

A stylized illustration of a construction worker wearing a cap and safety glasses, seen from behind as they work on a corrugated metal roof. The worker is holding a long-handled tool. A large, vibrant red rectangular area is superimposed over the lower half of the image, serving as a background for the title text. The background illustration is in a muted, sketchy style with grey and white tones.

Enabling the Right to Build through Housing Support Centres

A Proposition

Acknowledgements

This proposition paper is distilled from a research paper, Enabling the right to build through Housing Support Centres, 2022.

Backyard Matters is a partnership initiative between Development Action Group (DAG) and Isandla Institute. The project is aimed at strengthening the backyard rental market and contributing towards well-managed, quality rental stock that provides affordable, dignified and safe housing solutions. Backyard Matters is funded by Comic Relief.

Cover image: Isandla Institute/Eric Miller: Dunoon

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Why is there a need for housing support centres?

There is currently a housing shortage of approximately 3.7 million, which is estimated to be growing at 178 000 annually.¹ It is broadly accepted that state-subsidised housing programmes are not able to keep up with the growing housing shortage, while private sector housing development mostly does not cater for the majority of lower-income households. Additionally, publicly-enabled housing programmes/support (e.g. social housing, affordable housing) also leave key populations out, either because they do not meet the eligibility criteria, or because the eligibility criteria are interpreted in ways that result in de facto exclusion (think, for example, of the affordable housing income bracket of R3,500 – R22,000, which can incentivise developers to provide housing for those at the higher end of this income band).

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.

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.² 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**, and 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**.

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 housing consolidation in both informal settlements and in established neighbourhoods where backyard housing is providing/can provide affordable housing for rent.

¹ CAHF. 2021. *2021 Housing Finance in Africa Yearbook – 12th edition*.

² Cape Town NGO Collaborative. 2019. *Informal Settlement Upgrading Matters: A submission into the new human settlements policy*. p 14.

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

The Enhanced People's Housing Process (EPHP) is a local self-build precedent, where beneficiaries access organisational, technical and administrative assistance via a Housing Support Centre (HSC). There are a number of other 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 HSCs could provide.³

Existing/Tested Models

Brazil: The technical assistance law

Brazil has had a framework law to enable technical housing support since 2008. It 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”. Technical assistance must prioritise housing areas declared by law to be of public interest (similar to urban integration and restructuring zones in South African cities), and all spheres of government must ensure support is planned and implemented in a coordinated and systematic manner, to avoid overlaps and optimise results.

Technical assistance, provided in terms of partnership agreements with 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.

India: Building Centres

India has a national network of Building Centres that provide decentralised construction skills training; promotion of low cost housing technology; demonstration of manufacture and use of low-cost building materials, including materials produced out of industrial and agricultural wastes; and provision of retail outlets for materials. A major aim is that by developing and promoting 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 design and implementation of housing projects for low-income residents, and are involved in designing cost-effective building components using local materials. Innovative building materials produced at the centres are used with indigenous building technologies in projects, with on-site training programmes helping to provide necessary skilled labour. They play a role in the construction of affordable housing, while increasing the income-generating capacity of the artisans involved.

³ Despite efforts to identify models from across South Africa, three of the four South African examples are located in Cape Town.

South Africa: Transaction Support Centre (Cape Town)

The Transaction Support Centre (TSC) project, established in 2018 by consulting company 71point4 in partnership with the Centre for Affordable Housing Finance in Africa (CAHF), 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. Recommendations from the TSC include that various national, provincial and local departments and state entities need to work better together to address property-related issues affecting lower income residents.

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 operates two core programmes: capacity-building (including advice, training and mentorship); and secondly, advocacy (including engagement, partnership and communications).

Contractor training is tailored to the needs of contractors, from start-ups to more established small firms. The developer support programme intends to cater to two main types of emerging developers building small-scale affordable rental units: home-owner developers and entrepreneurial developers or micro-developers. 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.





Isandla Institute/Shawn Swingler: Imizamo Yethu.

