

# **SUSTAINABLE HOUSING POLICY AND PRACTICE – REDUCING CONSTRAINTS AND EXPANDING HORIZONS WITHIN HOUSING DELIVERY**

*Professor Ambrose A Adebayo and Pauline W Adebayo  
School of Architecture, Planning and Housing  
University of Natal, Durban, 4041, South Africa*

## **ABSTRACT**

The South African housing policy is formulated around the supporter paradigm, where state assistance is given in the form of a capital subsidy grant, to households who then take over the process of housing provision in an incremental manner. Constraints in improving housing for the lowest income groups however continue to be experienced in the areas of affordability, the impact of health on housing development, and planning, design and management of the resultant built environment.

Affordability is at the heart of households' efforts to improve their housing situation. It has been widely recognized that employment, income generation and access to housing are highly interrelated. In South Africa, the poor's incomes have continued to be too meagre or unstable to permit commitment of scarce resources to housing. This scenario becomes more manifest in situations of poor health perpetrated by incidences of AIDS, tuberculosis, malaria, etc, and in addition, other illnesses caused or exacerbated by the poor's living environments, all of which impact profoundly upon household economies due to increased health expenditure. Improvement of housing then becomes well nigh impossible, affecting directly the performance of housing policy. Further, the configuration of housing, spatial organization and grouping has been inappropriately translated into the built environment, resulting in a lack of interrelationship between the people and socio-cultural and economic aspects, and creating rigid, monotonous housing environments.

This paper addresses these areas of concern with proposals towards the achievement of holistic and sustainable environments. Towards affordability, the paper explores the increased role that the informal sector can play in providing income generating and entrepreneurial opportunities for the poor. A case is made for the impact of health on the economy in general and on housing in particular in South Africa. Finally, with regard to the design and management of housing, an appropriate solution is presented to enhance the quality of the built environment.

## **POLICY DYNAMICS: A DISCUSSION**

In a democratic South Africa, the sense of the housing policy was to a large extent one of optimism. In 1994 the housing conditions of many South Africans especially the black people were unsatisfactory and the expectations of the government very high on delivery of housing as part of the Reconstruction and Development Programme (ANC, 1994). It has been argued by Munslow and Fitzgerald, and Westhuizen and Botha (1995) as cited in Mackay (1999), that the Reconstruction and Development Programme concentrated on vision rather than in the design and development of institutional arrangements for delivery, and in housing, and other areas of policy, there was inadequate emphasis on reforming the administrative infrastructure and putting responsive delivery mechanisms in place as a prelude to effective implementation. This vision was the dominant ideology of policy in housing, and the human resources and institutional arrangements in light of restructuring and reforming, needed time to mature, and this had implications on the success of most programmes including housing.

The birth of democracy in South Africa escalated urbanization and population growth in the cities, and on the other hand, the lifting of sanctions on South Africa and the restructuring of the governance apparatus met with growing interest of the world in South African cities as

places for all, for development and creation of wealth. The problem facing policy is one of determining how to redistribute such wealth and to create new wealth, and how to attract investment by making cities more competitive under new conditions of integrating people regardless of race, ethnic group, gender, or their activities and housing in the city. Secondly, the question of how to address the unequal access to work opportunities, education and welfare as an integral part of housing is also critical.

South Africa exhibits first world and third world characteristics in people's living conditions. Third world living conditions are manifested in housing problems deriving from historical inequalities and injustices in the educational and political structure, and the lack of income. There is good quality shelter available, but its availability is determined by market forces which exclude a large part of the community from participating. This housing market has not changed much in an economy experiencing only limited growth, and nor have the affected people recovered from the past blight of poverty. The redistribution of population groups and integrating them as part of the urban system has proved to be elusive. The pattern of demographic distribution still shows, as argued by Anderson (1994) and Bond and Tait (1997) that a new type of segregation is the class difference between people who have a position in the labour market, and others without. Economic and social segregation continues to emerge through the implementation of the newly adopted policy of incremental housing. While this is not the intention of the new policy, it is inevitable as the basic underlying nature of the divisions within population groups is economic. Integration measures that bring different groupings together are critical in South Africa today, and policies of integrating class differences could be achieved through housing policy if measures such as inner-city housing, mixed-use activities and buildings, and others, are built into policy and practice.

