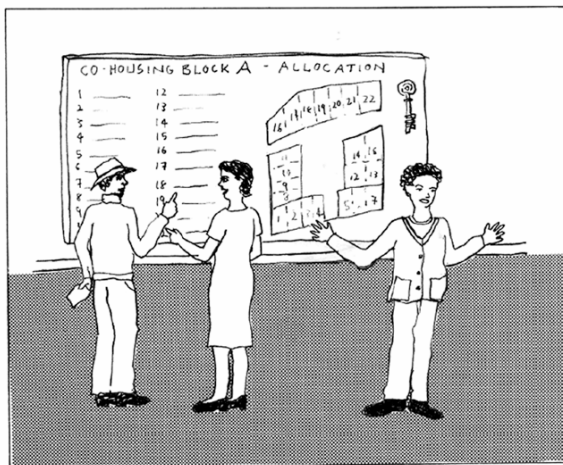


Study circle guide

Land Access



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A Introduction

This document is designed to make you think about what is involved in accessing land for low cost housing. It is targeted at study circles that want to learn more about land access.

If you really want to access land you must work through your housing management cooperative.

After working through this study guide you should:

- Understand who is involved in and what is the process that has to be followed to get land
- Understand the trade-offs needed when making decisions on land

The study guide can be worked through a number of study circle meetings.

B Land access



1 Your ideal land

Land is one of the most important things to consider next to finance when discussing housing. This section gets you to start thinking about land.

Activity : your ideal land

By yourself, answer the following questions.

0. Where do you live now?
0. What are the good things about where you live and what are the bad things?
0. Where would you like to live and why?
0. How big do you want your land and why?
0. What type of roads, water and toilets do you want in your new settlement?
0. What do you think will make it difficult for you to get this land?

Discuss your answer with the person next to you.

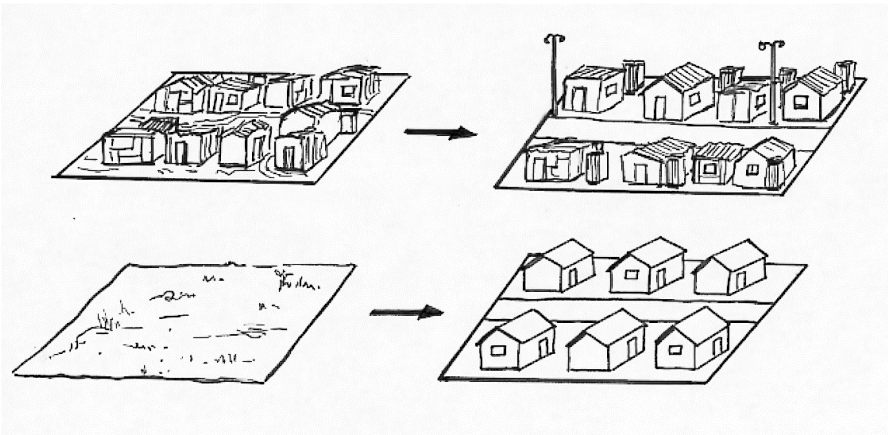
2 Location

Finding good land can be very difficult. This section makes you think what is good land.

Get on the participants to read the following section

There are two types of land:

0. In-situ: You stay where you are and improve things like roads and water pipes. You can also improve your house and put in fences etc.
0. Greenfield: You find an empty piece of land and organize the roads and water pipes allowing people to move onto the land.



Good land means different things to different people. In an urban area good land may mean its close to jobs and a main taxi route. In rural areas good land may mean it has lots of space for cattle and crops or is close to water.

Activity: identifying land

As a group follow the following steps:

Step 1: List all the land options where each participant would like to live (you can decide to stay where you are).

Step 2. Choose one of the options (possibly the one that most people have identified)

Step 3: Evaluate how well located this identified piece of land is by answering the following questions, is the land:

- close to jobs
- close to taxi routes
- close to community facilities
- close to land for agriculture (if people want to do this)
- close to bulk services (like water and waterbourne sewerage)
- on a flat slope
- in area with good soil conditions for building?