Proposed models, not yet fully developed and implemented

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

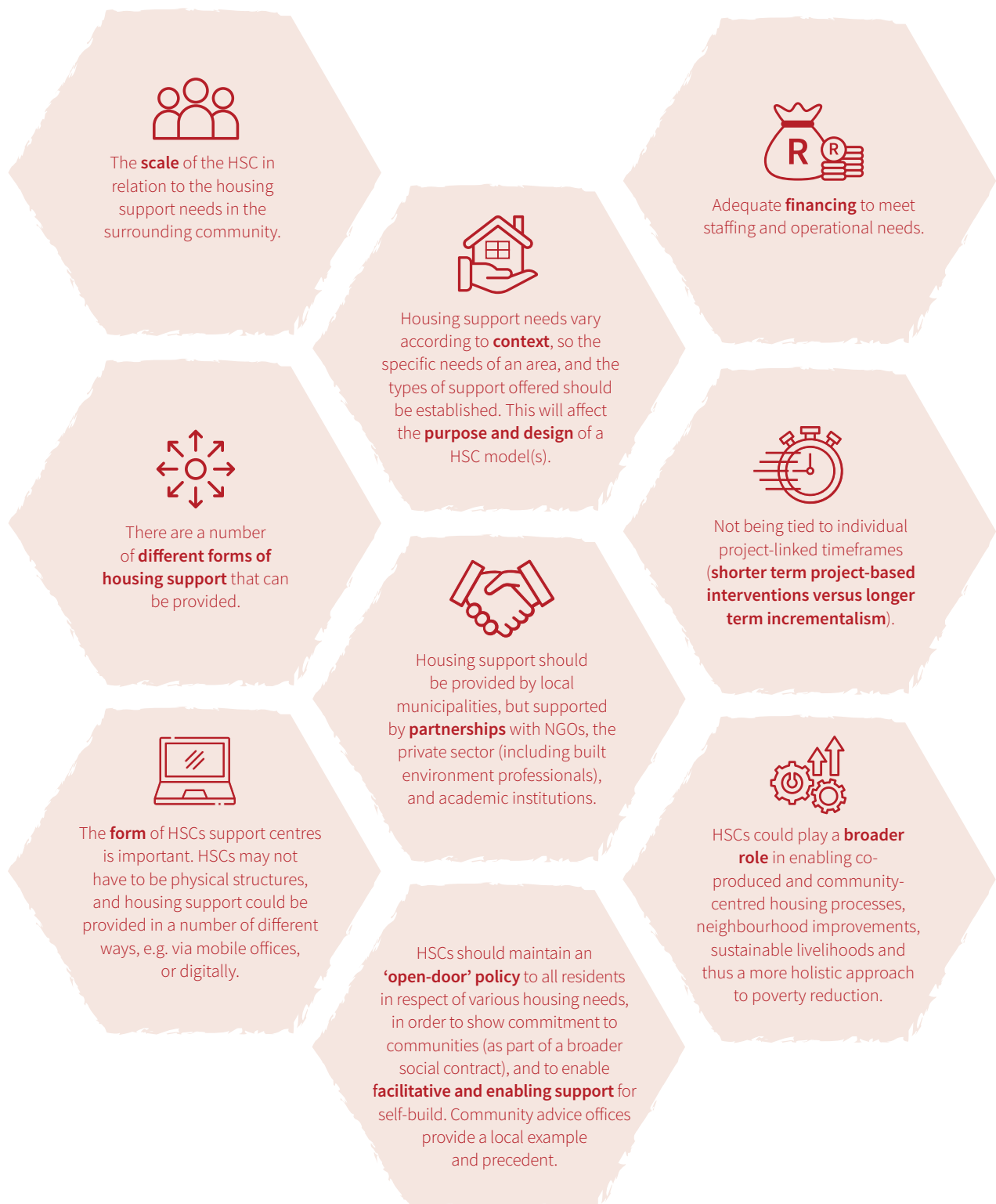
The City of Cape Town (CoCT) proposes Local Planning Support Offices (LPSOs) to provide advisory planning support to residents at community level, “capacitated by locally trained artisans and professional built environment support”. They will offer guidance and access to basic building plans for residents looking to formally upgrade their homes, and offer advisory services on development applications, ranging from informal dwelling upgrading to formal building extensions or planning, dependent on neighbourhood context. LPSOs will provide information on housing finance options, including available government subsidies, and share information on private finance providers. They will offer opportunities to higher education institutions and professional bodies to provide 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.

