Enabling the Right to Build through Housing Support Centres

Acknowledgements

Introduction

There is a growing discourse around self-build housing construction, and the role of communities in development more broadly, but there is a risk that this, in practice, becomes state withdrawal from or neglect of housing consolidation. In the absence of state support for and enablement of self-build top-structure construction and incremental housing consolidation, people will construct top-structures to the standard that they can afford, which may result in large number of informal structures – not an ideal human settlements outcome.

There is currently uncertainty regarding the downscaling of delivery of top-structures in favour of the delivery of serviced sites (rapid serviced land release/site-and-service) and how self-build can be enabled, supported and regulated. The state is increasing the individual housing subsidy, but not the overall housing budget (Eglin, 2022), and sharpening the focus of subsidised housing to those considered most vulnerable – the elderly, people with disabilities and military veterans – thereby reducing its prominence in large-scale subsidised housing provision. This presents an opportunity for civil society to engage the state on the details of how this shift in focus can happen, and make suggestions as to what a site-and-service policy should and could entail and how self-build can be enabled, supported and regulated. The lack of detail also presents an opportunity for civil society collaboration and advocacy to contribute to and inform ongoing discussion on how to enable and support the right to build, and feed into the ongoing review of housing policy and programmes.

The right to build refers to allowing people to build their own homes, with the necessary guidance and support from the state and other role players (Cape Town NGO Collaborative, 2019). The right to build allows municipalities to tap into the latent willingness and agency of communities for incremental top-structure consolidation, and allows for the building of partnerships with stakeholders and role-players involved in the construction process. However, the right to build is premised on the right to occupy, and therefore tenure security is critical. Recognition of the right to build is not just a moral imperative, but presents an opportunity in a constrained fiscal environment. Housing should be viewed as a process, not a product, and should be about giving households choice in how this process unfolds. Enabling and supporting self-build in all its varieties can allow for a more demand-led housing process that acknowledges choice, people's agency and incrementalism. The right to housing, encompassing the right to build, is enshrined in the Constitution and there is broad acceptance of the importance of housing and sustainable human settlements in terms of poverty reduction and asset creation. In the context of fiscal sustainability, the acknowledged issues with large-scale subsidised housing provision and the shift in focus to site-and-service, self-build must therefore be enabled.

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Isandla Institute/Alexia Webster: Site C, Khayelitsha.

An appreciation of the context of housing needs, settlement typologies and socio-economic realities needs to inform discussion around housing consolidation processes and self-build. There is currently a housing shortage of approximately 3.7 million, which is estimated to be growing at 178 000 annually (CAHF, 2021a). The average monthly salary (in February 2021) was R23 122, but given extreme inequality, just over 25% of the population or 7.7 million households earn a monthly income less than R3 500. An additional 7.2 million households have a monthly income ranging from R3 501 to R20 000. With existing lending terms, income levels and the price of the cheapest newly built (80m²) house costing R473 440, most urban households are unable to afford to purchase a new home. Government's FLISP programme accommodates the 'gap market' and provides subsidies on a sliding scale for households with monthly income between R3 500 and R22 000, who qualify for a subsidy of up to R121 626. However, this income range is broad, and therefore it is more attractive for financial institutions to lend to those towards the upper end of the income band who meet the stringent application requirements, leading to de facto exclusion of those towards the lower end of the range. The Social Housing Regulatory Authority (SHRA), an agency of the Department of Human Settlements, is mandated to deliver affordable rental housing, targeting those with monthly incomes between R1 500 and R15 000, where a similar concern can be raised regarding such a broad range, as it is easier to provide affordable rental housing towards the upper end of the income range. About 81.9% of households in metropolitan areas live in formal dwellings, while 16.8% live in informal dwellings (GCIS, 2021), mostly in informal settlements. It is important to recognise the housing (in)security continuum, including homelessness, informal settlements and backyard housing, and that this should be addressed as part of a holistic and integrated human settlements response. The Covid-19 pandemic and the current economic environment have fundamentally affected housing insecurity, exacerbating "houselessness"[1] (the lack of housing), which is different from "homelessness" (where a person feels unwelcome in the family home or feels that they would not be welcomed or assisted by relatives, and where there is a possibility of reintegration into families and communities).

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Backyard dwellings house 13.4% of urban dwellers, and Census 2011 data (Statistics South Africa, 2011) shows the number of backyard dwellings growing faster than those in informal settlements. Backyard rental accommodation refers to secondary dwellings or residential units in lower income areas on either state or privately-owned land, and can include backyard 'shacks', 'wendy houses' or more permanent backyard structures (brick, concrete blocks etc.) with varying levels of access to basic services (Isandla Institute, 2020a). Equally there exists a varied number of landlords and tenants types within this sector, with varying levels of employment and income: landlord types can include subsistence landlords, homeowner landlords, and entrepreneurial landlords (the latter also known as micro-developers, who often build multiple-storey rental unit buildings); while tenant types typically include backyard owners (who own their structures, renting out space in the yard from landlords), backyard tenants (renting out both the backyard structure as well as space in the yard), backyard residents (with an alternative form of tenure, including relatives, or persons residing in the yard on the basis of charity), and lastly; main house tenants (renting a room in the main house directly from the landlord) (Isandla Institute. 2020b).

This context of varying housing needs, settlement typologies and income levels argues against housing support following a one-size-fits-all approach, as well as using income bands to delineate housing need as people may fall outside of these parameters, and the breadth of the income bands can result in de facto exclusion. The differing contexts, and the differing incomes and capacities of households, argue for differentiated housing support to be provided.

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1   *Thubakgale and Others v Ekurhuleni Metropolitan Municipality and Others (CCT 157/20) [2021] ZACC 45; 2022 (8) BCLR 985 (CC) (7 December 2021), Footnote 6, cf. The Haven Night Shelter "Homelessness and 'Houselessness'" (4 January 2021), available at: https://www.haven.org.za/sharingiscaring/2021/1/4/homelessness-and-houselessness*

There is a self-build precedent within national housing programmes, namely as part of the Enhanced People's Housing Process (EPHP), where the state, partnering with NGOs, assists households in actively contributing towards the building of their own homes. Beneficiaries access organisational, technical and administrative assistance via a Housing Support Centre (HSC). More details of EPHP, and lessons learnt by the state and NGOs regarding HSCs in past EPHP projects, will be covered in the next section of this paper. The Western Cape Informal Settlement Support Programme (ISSP) (Western Cape Department of Human Settlements, 2016) also makes mention of a municipal resource centre/housing support centre which could offer technical support and "be a one-stop shop to advise residents and homebuilders of [building regulations and safety] requirements".

Amid the growing discourse around 'self-build', especially in the context of fiscal constraints and the de-prioritisation of new large-scale public housing projects, there is an opportunity for self-build to be enabled and supported through HSCs. HSCs can be an important element in shifting the housing focus beyond just site-and-service, and towards in-situ upgrading and self-build.

Questions arise around the details of how these HSCs would be set up, how they would operate, their responsibilities, and the specific scope of the organisational, technical and administrative assistance to be provided. Additionally, possibilities around their funding; role and long-term sustainability; and their institutional location within or relationships with municipalities remain unclear. Would they function in a similar way to Thusong Centres as "one-stop housing support shops" and do they need to be physical structures, or could some of their services be provided digitally (e.g. via an app) or via individuals? Practically, if a beneficiary receives a serviced site, what plans, building support, financing, local contractors and building materials could they access via HSCs?

This paper will seek to address these questions in the following sections. The first section will examine lessons learnt by the state and NGOs regarding HSCs in past EPHP projects. This will be followed by examples of current and proposed models for support centres, both locally and in other global South locations (Brazil and India), providing forms of socio-technical, regulatory and capacity-build assistance similar to what is envisaged for HSCs. The third section will address desired outcomes and principles to inform policy and practice of HSC-supported self-build; how lessons learnt from EPHP HSCs and other current and proposed models for support centres can inform a HSC model; and interrogate the role of HSCs, their responsibilities, how they would be set up and operate, opportunities for partnerships with other stakeholders and role-players, and issues around funding and long-term sustainability. This section will also contemplate variety of housing support needs in different human settlements contexts. The fourth section will deal with the requirements for the implementation of HSCs; issues around access to land and spatial transformation; whether HSCs need to be physical structures; and the changes (including mindsets) needed to create an enabling policy and regulatory environment, as well as state praxis, for self-build. The paper will end with a reflection on the required way forward in supporting self-build.

This paper has been informed by desktop research, expert interviews, and focus groups (strategic conversations/workshops) as well as other direct engagements (see page 56 for a list of the research participants).

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Lessons learnt by the state and NGOs regarding HSCs in past EPHP projects

Significant experience has been gained by both the state and NGOs in the setting up and operation of these project-linked HSCs since the start of the PHP/EPHP programme.

The National Housing Code of 2009, published in terms of the Housing Act (No. 107 of 1997), sets forth the policy principles, guidelines and norms and standards relevant to Government's various housing assistance programmes. One of the constituent housing programmes is the Enhanced People's Housing Process (EPHP), which assists households in actively contributing towards the building of their own homes. The programme "aims to deliver better human settlement outcomes (at household and community level) … by developing livelihoods interventions which lead to outcomes such as job creation, developing a culture of savings, skills transfer, and community empowerment, building of community assets and social security and cohesion."[2]

The programme provides for the establishment of a Community Based Organisation (CBO) to represent the beneficiaries, and a housing support organisation known as a Community Resource Organisation (CRO) to provide organisational, technical and administrative assistance to the CBO, the municipality and the provincial human settlements department. CROs can be NGOs, FBOs (faith-based organisations) or a project-based development consortium.[3]

The Code mentions the implementation of a Housing Support Centre (HSC) where beneficiaries can access this organisational, technical and administrative assistance, and notes that funding for building the physical structure to be used as the HSC would be via a single subsidy per project/area, and that the structure would be to agreed design standards. It states that if further EPHP projects develop in the area, then this structure would remain as a HSC. Alternatively, it could be allocated to a housing beneficiary as a house or be used as a community facility. The structure would be funded from the Provincial budget, unless an alternative source(s) of funding can be identified through social amenities and facilities programmes available in an area. According to the Code, the role of Community Based Organisations (CBOs) is, among others, to work with the CRO to set up and manage the HSC if required.[4]

Significant experience has been gained by both the state and NGOs in the setting up and operation of these project-linked HSCs since the start of the PHP/EPHP programme (DAG, 2012). A 2014 assessment of the (Enhanced) People's Housing Process[5] between 2009/10 and 2012/13, commissioned by the Western Cape Department of Human Settlements (Western Cape Department of Human Settlements, 2014), showed that there was a relatively strong yet sometimes inconsistent understanding of homeowner rights. For example, rights pertaining to selling their house were less understood by beneficiaries, while the right to transfer the house to family members was well understood. However, there was a good understanding of homeowner responsibilities, and in terms of maintenance, the EPHP had inculcated a sense of responsibility, possibly through exposing beneficiaries to the reality of the construction/building process. The report noted that financial support and insurance packages that provide for low-cost housing can alleviate the financial challenges that are constraining beneficiaries from adequate maintenance, improvements and insurance on their homes.

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[2]   *National Department of Human Settlements. 2009. National Housing Code, 2009. Volume 4 Section 3.1.*

[3]   *Op. cit. Section 5.7.*

[4]   *Op. cit. Section 8.2.*

[5]   *PHP was superseded by EPHP in the National Housing Code, 2009.*

The report noted that contractor and administration limitations are obstacles to efficient EPHP performance. Better regulation of contractors and the construction process is necessary to improve the performance of the programme, the quality of housing produced and the impact on beneficiaries' sense of ownership. Contractors should be accredited by the NHBRC (National Home Builders Registration Council) to promote higher quality workmanship. It also noted that the quality of materials and labour should be ensured through regulatory processes. The report recommended that the power to manage the EPHP should be devolved to local government, as it is closer to beneficiaries, and better able to adapt to local realities and respond to challenges within the EPHP. It was suggested that the EPHP needs better management systems in place to ensure timely delivery of subsidies and the verification of beneficiary lists. Furthermore, the report recommended that government increase the provision and accessibility of technical training and information workshops, as this can increase beneficiaries' sense of ownership.

It was suggested that facilitators need to be well regulated within the process; have experience in: writing business plans, financial models, community facilitation and conflict management; and be held accountable through binding contracts. Recommendations were also made regarding better monitoring and evaluation of the programme. These included pre- and post-project surveys to gauge the impact of the EPHP on sense of ownership, rights and responsibilities; as well as the change in urban morphology of the EPHP project areas. It was noted that a key weakness in EPHP administration is the lack of consistent reporting and monitoring, and that databases were not accurate in recording beneficiaries who had already received houses. More effective and better-quality data collection and management were necessary to enable evidence-based decision-making. The establishment, maintenance and management of a central database of approved suppliers, contractors, facilitators and accredited training providers was recommended.

Further recommendations included improving the quality and expanding the scope of training. Training should be provided for the construction of houses as well as for teaching beneficiaries about their rights and responsibilities as homeowners. Training should also be provided to assist beneficiaries to better understand official processes necessary to sell, rent, and extend their houses. Courses should also be accessible to all beneficiaries, and therefore language, location, and other important factors should be taken into consideration when designing training/workshops. For example, training should be provided in accessible locations within communities e.g. at the project committee office or housing support centre.

These assessments and recommendations all point to the opportunity for HSCs to play a role not only in improved and expanded training and technical support to EPHP beneficiaries in accessible locations within communities, but also in a host of other ways. Access to financing information, better regulation of contractors and the construction process, more decentralised management of EPHP processes, and better regulation of facilitators are some of the broader roles that HSCs could play. Additionally, monitoring and evaluation of the programme, beneficiary database management and maintenance of a database of approved suppliers, contractors, facilitators and accredited training providers, could all be supported by decentralised HSCs.

Access to financing information, better regulation of contractors and the construction process, more decentralised management of EPHP processes, and better regulation of facilitators are some of the broader roles that HSCs could play.

The HSC staff members maintained an 'opendoor' policy to all residents in Khayelitsha in respect of various housing needs.

NGOs have also learnt lessons from their involvement in EPHP processes. The Development Action Group (DAG) has been involved in various EPHP processes, including the unblocking of 10 EPHP projects in Khayelitsha, Cape Town (DAG, 2012). DAG conceptualised the HSC in these projects as a centralised hub to coordinate and pilot an area-based approach to PHP unblocking. The HSC was an accessible point of contact for beneficiaries and project stakeholders staffed by a Community Liaison Officer, Construction Manager, Development Facilitator, General Assistant and an Office and Finance Administrator.

The skill-set of the HSC staff was intended as a long-term community resource with well-trained staff equipped to address challenges faced by beneficiary groups from blocked PHP projects, for advice and consultation after project closure, as well as providing capacity to undertake further construction projects. The HSC staff members maintained an 'open-door' policy to all residents in Khayelitsha in respect of various housing needs. Community members praised DAG's HSC for its involvement in the community, which they stated went beyond the scope of house construction. DAG noted that, through the HSC, they engaged in extensive preparation of community stakeholders and beneficiaries, via information sharing, education and a playing a catalytic role in building active citizenship. Thus, "people, process and institutions were linked in a dynamic process".

DAG explored the involvement of construction training institutions in the provision of skills training but the cost was prohibitive. An evaluation of the impact of these training courses revealed that many of the trainees could not access jobs post-completion, due to a lack of experience. Discussions with beneficiaries, government inspectors and councillors also revealed a need for construction project management and supervision skills and capacity in the low-cost housing value chain. This led DAG to develop an on-the-job construction management and supervision mentoring programme.

DAG designed a programme to support existing small enterprises to enable them to access credit or capital to purchase materials for house add-ons for beneficiaries. DAG also utilised a community-based contractor database to offer a contractor support programme that included technical and financial administration and support during the construction phase of the project. This included support for the establishment of two small construction enterprises linked to the mentorship programme. DAG also noted that a review of government and private sector training programmes revealed that there are sufficient opportunities to support small enterprise development, which can support the economic development of the local area surrounding an EPHP project-based HSC.

One of the main success factors was that, from the outset, DAG applied the principles of community-driven housing in which beneficiaries participate actively in decision-making about their houses. This included making critical and informed decisions about the institutional form of the HSC and the choice not to elect a representative committee as an intermediary between DAG and beneficiaries. Another lesson was that beneficiary education and capacity building must advise on the importance of title deeds, and rights and responsibilities in buying and selling of property.

