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Evaluating global best practices in mixed-income housing: recommendations for affordable housing delivery in South Africa through the FLISP programme

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2020
https://hdl.handle.net/10539/31182

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ABSTRACT

The South African housing policy has evolved since the abolition of Apartheid. The government, through the provision of free housing and partial housing subsidies for low-income earners, still faces a housing shortage in urban areas. Housing for the middle-income earner's gap market is specifically challenging because they earn too much for full government housing subsidy and too little to qualify for bank mortgage loans. An affordable housing backlog of 2.1 million houses exists in South Africa. Globally mixed-income housing has been implemented to address the affordable housing shortage in cities. This study aims to explore global best practices in mixed-income housing for the delivery of affordable housing to low-income earners by using the Financial Linked Individual Subsidy Programme (FLISP). The study used a qualitative meta-analysis methodology that entails using secondary data from the studies on the countries sampled in the study. It involved the systematic collection of data that were reduced to key points and themes that aided in the analysis. The findings from the study indicate that for successful mixed-income housing delivery, the government must ensure a concise housing policy is in place, housing affordability is addressed by providing subsidies, and inclusionary housing policy is implemented with incentives to encourage private developer participation. The study concluded on the implementation of global practices used in other countries for the delivery of affordable housing with the assistance of subsidies in mixed-income housing for implementation in South Africa. Lastly, the study recommends using FLISP subsidy in inclusionary housing developments to create a demand market in such housing projects.