South Africa: Informal Settlement Community Development Programme (CDP), National Treasury CSP

The Informal Settlement Community Development Programme (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 service provision is changing participant’s lives or circumstances.

The programme’s focal points 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, academics, built environment professionals and the resources and support of the CDP, to create a co-production mechanism replicable at scale. The CDP proposes that the DCRCs should set up consortia (special committees) that mirror local government departments, with a CSO appointed to coordinate the activities of 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.

Based on these lessons, it is clear that the viability and long-term sustainability of area-based HSCs revolve around:



Housing Support Centres to enable incremental self-build: A proposal

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

Function

The function of HSCs would be to provide support to and enablement of incremental self-build top-structure consolidation, as well as a variety of context-specific housing support needs.

Purpose and design

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, the phasing and scaling up of the breadth of housing support offered and the development of the HSC model itself.

HSCs should contribute towards the following human settlements and urban governance outcomes:



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.

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** (both supportive of incrementalism in housing consolidation, but also incrementalism in the types of support provided and how the model is scaled up);
- **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** (using appropriate data – including from housing needs assessments – to inform the type and forms of support provided, and well as using data from the self-build HSC model to inform improvements and future iterations);
- **Sustainability and resilience** (alternative building methods should be enabled, and individual and community resilience strengthened);
- **Poverty reduction and asset-building** (enabling households to invest in their own housing, creating an asset that, complemented with sustainable livelihoods and neighbourhood improvements, can aid in poverty reduction);
- **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).

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 and backyard and micro-developer rental accommodation construction.**

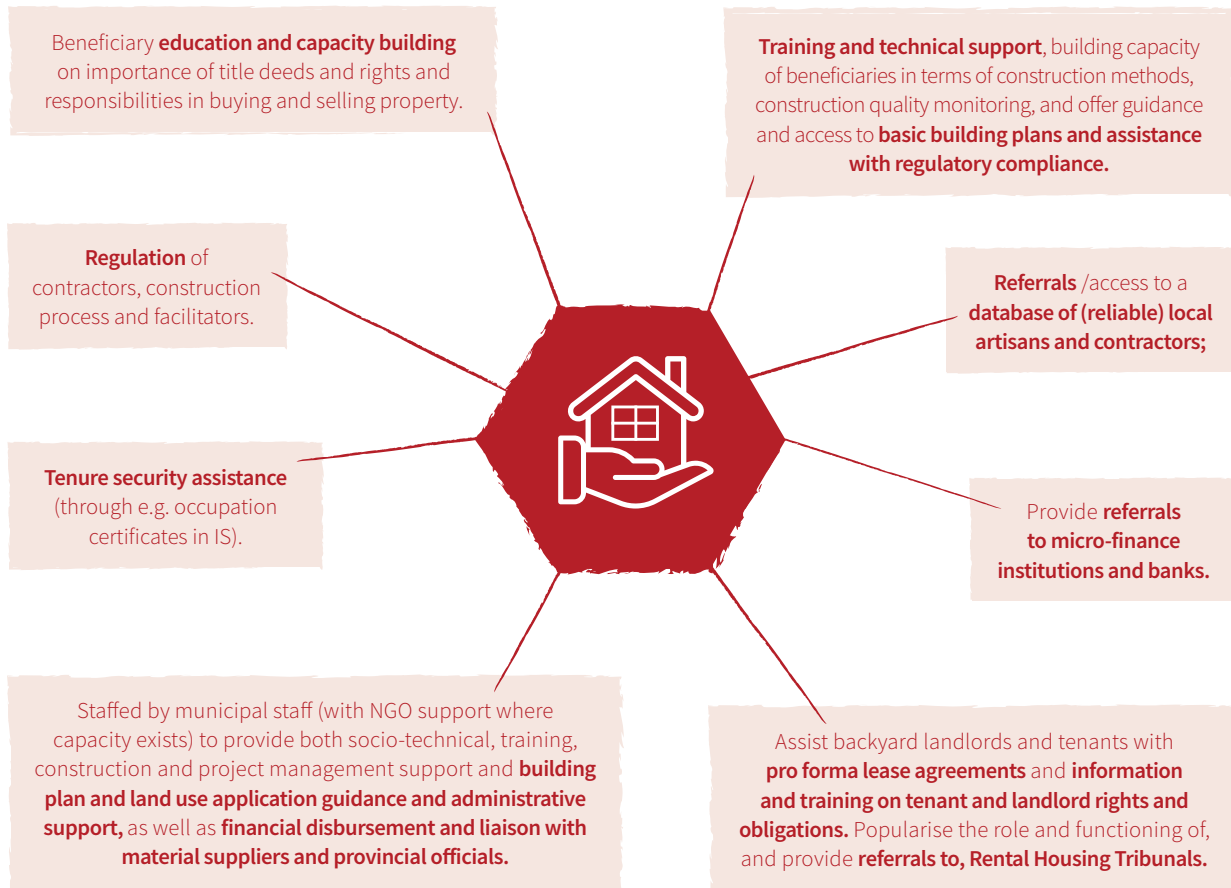
There are multiple beneficiary types, housing/settlement typologies, and housing support needs, incl. community/individual needs (e.g. in informal settlements and backyard accommodation). Across these there is a common need for tenure or tenancy security, access to basic services and access to subsidy or private financing, among others. HSCs can provide different support depending on context, and this influences the purpose, structure and design of a HSC model appropriate to specific contexts.