It is widely recognized in policy that there is need to adopt integrated development plans and processes, de-racialize institutions like schools and clinics and extend bulk services. Efforts in this regard are embryonic and vary in their relative scope from place to place. It could be argued however that appropriate housing development is one single intervention that can contribute significantly to the achievement of these goals and therefore to the restructuring of the city. Appropriate locations for the poor, and the need to distribute the poor amongst the rich and the rich amongst the poor, calls for land reform in the cities and the availing or vacant land in affluent residential areas for low cost housing development. The South African government is committed to provision of and re-addressing the imbalances of housing (Department of Housing, 1994), and to the restoration of land rights to claimants who were dispossessed discriminatorily in the past according to the Land Restitution Act of 1997. This Act forbids development of any kind on land subject to claims. This has acted as an obstacle to housing delivery by compounding an already problematic land question. Apart from the slowing down of the housing delivery process, legal costs and escalation of land prices are other added obstacles.

The myriad hurdles cited in the foregoing discussion will continue to put pressure on the government to develop housing strategies that can meet housing need. Housing delivery will continue to take place incrementally, with the capital subsidy scheme as its cornerstone, and with a heavy responsibility on subsidy beneficiaries to play a role in the provision of their own housing. Whether this objective is ultimately achieved or not will depend on whether the subsidy is administered in a way that maximises the poor's options and enhances their efforts and initiatives to improve their housing expeditiously.

### **INCREMENTAL HOUSING SUBSIDIES**

A sustainable housing delivery programme in South Africa has to be located within the supporter paradigm as history has proved that both the traditional private and public sector programmes have failed to provide shelter in adequate volume at prices the poor can afford. The South African housing policy is therefore formulated around the enabling approach

theme, where the state acts as supporter rather than provider of housing, by providing assistance in the form of a capital subsidy grant to households within a predetermined income range. The subsidy amount is meant to secure a site, basic services and a starter house. The bulk of the poor would then take over the housing process and build permanent dwellings through incremental housebuilding. Subsidies have therefore been used to encourage participation of low income groups in their housing. This essentially curves out a role for individual consumers of housing to make some contributions to enable the government to solve the housing problem. There is an inherent contradiction in this scenario. The sustainability of housing delivery in South Africa continues to be dependent on the individual households' contribution to the housing process. Yet, lack of affordability of housing inputs continues to undermine the achievement of this goal. For many South Africans, the concept of affordable housing means housing costing no more than R16 000.00 in total and constituting the subsidy amount only. This maximum subsidy amount is not sufficient to build decent accommodation (Bond and Tait, 1997). There is therefore a critical need to institute mechanisms allowing for greater affordability of housing by the poor in the areas of access to employment opportunities and skills as well as affordable credit to allow the poor to augment their subsidy amount. In this area, an increased informal sector role is called for, as are housing finance mechanisms suited to the circumstances of and affordable by the poor. Locating the poor with sensitivity to their need for proximity to employment, social and other opportunities that optimize their chances to generate incomes is also advocated for.

### **HOUSING AFFORDABILITY**

Housing affordability remains a key hurdle preventing large scale delivery of housing in South Africa. In most housing projects, starter houses have remained as they were for more than five years (Smit, 1998). It would seem then that with no possibility of an increase in the subsidy amount, for those many people unable to afford to build onto their starter house, the goal of a permanent complete dwelling remains an elusive one. Furthermore, a good number of poor people in whose hands the capital subsidy programme has put properties are also unable to afford the range of ongoing water, electricity and rate charges associated with formalized owner-occupation.

Affordability is central to the poor's efforts to translate the starter house into a complete dwelling. There is a contradiction in the current policy's market-oriented approach to low income housing delivery when unemployment and poverty abound in South Africa. Two areas are at the heart of addressing the affordability question. Firstly, and as defined by Agenda 21 of the UN Conference on Environment and Development, high priority should be given to employment and income generation needs of the poor and the growing number of people without any source of income (UNCHS-Habitat, 1995). Secondly, even among households that generate some form of income, many are still not concerned about housing given their daily necessities of living. For such, credit will need to be availed to augment their limited resources and allow housing to become an expenditure item. Such credit will only be desirable by the poor if it is tuned to their circumstances and does not excessively and continuously strain their budget or force them to forego other basic items of expenditure. There are still other innovations that government can institute to promote increased affordability by the poor. More realistic building codes and shelter standards and the use of indigenous building materials and technologies have the potential to reduce the ultimate cost of housing and lend themselves better to the individuals' participation in the self-build process. These components have the potential to cumulatively make housing more affordable by the poor.