DAG notes that the practice of staffing HSCs with beneficiaries is not sustainable, as the EPHP Facilitation Grant to be used for paying the HSC staff, who are also project beneficiaries, is insufficient to cover their salaries.[6] Donor funding was often required to make up the shortfall, and when donor funding ended, DAG did not have funding for a permanent office beyond the timeline of the project, to act as a continuing community resource. The project-based nature of HSCs means that they close when the project ends, ending the training and support that they provide.

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6   *Personal communication with Zama Mgwatyu, Programme Manager, Development Action Group (DAG), 10 March 2022.*

An interview with two senior National Department of Human Settlements EPHP officials[7] was useful in further deepening the lessons learnt about EPHP. They noted that HSCs are the nucleus of EPHP activity, and play a vital role in building the capacity of beneficiaries in terms of construction methods, construction quality monitoring, beneficiary and financial administration, and community liaison. At the end of EPHP projects, upskilled HSC staff have gone on to work for material suppliers or construction companies, worked as facilitators or become community leaders, or otherwise involved in facilitating housing for other beneficiaries.

Due to the small size of most EPHP projects, there is often no need for a full-scale HSC, and in many cases, a HSC is housed in a shipping container or similar structure. However, a good example of the use of full-scale HSCs was in the rural Vulindlela EPHP project[8] near Pietermaritzburg in Kwazulu-Natal. This was the largest EPHP project embarked on to date, with the aim to deliver 25 000 PHP units in nine wards over five years, which was later extended to eight years. Due to the scale, there were three HSCs spread across nine wards, and according to DHS officials, these HSCs worked well. The main HSC consisted of a concrete batching plant, brickmaking site, and a multi-purpose utility building for training as well as building material storage. Another HSC functioned as an administration, finance, project management and site management office for the CRO. A problem, also raised by NGOs, is that smaller HSCs are not sustainable as they are staffed by beneficiaries who are paid a stipend, calculated as a percentage of the project cost, and the staff may also for this reason be less effective in their work.

The current EPHP funding model involves calculating the Establishment and Facilitation Grants as a percentage of the total project subsidy (normally 2.5 to 3%), so the larger the project the more sustainable the HSC, as the Facilitation Grant is used towards funding the HSC structure and staffing. Additionally, if the project or construction does not run smoothly, cash flow issues can arise due to the limited resources available to smaller EPHP projects, which can affect the functioning and viability of a HSC, and the project itself. An example is the Walmer EPHP project in Gqeberha, where the HSC was housed in an unused hangar behind the airport, with a negotiated a lease between the CRO and the Airports Company of South Africa (ACSA). When the project ran into cash flow problems, the lease was cancelled by mutual agreement, and the project was abandoned.

Mike Makwela[9], Senior Programme Coordinator at Planact, notes that in one of the EPHP projects he was involved with in Vosloorus, Johannesburg, the HSC played a broader role, by responding to observations of the need for home-based care (facilitated the setting up of home-based care), food security (through food gardens), lack of shade (tree planting), and greywater reuse (through storage tanks). Makwela notes that the authors of the EPHP may not have sufficiently focussed on the socio-economic context of projects, and the broader opportunity for improved neighbourhood outcomes.

The authors of the EPHP may not have sufficiently focussed on the socio-economic context of projects, and the broader opportunity for improved neighbourhood outcomes.

[7]   Interview with Aaron Hobongwana and Aniresha Rajkumar, senior National Department of Human Settlements EPHP officials, 8 April 2022.

[8]   The Vulindlela Housing Project is a rural EPHP project, implemented on Ingonyama Trust land in the uMsunduzi Municipality.

[9]   Interview with Mike Makwela, Senior Programme Coordinator, Planact, 30 May 2022.

Ultimately, despite the successes of HSCs in EPHP projects, their impact is rather hampered by issues of staffing, limited funding, project scale, their type, and their project-based nature.

More broadly, Landman and Napier (2009), while dated, argue that the state-delivered housing programme has dominated the housing provision landscape for lower income households, crowding out EPHP, and that due to increased expectations and the inherent complexities related to self-build programmes, low-income households would rather wait for a state-provided house than build their own. Misselhorn[10] argues that EPHP's lack of impact has been due to the state's preference for a state-controlled housing programme, and its hesitance to work with outside agencies such as NGOs. Bolnick et al (2013) add that over time, proportionately little state funding has been allocated to self-build programmes such as EPHP. They also suggest the reshaping of the institutional environment within which government support, particularly subsidies and grants, is delivered. They note that FEDUP's[11] experience of EPHP demonstrates that subsidies should be delivered directly and up-front to beneficiaries, who are organised to help themselves through innovative institutional arrangements with government. Lastly, they suggest that the flow of state funding should be changed so that it supports people-centred development; with investment in the capacitation and development of united and informed communities. They recommend the development and institutionalisation of systems that make the informed participation of communities a pre-condition for state funding flows.

Ultimately, despite the successes of HSCs in EPHP projects, their impact is rather hampered by issues of staffing, limited funding, project scale, their type, and their project-based nature. HSCs in EPHP projects are geared more to shorter term project-based interventions than longer term incrementalism. It is also clear that a one-size-fits-all approach to HSCs does not work, as they are highly dependent on context and project specifics. Therefore, an opportunity arises to think through how the role and effectiveness of HSCs can be expanded beyond the limits of EPHP project timeframes and the issues identified, into a longer-term area-based HSC, catering to a broader range of housing support needs.

Isandla Institute/Shaun Swingler: Imizamo Yethu.

10 *Interview with Mark Misselhorn, Chief Executive Officer, Project Preparation Trust, 26 May 2022.*

11 *The Federation of the Urban Poor, is a women-led, member-based social movement that organises through savings collectives and practices. It has savings groups throughout all of South Africa´s 9 provinces, and partners with the Informal Settlement Network (ISN) (Source: https://sdinet.org/affiliate/south-africa/)*

Examples of global South and local current and proposed models for support centres

There are a number of current and proposed models for support centres, both local and in other global South locations (Brazil and India), providing forms of organisational, technical and administrative assistance similar to what is envisaged for HSCs. It should be noted that three of the four South African examples are located in Cape Town, despite our efforts to identify models from elsewhere in the country.

Brazil: The technical assistance law

There are two useful examples of housing support frameworks from other Global South countries, namely Brazil and India. Brazil, a country with a long history of self-build housing, has had a framework law in place to enable technical housing support since 2008. This law "ensures the right of low-income families to public and free technical assistance for the design and construction of state-assisted housing, as an integral part of the social right to housing provided for in the [Brazilian] Federal Constitution".[12] The right to technical assistance covers "all project work, monitoring and execution of the work in charge of professionals in the areas of architecture, urbanism [urban planning] and engineering necessary for the construction, renovation, or expansion of housing or land tenure regularisation". Importantly, the aims of the law encompass optimising the use of built space and its surroundings, as well as the human, technical and economic resources employed in the design and construction of housing; formalising the process of building, renovating or expanding housing in terms of state laws and policies; avoiding the occupation of areas that present health and safety risks or that are environmentally sensitive; and lastly, ensuring that all housing development aligns with planning and environmental legislation.

The law requires that technical assistance must prioritise the initiatives to be implemented in housing areas declared by law to be of public interest (similar to declared urban integration and restructuring zones in South African cities), and that all spheres of government must ensure that their support is planned and implemented in a coordinated and systematic manner, to avoid overlaps and optimise results. The technical assistance, provided in terms of a partnership agreement with the relevant sphere of government, must be provided by architecture, urban planning and engineering professionals who are either public servants; members of teams of NGOs and NPOs; professionals linked to academic outreach programs; or self-employed professionals or members of teams of legal entities, previously accredited, selected and hired by the relevant sphere of government.

To train professionals and the user community to provide technical assistance services, partnership agreements may be signed between the responsible public entity and the entities promoting professional training programs, or academic outreach in the areas of architecture, urban planning or engineering. These agreements must provide for technological innovation, participatory methodologies and the democratisation of knowledge. In terms of financing, the technical assistance services must be financed by national funds directed to state-assisted housing, by other public budgetary resources, or by private resources.

This law "ensures the right of low-income families to public and free technical assistance for the design and construction of state-assisted housing, as an integral part of the social right to housing provided for in the [Brazilian] Federal Constitution".

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12 *Brazilian Presidency of the Republic: Civil House: Sub-office for Legal Affairs. 2008. Law No. 11.888. 2008. Available online: http://www.planalto.gov.br/ccivil_03/_ato2007-2010/2008/lei/l11888.htm*

However, Dalla Vecchia and Medvedovski (2021) note that municipalities and other entities have suffered a lack of resources in providing technical assistance in terms of this law, and consequently, there are few successful cases to point to. In recent years, some entities, especially the Conselho de Arquitetura e Urbanismo (CAU – the Brazilian architecture and urban planning professional council), have focussed on funding for increased facilitation and popularising of this law. However, funding for technical assistance is usually focussed on informal settlements, as households in more formal state-assisted housing areas are considered to be adequately housed, and the authors make no mention of backyard dwellings. Dalla Vecchia and Medvedovski highlight that this demonstrates that state-assisted housing construction, post-occupancy expansion or regularisation processes, and informal settlement upgrading are still seen as unrelated by national and local authorities.

In addition to the lack of sufficient funding in terms of the technical assistance law, professional fees for individual design assistance to households are high, limiting the reach of assistance. Organisations, such as Arquitetura na Periferia (Architecture on the Periphery)[13], run programs to teach households basic design and construction skills to empower them towards higher quality self-design and self-build, thus reaching more households.

Dalla Vecchia and Medvedovski argue that state-led co-designed mass customisation, or the mass production of individually customised designs with post-occupancy adaptability, could allow for the reaching of a larger number of households, without the need to increase the funding to the same degree. This system could serve as an educational tool, providing a medium through which the households can interact with, visualise, and receive feedback on designs prior to construction, allowing insights into their preferences and a better understanding of design solutions. Dalla Vecchia and Medvedovski suggest that physical models, virtual reality and augmented reality could also aid in this regard. They see mass customisation as a way to optimise the use of resources to improve neighbourhood environments, complementing other housing support approaches.

Critical lessons

- A framework policy (or law) is required to encapsulate and embed the right to build and self-build housing support in housing processes, and provide the basis for a HSC model.
- Areas for housing support could be spatially targeted (e.g. via integration, restructuring or overlay zones), and all spheres of government must ensure that their support is planned and implemented in a coordinated and systematic manner, to avoid overlaps and optimise results, e.g. via IDPs and SDFs.
- Municipalities must be adequately funded and capacitated, with provincial and national government assistance, to provide housing support.
- Civil society and professional bodies should partner with local government to facilitate and regulate technical assistance.

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13 Arquitetura na Periferia. https://arquiteturanaperiferia.org.br/

India: Building Centres

In India, the National Housing Policy emphasises promotion of low-cost housing technology and appropriate materials, and widespread artisan construction skills training (Government of India: Ministry of Urban Development, 1993) (Keswani, 1997). In line with this approach, a policy to set up a national network of Building Centres (Nirman or Nirmithi Kendras) was introduced in 1988, to provide decentralised construction skills training; promotion of low cost housing technology; demonstration of the manufacture and use of low-cost building materials, including materials produced out of industrial and agricultural wastes; and provision of retail outlets for such materials. The centres were initially funded by the Ministry of Urban Development and HUDCO (Housing and Urban Development Corporation).

A major aim of Building Centres is that by developing and promoting more cost-effective, building technologies, the cost of housing construction can be reduced to a level where it matches the affordability of low-income people. Building Centres undertake the design and implementation of housing projects for low-income residents, and are also involved in designing cost-effective building components that preferably use local materials. Innovative building materials produced at the centres are used with indigenous building technologies in these projects, with on-site training programmes helping to provide the necessary skilled labour. Therefore, Building Centres play a role in the construction of affordable housing, while increasing the income-generating capacity of the artisans involved.

There are two kinds of Building Centre: those set up by NGOs, who make loan applications to HUDCO and set up a Building Centre in their respective focus areas; and centres established by private entrepreneurs. Keswani (1997) argues that the centres, due to their close community proximity and deeper understanding of the factors that affect the housing process, are able to define what the government can or cannot do to facilitate housing delivery.

Initially, Building Centres were expected to be autonomous entities under the managerial control of a combination of municipal authorities and professionals. The programme met resistance from municipal authorities, and mixed responses from the various Indian states, and this affected roll-out. State agencies, as well as professionals and contractors, were hesitant to adopt the new technologies. The average site area of Building Centres is 6000 to 8000 square metres. The Government of India exempted excise duty on various building components produced at the Building Centres up to November 1991, which acted as a major incentive. One of the most prominent Building Centres was set up in Delhi, where the municipality made land available in the Nizamuddin area, and a society was registered to run the centre, with representatives from HUDCO, DDA (Delhi Development Authority), the Ministry of Urban Development, CBRI (Central Building and Research Institute) and the Delhi School of Architecture and Planning.

According to Keswani, the Building Centres can be considered successful, because as more houses are being built by the Building Centres, they receive requests from prospective house builders who are interested in using the materials and techniques developed at the Building Centres; the systems and materials used in these structures have performed well under the stressful conditions they have been subjected to; and these homes have been built at low costs. Keswani notes that it is not only a matter of affordability; the Building Centre system must be self-sustainable, and the technologies that are developed or materials produced must generate local employment. Not all Building Centres set up need to have the same low-cost technology as their mandate, and some can specialise in local law and policy reform, documentation and dissemination of experimental systems, or train those involved in the implementation of housing projects.

A major aim of Building Centres is that by developing and promoting more cost-effective, building technologies, the cost of housing construction can be reduced to a level where it matches the affordability of low-income people.

A major recommendation made by Keswani with regard to Building Centres, is that training programmes must be sustainable. The Nizamuddin Building Centre in Delhi that undertakes housing projects and on-site training is given as an example. The centre does not receive any government grants to run training programmes, is independent and operates on a self-sustaining basis. It partly finances itself via paid demonstration projects. Some of those trained at the centre have gone on to initiate other housing projects, worked for architects, or become public sector engineering officials, while artisans trained at the centre have become small-scale contractors. Therefore, the on-site training programme is viewed as a sustainable system.

Critical lessons:

- Decentralised construction skills training, promotion of low cost housing technology, and demonstration of the manufacture and use of low-cost building materials need to play an important part in housing support.
- Broad-based acceptance of alternative building materials and technologies is required by all spheres of government, professionals and contractors for these to play a part in housing support and incremental housing consolidation.
- HSCs can function as demonstration centres, and as learning centres for the model to be refined and scaled up.
- HSCs must be financially sustainable, and careful consideration must be given to how they are set up, funded and operated.

South Africa: Transaction Support Centre (Cape Town)

The TSC assists residents in formalising tenure and/or resolving other property-related issues, by engaging with multiple stakeholders and service providers across the public and private sectors.

An innovative local model has been the Transaction Support Centre (TSC) which is a pilot project established in July 2018 by consulting company 71point4 in partnership with the Centre for Affordable Housing Finance in Africa (CAHF) (CAHF & 71point4, 2020). The TSC opened a walk-in advice office located in Makhaza, Khayelitsha, in Cape Town. The TSC assists residents in formalising tenure and/or resolving other property-related issues, by engaging with multiple stakeholders and service providers across the public and private sectors. The walk-in advice office has now closed, with only existing clients being assisted by a TSC office in the city centre, due to safety concerns and the length of time needed to resolve property-related issues.[14] Between 2018 and 2020, the TSC dealt with 392 cases from walk-in clients who faced a range of property-related challenges, with the dominant issue being title deeds problems. The TSC was funded by the Trust for Urban Housing Finance (TUHF) and uMaStandi, Mastercard Foundation, Cities Alliance, with initial funding and support from National Treasury's Cities Support Programme.