Area-based HSCs would need to provide training and support to beneficiaries based on a housing support needs assessment and capacity means testing, which would aid in determining the types and degree of support that would be most useful. Defining a variable size for HSC catchments will assist in this regard. From these assessments, the location, size, design, staffing skills requirement and establishment and operational costs of a HSC could be established.

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

Types of housing support

HSCs could provide the following types of housing support:



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

There is potential for HSCs to provide a variety of services and become a one-stop shop for a range of government services (beyond human settlements/housing support), but it is sensible to start small and build up over time, thereby following the principle of incrementalism embedded in the HSC concept.

There are no current successful examples of broad integrated support centres, which strengthens the argument for an incremental approach to scaling up model. A start should be made with a small-scale pilot with limited support scope, building on existing capabilities and systems. Lessons learnt from the pilot can be incorporated into future HSC iterations that gradually broaden scope and scale.

Partnerships

Partnerships with different spheres of government, NGOs, finance providers, the private sector (including built environment professionals) and academic institutions will be vital to the utility and impact and assist municipal capacity. A partnership model would allow local government, NGOs and other partners to play to their strengths.

Local government, via national and provincial funding of upgrading and housing construction processes in the form of beneficiary subsidies and grant funding, provides infrastructure; often, in case of metros, drives publicly-funded housing projects; and plays role of enabler and regulator. 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. Some of these organisations are also involved in supporting collective housing savings schemes. However, 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.

Funding a Housing Support Centre model

Current human settlements funding has the potential to be more area-based, rather than project-based, and doesn't address housing and neighbourhood upgrading in spatially integrated 'joined-up' way. The HSC model can be a lens to refocus housing programmes and funding to be more spatially integrated and the area-based focus of HSCs can aid in the creation of sustainable integrated human settlements.