### **Location**

The location of new dwellings should be chosen carefully, for it may considerably influence the ultimate impacts.

The capital subsidy entitles low income households in South Africa to a product consisting of standardized serviced plots with freehold tenure and a core housing structure, thereby conferring the poor a legal and physical framework within which to operate. The poor view this space as more than just a family dwelling - it is a piece of potential real estate, a potential site of income producing activities and a base of participation in the large urban economy. Such a site should therefore be provided in locations that maximize these aspects.

Capital subsidy intervention in South Africa has taken place through an elaborate centralized housing delivery framework, designed for the rapid delivery on greenfield sites. Such intervention has required the relocation of informal settlement households, predominantly to vast, cheap, peripherally located, standardized dormitory developments, thus largely perpetuating the existing structure of the South African city (Huchzermeyer, 2000), where the poor are located far from areas of work and play, and where their access to jobs and income are seriously undermined. Some of the relative locational advantages of informal settlements have also been lost.

A key element of the South African housing policy is to ensure that low cost housing is located close to areas of economic opportunities. The importance of accessibility to employment and services is universally recognized. Workers who are relocated to outlying sites where land is cheap and easily assembled, but where job opportunities are limited, have sacrificed access to jobs. Similarly situated formal workers may also be deprived of work opportunities for example in instances where they cannot be incorporated in workshifts outside normal working hours (Burns and Ferguson, 1987). With inefficient transport systems, access has been reduced, commuting times lengthened and commuting costs heightened. Other impacts include development of establishments that cater to consumers routine shopping needs but at monopolistic prices. Yet, the price of better located land is a prohibitive factor given the financial status of low-cost housing consumers, even with assistance. Housing delivery so far points to distant locations of majority of the housing projects that have been either implemented or approved for implementation from areas of economic opportunity, and conscious decisions to take this into consideration in future projects is imperative if the housing affordability issue is to begin to be addressed (Adebayo, 2000).

What options exist that allow for optimal location of low-cost housing for the poor? This paper argues that the role of the state as facilitator has not been exhausted in terms of what it could be doing to begin to package housing projects in a manner which would alleviate the glaring locational hurdles observable in the housing process. Land informally settled on can be viewed as already identified and only needing formalization. More upgrading projects should therefore take place as opposed to sites and service schemes which constitute the majority of the housing projects developed so far. International experience points to a better income generation record in upgrading projects by virtue of their often close proximity to employment opportunity. Further, land owned by absentee landlords, land held by the buffer zones of apartheid city planning and small pockets of vacant land in the middle and high income residential land could be targeted for low-cost housing (Makhatini 1999, Adebayo, 2000). There is also urgent need for government to come up with plans to creatively provide access to public land, or otherwise intervene to make more optimally located land available at nominal cost. This would serve the dual purpose of locating the poor close to the city, and permitting more of the subsidy to be spent on the actual house and services.

It is necessary to caution however, that scarce and expensive land requires building at high density and because of this, the common low-profile auto-construction of low-cost housing in South Africa seems impractical and unsustainable in the long run.

### **The Informal Sector and Income Generation**

Very little wage employment is being created in South Africa, especially relative to need. An acceptance of this status quo points to the need to strengthen the informal sector by creating new and better opportunities for the poor to participate and removing the myriad obstacles under which this sector operates (Dewar and Watson, 1981).

Over the last three decades, attitudes towards the informal sector have undergone some radical changes internationally. Far from representing the inefficient remnants of a declining traditional economy, this sector, is in fact efficient and labour-intensive: it makes good use of local resources and can go some way towards filling in the employment gap. The informal sector should therefore be directly stimulated and supported by government policy measures (ibid).