3 Land suitability

Once you have chosen a piece of land you need to look at the land in more detail to see if it is possible to develop the land. This section helps you to check if you can develop the land.

Activity – land suitability

There are 2 options for running this activity.

Option 1: If you know the land you want or have identified in the land identification process you can answer the questions below.

Option 2: If you don't know the land you can use the questions as a checklist in future when you have identified land. Discuss what you can do to be able to better answer these questions.

Land suitability questions.

1. Who owns the land? Usually it is cheaper and easier to get land if it is owned by government.
2. Are there big water pipes nearby that you can link into? If the land is too far away from water storage tanks the water pressure in the pipes will be too low.
3. Is it easy to link into the waterbourne sewerage system? If you want flush toilets this is very important as sewerage flows down hill. If you have to pump it up hill it will cost more money.
4. Are there access roads to the piece of land? It may be too expensive if you have to build bridges across rivers to get to the land.
5. What are the soil, slope and flood line restrictions? If the soil is rocky it will make it more expensive to dig ditches for pipes and foundations. Steeper slopes also make it more expensive to lay flat foundations for the houses. If you live too close to rivers the houses can be washed away when the river floods.
6. Will neighbouring communities object to you developing the land? Many higher income property owners don't like lower income houses next to

them as they complain that the this decreases the value of their property if they want to sell their houses.

0. Are other people looking at the land for housing of other development? The more competition there is to develop the land the more expensive it can become to buy. Also it may take longer to motivate to buy the land because you have to negotiate with other people who want the land.
0. Where will the money come from to buy the land? If you have to use your savings to buy the land you may not be able to afford to pay for more expensive land.
0. Where will the money come from to put in bulk services? If you have to wait for government to get money to put in bulk services it may be better to find another piece of land that you can develop sooner.

4 Plot size

Most people want to live on a nice big piece of land. This is not always possible. This section gets you to think of what the advantages and disadvantages are of a big and small piece of land.

Get one member to explain the table below to the group.

	BIG Less houses	SMALL More houses
Cost	More expensive	Less expensive
space for other things like garden and fix cars	More space to do other things	Less space to do other things
maintenance	More maintenance	Less maintenance
Noise/ disturbance from neighbours	Less disturbance from neighbours	More disturbance from neighbours

Break the study circle into 2 smaller groups, get one group to motivate for bigger pieces of land and the other half to motivate for a smaller pieces of land.

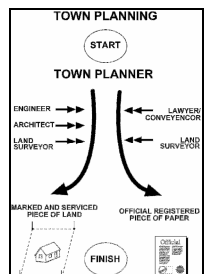
5 Housing development process

One of the study circle participants should read the following information document

The housing development process is a long and complicated process. There are many steps that have to be followed. Some of them can happen together but others have to happen one after the other. All projects have slightly different processes depending on the local situation. This document provides a broad summary overview.

Once you have identified the land where you want to build houses there are two things you need to do processes that you need to follow:

1. Get a piece of paper - organise the land ownership (title deeds)
2. Build a house



Getting the piece of paper is often more difficult and takes longer than building the houses. You can build a house anywhere tomorrow but if you don't have a piece of paper giving you permission to build it the police will stop you.

To do both these things you start with the town planner who produces a plan showing where the main roads and housing co-operative blocks will go. The plan also shows where schools, business sites, open space and other land users will go.

This plan has to be approved by the municipality, and different government departments like the department of environment (to check that the environment is not damaged), department of education and health (to check if enough land is set aside for future schools and clinics), department of transport (to check that that there are big enough roads and intersections), and many of departments.

You must first make sure you have permission to buy the land. This will be from the Premier if it is public land and from land owner if it is private land.

The general public is also given a chance to say if they are happy with the proposed new development when the plan is advertised in the newspaper inviting people to submit comments.