Facilitation elements of existing EPHP and ISU grant funding could be directed to HSC staff funding, to be supplemented by a new dedicated HSC operational grant (initially funded from UISP-PG and USDG, or HSDG for non-metros) to cover staff and operational costs. An HSC establishment grant would be needed to cover establishment costs and both grants could fall under an umbrella self-build support (HSC) grant, partly funded by the re-allocation of top-structure funding from the public housing programme in the policy focus shift to site-and-service, and cuts to facilitation elements of existing EPHP and ISU grant funding. NPDG funding could also be used.

A self-build subsidy could take the form of a voucher scheme 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). This subsidy would need to be released incrementally, to support blended/supported incremental financing of housing consolidation. Thus, the time-linked incremental requirements of housing support should be considered. Support needs may be once-off or recurring, and this needs to influence how the support package is structured.

The 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 construction or pay a local contractor to build. The state in both cases is the provider of basic services and public infrastructure and would support self-build top-structure construction.

Housing support (via a HSC model) should be a fully funded municipal mandate and payment for housing support services rendered by NGOs (and other partners) should be funded from dedicated municipal housing support funding. There is an opportunity for sponsorship or 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 Department of Labour). There is a large role for the private sector in funding HSCs and for HSCs to facilitate a relationship between residents and private sector finance institutions, via temporary or permanent representation of financial institutions at HSCs. Complementing municipal staffing with professionals, graduates or students linked to academic outreach programs can keep staffing costs under control.

There is an opportunity to source funding more widely, e.g. 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 and CSI imperatives.

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





Access to funding for self-build via HSCs

State top-structure funding (e.g. a voucher scheme) could be combined with private funding in the form of savings; loan finance from specialised micro-finance providers; traditional finance institutions; and housing stokvels/imigalelo/izigalelo or collective housing savings schemes. Building will be incremental: houses are constructed as funds become available and the structure itself becomes a savings mechanism.

Traditional finance institutions interested in financing affordable housing are reluctant to extend housing loans to low-income individuals with informal or irregular income, lack of tenure security, or who live in areas with 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 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 higher degree of informality, in order 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 (e.g. via a voucher scheme) or loan finance could be:

-  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;
-  for all materials and construction.

Incremental self-build offers room for innovation, including incremental building loans and education programmes to increase financial literacy.

Governance and municipal capacity

Current municipal capacity and skills are inadequate to provide the support to self-build that is required and serious institutional capacity and up-skilling required.

In urban areas with higher levels of informality, governance and trust levels are low, due to, e.g. insufficient levels of basic service provision and public infrastructure investment; a contextually inappropriate regulatory environment; and a governance approach suffering from 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 and serious institutional capacity and up-skilling required. While there are supportive and facilitative municipal officials, there will need to be a concerted effort to shift to a more community-centred housing support orientation, where officials are engaged with and present in communities (“officials can’t be visitors”). Most municipal staff currently lack the “soft” skills required, so they will need to be trained by NGOs or other partners (where available) and provision should be made for training costs in a HSC operational grant.

Provinces will need to provide HSC establishment and operational support, particularly in smaller, less well-resourced and under-capacitated municipalities. These municipalities generally don’t have municipal staff or NGOs experienced in social facilitation and housing support, so provincial government (and district municipalities) would have to provide significant resource and capacity support to assist municipalities in providing housing support services.

An important goal of the HSC model should be to transfer some housing support skills to community members and CBOs, to build on and strengthen existing community resources and complement municipal housing support services. EPWP or CDW workers, who have deeper local knowledge of the communities that they live in, could be provided with information and trained in some housing support skills, providing for longer-term municipal employment, community-based housing support and a 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.

Municipal bulk infrastructure capacity must also be a focus in supporting self-build. A phased approach to HSCs should be followed, with a pilot phase targeting capable municipalities, which become learning centres for other officials and communities and provide lessons for future iterations of HSC model.

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

A major focus of the site-and-service programme, and therefore self-build, must be on in-situ upgrading, as informal settlements are often situated in well-located areas in terms of access to employment and public services. Denser top-structure construction (in form of semi-detached or two to three storey structures) minimises the number of households to be relocated to install access and service infrastructure, particularly in denser informal settlements. There is also a need, particularly in very dense settlements, for alternative site layout, infrastructure installation and top structure configurations and designs. Therefore, denser prototype building plans need to be developed and provided with other support given by HSCs and communities need to be convinced of the benefits of denser typologies.