The informal sectors role in poverty alleviation is now widely recognized. It is in this sector that more and more poor and new job seekers are finding opportunities to earn an income. The sector has also been a major source of human resource development since it serves as a training ground for many and enables them to acquire skills at low cost and with little public expenditure in most cases. Despite low incomes, many informal workers have mobilized considerable savings both in cash and kind to develop their own businesses. Since all the capital investment in this sector is almost always financed through participants' own savings, there is little burden on the public sector and little public subsidy to the sector. Yet the sector has expanded tremendously. It has passed the market test of viability and it generates goods and services of value to the society (UNCHS (Habitat) / ILO,1995). These merits if built on, hold the key to unlocking substantial income generation potential in South Africa.

What is the current informal sector in South Africa like? For the poor, it is characterized by many small extremely fragile businesses, yielding generally low and often intermittent returns. Working hours are long, working conditions usually poor and security is minimal. While the informal sector does hold the potential to alleviate conditions of poverty and unemployment, it is essential to remove certain barriers. Present harassment of small operators by officials should be removed. Informal sector operators should also be encouraged to use part of their residences for entrepreneurial activities rather than be penalized for doing so. Further, there is need for establishment of institutions operating on a decentralized and regional basis and offering loans of any size to allow businesses operators to purchase supplies in bulk, thereby enjoying savings. Currently, most credit schemes are directed at small and medium scale businesses in the formal commercial sector, and rarely target the lowest level of informal entrepreneurs (Dewar and Watson, 1981).

Businesses operating in many of the low-cost housing areas, poorer areas of the city, and in areas not designated for such operations, are hampered by lack of adequate services in the form of clean water especially for businesses dealing with fresh foods, as well as hygienic surfaces for handling food, electricity and shelter. These should be provided in well located areas close to major points of accessibility where human traffic will constitute a vibrant market. Various attempts to relocate street hawkers to areas with critical services have invariably failed on account of unfavourable locations. Small businesses will only generate income if they are provided for at the major points of opportunity within cities.

The housing process can have important links with the informal sector. The informal construction industry, constituting very small firms and private individuals can itself be a major source of employment much needed by the urban poor. A programme which is organized so that the poor pay professionals as the developer-driven South African mode of housebuilding, has to be inferior to one relying more heavily on unskilled and

semi-skilled labour from an income generating point of view, no matter what the relative merits are of housing produced. Overall, sluggish growth of urban employment must continue to be a major concern to housing policy makers considering that the largest part of additional pressure for shelter will come from low and middle income households with very limited ability to pay for housing and related services. Vigorous measures to pursue absorption of as many people as possible into higher paid employment in the formal sector must therefore take place simultaneously with promotion of the informal sector.

### **Affordable and Suitable Credit**

The argument that the subsidy is only the first step in an incremental housing system that will ultimately generate top structures is unrealistic given the lack of appropriate and affordable credit (Bond and Tait, 1997). The South African housing policy is based on the assumption that most people eligible for subsidies will be able to secure bond finance or other forms of credit to top up the housing subsidy. Unfortunately, experience of housing delivery to date shows that the capital subsidy scheme has put a lot of property into the hands of the poor but has done little to enhance their ability to access credit mechanisms.

It is a widely acknowledged fact that traditional housing finance institutions are unwilling to lend to low income households due to abnormal risk, perception of risk and the non-rewarding nature of the low-income market, and a corporate culture that is not geared towards low-income people. There have been numerous attempts on the part of the state to persuade traditional lenders to extend their credit lower downmarket to poor households. These initiatives have however thus far not succeeded in fostering a significant increase in low-income housing delivery. The little credit extended has been to those at the top of the low-income scale (Bond and Tait, 1997). In the absence of any remarkable role by the traditional lenders, non-traditional lenders have stepped in to provide non-mortgage based finance targeted to low-income people. This form of credit seems more suited to the needs of the poor. As Wessels (1990) argues, the majority of the poor need affordable shelter for life. What they do not need is a financial burden for life, paying for a monument that will outlive them. Small frequent loans are what is required by many households who do not desire and cannot afford the financial commitment of bond repayments. This kind of lending could be linked to the savings potential of low-income people to enhance performance by mobilizing such savings into a housing finance system. By committing household income to savings, the risk of default is likely to be lower on savings-based loans (Theta, Merrill et al, White, 1994). The savings principle has been employed successfully around the world – Philippines, Bangladesh, Kenya and others (UNCHS-Habitat, 1992). Group savings schemes in particular have worked well for the poor not only because of the ability to harness the poor's combined potential, but also because of their ability to extend smaller frequent loans suited to the paying capacity of the poor, without requiring collateral or regular employment.