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[14]   *Interview with Illana Meltzer, Engagement Manager, 71point4, 9 June 2022.*

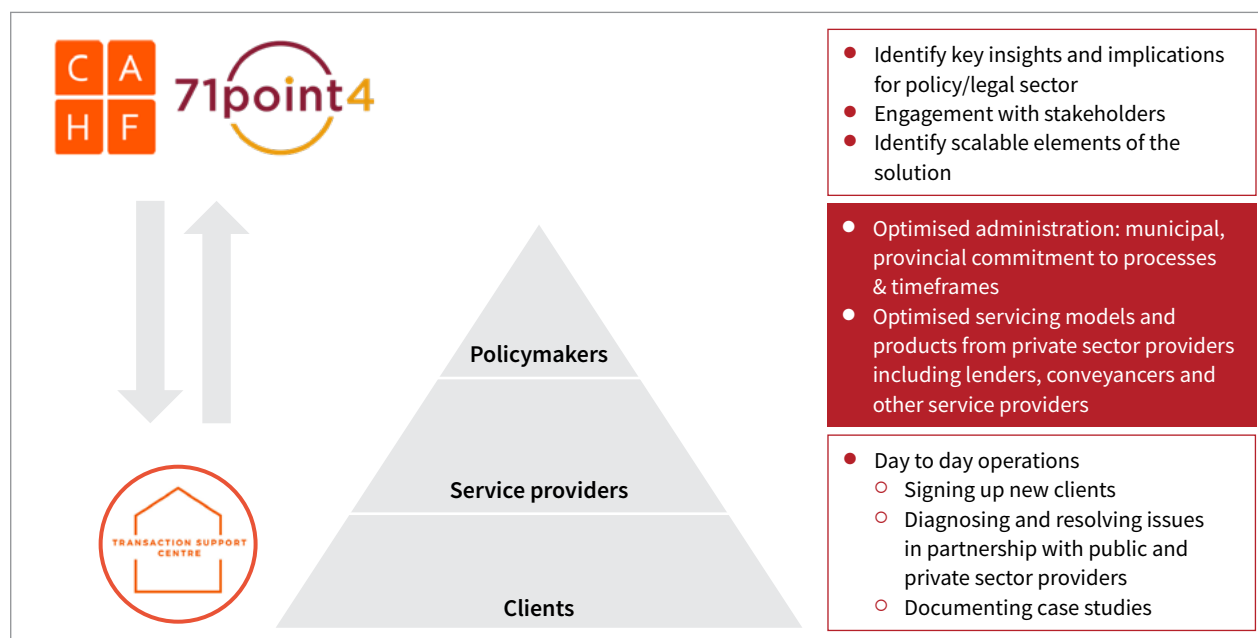The TSC worked at three levels (see Figure 1).

Figure 1: TSC operations (Source: CAHF & 71point4, 2020)

The TSC's advice office provided assistance and advice to clients with various property-related challenges. In the process of resolving client cases, the TSC engages with multiple stakeholders and service providers across the public and private sectors. The TSC uses case studies to identify and highlight opportunities for improvement in administrative processes and the need for better servicing models and product offerings from the private sector. The lessons learned through the TSC's interactions with clients and service providers feed into policy and legislative proposals through the development of case studies, policy briefs and stakeholder engagements aimed at driving long-term, systemic change. It has now crafted a Primary Transfer Toolkit (CAHF, 2022), which comprises two components: a Land and Planning Regularisation Toolkit, which guides municipalities through the various legal processes required to open a township register for a housing project; and a Beneficiary Administration and Transfer Toolkit, which guides municipal and provincial housing authorities through the determination of the rightful owner of a property and the subsequent property transfer process.

A report on the TSC by its project partners (CAHF & 71point4, 2020) noted that the private sector could take on some of the TSC tasks required to support low-income property owners, with private funding possibly supporting the roll-out of advice centres to assist owners in making informed property transaction decisions. The report also suggested that, in a similar way to how banks have supported the Department of Home Affairs in capturing applications for official documents, they could also support the Master of the High Court's Office to capture documents required for estate administration. Additionally, subsidy beneficiary address data within the private sector could enable officials to reach beneficiaries and facilitate transfer.

Various national, provincial and local departments and state entities need to work better together to address property-related issues affecting lower income residents.

The recommendations that came from this TSC report include that various national, provincial and local departments and state entities (e.g. Deeds Offices, Department of Agriculture, Rural Development and Land Reform; National and Provincial Departments of Human Settlements; and local municipal departments) need to work better together to address property-related issues affecting lower income residents; the need for signed MOUs between these different departments and state entities, as well as common protocols for information sharing; resolution mechanisms to settle land ownership disputes; and the setting up of expert advisory panels to advise on property law and technology. The report also proposed a scaling strategy to enable progression from a local project- and area-based centre, and then identification of sites for replication elsewhere.

The report noted that for the TSC to be replicable across the country, it would need to negotiate MOUs with other municipalities and provinces. For example, the TSC in Cape Town can showcase the importance of the work itself to other municipalities to encourage them to facilitate the creation of local centres. To replicate the work of the TSC in other provinces would require direct engagement with the National Housing Finance Corporation (NHFC) which administers the FLISP subsidy in other provinces. The TSC's ability to scale and replicate nationally would also support engagement with other national departments on improving processes to aid lower-income households.

Critical lessons

- Understanding local context (including governance and trust levels) is important, as well as appreciating the complexity of housing-related issues, and the administrative hurdles that hinder effective support.
- Consideration should be given to questions around government capacity and processes, as well as the need for improved cooperative governance to address the multi-dimensional issues affecting tenure security, and incremental housing consolidation more broadly, and what conditions and enabling environment are necessary support self-build and make HSCs successful.

South Africa: Contractors and Developers Academy (CDA), Development Action Group (DAG), Cape Town

The Contractors and Developers Academy (CDA), initiated in 2017 by the Development Action Group (DAG) in Cape Town, aims to improve and enhance the capability of emerging contractors and developers through tailor-made training programmes. The CDA programme was established in response to DAG's experiences in a 2173 housing unit EPHP project in Khayelitsha, completed in 2015 (DAG, n.d.). DAG experienced difficulties with the compliance and accreditation requirements of emerging contractors with the Construction Industry Development Board (CIDB), South African Revenue Service (SARS) and the National Home Builders Registration Council (NHBRC). Contractors also struggled with tender documentation or bill of quantities submission. They therefore struggled to access private sector work or qualify for public sector tenders (Ahmad, 2022).

The CDA operates two core programmes, namely capacity-building (including advice, training and mentorship); and secondly, advocacy (including engagement, partnership and communications). Contractor training is tailored to the needs of the contractors, from start-ups to more established small firms. The training consists of occupational health and safety (site OHS plans, and capacity building); construction business management (project finance, marketing portfolios, and business relief solutions); diversifying the business portfolio; procurement processes, procedures and tendering; and project start-up (project planning, execution, supervision, and control tools and methods).

The developer support programme intends to cater to the two main types of emerging developers building small-scale affordable rental units, namely home-owner developers and entrepreneurial developers or micro-developers. Training support includes, site initiation (site analysis, draft plans and building cost estimates, and project feasibility studies); capacity building (financial literacy, lease agreements, tenant placement and conflict resolution strategies, and property maintenance plans); facilitation (access to finance, architect and engineer appointments to finalise building plans and submission to local authorities, and contractor bids and appointments), and lastly implementation (building enrolment and insurance, and project management).

The CDA has approached government and the financial sector for assistance with expanding the profile and reach of emerging contractors and developers, and the rental typologies they are providing. Access to finance has been identified as a major challenge for micro-developers, so the CDA has partnered with finance providers, including Bitprop, iBuild and TUHF's uMaStandi. While the CDA is currently financed by donor funding, its long term funding and therefore sustainability is uncertain.

Ahmad (2022) considers how the CDA could be scaled up and increase its impact, and this analysis is useful when considering a proposed HSC model. As Gauteng is the largest urban agglomeration in the country, and the location of the National Department of Human Settlements and National Treasury, who drive national human settlements policy and grant funding, it is the best location to scale up the CDA from a pilot project stage. Partnerships with the three metropolitan municipalities in Gauteng would enable this expansion.

Ahmad notes that the Dunoon area in Cape Town presents an important opportunity for the CDA. In this area, the broad scale construction of backyard rental units on RDP house properties, or their replacement by micro-developer flat units or boarding houses by landlords or micro-developers, has occurred without the level of facilitation and formalisation that has happened in areas like Khayelitsha via the City's local district planning office (the Khayelitsha and Mitchells Plain District Planning Office). In areas like Dunoon, where governance and trust between the City and property owners and communities is very low or absent, NGO-driven initiatives such as the CDA have an important role to play in building trust and communicating support.

Ahmad proposes that the CDA design, construct and operate a one-stop advice centre and rental accommodation in Dunoon, housed in a boarding house structure similar to those constructed by micro-developers in the area. It would function as an embedded research and capacity building demonstration project, and enable a more direct engagement with the community. Building techniques could be demonstrated at the centre, and CDA participants could be trained on site and advertise their services via the centre.

The developer support programme intends to cater to the two main types of emerging developers building small-scale affordable rental units, namely home-owner developers and entrepreneurial developers or micro-developers.

Pairing retired and part-time built environment professionals with CDA staff and unemployed built environment graduates would strengthen capacity and relational networks.

The land would be acquired on the private market or, if municipal land, via a land availability agreement with the City of Cape Town (CoCT). The double-storey structure would consist of a ±60m^2 ground floor, housing on-site offices, training-rooms and permanent exhibits from the CDA and financial partners, while the upper floor would consist of rental accommodation (±6 units at a market related rental of +/-R3,000 per room/month). The monthly income from the rental component would cover municipal service costs and supplement donor funding. Sponsorship could be sought from micro-lenders and building suppliers to support the CDA's financial sustainability. The structure would incorporate green-building techniques, reflecting life-cycle and operating cost benefits, with construction by local contractors and/or CDA graduates. The CoCT could also be a tenant of one of the ground floor offices to support the neighbourhood technical support provided by the centre. This would enable dedicated municipal technical support and regulatory capacity in the community. This proposal therefore reflects the opportunity for an NGO-municipality partnership model for such centres. Micro-finance providers could also be tenants of some of the ground floor offices.

In terms of providing information and training in a digital format to reach a larger audience, Ahmad proposes that the CDA could partner with municipal officials and built environment professionals to develop audio/visual materials on regulatory processes, to complement the current course material being developed with the University of Cape Town's Urban Real Estate Research Unit (URERU). An integrated mobile app could provide training content and advertise the services of CDA graduates, as well as aid course enrolment. Online and social media platforms could extend the reach and exposure of the CDA. The materials would need to be designed to not be data-heavy, to allow for maximum accessibility, while a stratification of content is proposed ("free-to-all" vs. "premium payment" content), so that course graduates in more advanced courses, who may be more able to pay for content, could cross-subsidise the free content. Ahmad also suggests a tenant module for the CDA, to support the needs and rights of rental tenants.

With specific regard to financial sustainability, Ahmad suggests the establishment of a revenue and operating model for the CDA. This would include the formalisation of financial arrangements with finance institutions with regards to technical advice given; a structured participant fee based on participants' industry experience and financial means; a "train-the-trainer" approach to offset payment of fees by graduates; syndication of CDA processes and content via the National Department of Human Settlements and financial compensation as an accredited training provider; and the leveraging of partnerships within the property development sector to maximise corporate social investment budgets.

Lastly, Ahmad proposes a monitoring and evaluation framework, with indicators aligned to transformation in four dimensions: participant socio-economic upliftment; the agency of the CDA in terms of regulatory reform; established financial and property sector support for the emerging property sector, and adapted public sector systems; and facilitating typologies and quality construction techniques that contribute to densification and transformation of the existing neighbourhood urban form.

In terms of industry support and capacity, Ahmad suggests that CDA mentorship could be expanded through partnerships with built environment professional bodies, the public sector and academic institutions. Pairing retired and part-time built environment professionals with CDA staff and unemployed built environment graduates would strengthen capacity and relational networks.

Critical lessons

- The capability of small-scale contractors and micro-developers can be enhanced through training programmes provided at or via a HSC.
- A municipal-led HSC could provide housing support and technical assistance in partnership with a well-capacitated and experienced NGO.
- Access to finance is a major challenge for micro-developers, so a HSC could provide information and referrals to finance providers.
- In areas where governance and trust between the municipalities and communities is low or absent, partnerships with NGOs have an important role to play in building trust and communicating municipal support for incremental housing consolidation, as well as with the provision of housing support.
- The funding and operating model for HSCs requires attention to ensure sustainability, and opportunities for partnerships with built environment professional bodies, the public and private sectors and academic institutions should be explored.
- HSCs could also be a platform for learning and advocacy to identify opportunities for improvement in administrative processes and the need for better servicing models/financial products.
- A mix of a one-stop advice centre and rental accommodation would not be suitable for a fully-funded municipal-led HSC model, and managing rental accommodation would add to the complexity.

South Africa: Local Planning Support Offices (LPSOs), City of Cape Town

The City of Cape Town (CoCT), in its Human Settlements Strategy (2021), proposes the establishment of Local Planning Support Offices (LPSOs) to provide advisory planning support to residents. They are intended to be established at an accessible local community level, reflecting community needs and context, and be "capacitated by locally trained artisans and professional built environment support". They will offer guidance and access to basic building plans for residents looking to formally upgrade their homes and will offer advisory services on development applications, ranging from informal dwelling upgrading to formal building extensions or planning, dependent on the neighbourhood context. LPSOs will provide information on housing finance options, including available government subsidies, as well as possibly share information on private finance providers. They will offer opportunities to local universities, other higher education institutions, and professional bodies for conveyancers and draftspersons/architects to provide entry level services. The offices are intended as multipurpose community development focal points – offering building support, tenure rights registration (and assistance with title deed issues), Housing Needs Register application assistance, and urban management support services.

The City sees the role of LPSOs as a tool in instilling "good urban citizenship", emphasising its compliance-oriented mindset, rather than a broader focus on support, enablement and citizen agency.

The City envisions LPSOs to provide varied support dependent on specific housing support needs. In terms of informal settlements building support, the informal settlement LPSO will develop best practice building guidelines for the upgrading of informal dwellings, that consider densities, environmental features, resilience towards fire and flooding, site layout, and available materials and resource constraints. The LPSO will in future form part of the City's security of tenure roll-out programme. However, it must be noted that the City (problematically) includes a proviso that "structures will have to commit to the City's identified [building] standards to achieve security of tenure".

In terms of the City's intensified focus on urban management, it intends for the LPSOs to enable community-based urban management interventions, but is unclear on the specifics of what this would mean in practice. The City intends LPSOs to be one element in an array of tools to "increase civic awareness around the benefits of housing regulation, the importance of infrastructure maintenance, natural assets and green open spaces, the utility of energy and water efficient household devices, the process of municipal decision-making surrounding human settlements upgrading, and how the budget cycle effects project implementation". The City therefore sees the role of LPSOs in this regard, as a tool in instilling "good urban citizenship", emphasising its compliance-oriented mindset, rather than a broader focus on support, enablement and citizen agency.

The City's renewed focus on backyard housing is expanded by policy commitments in the Human Settlements Strategy regarding backyard dwellings on private land. Standardised backyard building plans, and additional information regarding compliance, building materials, and services will be made available at LPSOs. In support of micro-developers, the City will facilitate simplified development management applications, specifically for micro-developers, via LPSOs. The City intends to "leverage the information provided by LPSOs to support the initiation of micro-developer forums, support a responsive policy environment, and introduce potential partnerships with established development agencies".

Lastly, the CoCT Human Settlements Strategy (2021) also makes mention of the existing MyEstate mobile housing office which provides engagement, advisory and public education services – including tenancy management, service requests administration, rent relief application assistance, housing database enquiries, new housing applications, lease agreement formalisation, and the negotiation of rental accounts in arrears.

Critical observations/key insights

- The City of Cape Town's proposed LPSOs, while providing a number of vital housing support services, do not focus on technical training in construction methods or capacity building of local contractors. They therefore miss out on the transformative community development roles that EPHP HSCs, India's Building Centres, and the CDA play.

- HSCs should provide support to backyard landlords and tenants, as well as micro-developers, which takes into account their contexts and needs.

- Mobile housing offices could support (or in some instances replace) the physical presence of permanent HSCs.

- It will be important for HSCs to not duplicate existing services or models in municipalities, and so engagement around a proposed HSC model should take into account proposed municipal initiatives and deliberate on the design of the most appropriate housing support model for various municipal contexts and capacities.

South Africa: Informal Settlement Community Development Programme (CDP), National Treasury Cities Support Programme – a broader role for Housing Support Centres in community development

While HSCs could initially play a more narrowly defined housing support role, the model holds the potential for a much broader role in enabling co-produced and community-centred housing processes, neighbourhood improvements, sustainable livelihoods and thus a more holistic approach to poverty reduction. Communities, through CBOs, can be central participants in their own development and agents of change if they are equipped with the resources and the power to make decisions together with local government, so that they become co-creators of an environment that enables them to identify their needs, and deliver solutions through a collaborative response from CBOs, local government officials and CSOs/NGOs. A mechanism that allows for this could include HSCs as focal points of these processes. National Treasury, through its Cities Support Programme, is developing such a mechanism as part of the Informal Settlement Community Development Programme (CDP) that will soon be piloted (National Treasury Cities Support Programme & World Bank, 2020). The CDP will focus on land tenure, roads, water points, drainage, housing improvements, savings groups, livelihood projects, and public amenities, among others, but most importantly pay attention to how this service provision is changing the participant's lives or their circumstances.

