figure 4), the couple had the confidence to re-approach banks. ABSA, the dominant mortgage lender in Brixton, agreed to reconsider its decision and finally approved a bond for the property and its conversion. The couple's plan could go ahead: the property was purchased, renovated and extended, and year later the family as well as the creative firm could relocate (Figure 5).



Figure 5: A century old building, earmarked 'off-limits' by credit-lending institutions due to redlining (left), and the same building after credit was finally granted – renovated and extended to the back (right) (Photographs by the authors, 2010 and 2012)

The socio-spatial composition of Brixton, as the case demonstrates, contradicts the property industry's 'norm' which is determined by uniform, orderly middle class suburbs. The banks translate a perception of Brixton into a fixed representation for decision-making (in Lefebvre's abstract space): Brixton must be redlined. The stigmatization of Brixton as an unbankable suburb is further deepened through a practice that deems it necessary to remotely check (on Google Earth's street view) what kind of people might be visible. Streets in a racially representative, mixed income neighbourhood such as Brixton, with high tenancy rates and student communes, inevitably contain diverse groups of people. With the property industry's socio-spatial norm being one of orderliness, those visible in the streets of Brixton aligned with stereotypes of what the banks perceive as problematic (whether in assumed intention, assumed poverty, or racial stereotyping). When the aspirant lenders questioned the representational basis of the bank's decision, the bank employee's immediate response was to tap into the negative stereotype of loitering.

However, the case also demonstrates banks' openness to accept challenges to their redlining decisions, as was suggested by our interviewee from the banking sector (interview 1, 2015). Indeed, as social space, areas that contravene the property industry's norm and are therefore stigmatized, may be a desirable place for private investment, middle class home and professional work. In our case of Brixton, there is no evidence as yet that this desirability is driving gentrification, as the concentrated locational choice of the creative class is prone to do. The couple's success in changing a bank's perception in relation to one property and securing a loan has not unlocked mortgage finance for others – the strategy would have to be repeated on a case-by-case basis. Our case shows an attempt at countering, in relation to one property, the powerful socio-spatial ideology that drives the built environment through financing decisions. The counter rationale is that it is 'ok' for banks to finance a 'middle class' or 'professional' property aspiration in an area where home ownership and investment by 'professionals' is present. Interestingly, this alternative representation did not cover the entire Brixton, in particular leaving out the most western portion, in which the community forum has little or no reach (see figure 4). It represents a loose network of homeowners that also crosses Brixton's boundary to the more affluent north, all of who clearly identify with Brixton as a 'community'. Given the diverse composition of Brixton, it therefore represents only one of many overlaying social networks and forms of identification with the area (some of which are transient), but one which the mortgage seekers deemed relevant to their cause. The effective communication of the alternative rationale through the spatialisation of the 'professionals' in the area - pushing for a new/alternative representation - led one of the banks to bend its lending policy.

This counter rationale could be successfully presented given collective support. The bond seekers drew on social capital in the form of the community forum and the closely associated network of home owners willing to identify themselves as working in 'professional' occupations. The response of these individuals (who are well represented on the community forum) also has to be understood in the light of their mutual interest in presenting Brixton in a positive light – the financing of any future investment decision, and indeed the property values of home owners, clearly depend to a considerable extent on the area's reputation.

Over and above the collective support or social capital, the couple was also able to draw on their own creative professional and cultural capital. They successfully planned and professionally carried through the mapping and the establishment of an alternative representation of Brixton. The couple was able to combine these two forms of capital to gain access to financial capital (see Bourdieu, 1984). In this sense, the case is also about two possible trajectories for the area. One is the maintenance of the uniquely diverse status quo (representative of the city as a whole) which relies on mortgage finance for middle class investment dotted between often run-down and non-compliant rental establishments. The other, in the absence of mortgage finance for homeowners, is an ongoing shift towards dominance of low income rental accommodation. This would be underpinned by

rentier-style extractive forms of investment – the realisation of the trajectory inherent in the stigma banks impose on the area.

However, the extent to which the couple had to go in challenging this spatial discrimination, assumed trajectory for Brixton and financing decision, and the extent to which they relied on collective support, as well as on their own cultural and professional skills, implies that this is not a strategy that the regular mortgage seeker can or will employ. Challenging the powerful structural determinants of Johannesburg's built environment, manifesting in the very uneven distribution of financial capital through investment circulation, market dynamics and political as well as planning decisions by government, will take more than individual or neighbourhood agency. And yet, the case of Brixton, if brought into wider public debate, may help undo perceptions of social difference and related assumptions on wealth or poverty. With a careful analysis of the conditions that allow for gentrification in a socio-spatial context such as Johannesburg, steps would need to be taken not to unleash the take-over of entire areas by the middle class.

Conclusion

Within a global trend of growing urban inequality related to the way incomes are distributed, and with the private financial and built environment industries driving the urban property market, South African cities have remained alarmingly segregated. A vicious circle of value is attached to the pre-apartheid, apartheid and post-apartheid creation of uniform and segregated suburbs which epitomise a long established norm for the property industry. One implication is the stigmatisation areas that are undergoing processes of integration and transformation, thereby appearing not to fit a so-called norm. Financial sector criteria for the bankability of suburbs and their relevance as a municipal tax-base, tie bank and government fiscal interests together in a way that frustrates the process of diversification, desegregation and cosmopolitanisation of South African cities and neighbourhoods. As demonstrated in this chapter, spatial stigmatization in the form of redlining by financial institutions is not only a form of space-based economic exclusion, but it is de facto a significant contributor to the reproduction of spatial segregation in the post-apartheid condition. More specifically, the practice is detrimental to the many potential local initiatives of individual and collective investment, upgrading and bottom-up urban renewal, be it middle class or not: as soon as credit would be required, the territorialising effects on the urban fabric set in. In South Africa today, redlining remains a legitimate practice, not challenged in public discourse nor on the radar of legislators or policy makers. From this point of view, it is notable that individual mortgage seekers are motivated to challenge this system, and may employ alternative spatial representations to do so.

In further research on the countering of spatial stigmatisation by the property industry and financial institutions, it would be relevant to examine the roles and relationships of different actors. The 'modes of engagement' (see Haferburg and Huchzermeyer 2014) of banks and the supporting industry of estate agents, property advisors and aspirant consumer that were examined in this chapter, need to be complimented with an analysis of the rationales and approaches of state and political actors. Thus we conclude this chapter with a hypothesis that stigmatisation is not only the purview of private sector actors, but might well be found in mutually reinforcing rationales across different spheres of actors that shape the city at both micro- and macro-scales.

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