A successful credit policy requires loans to be flexible and easy to negotiate, non-discriminatory and innovative. Critical also is the fact that credit for the poor be aimed at income generation and employment creation in the informal sector. The Grameen Bank has employed this principle to successfully break the cycle of poverty (UNCHS-Habitat, 1992). In South Africa, while intervention with such credit is on the increase, it is by no means nearly enough to meet the credit needs of the poor and therefore methods to step up such efforts are urgently required.

### **Health and Housing Affordability**

Affordability of housing inputs and housing credit has been established as central to the sustainability of the South African housing policy. Affordability has links with people's state of health and this link can no longer be ignored.

Health is a continuous concern among the poor because of living conditions in which poor sanitation, poor disposal of waste, and water and air pollution are an ongoing reality. Many diseases suffered by the poor can be traced back to their living conditions. The eradication of unhealthy living conditions has been on the agenda in South Africa for a number of years now, and yet even the housing resulting from the government's subsidy scheme has not necessarily achieved this. Overcrowding, damp, poor sanitation and absence of health facilities are still observable in some of the recently developed projects. In addition, South Africa is still grappling with tuberculosis, malaria and especially, HIV/AIDS. Vast resources are going to be called upon to effect solutions to these and other health problems. These will become available at the expense of other critical needs, including housing. Furthermore, the effects of ill-health are not felt by the suffering individual alone. They impact on household economies, sometimes threatening the very livelihood of families especially where breadwinners are debilitated (Adebayo and Adebayo 2000, Whiteside and Sunter 2000, Whiteside et al, 1995).

In terms of housing affordability, health has several impacts. The cost of ill-health to the household is felt through the demand for care which may require both cash expenditure and labour, the latter being diverted from other, and possibly productive uses. In addition, if the patient is an adult, then the family will be faced with losing their labour, and if they are employed, income. In the case of AIDS which is an epidemic of concern in South Africa currently, the 25 – 40 year age group mainly affected has implications on the group's ability to work and generate income, and to pay for housing and services, especially considering that the bulk of cases are in the poorer socio-economic groups who currently have the least ability to pay for these services (Whiteside et al, 1995). For those pushed to poverty by ill-health, the desire and need to translate the starter house into a permanent dwelling is seriously undermined. This questions the very basis upon which sustainability of housing policy rests, which policy is dependent on people's ability to carry it through. Already for example, the Provincial Housing and Development Board in KwaZulu-Natal has issued guidelines that take into account the need for the Board to consider funding for the provision of accommodation for people and families affected by AIDS (Whiteside and Sunter, 2000). The need to take on this kind of responsibility on a large scale has the potential to derail housing delivery substantially. Actions outside the housing arena that include vigorous preventive plans of actions and education on management of the pandemic diseases, need to take place concurrently with housing delivery. As far as diseases of poverty are concerned, poverty alleviation should continue to be a priority of government, communities and the non-governmental sector.

### **DESIGN IMPLEMENTATION IN PRACTICE**

The low-cost incremental housing in South Africa seems to focus only on cost saving rather than design and layout that recognizes human habitation. Mass production of housing units has led to loss of architectural value, aesthetic quality and a sense of identity for its residents, making it an area of great concern in policy implementation. The professional attitude towards designing for the poor is questionable, and the resultant places as part of the face of the city are an aspect that needs to be corrected, through research to understand the appropriate development concept that reflects people's behavior in space, activities and appropriate response to context and environment.

The traditional settlement pattern and houses, even in informal settlement spatial organization, exhibits common concepts of courtyard and cluster of houses as well as utilization of space that integrates social, economic and climatic conditions as factors determining the basis of conceptualizing such housing. As argued by Denyer (1978), an examination of indigenous settlements and architecture in Africa show a personal adaptation in a style properly worked out and closely tailored to the needs of the people. Anderson (1974) concentrates on the built environment and describes traditional architecture

as 'by the people for people'. If architects, planners and engineers are an integral part of the society, they should understand the norms, codes and value systems of the society they live in which will in turn request for a different mode of operation and intervention that is responsive to provision of housing in South Africa.