The long-term outcomes the CDP aims to deliver at the settlement level, are that organised communities facilitate the upgrading of their settlements and their dwellings; improve health and security in their settlements and residences through collective actions; create formal and informal livelihood opportunities and small and micro enterprises within their settlements and beyond; and that community structures become effective, accountable, transparent and inclusive of the most vulnerable and marginalised. At a district (sub-metro level), the outcomes are that organised communities engage urban decision makers in institutionalised spaces through District Community Resource Centres (DCRC) for planning and decision making; and that networks of organised communities exhibit strong partnerships with officials through oversight and implementation of scalable precedent setting projects, and facilitate the transformation of informal settlements, inner-city buildings and backyards into inclusive integrated neighbourhoods. One overarching outcome of the CDP is to deepen democracy and promote active citizenship.

Communities, through CBOs, can be central participants in their own development and agents of change if they are equipped with the resources and the power to make decisions together with local government …

The CDP focal points for promoting active citizenship and a responsive state are the proposed District Community Resource Centres (DCRCs), through which settlement-level project preparation, business planning and proposals should be supported, in addition to training, horizontal learning, documentation and network building.

The CDP focal points for promoting active citizenship and a responsive state are the proposed District Community Resource Centres (DCRCs), through which settlement-level project preparation, business planning and proposals should be supported, in addition to training, horizontal learning, documentation and network building. DCRCs would bring together communities, local governments, CSOs/NGOs, academics, built environment professionals as well as the resources and support of the CDP, to create a co-production mechanism that can be replicated at scale. These centres are inspired by the South African SDI Alliance's uFundu Zufe (meaning 'learn until you die') centres, a unique adaptation of the PHP housing support centres, as well as the Mukuru Special Planning Area (SPA) in Nairobi, Kenya, a planning and upgrading process taking place in one of Nairobi's largest informal settlements (260 hectares, over 100,000 informal households and situated on private land), and which aims to transform the area into a healthy, functioning neighbourhood, while improving lives (Muungano, n.d.). There is a high degree of citizen participation in the different planning stages of the Mukuru SPA process, and it demonstrates the value of dedicating time and resources for community mobilisation and organisation to secure mass buy-in and ownership of the planning process by residents of informal settlements (Horn et al. 2020). These DCRCs could complement or be an expansion of the HSC model.

As poverty reduction challenges are multi-dimensional, the CDP proposes that the DCRCs should set up consortia (special committees) that should mirror local government departments, with a CSO/NGO appointed to coordinate the activities of the DCRCs in each district. Each consortium would be composed of community representatives, NGOs, and technical experts and academics actively involved in physical development in the district. Ultimately, DCRCs would be a space where these actors can provide their expertise and give support to the creation of solutions through a community-driven process.

Each consortium would be led by municipal staff who would manage the respective consortium's work plans and outputs, based on the demands of the projects. The consortia would also come together to constitute the DCRC. In future, the consortia would not only support project formulation and approval, but would prepare appropriate sector briefs and sector plans for the district. These district briefs and plans could subsequently be merged and fed into the local IDP and recommendations for financial flows and project implementation. These interdisciplinary consortia would be tasked with supporting projects in their areas of specialization, as well as planning for multi-sectoral interventions to address project implementation with an eye on holistic city-level development priorities. They would also facilitate learning opportunities for other communities involved in or waiting for the implementation of projects in their areas.

The CDP will offer grant funding for pre-project planning, project preparation and project implementation for large projects e.g. settlement-wide or inner-city building upgrading projects; self-build and small-scale contractor-built housing; public amenities; and large, collective social enterprises (e.g. building materials production, food security, installation and maintenance of services). It will provide grant funding for the setting up of community networks, horizontal learning, peer-to-peer exchanges, communications and documentation, which will include CSOs/NGOs and academic institutions. It will also provide CDP training support to officials. The CDP will facilitate access to financial institutions for loans for small projects, ideally financed through collective savings and loans rather than grants, which could include improvement of living conditions; repair, replacement and additions to housing structures; affordable housing construction (self-build); small enterprise development related to settlement upgrading; livelihoods related to settlement upgrading and housing improvement, such as the manufacture of construction materials and components etc.; and other livelihood and small enterprise projects. A capacity-building, training or technical assistance grant should be provided where skills development is needed.

The CDP would focus on the grant element of the programme, with loan financing outsourced to experienced loan or credit providers such as banks, or retail housing finance providers (e.g. TUHF –Trust for Urban Housing Finance). Savings groups would manage all loans and repayments at community level, while financial institutions and the CDP could design an appropriate banking product and the communities would use these products when depositing or withdrawing their funds. Communities that receive funding through the CDP need to already have, or be assisted to develop the following essential elements of community organisation: community profiles; community surveys and maps; and a community-based settlement upgrading plan via a Community Action Planning process. The CDP could make capacity building funds and training available for the development of these skills, ideally through peer-to-peer learning.

Critical observations/key insights

- HSCs could play a broader role in enabling co-produced and community-centred housing processes, neighbourhood improvements, sustainable livelihoods and thus a more holistic approach to poverty reduction.

- They can facilitate the preparation, capacitation, and organisation of communities in human settlements processes and to engage urban decision makers in institutionalised spaces through District Community Resource Centres (DCRC) for planning and decision making. DCRCs, as a type of broader-focussed HSC, could support settlement-level project preparation, business planning and proposals, training, horizontal learning, documentation and network building.

- HSCs could bring together communities, local governments, CSOs/NGOs, academics, built environment professionals as well as the resources and support of National Treasury or the National Department of Human Settlements, to create a co-production mechanism that can be replicated at scale.

- The CDP model also highlights the opportunity for both collective and individual support in informal settlements over time, for example.

- There is clearly a strong complementarity between the CDP and a HSC model, and the opportunity to link or integrate them in future should be explored, or for DCRCs to be a future phase/iteration of a HSC model.

- The CDP model has many parts that may not lend themselves to incrementalism in how the model is scaled up, and it also will need to find its way in a state praxis that is not geared towards community-centred processes.

Looking to the present and future: a proposal for an expanded Housing Support Centre

HSCs could play a broader role in enabling co-produced and community-centred housing processes, neighbourhood improvements, sustainable livelihoods and thus a more holistic approach to poverty reduction.

Let us first look at how the lessons learnt and recommendations from EPHP HSCs and the other current and proposed models for support centres can inform a HSC model, and then define principles that need to inform a HSC model and the enablement of self-build, before focussing on the details of the purpose and design of a HSC model.

Lessons learnt from EPHP HSCs and other current and proposed models for support centres

The lessons from HSCs in EPHP projects and examples of current and proposed models for support centres make it clear that the viability and long-term sustainability of area-based HSCs revolve around:

- The **scale** of the HSC in relation to the housing support needs in the surrounding community.

- Housing support needs vary according to **context**, so the specific needs of an area, and the types of support offered should be established. This will affect the **purpose and design** of a HSC model(s).

- Adequate **financing** to meet staffing and operational needs.

- Not being tied to individual project-linked timeframes (**shorter term project-based interventions versus longer term incrementalism**).

- There are a number of **different forms of housing support** that can be provided, from building construction training, access to a database of local contractors, construction material manufacturing and process innovation; to building and land use regulatory and application assistance, formalising tenure and/or resolving other property-related issues, and providing information and access to finance. Capacity building of and mentorship to small-scale contractors and home-owner and entrepreneurial developers, as provided by DAG's CDA, could also form an element of the support given.

- Housing support should be provided by local municipalities, but supported by **partnerships** with NGOS, the private sector (including built environment professionals), and academic institutions.

- The **form** of HSCs support centres is important. HSCs may not have to be physical structures, and housing support could be provided in a number of different ways, e.g. via mobile offices, or digitally.

- HSCs should maintain an **'open-door' policy** to all residents in respect of various housing needs, to show commitment to communities (as part of a broader social contract), and to enable **facilitative and enabling support** for self-build. Community advice offices provide a local example and precedent.

- HSCs could play a **broader role** in enabling co-produced and community-centred housing processes, neighbourhood improvements, sustainable livelihoods and thus a more holistic approach to poverty reduction.

Desired outcomes and principles to inform policy and practice of HSC-supported self-build

To move the focus of the rapid land release programme from just providing people with a plot and municipal services, there has to be an emphasis on the incremental development of dignified housing and neighbourhoods. In fact, incrementalism should be one of the overarching principles that inform both the enablement of self-build, as well as the phasing and scaling up of the breadth of housing support offered, and the model itself.

Desired outcomes need to inform the policy and practice of HSC-supported self-build, and should include:

- dignified housing (a good quality and safe top-structure);

- secure tenure;

- access to basic services;

- neighbourhood improvement;

- enhanced urban citizenship;

- agency and choice;

- spatial and socio-economic inclusion; and

- building trust between communities and local government.

The text box below elaborates on how a HSC model could contribute towards achieving these outcomes.

Incrementalism should be one of the overarching principles that inform both the enablement of self-build, as well as the phasing and scaling up of the breadth of housing support offered, and the model itself.

How a HSC model could contribute towards achieving desired outcomes

Dignified housing (a quality and safe top-structure) can be facilitated by HSCs, in partnership with other stakeholders, through construction training; access to basic building plans; access to information on subsidies and loan finance; assistance with building plan and land use applications; and other forms of socio-technical support to enable quality and safe top-structures.

Secure tenure, and incremental improvement in tenure security, can be facilitated by HSCs through supporting occupancy recognition (in the case of informal settlements); providing pro-forma lease agreements to backyard landlords and tenants; assisting all spheres of government with title deed handover backlogs; and referring individuals to service providers, such as the TSC, for assistance in title deed and property-related matters. Self-build policy needs to have a gender-responsive approach in awareness-building and capacity development that includes the recognition of differences between women and men in their adaptation needs and capacities; gendered roles and responsibilities and differences in access to, and control over, resources; gender-equitable participation and influence in decision-making processes; and gender-equitable access to finance.

HSCs can facilitate **access to basic services** through providing information on basic service roll-outs in their area catchments; involvement in decision-making as part of these programmes (particularly in IS upgrades); enabling and providing pro-forma service access agreements between backyard landlords and tenants or information on direct service provision; and collecting catchment area-level data to feed into municipal infrastructure and spatial planning. Neighbourhood improvement can be facilitated by HSCs through assisting municipalities with data, community preparation and implementation of area-based violence prevention interventions (ABVPI) (Isandla Institute, 2021) such as public infrastructure upgrades (e.g. parks, public open space, community halls, and libraries); social compacts and sustainable livelihood plans; and infrastructure and building plan support for ECDs.

Key principles to inform a HSC model should focus on what HSCs need to enable, as well how these can inform the design of the model. The principles that should inform policy and practice towards the desired outcomes above include:

- **Incrementalism**;
- **Enablement and empowerment** (so people can take control of their housing consolidation in a supportive environment);
- **Contextually appropriate and responsive** (context should define the type and content of the support given to address a specific support need);
- **Evidence-based**;
- **Sustainability and resilience** (alternative building methods should be enabled, and individual and community resilience strengthened);
- **Poverty reduction and asset-building**;
- **Variability and choice** (support needs vary in context, over time, and in pace);
- **Inclusion** (gender-responsiveness; awareness of vulnerability and exclusion, particularly regarding the elderly, child-headed households, the disabled, and military veterans);
- **Collaborative orientation** (partnerships, and cooperative working arrangements between different government departments and spheres);
- **Learning** (a reflective modality, and an openness to adapting and augmenting over time)

Providing improved basic services and investing in public infrastructure can demonstrate commitment to communities, and form part of a social contract with communities, reciprocated with commitment to engage with state processes.

From a local government perspective, enabling self-build, through among others, providing tenure security, access to basic services, public infrastructure, technical support and easier pathways to regulatory compliance, can allow households to invest in asset creation (their own homes), which can increase the value of their property and their ability to pay rates and service charges. Rates revenue must then be reinvested in the same areas to create sustainable, safe, and vibrant neighbourhoods, which will further increase property values in in these areas, creating a virtuous value cycle, and also reducing the perceived risk that the financial sector attaches to these areas. Providing improved basic services and investing in public infrastructure can demonstrate commitment to communities, and form part of a social contract with communities, reciprocated with commitment to engage with state processes. This would also allow for an improved level of urban management. By improving the value of properties in these areas, a larger formal secondary resale market can be enabled, incentivised by regulatory changes to reduce title deed backlogs, simplify the deed transfer process, and make it more accessible and affordable.

Due the variety of housing needs and human settlement contexts and their variation over time, housing support needs to be appropriate and responsive to these different needs and contexts, and therefore a one-size-fits-all model would not be appropriate. Rather a variety of different HSC modes and self-build support models are required. The purpose of a of HSC model, in support of self-build, should therefore be to focus on the desired outcomes and principles outlined above, and provide a variety of types of housing support, through partnership with NGOs, the private sector, academic institutions and other stakeholders, in a more enabling regulatory and support environment (which is the mandate of all spheres of government).

The current uncertainty regarding the shift in human settlements policy focus from public housing to rapid serviced land release (site-and-service) must be noted. To be clear, site-and-service should be about more than merely providing people with a plot and municipal services. It is about the incremental development of dignified housing and neighbourhoods, which is officially the state approach in UISP and EPHP etc.

Incremental consolidation

Municipalities will need to create awareness of incremental consolidation as an alternative to a fully built house and explain to communities (Isandla Institute, 2019): what the building process entails; how to access funds from private sources, such as collective savings schemes or finance institutions; how to access funds from public sources, e.g. EPHP and other existing or future self-build consolidation subsidies/voucher schemes; how to manage financial resources; where and how to acquire building skills or hire a local contractor (from a local contractor database); how to monitor the building process; the benefit of, where to obtain and how to build with alternative building materials; and lastly, what other forms of support are available. In terms of the agency and transformative aspects that self-build incremental consolidation engenders, a focus group on the HSC model with community leaders, mostly representing backyard landlords and tenants in four areas of Cape Town, highlighted that through their own experiences of self-build, this mode of housing consolidation creates a sense of empowerment, ownership and pride.[15]

Different forms of housing support needs and settlement typologies

The most prominent self-build housing support need, viewed in terms of existing human settlements programmes, is for EPHP informal settlement upgrading (UISP Phase 4 housing consolidation) projects, involving state-financed self-build top-structure construction on serviced sites. There is also a vital need to provide self-build support to private/hybrid-financed self-build top-structure construction on serviced sites, as well as to backyard and micro-developer rental accommodation construction. For example, once a beneficiary has received a serviced site, HSCs would be key in providing support for top-structure construction, with a choice of financing for top-structure construction from state (EPHP), private (individual or collective savings, and loans) and hybrid sources (private funding complemented with a state-financed subsidy or a voucher scheme to assist with accessing materials). Additionally, homeowners looking to construct backyard rental accommodation or micro-developers looking to develop micro-developer rental accommodation, as well as existing backyard landlords and tenants, would also be key targets for HSC support. Therefore, there are multiple beneficiary types, housing/settlement typologies, and housing support needs, including community/individual needs (e.g. in informal settlements and backyard accommodation). Common to these different types and housing/settlement typologies is the need for tenure or tenancy security, access to basic services, and access to subsidy or private financing, among others.

A housing support needs matrix

The variety of possible housing support needs across different housing/settlement typologies (including community/individual needs) is reflected in the matrix in Table 1 (where the specific type of response to each housing support need will differ depending on the context, e.g. tenure security assistance will differ between informal settlement, backyard and more formal contexts).

There is also a vital need to provide self-build support to private/hybrid-financed self-build top-structure construction on serviced sites, as well as to backyard and micro-developer rental accommodation construction.