Backyard dwellings are a vital form of self-build infill densification; therefore housing support should be targeted at subsistence, homeowner and 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.

Metros and municipalities will need to identify well-located pieces of land for self-build, as part of land identification, acquisition and assembly.

Do HSCs need to be physical structures?

The value of physical HSCs should be noted, as they can demonstrate a municipal engagement and build community trust. However, HSC scale and other factors (as per the lessons drawn from previous, current and proposed models for similar support) need to be considered. Some forms of training, simple registration processes and training course enrolment could be provided digitally (e.g. via a mobile app or website, or both) and complement the physical infrastructure. National or provincial departments could develop open-source HSC apps that allow metros or municipalities (with provincial support) to customise these to suit local housing support needs and available municipal and partner capacity. Digital training could include non-physical elements of contractor, micro-developer and rental 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. Mobile offices or regular outreach efforts at community halls or centres by HSC staff could support (or in some instances replace) the physical presence of HSCs, particularly in less-resourced municipal contexts, and where present scale is relatively small.

A major focus of the site-and-service programme, and therefore self-build, must be on in-situ upgrading, as informal settlements are often situated in well-located areas in terms of access to employment and public services.

Backyard housing and site-and-service self-build require policy attention and can both benefit from clear policy frameworks at all three spheres of government.

Enabling policy and regulatory environment

Local policy and regulatory environment

A self-build policy framework is required, and housing assistance could be linked to areas zoned for housing support (similar to declared urban integration and restructuring zones), while 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 require policy attention and can both benefit from clear policy frameworks at all three spheres of government.

There is a need for simpler regulations, streamlined procedures, positive support and financial inducements in support of self-build. Municipalities need to introduce incremental municipal 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.

A monitoring, evaluation and learning (MEL) framework will need to be developed, with indicators aligned to transformation towards the HSC outcomes. 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. There needs to be a delineation of government responsibility in enabling self-build and, in turn, HSCs more directly.

National policy and regulatory environment

A national enabling policy and regulatory environment is required for HSC-supported self-build. The right to build should be reflected in national policy and legislation, and the HSC model should be articulated in national human settlements policy. There should be a focus on simplifying national building regulations, with health and safety being a priority, to allow lower specifications of materials and other requirements and more appropriate building standards. 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 partners. 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; 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.

In terms of tenure security, the National Treasury's National and Subnational Ease of Doing Business project is looking into the simplification and speeding up of title deed registration and could also focus on land use and building plan application processes.⁴

⁴ Interview with Seth Maqetuka, Human Settlements Specialist, National Treasury Cities Support Programme, 6 June 2022.

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. Both UISP and SPLUMA implicitly challenge planners to use a continuous feedback loop between conceptual thinking and empirical observations of reality. Neighbourhoods designed together with local communities work better since people are experts on their own situations and therefore the right to build is vital. Within this framework, the state and 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.

The way forward

National and local policy and regulatory changes are needed to enable the effective functioning of HSCs and, more critically, to support and advance the right to build through incremental self-build. However, changes in enabling conditions take time and will be better designed if they respond to implementation challenges.

As such, it will be important for the HSC concept to be piloted in a willing municipality, with preceding/ simultaneous processes of refinement of the model, policy advocacy and changes in national policy (including standards). 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 operational and strategic housing components of IDPs. A HSC pilot and model must start small and get champions on board, and emphasise 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. This must be encouraged by a focus on operational and sustainability aspects of HSCs, such as purpose, funding, focus and scope. If these aspects can be addressed, HSCs can play a vital role in a systemic change in human settlements, regulatory reform and capacity building, while contributing to increased housing supply to meet the urgent housing need and transforming and improving neighbourhood quality and safety. Increasing the provision of affordable rental housing through self-build also contributes to household income and local livelihood opportunities.

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