Low cost incremental housing is arranged spatially along straight lines, is monotonous, has no hierarchic ordering principle in spaces and lacks aesthetic attributes. Zeri (1974) suggests that architecture is composed of the void itself, the enclosed space in which man lives and moves, and that internal space is the protagonist of architecture. Gideon (1964) on the other hand, suggests that internal space is merely a stage in the development of architectural space conception and that it is the interplay between interior and exterior space which is critical. The South African society has been socially disintegrated through the apartheid system and one objective of the housing policy is integration and restructuring of the city and spaces. If this is understood, then the quality of indoor and outdoor space that provides solutions to the interrelationship between the people, social-cultural and economic aspects, and environment, is critical and should be the priority of built environment professionals.

With regard to the construction of houses, the notion of self-help and community participation is an integral part of indigenous African architecture, culture and value system. In addition to the living environment, economic and income generating activities are incorporated as part of the house function. This concept should be reconceptualised in the present housing design as it has been recognized as a method of survival for the people. The single 'tea-rooms' already existing in neighbourhoods could still work alongside these residential economic activities.

The current housing implementation concept with regard to design needs to be inspired through research carried out in the area of settlement patterns and house form in traditional architecture to understand the principles and processes underlying qualitative built environments. This is widely recognized in the work of Hassan Faithy (1973) where the acquired knowledge was synthesized in the design and implementation of Gournia Village in Egypt. What inspired him was not only the spatial organization, or the built form, but the method and technology in construction and the use of indigenous building materials which were simple, cheap and environmentally friendly.

The South African housing policy advocates for the use of local building materials and technologies. However, in practice local governments have continued to adhere to building codes and regulations that are largely unaffordable by the poor, leading to a lack of housing consolidation, or consolidation with materials that are considered inferior and inadequate. What could be considered appropriate yet affordable construction materials for the poor that would not entail the use of for example, polythene? All over Africa, governments are experimenting with building materials and technologies that meet functional, safety and aesthetic standards while enabling cost reduction and affordability. This is an area that needs to be researched thoroughly and experience from elsewhere in the continent brought to bear on housing delivery in South Africa.

## **RENTAL HOUSING**

The focus of the South African housing policy is on owner occupation, and rental housing has been associated with the apartheid housing policy formulation. One form of rental housing which has not been transferred through privatization or discounted purchase, is hostels. The resolution of the hostel question has not met with great success. Hostels are a result of the political ideology of apartheid, which form of housing has left behind habitats that are crime-infested and unhealthy, and where social disintegration has occurred. An analysis of the existing hostel situation is intimidating with imposing architecture in the landscape, and the overcrowding that exists in the hostels may result in health hazards



while contributing to the deterioration of the buildings and services. This inhuman face of housing needs radical intervention by conversion to new environments of social integration. Attempts at conversion of hostels to family units have met with difficulty because of inappropriate intervention, with a strategy that has developed a negligible amount of family units among predominantly male hostel environments, which approach has been threatening to any potential occupant of the newly converted units (Adebayo and Adebayo, 2000). Intervention has to be more than one-off buildings. The revitalization of entire hostel neighbourhoods should be the focus of any of intervention aimed at social integration. Reconceptualization of the environment and architecture to more friendly buildings is called for.

The issue of inner city housing is another dimension of rental housing that needs to be pursued in South Africa. Bringing people close to the city is widely recognized as a positive move, not only on account of its ability to open up opportunities for the poor, but also because of the potential to utilize already existing infrastructure, and to use costly land optimally. Some people have however had the misconception that compactness, bringing the poor into the inner city residential areas has the potential to turn the city into urban slums. European cities have proved that there is no basis for this argument. Towards this end, some of the vacant buildings in the city could be converted to rental accommodation. Further, there should be a change in the existing building composition in the innercity, and offices, commercial and other buildings should incorporate residential accommodation alongside business, recreational and social activities as a way to reintegrate the city.

## **CONCLUSION**

Housing the poor in South Africa is a long term programme whose success is dependent on a delivery system in which individual subsidy beneficiaries must be able to participate. It is anticipated that a good record of economic growth will be able to place the poor on the road to affordability. However, economic growth must be coupled with government efforts to allow the poor to partake of the benefits of such economic growth. In addition, the built environment created should be a matter of concern if a sustainable and responsive place is to be created. Finally, if the government is serious about acting as facilitator in the housing delivery system, housing policy must be seen as an experiment to be tested in the field. The policy can therefore not be separated from its implementation. Its feasibility will be dependent on review and reformulation to take account of the practical hurdles that have been the subject of this paper.