15   *Focus group with community leaders, 20 August 2022.*

Table 1: Housing support needs matrix

Housing support needs	Housing/settlement typology (and individual/community in need of support)			
	Informal Settlements (individual/ community)	Backyard dwelling (tenant)	Formal house with informal backyard dwelling (subsistence/ homeowner landlord)	Formal house with intention to build formal rental unit(s) (entrepreneurial landlord/micro-developer)
Tenure security (occupation certificate or title deed)	●	●	●	●
Access to basic services (Preparation for and facilitation of incremental installation of bulk services and/or communal/individual connections)	●	●	●	
Access to information on subsidies and loan finance	●	●	●	●
Information on building regulations and access to prototype building plans	●		●	●
Assistance with building plan and land use applications	●		●	●
Local contractor database and contractor regulation	●		●	●
Construction methods and contractor training	●		●	●
Information on or access to building materials (voucher scheme)	●		●	
Access to building materials (materials production and/or management)	●	*	●	
Construction quality monitoring (regular facilitative site inspections)	●		●	●
Retroactive building and land use regularisation	●		●	●
Assistance/referral to service providers for assistance in tenure security, title deed and property-related matters	●		●	●
Beneficiary education and capacity building (processes necessary to sell, rent, and incrementally consolidate/extend their structures/houses)	●		●	●
Pro-forma lease agreements; tenant and landlord rights education; and referral to Rental Housing Tribunal	**	●	●	●
Neighbourhood improvement – assisting local government with data, community preparation and implementation of public infrastructure upgrades (e.g. parks, public open space, community halls, and libraries); social compacts and sustainable livelihood plans	●	●	●	●

*Backyard tenants who lease land and build their own structures will also need access to building materials

**Informal settlement residents may prefer to make use of socially/community-recognised forms of tenancy

The matrix assists in highlighting the number of housing support needs that are common across various housing/settlement typologies, while showing that some typologies may have specific community/individual needs. This assists in thinking about how HSCs can provide different forms of support depending on context, and that this can influence the purpose, structure, and design of a HSC model, or a multiplicity of models, appropriate to specific contexts. HSCs will also need to define and make clear what they cannot do (e.g. support outside of the broad array of housing needs), and provide information and referrals to the relevant municipal departments and other public, civil society or private entities.

Area-based HSCs

Area-based HSCs would need to provide training and support to beneficiaries based on identified needs and context. As the possibility of a one-stop support centre in every catchment would not be viable in the short- to medium term (or perhaps may even be undesirable), a housing support needs assessment, accompanied by means testing, would first have to be carried out in an area to determine the types and degree of support that would be most useful. Defining a variable size for HSC catchments will assist in this regard. A smaller catchment area, such as just the northern or southern parts of Thembisa, Cato Manor or Delft (or smaller areas), or just Dunoon or Alexandra, would recognise that even within such a limited area, housing support needs may vary greatly. As with informal settlement upgrading processes, community readiness will also need to be assessed.

Scaling up from a pilot phase in metros, HSCs outside metros could have much larger catchment areas, based in the main service towns of local municipalities, and the unique needs and forms of housing support provided in these municipalities would necessitate a HSC model suited to these contexts. From the housing support needs assessment, the location, size, design, staffing skills requirement and establishment and operational costs of the HSC could be established. A business plan for each HSC would need to be drawn up and funding requirements submitted to provincial human settlements departments for disbursement of the allocated grant funding.

It is therefore clear that while there are a number of types of support that could be provided by HSCs, the temptation to provide all these through a one-stop centre, akin to a Thusong centre-type model, should be resisted, at least in the short- to medium-term. Additionally, there no current successful examples of broad integrated support centres and this strengthens the argument for an incremental approach to scaling up the model. As the shift in policy focus to self-build is relatively recent, it makes sense to start with a small-scale HSC pilot project with limited support scope, which builds on existing capabilities and systems. Lessons learnt from this pilot project can then be incorporated into future iterations of the HSC that gradually broaden scope and scale.

Let us now look in detail as the three broad categories of housing support needs (viewed in terms of existing human settlements programmes and emerging policy focus) that HSCs should address, namely EPHP informal settlement upgrading (UISP Phase 4 housing consolidation) projects, involving state-financed self-build top-structure construction on serviced sites; private/hybrid-financed self-build top-structure construction on serviced sites; and backyard and micro-developer rental accommodation construction. The first two categories, while allowing choice in how housing consolidation is financed and supported, also speak to the limited capacity of state-led housing programmes like EPHP (where a choice of privately-led and private/hybrid finance complements capacity); and to eligibility (providing a self-build option to those wo do not qualify for EPHP). While these three broad categories appear constricting in light of the housing support needs matrix presented above, if the right to build and housing support become a key human settlements policy focus, then the current mode of separate policies/programmes focusing on specific typologies or programmatic categories can be replaced by a broad spectrum of differentiated self-build housing support services framed by the right to build.

Area-based HSCs would need to provide training and support to beneficiaries based on identified needs and context.

EPHP informal settlement upgrading (UISP Phase 4 housing consolidation)

HSCs could provide training and technical support, building the capacity of beneficiaries in terms of construction methods, construction quality monitoring, and provide beneficiary and financial administration and community liaison.

In terms of EPHP, HSCs could, in line with the suggestions contained in the Western Cape Informal Settlement Support Programme (ISSP) (Western Cape Department of Human Settlements, 2016), provide technical support and advise residents and homebuilders of building regulations and safety requirements. HSCs could provide training and technical support, building the capacity of beneficiaries in terms of construction methods, construction quality monitoring, and provide beneficiary and financial administration and community liaison. They could offer guidance and access to basic building plans, a key element of EPHP support, as well as assistance with regulatory compliance. HSCs would also form the link between the local municipality, province and beneficiaries and liaise with material suppliers. Beneficiary education and capacity building must advise on the importance of title deeds, and rights and responsibilities in buying and selling of property. HSCs would provide regulation of contractors, the construction process and facilitators. Additionally, they could assist in monitoring and evaluation of housing programmes, maintenance of informal settlement registers, beneficiary database management and maintenance of a database of approved suppliers, contractors, facilitators and accredited training providers. HSC staff would need to be permanent, well-trained and maintain an 'open-door' policy to all residents in their defined local catchment in respect of various housing needs.

Specifically, if the HSC takes the form of a physical structure, it could offer a community-based training and office location for NGOs partnering with local municipalities in ISU, where they could capacitate community organisations, run enumerations from, host community and stakeholder consultations, explain reblocking and upgrading processes, host participative planning and design sessions and other social facilitation requirements that may require a venue.

From a local government perspective, the HSC could provide tenure security assistance (through e.g. occupation certificates), space for the ISU project office and community liaison, providing a venue for meetings and, more broadly, providing an area-based presence in the community during the duration of ISU processes. In line with the CoCT's LSPO proposals, the HSC could develop best practice building guidelines for the upgrading of informal dwellings, that consider densities, environmental features, resilience towards fire and flooding, site layout, available materials and resource constraints. HSCs (within a required municipal mechanism) could also support the formalising of meaningful partnerships with community development forums and other CBOs and community representatives in upgrading processes. More broadly, HSCs could support and enable better management of upgrading processes and allow for NGO and academic partnerships to be institutionalised.

A HSC would be staffed by municipal staff (with NGO support where NGO capacity exists) to provide both socio-technical, training and construction and project management support; and building plan guidance and administrative support, as well as financial disbursement and liaison with material suppliers and provincial officials that are key elements of EPHP. HSC staff could also play a regulatory role in terms of monitoring construction quality and regulatory compliance.

To further strengthen the role of HSCs in the upskilling of EPHP beneficiaries, inspiration can be taken from DAG's experiences with on-the-job construction management and supervision mentoring programmes in EPHP projects and the capacity building and mentorship of small-scale contractors provided by the CDA. By maintaining a community-based contractor database, each area-based HSC could support the growth of community-based contractors and ensure that the skills imparted could be utilised in other construction projects in the HSCs catchment area, e.g. privately-financed top-structure construction, or backyard or micro-developer rental accommodation construction,

in support of (or eventually in place of) large established contractors in informal settlement upgrading projects. Small business or cooperatives that are supported to start manufacturing building materials, e.g. bricks, blocks, trusses, door and window frames, assembly of doors etc. that are part of the value chain of building a house, allow for money to circulate in the local economy, while information regarding state and private sector small enterprise development training programmes can also be provided to the emerging contractors and small enterprises enabled by EPHP projects, therefore supporting the economic development of the HSC local catchment area.

Larger HSCs could provide space on site for building material manufacture and storage, in addition to the training areas, administration, finance, project management and construction management offices provided at all other HSCs. Training areas at HSCs would be a combination of classroom-type spaces and larger indoor or outdoor demonstration spaces. Similar to EPHP, but as a result of self-organisation, housing cooperatives are a feature of self-build in other African countries; for example, in Senegal housing cooperatives are recognised by the Ministry responsible for housing (CAHF, 2019). These housing cooperatives aim to build one or more buildings with a view to dividing them into erven or a group of individual houses grouped together for residential or commercial use and intended to be allocated or sold to members. The creation of a housing cooperative requires at least seven members and the filing of an applicable constitution with a government support office. After its creation, the cooperative is exempt from annual tax on profits and benefits from a lower taxation rate and preferential loan repayment rates at the Senegal Housing Bank (BHS).

Isandla Institute/Eric Miller: Mfuleni.

Private/hybrid-financed self-build top-structure construction on serviced sites

A HSC could play a pivotal role in supporting self-build amid the policy emphasis on a rapid land release (site-and-service) programme. As noted earlier, rapid serviced land release (site-and-service) programme beneficiaries will need to access funding for top-structure construction, either via a stated-funded top-structure subsidy; private loan financing from specialised micro-finance providers, traditional finance institutions, and collective housing savings schemes; or a combination of the two, e.g. via an affordability threshold, and including a state-financed voucher scheme for materials. A HSC would be able to manage disbursement of state top-structure subsidies or materials vouchers to site-and-service beneficiaries, provide information on accessing loan finance from micro-finance providers and traditional finance institutions, and provide support and training to housing cooperatives and collective housing savings schemes.

An example of the type of information that could be provided to those intending to self-build and incrementally improve their top-structure on a serviced site is the Better Living Challenge (BLC) (Western Cape Government, 2021), a Western Cape Government project, which aims to assist residents with self-build skills and knowledge to build improved structures within informal settlements. It consists of a 13 part video series which covers topics including layout, foundations, building double storey structures, window and door frame installation and insulation, among others. However, this project was met with the widely held criticism that a brick and mortar house is the only acceptable housing standard and a 'better' informal structure is "a glorification of people's poverty" (Tembo, 2021), rather than a step on the pathway of incremental housing consolidation towards a 'formal house'. Therefore, more effort needs to be put into convincing communities, the broader public and politicians, that given the cost and long timelines of constructing a brick and mortar house, a 'better' structure is an improvement on the status quo in informal settlements and a vital step towards housing consolidation and creating a housing asset, hand in hand with incremental tenure security, basic service provision and neighbourhood upgrades. Better practice is a step towards best practice.

As with EPHP, municipal officials, with NGO support, could provide training and technical support, building the capacity of beneficiaries in terms of construction methods and providing construction quality monitoring and community liaison. Municipal staff would offer guidance and access to basic building plans, a key element of self-build support. HSCs would also form the link between the local municipality, province and beneficiaries and liaise with material suppliers. Beneficiary education and capacity building must advise on the importance of title deeds and on rights and responsibilities in buying and selling of property. HSCs would provide regulation of contractors and the construction process. Additionally, they could assist in monitoring and evaluation of the rapid land release programme and government top-structure subsidies and maintain a database of approved suppliers, contractors and accredited training providers.

Community-based contractors and building materials manufacturers could be utilised in top-structure construction, allowing money to circulate in the local economy, building local value chains and supporting the economic development of the HSC local catchment area.

Echoing EPHP, HSCs could maintain a community-based contractor and building materials manufacturer database; thereby community-based contractors and building materials manufacturers could be utilised in top-structure construction, allowing money to circulate in the local economy, building local value chains and supporting the economic development of the HSC local catchment area. HSCs could provide improved access to skills training suited to future wage employment or alternative livelihood pathways in a low-carbon economy. The latter includes non-wage alternatives, such as worker cooperatives and community-owned enterprises.

Backyard and micro-developer rental accommodation construction

Given the significant growth in backyard and micro-developer rental accommodation over many years, but the inadequate policy response to date, a backyard and micro-developer rental accommodation-focussed HSC could play a significant role in providing much needed support to this vital mode of affordable self-build housing opportunities. HSCs could provide prototype housing design templates and pre-approved development plans, information on building materials, building support (e.g. a database of qualified local contractors) and capacity building targeted at both construction and property management skills. They could raise awareness and build capacity around planning and building regulations and assist local municipalities with developing simplified development application and approval processes, targeted at backyard landlords and micro-developers – but also more broadly at self-build. Assistance with submission of these applications to enable regularisation should also be provided.

Establishment support for and liaison with local area-based forums for backyard landlords, tenants and/or micro-developers can also be facilitated via HSCs. Backyard landlords and tenants could be assisted with pro forma lease agreements and information and training regarding tenant and landlord rights and obligations. HSCs could popularise the role and functioning of, and provide referrals to, Rental Housing Tribunals. In relation to municipal planning for bulk infrastructure capacity improvements, HSCs could provide information and assistance to landlords and tenants regarding the extension of basic municipal services to backyard residents, while synergistically capturing data on local-level backyard densification, also through simplified planning and building regulations and application processes, to inform the planning of these extensions and improvements.

Contractor training and home-owner or micro-developer support could be complemented with NGO support, with DAG's CDA serving as a template for the types and range of training and support provided. HSCs could provide office and meeting space for staff, as well as a multi-purpose space used for training, or potentially even as a meeting space for backyard landlord, tenant or micro-developer forums. HSCs should also provide landlords and micro-developers with property management training.

It should be noted that entrepreneurial landlords/micro-developers may need more city-level support via municipal units/offices set up specifically to cater to their needs, which differ from the needs of subsistence and homeowner landlords. Therefore, while self-build support to entrepreneurial landlords/micro-developers could be initially provided by a HSC, once municipal micro-development units/offices have been set up in the metros, they could take over the support and enablement role. The enablement of affordable rental accommodation development by micro-developers should be applauded, but at the same time, it is important to note that this is not going to address the substantial housing need at the scale and speed required, nor is it appropriate for all tenants or landlords (especially those at the subsistence end of the scale).

HSC could play a significant role in providing much needed support to this vital mode of affordable self-build housing opportunities.

Partnerships

Partnerships with different spheres of government, NGOs, CBOs, FBOs, finance providers, the private sector (including built environment professionals) and academic institutions will be vital to the utility and impact of HSCs and assist municipal capacity.

Partnerships with different spheres of government, NGOs, CBOs, FBOs, finance providers, the private sector (including built environment professionals) and academic institutions will be vital to the utility and impact of HSCs and assist municipal capacity. HSCs could be NGO-led (much like existing CRO-led EPHP HSCs or Ahmad's proposed CDA advice centre), local government-led (like the CoCT's proposed Local Planning Support Offices – LPSOs) or preferably a broader municipal-led partnership-based model. The main weakness of an NGO-led model is that donor funding is project-based, so additional revenue generation will be a constant pressure, while the main weakness of a local government-led model is that local government lacks the skills and capacity to provide the type of community-focussed support that is needed.

A partnership model would allow NGOs and local government to play to their strengths, a view echoed by the senior National Department of Human Settlements EPHP officials interviewed[16], who indicated that there is support for a HSC model in the National Department of Human Settlements. Housing-focussed NGOs have developed socio-technical support, community capacity training and community liaison skills and are more trusted by communities in terms of co-produced upgrading and housing construction processes. They have also been involved in supporting collective housing savings schemes. Local government, via national and provincial funding of upgrading and housing construction processes in the form of beneficiary subsidies and grant funding, provides the infrastructure; often, in the case of metros, drives publicly-funded housing projects; and plays the role of enabler and regulator. Private sector social facilitation consultants, through contractual agreements, could also be involved in assisting HSCs with social facilitation services. However, it must be made clear, that local government must be the primary driver of HSCs, supported by partnerships with NGOs (where they exist and have capacity) as well as other stakeholders.

The lack of built environment professional capacity has been highlighted as a challenge to increasing municipal housing support staff capacity as well as partnerships with private sector built environment professionals. Professional bodies, academic institutions and the state will need to work together to increase the numbers of built environment graduates and ensure that their skills are appropriate to context, the latter partly achievable by mentoring and 'on-the-job' training.

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[16] *Interview with Aaron Hobongwana and Aniresha Rajkumar, senior National Department of Human Settlements EPHP officials, 8 April 2022.*

Funding a Housing Support Centre model

Current public human settlements funding is project- and not area-based, is therefore fragmented and piecemeal, and thus does not address housing and neighbourhood upgrading in a spatially integrated 'joined-up' way. By using the HSC model as a lens to refocus housing programmes and funding to be more spatially integrated, the area-based focus of HSCs can aid in the creation of sustainable integrated human settlements.