## **REFERENCES**

- Adebayo A and Adebayo P. 2000. 'Towards the Development of Humane Architecture and Habitat – a Critique of African Cities'. Paper presented at the Urban Future 2000 International Conference on Issues Confronting the City at the Turn of the Millenium, Johannesburg.
- Adebayo P. 2000. 'Enabling the Enabling Approach to Work: Creating the Conditions for Housing Delivery in South Africa'. Paper presented at the Urban Futures 2000 International Conference on Issues Confronting the City at the Turn of the Millenium, Johannesburg.
- Adebayo A and Adebayo P. 2000. 'The Future African City'. Paper presented at the Urban 21 Global Conference on the Urban Future, Berlin Germany.
- Anderson R. 1999. 'Divided Cities as a Policy-based Notion in Sweden'. Housing Studies Vol 14 No.5, UK : Taylor and Frances Oxfordshire.
- ANC. 1994. The Reconstruction and Development Programme, Johannesburg : Umsanyano Publications.
- Burns LS and Ferguson. 1987. 'Criteria for Future and Settlement Policies in Developing Countries'. Shelter Settlement and Development, ed Rodwin L: Nairobi, UNCHS (Habitat).
- Bond P and Tait A. 1997. 'The Failure of Housing Policy in Lost Apartheid South Africa'. Urban Forum Vol 8 No.1.

- Department of Housing. 1994. Housing White Paper, A New Housing Policy and Strategy for South Africa.
- Dewar D and Watson V. 1981. Unemployment and the Informal Sector – Some Proposals. Cape Town: Urban Problems Unit, UCT.
- Denyer S. 1978. African Traditional Architecture. London: Heineman.
- Faithy, H. 1973. Architecture for the Poor. Chicago: The University of Chicago Press.
- Gideon H. 1964. The External Present: the Beginning of Architecture. New York: Pantheon.
- Huchzermer M. 2000. 'A legacy of Control?' The Capital Subsidy and Informal Settlement Intervention in South Africa'. Paper presented at the Urban Futures 2000 International Conference on Issues Confronting the City at the Turn of the Millenium, Johannesburg.
- Mackay. 1994. 'Housing Policy in South Africa: The Challenge of Delivery'. Housing Studies Vol 14 No 3, Taylor and Francis.
- Makhathini M. 1999. 'Restructuring the Apartheid City of Durban Through Low-cost Housing Development-Opportunities and Limitations'. Durban: University of Natal Unpublished Msc Thesis.
- Merril S, Griffin Sand Richardson P. 1994. 'Proposals for Public/Private Partnership for Low-income Housing – A review of Policy Framework and the Roles of Traditional and non-Traditional Lenders and Wholesale Finance Mobilization'. Prepared for the Joint Technical Committee on Retail Lending Initiatives, Department of National Housing, Republic of South Africa, Land Restitution Act 1997.
- Smit D. 1998. Housing Sector Review Paper. Durban Metro Housing.
- Theta Securities. 1994. 'Wholesale Fund Mobilization'. Paper Prepared for the National Housing Forum.
- UNCHS (Habitat) International Labour Organization. 1995. Shelter Provision and Employment Generation. Geneva Switzerland: UNCHS(Habitat) / ILO.
- UNCHS (Habitat). 1992. Global Shelter to the Year 2000: Improving Shelter-Actions by Non-governmental Organisations. Nairobi: UNCHS (Habitat).
- Wessels J. 1996. 'Housing in the New South Africa'. Transcript of the National Workshop, Institute for Housing of Southern Africa.
- Whiteside A and Sunter C. 2000. AIDS- The Challenge for South Africa, Cape Town: Human and Rousseau Tafelberg.
- Whiteside A, Wilkins N, Mason B and Wood G. 1995. The Impact of HIV/AIDS on Planning Issues in KwaZulu-Natal'. Town and Regional Planning Supplementary Report Vol 42, Pietermaritzburg: Town and Regional Planning Commission.
- Zev B. 1974. Architecture in Space. New York: Horizon.