The facilitation elements of existing EPHP and ISU grant funding (Upgrading of Informal Settlements Programme Partnership Grant – UISP-PG) could be directed to HSC staff funding, to be supplemented by a new dedicated HSC operational grant (which could initially be funded from the UISP-PG and the Urban Settlements Development Grant – USDG, or the HSDG for non-metropolitan municipalities) that would cover staff and operational costs. A HSC establishment grant (also initially funded from the UISP-PG and USDG) would also be needed to cover the establishment costs, i.e. land purchase – if not on state-owned land, design, construction and servicing – if not housed in an existing municipally-owned structure. Both grants could fall under an umbrella self-build support (HSC) grant, which could be partly funded by the re-allocation of the majority of top-structure funding from the public housing programme in the policy focus shift to site-and-service, as well as cuts to the facilitation elements of existing EPHP and ISU grant funding. Neighbourhood Partnership Development Grant (NPDG) funding could also be used towards funding the HSC model.

EPHP funding could be re-worked to allow the possibility of an "individual EPHP" where individuals receive a self-build subsidy, rather than a group of individuals as in traditional EPHP. This could be in the form of a voucher scheme that could be used towards buying materials and/or paying a small-scale contractor to construct a top-structure, complemented by own funding (savings, cooperative savings or loans). A voucher scheme could enable households to combine subsidy funding with savings and loan finance towards improvement of their shelter and the subsidy would perhaps need to be released incrementally, to support blended/supported incremental financing of housing consolidation (Forster & Gardner, 2014).

With the focus on serviced sites and the possible adoption of the HSC model, EPHP and Phase 4 of UISP could fall away, as there would be choice regarding whether to self-build collectively or individually and whether to be involved in the construction or paying a local contractor to build. The state in both cases would be the provider of the roads, basic services and public infrastructure and would support self-build top-structure construction.

There may be a temptation to use donor funding to NGOs involved in housing support via HSCs to top-up the facilitation element of the HSC grants, but this is unlikely to be feasible or sustainable. The donor environment has shifted significantly with respect to funding South African NGOs and NGO funding is often short-term and project-based. Moreover, it should not be relied upon to supplement what should be a fully funded municipal mandate. Payment for housing support services rendered by NGOs (and other partners) via HSCs should be funded from dedicated municipal housing support funding. There is an opportunity for sponsorship or further financial involvement by finance providers, construction material suppliers and built environment professional bodies, as well as using the significant training and funding capacity of SETAs (and the Department of Labour)[17], and these would spread the funding risk and ensure more stable long term financial sustainability. The Legal Aid model provides a guide and precedent for a nationally funded individual support model involving partnerships, the lessons from which could be applied to the design of a HSC funding model.

By using the HSC model as a lens to refocus housing programmes and funding to be more spatially integrated, the area-based focus of HSCs can aid in the creation of sustainable integrated human settlements.

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[17] Interview with Mike Makwela, Senior Programme Coordinator, Planact, 30 May 2022.

The argument can be made that private sector companies, particularly financial institutions and material suppliers, can gain direct financial benefit from funding self-build via HSCs.

Tshangana (2022)[18] argues that there is a large role for the private sector to play in funding HSCs, as well as for the HSC to facilitate a relationship between residents and private sector finance institutions, via temporary or permanent representation of these financial institutions at HSCs. Complementing municipal staffing with professionals (as mentors), graduates or students linked to academic outreach programs would also keep staffing costs under control. HSCs would not have to provide all services in-house and could provide information on or referrals to other state entities, such as provincial Rental Housing Tribunals or service providers such as micro-finance institutions, banks, and law or property clinics.

There is also an opportunity to source funding for the HSC model more widely, for example from municipal bonds; local and international social impact investment funds; 'green building', climate transition and resilience funding; and creating incentives to attract corporate funding linked to ESG (Environmental, Social, and Governance) and CSI[19] imperatives. The argument can be made that private sector companies, particularly financial institutions and material suppliers, can gain direct financial benefit from funding self-build via HSCs.

Isandla Institute/Eric Miller: Dunoon.

18   Interview with Alison Tshangana, Head of Research and Market Intelligence, Centre for Affordable Housing Finance in Africa (CAHF), 3 June 2022.

19   Interview with Mike Makwela, Senior Programme Coordinator, Planact, 30 May 2022.

What is needed to make area-based HSCs a reality?

Access to funding for self-build via HSCs

There exists a policy gap in terms of how rapid serviced land release (site-and-service) programme beneficiaries will access funds for top-structure construction, and whether this will be via state subsidy funding, private finance, or a combination of the two, e.g. via an affordability threshold. In the absence of top-structure finance, people will construct top-structures to the standard that they can afford, which may result in large number of informal structures – not an ideal human settlements outcome.

State top-structure funding could come from the re-allocation of top-structure funding from the public housing programme (saved in the policy focus shift to site-and-service), while private funding could be in the form of savings; loan finance from specialised micro-finance providers such as the Trust for Urban Housing Finance's (TUHF) uMaStandi, iBuild,[20] and Bitprop; traditional finance institutions; and housing stokvels or collective housing savings schemes e.g. CORC's uTshani fund. Depending on access to savings or loans, building will be incremental: houses are constructed as funds become available and the structure itself becomes a savings mechanism. Rotating savings and credit associations, such as stokvels, may also buy building materials directly from suppliers and distribute the material directly to members instead of cash, as is the case with xitiques (the equivalent of stokvels /imigalelo/izigalelo) in Mozambique (CAHF, 2018). It will be important to acknowledge the risks of using loans to finance top-structure construction, such as predatory lending, and the possibility of people becoming more indebted.

Traditional finance institutions, while interested in financing affordable housing, are reluctant to extend housing loans to low-income individuals if they have informal or irregular income, lack tenure security, or live in areas with a higher degree of informality deemed high risk by these institutions. Government will need to provide state guarantees for housing loan applicants with informal or irregular income or develop suitable housing finance products to meet this need; work with finance institutions to recognise incremental tenure (e.g. occupation certificates) and provide access to funding that will allow people to build incrementally; and provide improved basic services and invest in public infrastructure in areas with a higher degree of informality, to lower perceived risk. Providing improved basic services and investing in public infrastructure can demonstrate commitment to communities, and form part of a social contract with communities, reciprocated with commitment to engage with state processes.

Top-structure subsidies (via a voucher scheme) or loan finance could be of several types: for materials only where beneficiaries have building skills; for partial structures with plans for future extensions; for construction costs only where materials can be procured privately; and for all materials and construction. Details of how these top-structure financing models (and the HSC funding models proposed earlier) would operate, should be the subject of further investigation to ensure a sustainable funding regime for a transition to self-build supported by area-based HSCs. Without access to top-structure finance, a shift to site-and-service will merely replicate (or exacerbate) the current state of growing informality and lack of spatial transformation. It must also be noted that self-build housing improvements can be problematic for low-income households if they are engaged in income generation activities that are time-consuming and important for livelihood needs.

It will be important to acknowledge the risks of using loans to finance top-structure construction, such as predatory lending, and the possibility of people becoming more indebted.

[20] *iBuild offers construction mortgages and partnerships with building material suppliers.*

Another innovative idea, from the Gambia, is the 'Cement Block Saving Scheme', which allows clients to make affordable monthly contributions to build a house, while protecting themselves against inflation, through the purchase of building materials (CAHF, 2020).

Collective savings funds have the potential to be transformative in housing processes, and particularly in the self-build environment, and HSCs could facilitate assistance by NGOs to communities to set up these types of funds. The Slum Dwellers International (SDI) federated network of collective savings funds provides an innovative model that addresses three shortcomings of conventional microfinance: inaccessibility to low-income people, a limited role in community mobilization for longer-term social change, and constraints in terms of leveraging subsidies from the state and private sector investment (Bolnick, 2018). SDI's model of federating urban poor communities and their funds at city, national and international levels, involving co-management of these funds, has enabled mature federations, capable of financially sustainable projects, to cross-subsidize learning and precedent-setting projects in which full cost recovery is not feasible.

Incremental top-structure construction offers room for further innovation, including introducing incremental building loans, and education programmes to increase financial literacy on housing finance (CAHF, 2018). Another innovative idea, from the Gambia, is the 'Cement Block Saving Scheme', which allows clients to make affordable monthly contributions to build a house, while protecting themselves against inflation, through the purchase of building materials (CAHF, 2020). In Rwanda, national housing policy mandates government financial support to affordable housing development, including among others, financing of construction materials for shelter construction; tax incentives for investment in affordable housing; and financial support to NPOs for small and medium scale rental; and financing of housing units for vulnerable groups (CAHF, 2021b).

Measures also need to be put in place more broadly to incentivise housing savings, both for self-build and for social and affordable housing construction. Here the financing of the HLM model in France provides food for thought. HLM (Habitation à loyer modéré – 'housing at moderate rent'), is a form of low-income housing in France, Algeria, Senegal, and Quebec (Canada), which may be public or private, and may include rent subsidies (Wikipedia. 2021). Construction of HLM is mainly financed by funds collected on a type of tax-free savings account regulated by the Caisse des dépôts et consignations (a state-owned financial institution). In 2011, 280 billion euros were saved in this type of savings account.

An interesting global South example of corporate (revenue generation-driven) support for self-build is Mexico-based multinational cement producer CEMEX's Patrimonio Hoy (PH) initiative, through which low-income people can access micro-loans for buying construction materials (Inter-American Development Bank, 2011). Begun in 1998, the initiative's name, "Patrimonio Hoy" means "to create wealth or patrimony for future generations and improve lives today". It has reached more than 380,000 Mexican families since its founding, and the company has also established other related initiatives, such as Mejora tu Calle ("Improve Your Street"), an urban infrastructure financing program.

Governance and municipal capacity

A state of direct antagonism, mistrust, violence and protest exists between many informal settlement communities and municipalities. A successful site-and-service programme, and a shift to enabling self-build, will require deep engagement by municipal officials in informal communities, supported by NGOs, to repair the social compact between informal communities and local government. Similarly, in many urban areas with higher levels of informality (informal settlements, backyard dwellings, and "uncompliant" formal structures etc.), governance and trust levels are low, due to, among others, insufficient levels of basic service provision and public infrastructure investment, a contextually inappropriate regulatory environment, and a governance approach suffering from a lack of engagement with and understanding of local socio-economic contexts, dynamics, and realities. Current municipal capacity and skills are inadequate to provide the support to self-build that is required. Serious institutional capacity and up-skilling is required. While there are supportive and facilitative local government officials, particularly in roles that involve direct engagement in communities, for self-build support to be more impactful, there will need to be a concerted effort within local government to shift to a more community-centred housing support orientation. Municipalities may argue that housing is a provincial function. Notwithstanding the accreditation of metros as housing delivery agents, municipalities are the sphere of government with the most direct engagement with residents, and therefore need to, in partnership with provinces, provide the engaged and facilitative "on the ground" type of housing support required to support self-build.

Municipalities are entrenched in existing housing provision practices and have long-standing relationships with private service providers. Change will be resisted, and mindsets and praxis will need to change to enable and support self-build. All government spheres have not yet made the deep institutional changes required to implement a people-centred approach to in-situ informal settlement upgrading and self-build. A phased approach should be considered, with a pilot phase targeting capable municipalities, which become learning centres for other officials and communities and provide lessons for future iterations of the HSC model. Thought must be given to a legislative environment which encourages the innovation and risk taking required for this type of programme to succeed at the local level. Red tape and fear of failure will only serve to constrain municipal decisions and actions.

While the argument could be made that there may be partial overlap between the services provided by a HSC and those provided by existing municipal district planning and housing offices, in practice these existing municipal offices perform largely administrative, service and regulatory roles, while the proposed HSCs would provide information, support and training services, thus playing a complementary role. However, most municipal staff conceivably currently lack the "soft" skills that are required for the role that they would play in HSCs, so those municipal staff that would be re-deployed from existing municipal district planning and housing offices and the new municipal staff of HSCs would need to be trained in these skills by NGO partners; provision should be made for these training costs in the proposed HSC operational grant.

A successful site-and-service programme, and a shift to enabling self-build, will require deep engagement by municipal officials in informal communities, supported by NGOs, to repair the social compact between informal communities and local government.

In terms of municipal capacity to implement HSCs and their institutionalisation, provinces will need to provide support in the establishment and operation of HSCs, particularly in smaller, less well-resourced and under-capacitated municipalities. In these municipalities, that would generally not have NGOs or municipal staff experienced in social facilitation and housing support, the provincial government (as well as district municipalities) would have to provide significant resource and capacity support to assist these municipalities in providing housing support services, e.g. including hiring more building inspectors/technical support advisors to assist in a supportive on-the-ground role in supporting and monitoring self-build. These building inspectors will need to be trained to be more flexible in terms of the more enabling regulatory environment that is required, 'to not see themselves just as policemen',[21] but as enablers of self-build for communities.

Ultimately, the goal of the HSC model should be to transfer significant housing support skills from municipal officials and NGOs to community members and CBOs,22 to build on and strengthen existing community resources and compliment the housing support services of the municipality.

Ultimately, the goal of the HSC model should be to transfer significant housing support skills from municipal officials and NGOs to community members and CBOs,[22] to build on and strengthen existing community resources and compliment the housing support services of the municipality. EPWP workers, who have deeper local knowledge of the communities that they live in, could be provided with information and trained in basic housing support skills, providing for longer-term municipal employment, community-based housing support and the strengthening of social capital. Alternatively, and given the limitations of the EPWP, workers could just be trained on housing rights issues and how to access housing support, building and strengthening a body of community-based knowledge, even if they do not gain permanent municipal employment as housing support assistants. Maqetuka (2022)[23] suggests that Community Development Workers (funded by COGTA) could also be trained to assist with housing support, and that funding for a broader sustainable livelihoods and poverty reduction role for HSCs could come from, among others, the Social Employment Fund.

Community leaders[24] highlighted that they already provide forms of housing support to those living in their areas, such as assistance with how to apply to be put on the housing waiting list, how to access the Rental Housing Tribunal, tenant/landlord dispute resolution and engaging local and provincial government on housing and service issues affecting their areas, among others. They noted that they have acquired knowledge and skills through NGO support and suggested that, if provided with a container office, office equipment and mobile phones, or funding to acquire these, they could provide a volunteer (or paid) element of community-based housing support to complement municipal HSCs. However, it should be highlighted that, as with other partnerships to support the capacity of municipal HSCs, the presence and capacity of skilled and experienced CBOs and leaders varies from area to area, and this complementary mode of support should only be considered in appropriate contexts. In terms of tenant/landlord dispute resolution, the municipality or province would need to play an oversight rule to ensure the quality of the service and allow for a mechanism to escalate disputes to Rental Housing Tribunals.

21   Interview with Seth Maqetuka, Human Settlements Specialist, National Treasury Cities Support Programme, 6 June 2022.

22   Interview with Seth Maqetuka, Human Settlements Specialist, National Treasury Cities Support Programme, 6 June 2022.

23   Focus group with community leaders, 20 August 2022.

Municipalities will need to be supported to create institutional and procedural mechanisms that integrate community participation into all upgrading stages and housing processes and allow for interdisciplinary and multi-sectoral collaboration. Rudman (2022)[25] highlights that there needs to be broad buy-in and understanding of the benefits of a new self-build paradigm, within local government, communities and the private sector, as well as political will. In terms of municipal staff capacity, both more staff, and staff with different or augmented skillsets are required to support self-build. Rudman notes that area-based HSCs will allow for officials to be visible and available in communities to demonstrate commitment ("officials can't be visitors"), which together with realistic and credible alternatives to the existing housing construction and planning regulatory and enforcement paradigms, are necessary for the success of supporting self-build and aligning with the spirit of developmental local government. Rudman also suggests the identification of self-build champions among officials (and broader stakeholders) in each area. Training and support capacity could be expanded through partnerships with built environment professional bodies, the private sector and academic institutions, as well as pairing retired built environment professionals and unemployed graduates with HSC staff.

Municipal bulk infrastructure capacity must also be a focus in supporting self-build. A publication by Isandla Institute (2022) into extending water and sanitation services to backyard tenants, recommends changing mindsets and institutional processes, and moving towards more evidence-based strategic infrastructure planning to address the increased densification and urbanization that are at the heart of the infrastructural shortfalls in low-income areas. Proposals include: exploring where Red Book[26, 27] guidelines and national regulations could be simplified or amended to ease implementation in backyard (as well as informal) contexts; ensuring that water and sanitation bulk infrastructure plans better align with informal densification (via better data practice and evidence-based solutions); allowing greater involvement of local residents in infrastructure planning through co-production; and exploring alternative technologies that reduce pressure on the water and sanitation network and/or add capacity (e.g. reduced water use, greywater capture and reuse, rainwater capture, mini-wastewater treatment plants, ceasing to use potable water in sanitation systems, etc.). The publication notes that municipalities should beware of providing second-class services: 'alternative' should not mean less or undignified. The use of composting toilets and similar technologies should be normalised by promoting them in middle class/wealthy areas. The broader the uptake, the cheaper and more socially acceptable they become. Care should also be taken to ensure that decision-making around alternate services is informed by robust community engagement.

Municipal bulk infrastructure capacity must also be a focus in supporting self-build.

24   Interview with Charles Rudman, former head of the City of Cape Town's Khayelitsha District Planning office, City of Cape Town, 31 May 2022.

25   Developed in partnership between the national Department of Human Settlements and the Council for Scientific and Industrial Research (CSIR), the Red Book provides comprehensive and practical information related to the planning and design of the services and infrastructure typically included in neighbourhood development projects.

26   Cameron Brisbane, former Executive Director of the Built Environment Support Group (BESG), notes that the CSIR Red Book needs to look at interim regulations for those building on serviced sites, e.g. to reduce fire risk through strengthening walls of shacks, and de-densifying settlements to reduce the risk of fire spreading etc. Interview, 30 May 2022.

As an individual's or household's socio-economic circumstances or tenure (in)security change, they may be forced to move from a micro rental unit to a backyard dwelling or from a backyard dwelling to an already dense informal settlement.

Access to land, spatial transformation and incremental development of dignified housing and neighbourhoods

There is no policy clarity or detail on the spatiality of the site-and-service programme. Will infill development occur on smaller pieces of state-owned land and land purchased from private owners, or will site-and-service plots be provided at mass scale on greenfield land on the urban periphery, as has been the dominant mode of public housing provision to date? Clearly, the latter will not lead to spatial transformation or viable human settlements.

Due to the acknowledged scarcity of state-owned land, and to promote spatial transformation, the major focus must overwhelmingly be on in-situ upgrading, as informal settlements are often situated in well-located areas in terms of access to employment and public services. Re-location to greenfield serviced sites must only be followed for category B2 and C settlements, where in-situ upgrading is not possible. Misselhorn (2022)[28] argues that to enable self-build, municipalities need to either acquire land rapidly, or provide services on land in advance of land acquisition and deal with deferred compensation for landowners, as standard land acquisition processes are time-consuming and will delay upgrading.

It should be highlighted that unauthorised land occupations/land invasions are a symptom not only of the inability of state- and private-led housing development to meet housing demand, as well as the slow pace of land release, upgrading and development processes, but also a failure to holistically recognise that housing (in)security, exacerbated by the Covid-19 pandemic and current economic environment, lies on a continuum, including homelessness and 'houselessness', informal settlements and backyard housing, and that this should be addressed as part of a holistic, proactive and integrated human settlements response. As an individual's or household's socio-economic circumstances or tenure (in)security change, they may be forced to move from a micro rental unit to a backyard dwelling or from a backyard dwelling to an already dense informal settlement. Rapid land release, site-and-service, in-situ informal settlement upgrading and support to backyard housing and micro-development, framed by an enabling of self-build incremental housing consolidation, can allow municipalities to move from a reactive to a proactive stance with respect to unauthorised land occupations/land invasions and informal settlement densification and growth.

Densification, which is an important spatial planning principle that is prioritised across cities and towns, suggests that the existing density of informal settlements not be lost in the upgrading process through following traditional planning and engineering norms (where there is a pressing need for flexibility and innovation), and single storey top-structure construction. Most importantly, denser top-structure construction (in the form of semi-detached or two to three storey structures) minimises the number of households that need to be relocated to install access and service infrastructure, particularly in denser informal settlements. A good example of a denser incremental structure typology is the 'LIFT' House typology (Light-weight, Improved, Fire-safe, Timber-frame), developed as part of the iQhaza Lethu project in collaboration with the Human Sciences Research Council (HSRC) in 2019/2020 (Project Preparation Trust, 2021) (see the text box on page 41).

'LIFT' House typology

The metal sheeting-clad house is compliant with timber frame[29] structure building standards, and is engineer- and fire safety-certified. A demonstration unit was built at Parkington settlement in eThekwini in 2020 and was well received by the owner and other residents. 157 of the units are being constructed on three reblocking-relocation sites to release space for the services 'frame' in the adjacent settlements, and are funded by the municipality and donors. The typology is a response to the need for a more appropriate building technology for steep, densely populated and well-located informal settlements to optimise scarce land, open up space for services and create distances between structures to improve fire safety, and to enable residents to improve their own housing over time.

The lightweight, timber-frame structure with micro-pile foundations and metal cladding is also low cost, utilises readily available 'low-tech' materials and can be built by local artisans and workers using familiar building methods in a PHP-type model. The objective is to imbed within communities a different way of building for themselves (either organically or with PHP support).

Detailed designs for five variations of the typology were developed ranging from single story 15m² unit to a 45m² double-story unit. The all-inclusive cost of the baseline 31m² unit is approximately R84 000 at a square metre cost of approximately R2 700. Given that the use of the typology unlocks more productive use of scarce, well-located land which cannot be developed using conventional low-cost housing methods, the slight per-square-meter cost premium of the typology (due principally to its more labour-intensive construction method and different materials) is regarded as a more than fair trade off. The significant use of timber in the construction (which is a renewable resource) and the high labour content and job creation potential, are added benefits.

Similarly, Forster and Gardner (2014) highlight the need, particularly in very dense settlements, for alternative site layout, infrastructure installation and top-structure configurations and designs. They recommend a programme to develop, design, pilot and test these types of enabling options to refine them into a generic options framework. These options should include, among others and with specific reference to higher density (verticalisation) and smaller site sizes (densification): foundation slabs; wet cores; party (shared) walls; housing frames that incentivise multi storey construction; and multi-unit, multi-storey configurations ('stacked tenure').

To facilitate denser top-structure construction (in the form of semi-detached or two to three storey structures), these types of denser prototype building plans need to be developed and be provided with the other support given by HSCs. Communities will also need to be convinced of the benefits of denser typologies over the dominant ideal of a single storey structure on a plot, including, for example, that semi-detached structures or party walls save on construction costs when constructing multiple housing units. Denser typologies will also require individuals to pool their financial resources (private and/or state), and support by NGO and LG staff will be required to assist with this process (e.g., via information on and assistance setting up collective savings schemes). Assistance with registering separate title over each housing unit in a multiple housing unit structure should be provided. Small-scale contractors and developers can play an important role in constructing these denser typologies, particularly two and three storey buildings. Senegal provides an African example of where denser multi-storey self-build housing is a dominate mode, as nationally 44% – and in Dakar 62% – of the self-build housing stock is multi-storey (CAHF, 2019)[30].

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28   Alternative models of wood construction in social housing are being tested in Cameroon (Source: CAHF. 2020. Study on citizen financing mechanisms for affordable housing production in Africa).

29   Dakar (5,700/km²) has roughly 3.8 times the population density of eThekwini metro (1,500/km²), 3 times that of Cape Town metro (1,900/km²), and 2.1 times that of the City of Johannesburg (2,700/km²).

Improving the neighbourhood environment through planning and urban design interventions and activating unused spaces in the community that are crime and violence hotspots can help prevent crime and create sustainable safe spaces.

Backyard dwellings are a vital form of self-build infill densification; therefore, housing support should be targeted at subsistence, homeowner, entrepreneurial landlords through assistance with providing basic services to tenants (e.g. via separate connections), prototype building plans and technical assistance with formalisation or regularisation of existing structures, and supporting tenure security for tenants via lease agreements or less formal social recognition of occupancy.

Neighbourhood safety should be prioritised via area-based violence prevention interventions (ABVPI) (Isandla Institute, 2021), such as altering the physical environment or improving the public infrastructure and basic services like streetlights, bus/taxi stops, and police services, etc. Improving the neighbourhood environment through planning and urban design interventions and activating unused spaces in the community that are crime and violence hotspots can help prevent crime and create sustainable safe spaces.

To facilitate spatial transformation and socio-economic development in self-build (and more broadly in all forms of human settlement development), metros and municipalities need to identify well-located pieces of land for self-build, as part of their land identification, acquisition and assembly, which needs to form part of their mandated human settlements sector planning processes that feed into their IDPs and SDFs. For example, each municipality needs to develop a single land database representing the respective layers of land demand, which should consider current land available for development, future land requirements, as well as various spatial planning policy goals to prioritise the development of municipally-owned land. All land reservations and acquisitions which support human settlements development need to be made against this database.

Consolidating the municipality's current and intended land acquisitions will provide shared oversight of current and intended development, and will reduce land costs and ensure that project consolidation between municipal departments happens at an earlier stage. Such a database tool can assist in sector planning processes by facilitating alignment between infrastructure planning and human settlements project implementation. It would also provide guidance on which municipally-owned land parcels are strategically important to enable self-build and affordable housing development, and therefore should not be disposed of by the municipality for other uses, thus aligning with the future projections of urban growth that would underpin the tool.

An early provincial-level policy regarding access to serviced land for self-build was approved by the Kwazulu-Natal MEC for Human Settlements on 7 August 2020 (Kwazulu-Natal Department of Human Settlements, 2021). The policy ('Disposal of Serviced Sites Policy') states that a 30% allocation of serviced sites per project be disposed of at fair market value to persons earning between R22, 001 to R40, 000 per month. The stated aim is "enabling an integrated human settlements delivery mechanism by addressing the affordable housing market and encouraging the sale of serviced sites at affordable prices to qualifying beneficiaries who are willing to build their own housing units". Applicants will have to provide proof that they can afford to build their own NHBRC-approved house within a period of 5 years, with a reversionary clause endorsed on the title deed of the property, that if the property has not been developed within 5 years from the date of purchase, it will revert to the Department at the original selling price. In addition, the policy also makes provisions for applicants whose income exceeds the threshold, however they will not be subsidised and the serviced sites will be sold at market value to those who qualify, with the valuation not being older than six months.

However, the stated rationale for this policy is that "the private sector dictates the cost of land at prices greater than the property's market value which places the upper middle income market (R15, 000–R40, 000) in tremendous financial pressure to gain access to housing opportunities, particularly in well located areas of the city". It is unclear why the provincial government would subsidise access to serviced land for those earning more than the upper FLISP threshold of R22 000 per month (and who should therefore be buying property or land on the private market), when the most urgent need for access to serviced land for self-build is clearly among those living in informal settlements and backyards, earning far below the upper FLISP threshold. It is therefore vital that careful planning and broad consultation be put into the crafting of provincial and municipal serviced land release policies, to ensure that policies do not have unintended consequences and benefit those that that most require subsidised access to land.

Do HSCs need to be physical structures?

While HSCs would ideally be physical structures to have a community presence and respond to area-based housing support needs, the form of HSCs would need to be context specific and linked to feasibility in different municipal contexts (e.g. metros versus rural municipalities). Some of their services, particularly access to information (e.g. audio/visual materials on regulatory processes, local contractor databases and service providers); some forms of training; and simple registration processes and training course enrolment could be provided digitally (e.g. via a mobile app or website, or both). National or provincial human settlements departments could develop open-source HSC apps that allow metros, or local municipalities (with provincial support) to customise to suit their local housing support needs and the available municipal and partner capacity.

Forms of training that could be provided digitally include the non-physical elements of contractor, micro-developer and tenant rights training.. The materials would need to be designed to not be data-heavy (or accessed via free public Wi-Fi) and in multiple languages, to allow for maximum accessibility. Funding for the app could come from the facilitation element of the proposed HSC grant. Mobile offices or regular outreach efforts at community halls or centres by teams of HSC staff could support (or in some instances replace) the physical presence of permanent HSCs, particular in less-resourced municipal contexts, and where the present scale is relatively small.

Mobile offices or regular outreach efforts at community halls or centres by teams of HSC staff could support (or in some instances replace) the physical presence of permanent HSCs, particular in less-resourced municipal contexts.

Isandla Institute/ Masixole Feni: Dunoon.

Enabling policy and regulatory environment

The Housing Code may need to be amended to provide a framework for the establishment of HSCs, and as proposed earlier, the grant funding regime will also need to be amended and expanded.

An enabling policy and regulatory environment is required for HSC-supported self-build. As noted earlier, there are a number of unanswered questions around the broader human settlements policy shift to a focus on site-and-service, e.g. how rapid serviced land release (site-and-service) programme beneficiaries will access funding for top-structure construction, and whether this will be via state subsidy funding, private finance, or a combination of the two. The Housing Code may need to be amended to provide a framework for the establishment of HSCs, and as proposed earlier, the grant funding regime will also need to be amended and expanded.

Guidance could be taken form Brazil's technical assistance law (detailed earlier), to embed the right to technical assistance which would cover "all project work, monitoring and execution of the work in charge of professionals in the areas of architecture, urbanism [urban planning] and engineering necessary for the construction, renovation, or expansion of housing or land tenure regularisation".[31] Brazil's technical assistance law also provides the idea of linking housing assistance to areas zoned for housing support (similar to declared urban integration and restructuring zones in South African cities), and zoning overlays could allow more enabling land use and building standard parameters in support of incremental self-build and sustainable livelihoods.

Backyard housing and site-and-service self-build both require policy attention, and can both benefit from clear policy frameworks at all three spheres of government. However, if the right to build and housing support become a key human settlements policy focus, then the need for separate policies focusing on specific typologies or programmatic categories will be replaced by a broad spectrum of differentiated self-build housing support services framed by the right to build. National and provincial government will need to assist metros and municipalities to develop self-build and HSC policies, and the capacity to establish and operate HSCs with provincial (and district municipality) support. HSC partnership framework agreements will need to be developed and signed with support partners in each municipality (or perhaps district municipality, in the context of municipal capacity and presence of NGO and private partners), as well as with professional training and service providers and academic outreach programmes. Professional fees for and regulation of design assistance to beneficiaries will also need to be set by national government and implemented by local government, to minimise unscrupulous actions by professionals. Attempts should be made to lower the cost of building materials and a study of the drivers of prices and what could be done about them (e.g. by the Competition Commission) would be useful. Supporting small-scale building material production and assembly can also lower construction costs and promote local livelihoods and economies. Sustainable and alternative construction materials and methods should also be promoted through HSCs and national regulatory bodies such as the NHBRC, South African Bureau of Standards (SABS) and the National Regulator for Compulsory Specifications (NRCS), will have an important role to play.

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30   *Brazilian Presidency of the Republic: Civil House: Sub-office for Legal Affairs. 2008. Law No. 11.888. 2008. Available online: http://www.planalto.gov.br/ccivil_03/_ato2007-2010/2008/lei/l11888.htm*

An inter-governmental, integrated, interdisciplinary approach is required to maximise the impact of HSCs, particularly in municipalities, as different municipal and provincial departments will need to cooperate to provide the range of support and services envisioned for HSCs. Forster and Gardner (2014) recommend that support be given to provincial, municipal and other initiatives to create an enabling environment for housing consolidation in the UISP. This should include development of new planning frameworks supportive of incremental housing development that are in line with SPLUMA; the formulation of Community Resource Organisation development strategies to improve the CRO capacity required to support incremental self-build housing consolidation; and municipal programmes to create enabling conditions for self-build. These include revised building controls; sympathetic land use regulation systems; and building CBO implementation capacity; and improving construction sector capacity building.

Turok, Scheba and du Trevou (2022), in a study commissioned by DAG on how to support small-scale rental housing, provide a number of recommendations that could enable self-build more broadly, focussing on simpler regulations, streamlined procedures, positive support and financial inducements. In terms of land-use planning and management, they recommend that small-scale rental units be a primary land-use right (via an overlay zone) and that up-front development charges be waived, with infrastructure upgrade costs recovered from government grants and/or property rates. Building regulation recommendations include the preparation of prototype and pre-approved building plans and design guidelines; and simplifying of national building regulations, with health and safety being a priority, to allow lower specifications of materials and other requirements and more appropriate building standards. Alternatively, they recommend that municipalities apply for an exemption from national building regulations with a new municipal bylaw. They also suggest the creation of a database of approved small-scale building contractors and built environment professionals.

In terms of tenure security, they recommend case-by-case rectification of title deed issues, national action to streamline procedures to address backlogs and alternative local/ interim systems to recognise ownership. In terms of support, they recommend setting up local support offices, community education and awareness-raising, practical advice and assistance to small-scale, developers, discretion for front-line officials (via KPIs) and additional front-line staff to improve service delivery. Governance suggestions include improved community relationships (via a social contract); improved communication, cooperation and stronger institutions; a focus on rights and responsibilities; improved urban management and inculcation of respect for the public realm; investment in and maintenance of infrastructure; improved landlord-tenant relationships e.g. via lease agreements; more appropriate rates and service charges; and, accountability. Lastly, Turok and Scheba highlight that there needs to be commitment to experimentation and learning (e.g. testing what standards are appropriate and realistic and how to achieve progressive upgrading); constructive responses to existing encroachments on neighbouring erven; a new agenda of retrospective e approvals; and learning from initiatives and pilots projects. They note that incremental formalisation would allow for asset creation and lead to a positive cycle, creating more liveable, vibrant, valued and sustainable neighbourhoods.

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The greatest constraints to self-build are the absence of incremental planning and alternative individual tenure arrangements, and the highly limiting nature of planning, environmental and engineering norms and building regulations.

Misselhorn (2022)[32] further reiterates that the greatest constraints to self-build are the absence of incremental planning and alternative individual tenure arrangements, and the highly limiting nature of planning, environmental and engineering norms and building regulations. Examples are norms expecting road access to every household thus limiting densities, expectations of standard coverage and building regulations which are premised on formal building methods that are at odds with how people can and will build form themselves. Misselhorn states that if we assume that the majority of owner-built housing will occur within existing formally proclaimed townships and within the current regulatory environment, then self-build will not be broadly possible. He argues that to unlock land value capture, asset-building and spatial transformation, in the hands of low income households, a change the policy and regulatory environment is required – "people are building the city right now as we speak, informal settlements are mushrooming, but we are using the wrong tools".

Misselhorn argues that municipalities need to have incremental planning arrangements, which can accommodate higher densities, alternative servicing standards, alternative housing typologies and different land use arrangements that are more premised on social process and cooperation, and local enforcement with a cost to 'freeriders', that is not tolerated by other residents who also have tenure rights, as this is much easier than enforcement of land use rules by the municipality. Municipalities need to link certificates of occupation with certain land use rules, e.g. no illegal connections, a requirement to build with certain materials within an envelope, rules for solid waste disposal and payment for services. Misselhorn states that municipalities need to use locally-administered tenure and incremental planning arrangements to leverage and incentivise people to build better and highlights that eThekwini metro has developed draft incremental land use regulations.

UN-Habitat (2020), with respect to the relationship between human rights, law and the New Urban Agenda, echo the need for contextually appropriate building standards. They note that standards can undermine the right to adequate housing if they are inappropriately developed and applied, and that in most developing countries building standards have had a prejudicial effect on low income households, as they are outdated, obsolete and largely unresponsive to their shelter needs. Local by-laws, which require construction with modern materials and techniques, make housing expensive and promote growth in informal settlements, as people choose to operate outside the law due the difficulties with compliance. Thus, a review of building standards, planning regulations and norms and standards for the use of land, building materials and infrastructure is required; so that these promote human rights not only by ensuring the safety of dwellings but also by being sufficiently flexible, performance-based and appropriate to local conditions. This would also lower housing costs and enable housing production at scale. In this respect and of interest locally, the National Treasury's National and Subnational Ease of Doing Business project is looking into the simplification and speeding up of title deed registration; it could also focus on land use and building plan application processes.[33]

31 *Interview with Mark Misselhorn, Chief Executive Officer, Project Preparation Trust, 26 May 2022.*

32 *Interview with Seth Maqetuka, Human Settlements Specialist, National Treasury Cities Support Programme, 6 June 2022.*

To support earlier housing consolidation in ISU, Forster and Gardner (2014) recommend that the UISP chapter in the Housing Code be amended to allow for housing consolidation (with appropriate tenure security) to start immediately after the settlement layout has been finalised and housing typologies selected. This would encourage households to begin house consolidation with or without subsidies, and avoid the long lead times in the finalisation of upgrading projects. Pre-requisites for the start of the consolidation phase should be: certainty on beneficiary allocations and broad property boundaries; agreement on incremental tenure stages, which would provide enough certainty to households; and sufficient provision made in the settlement plan for space requirements and service installation disruptions.

Lastly, a HSC monitoring, evaluation and learning (MEL) framework will need to be developed, with indicators aligned to transformation towards the outcomes highlighted earlier. Community assessment of the model will need to be a vital element of the MEL framework, in line with the principle that self-build should be a community-centred, choice-oriented incremental housing process, linked to poverty reduction and the creation of sustainable and safe neighbourhoods.

Isandla Institute/Eric Miller: Hangberg.

Table 2 indicates a potential delineation of government responsibility in enabling self-build, and in turn HSCs more directly.

Table 2: Potential delineation of government responsibility in enabling self-build

Level	Key actors	Responsibilities
National level	Department of Humans Settlements (DHS)	• White Paper/human settlements policy review • Rapid land release and site & service policy • Review/amend existing grants (managed by NDHS) • Review of housing subsidy scheme • Possible amendments to the Housing Code • Housing support centre policy • Release of funding to provincial human settlements departments based on approved HSC business plans for each province • Housing Development Agency (HDA) to acquire and prepare land for transfer to municipalities for services installation and transfer to beneficiaries
	National Treasury (NT)	• Amendments for the use of existing grants towards funding the HSC model • Creation of a new self-build (HSC) grant • Potential linkages to CSP Community Development Programme (CDP)
	Department of Cooperative Governance and Traditional Affairs (COGTA)	• Create an IGR framework to enable cooperation between spheres of government to enable self-build support, which could be based on the District Development Model (DDM) • Community Development Worker programme
	Department of Trade, Industry and Competition (DTI&C) • South African Bureau of Standards (SABS) • National Regulator for Compulsory Specifications (NRCS)	• Revision of national building regulations to support and approve alternative construction methods and incremental structure consolidation • Work with financial institutions to provide state guarantees for housing loan applicants with informal or irregular income or develop suitable housing finance products to meet this need • Work with finance institutions to recognise incremental tenure
	Department of Agriculture, Land Reform and Rural Development (DALRRD)	• Revise SPLUMA guidelines or issue policy directives to support incremental planning arrangements in municipalities
	CSIR	• Research and support training in alternative building materials and methods and disseminate via HSCs
	Department of Employment and Labour (DE&L)	• Use SETA funding and training capacity to support funding and training at HSCs
	Department of Public Works and Infrastructure (DPW&I)	• In partnership with DHS, develop programme to train EPWP workers in basic housing support skills and capacitate with knowledge • Identify state-owned land to be released for self-build
	Department of Small Business Development (DSBD)	• Support co-operatives and small businesses (including small-scale contractors and building material manufactures) via the Co-Operatives Development Support Programme (CDSP) and the Township and Rural Entrepreneurship Programme (TREP)
Provincial level	Department of Humans Settlements	• Release of funding to municipalities based on approved HSC business plans • Provide funding and capacity support to municipal HSCs

Level	Key actors	Responsibilities
District level	District municipality (or metro)	• Provide funding and capacity support to municipal HSCs • Integrate HSC plans into the One Plans required by the District Development Model to enable district-level coordination of housing support
Municipal level	Metro or municipality	• Conduct/compile a housing support needs assessment • Set up, fund, staff and operate HSCs • Enable existing supportive officials and train officials in required skills to facilitate self-build • Develop prototype and pre-approved plans • Simplify and reduce the cost and duration of building plan and land use application processes • Policy and guideline development • Create overlay zones to support self-build • Develop strategic bulk infrastructure plans to support informal densification and self-build
Neighbourhood/ precinct level	• HSCs • CSOs/NGOs • CBOs • FBOs • Local leaders, street committees • Housing & savings cooperatives • CSP Community Development Programme (CDP)	• Provide training and technical support, building the capacity of beneficiaries in terms of construction methods, construction quality monitoring, and provide beneficiary and financial administration, and community liaison • Skills & enterprise development (including small-scale contractors and micro-developers) • Setting up and running of housing & savings cooperatives • Improved neighbourhood safety and urban management • Sustainable livelihood plans • Social compacts
Erf/plot level	• Erf /plot owner • Housing & savings cooperatives • CSOs/NGOs • HSCs • Micro-finance institutions & banks	• Erf /plot owner capacity building & guidance with choice in top-structure funding and construction • Housing & savings cooperatives capacity building & guidance • Access to information • Self-build housing construction, training, and homeownership rights & obligations education • Payment of rates and services charges • Financial incentives

Change in mindsets

Policies, strategies and practice must recognise that people are already, through self-build, informally delivering the majority of urban housing. Therefore, incrementalism must be embraced.

While the informed participation of communities and co-production in housing development processes require a change in mindsets, processes and institutional orientations in government, a broader and more fundamental change in mindset and praxis is required if self-build is truly to be enabled and citizens' right to the city respected. Policies, strategies and practice must recognise that people are already, through self-build, informally delivering the majority of urban housing. Therefore, incrementalism must be embraced.

Huchzermeyer (2021) highlights that informal settlements form outside of statutory planning and represent a process of collective place-making, which is not completely understood and valued; this can be extrapolated more broadly to all forms of urban informality, including backyard housing. The author suggests that Henri Lefebvre's radical critique of statutory planning, with respect to the right to the city (Lefebvre, 1974/1991), can be interpreted as a recommendation that planners become inquisitive about settlement informality and spontaneous place-making. Using this understanding, planners must facilitate informal settlement transformations that respect the spatial practice of their residents. The UISP and SPLUMA (the Spatial Planning and Land Use Management Act 16 of 2013) support this approach to planning, as they emphasise incremental incorporation of informal settlements into land-use schemes (a facilitative role for planners) and facilitation of participatory upgrading, respectively. Both UISP and SPLUMA also implicitly challenge planners to use a continuous feedback loop between conceptual thinking and empirical observations of reality.

However, Huchzermeyer states that Lefebvre can also be read to suggest that spontaneous place-making processes in informal settlements can incrementally and autonomously produce development or improvements in living standards, implying that planners take a less hands-on approach than that suggested in SPLUMA and the UISP. This challenges planners to use their inquisitiveness to enhance, resource and lightly steer space-making in a co-produced process of improvement. However, this validation of people's own space-making and the contextually appropriate improvement it would produce, is currently not only held back by planning regulations, but also by financing mechanisms, procurement processes and the dominant political and governance mindsets. Ultimately, the principles of creativity, humanism and rights, should inform engagement with informal settlement contexts.

John Turner, a British architect and theorist known for his work on informal self-build housing and neighbourhood building in the global South, showed clearly through a number of empirical studies that neighbourhoods designed together with local communities worked better since people were experts on their own situations, and argued that the 'freedom to build' (right to build) was therefore vital (Spatial Agency, n.d). Within this framework the state, as well as built environment professionals, act as enablers, resulting in a shift in thinking that values experience and local know-how over technocratic and professionalised forms of knowledge.

Outstanding questions

There are a number of outstanding questions that require further investigation and engagement, given the complexity in creating an enabling ecology for self-build. Crucial issues are the funding of a HSC model, access to financing for self-build and municipal capacity and that of other supporting partners such as NGOs. These will need to be addressed in detail as a next step in progressing towards the implementation and scaling up of a HSC model.

Three other issues that require attention are means testing, the capacitation of EPWP workers and the time-linked incremental requirements of housing support. Firstly, means testing may be suggested as a requirement to establish which households are most in need of housing support and to avoid using scarce state resources to assist those who may have the resources and capacity for self-build. However, there are established concerns with means testing thresholds (and income bands in general) as they can at times create an artificial delineation of relative socio-economic need, have to continually be updated to reflect cost of living changes and can viewed as requiring people to 'prove' they are 'sufficiently' disadvantaged. Means testing also creates an administrative burden on the state, which can get in the way of realising the intent of the intervention/support.

The advantage of determining housing support needs spatially, via a housing support needs assessment, is that areas with higher levels of informality (informal settlements, backyard dwellings and "uncompliant" formal structures) generally coincide with areas of greater socio-economic need. Therefore, informality (and thus the need for self-build housing support) can function as a proxy for socio-economic need. An individual self-build capacity/need assessment could be conducted to establish an individual's ability or preference for self-construction, degree of self-financing, level of materials access, housing knowledge and access to other forms of support to establish specific individual housing support needs and a profile of the variety and degree of housing support required in a defined area. However, means testing will be needed in terms of determining eligibility to receive state-funded vouchers to be used for buying materials or paying local contractors and other professionals (or other forms of monetary assistance).

Secondly, the proposal for capacitating EPWP workers (and community development workers) with basic housing support skills or capacitating them with housing support information, providing for longer-term municipal employment, community-based housing support and the strengthening of social capital requires broad-based buy-in from both workers and the relevant government departments (DHS and DPW&I), provincial and local government, to allow this element to become embedded in the HSC model. Municipalities will need to be supported via funding and capacity to train these workers in providing elements of housing support and for the ongoing sustainability of the programme, and work needs to be done in establishing which support skills could be transferred, how such a programme would be designed and implemented, and matching municipal and area-based support needs with EPWP capacity and skills, to complement the housing support provided by physical or mobile HSCs and digital platforms.

Thirdly, the time-linked incremental requirements of housing support should to be taken into consideration. Support needs may be once-off or recurring, and this needs to influence how the support package is structured. For example, a voucher scheme for materials/payment of a local contractor will mean that attention has to be given to how the subsidy quantum can be drawn down over time as incremental housing consolidation progresses.

Means testing will be needed in terms of determining eligibility to receive state-funded vouchers to be used for buying materials or paying local contractors and other professionals (or other forms of monetary assistance).

The way forward

There is an opportunity for the HSC concept to be piloted in a willing municipality. A successful pilot would allow the building of consensus around the utility and operational sustainability of HSCs. Partnerships within municipalities could see HSCs embedded within the operational and strategic housing components of municipal IDPs. Rudman[34] and Meltzer (2022)[35] both argue that a pilot should be set up, as a way of demonstrating the value of HSCs, and that the pilot should be designed in such a way that learning can inform a refinement of the model. If the intended outcomes, as detailed earlier, guide the model, then it can be adjusted based on lessons learnt. Rudman argues that a HSC pilot and model must start small and get champions on board, and emphasises the need to create more 'storytellers', to tell a different narrative about housing consolidation and how transformative supported self-build via HSCs can be.

It will be important to harness the momentum in support of self-build and HSCs, and this must be encouraged by a focus on the operational and sustainability aspects of HSCs, such as purpose, funding, focus and scope. If these aspects can be addressed, self-build (via a HSC model) can play a vital role in systemic change in human settlements, regulatory reform and capacity building, while contributing to an increased housing supply to meet the urgent housing need and transforming and improving neighbourhood quality and safety. The HSC model, if tested, adopted and supported by vital changes to create an enabling environment, can act as a key institutional mechanism to enable 'the right to build' and advance housing rights. Changes to create an enabling environment need to be made an urgent priority, to support the utility and impact of a HSC pilot as well as the possibility of scaling up the model. The model has the potential to function as a mechanism to promote holistic and transversal working arrangements between departments and spheres of government, allowing the housing process to break out of the programmatic boxes[36] that human settlements policy and housing delivery mechanisms have created.

The HSC model, if tested, adopted and supported by vital changes to create an enabling environment, can act as a key institutional mechanism to enable 'the right to build' and advance housing rights.

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[33] *Interview with Charles Rudman, former head of the City of Cape Town's Khayelitsha District Planning office, City of Cape Town, 31 May 2022.*

[34] *Interview with Illana Meltzer, Engagement Manager, 71point4, 9 June 2022.*

[35] *Zama Mgwatyu, Programme Manager at Development Action Group (DAG), made reference to these programmatic boxes in a presentation at the launch of DAG's publication "Small-scale rental housing: Moving from the low to the high road" on 8 June 2022.*

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Interview with Mike Makwela, Senior Programme Coordinator, Planact, 30 May 2022.

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Charles Rudman, former head of the City of Cape Town's Khayelitsha District Planning office, City of Cape Town, 31 May 2022

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Organisations represented at a Community of Practice event hosted by Isandla Institute, 18 August 2022

City of Cape Town

Community Organisation Resource Centre (CORC)

Development Action Group (DAG)

Human Sciences Research Council (HSRC)

Ndifuna Ukwazi (NU)

People's Environment Planning (PEP)

Western Cape Department of Human Settlements

Community-based Organisation (CBO) focus group, 20 August 2022

Eerste River Backyarders Association

Maitland Garden Village Housing Forum

SANCO Makhaza

Tafelsig People's Association