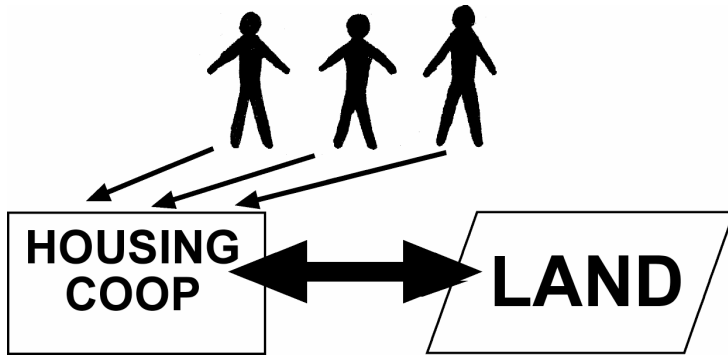
Each piece of land is given a zoning that says what type of activity can happen on the land, such as general residential for housing co-operatives, business sites, institutional sites for schools, public open space etc.

After all these people have approved the plan, town planning approval is given and the plan is given to the engineers to start the process of building the houses and to the land surveyors to start the process of getting the land transferred.

Land transfer

To get a piece of paper that says you are entitled to live in the house 2 things are needed:

0. A marked out and registered piece of land to transfer
0. A person who will get the right to occupy that piece of land



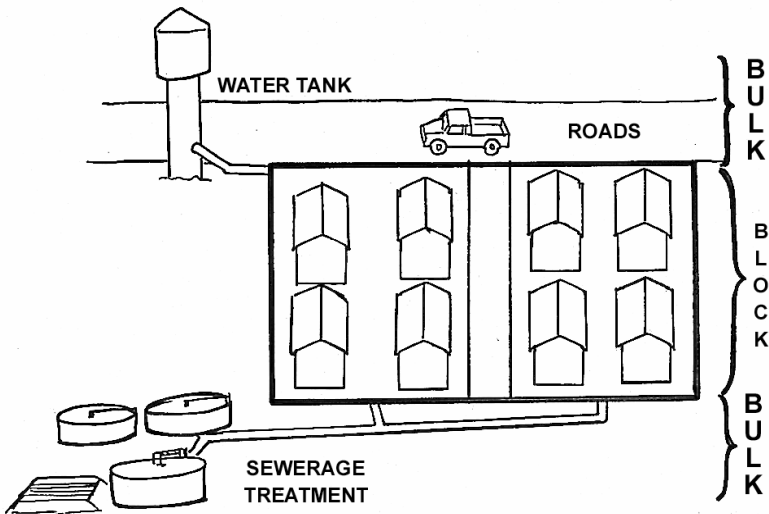
- 0 The land
 - General plan and survey diagram drawn
 - General plan approval
 - Pegging of sites
 - Township registrar opened
 - The land is sold to the housing co-operative
 - The housing co-operatives name is registered in the township registrar
 - The internal personal spaces are drawn on a plan and marked out on the site

- 2 The person
 - Housing management co-operative members are allocated to a housing co-operative
 - The housing co-operative is registered
 - Share purchased in housing co-operative
 - Title deed transfer to housing co-operative (after township registrar opened)
 - The person allocated to a personal space within the housing co-operative

Result – At the end of this process an individual housing co-operative member is a share holder of the housing co-operative that owns the co-operative block and the share entitles the member to occupy a particular unit for as long as they follow the rules of the housing co-operative.

House construction

To build the houses you first have to get the bulk services ready. This is for all the roads and water pipes outside the housing co-operative.



1 Bulk services

- Preliminary plans drawn
- Preliminary approval obtained from local authority
- Funding secured
- Detailed plans drawn and tender documents produced
- Contractor selected through tender process
- Contractor builds the bulk services

2 Block (internal services)

Once the bulk services are in place internal or block construction can start. This is for all the roads and pipes and houses inside the housing cooperative.

- Engineering and house plans are drawn and shown in a building plan.
- Building plans are approved by the municipality
- Builder is appointed to build the services and houses
- Builder builds the services and houses

Result – At the end of this process the house is built and connected to the services system of the municipality.

Finally the person can now move into the house, they have the piece of paper that says they can live in the house and the house is built.

Based on the document above, discuss as a group the following questions

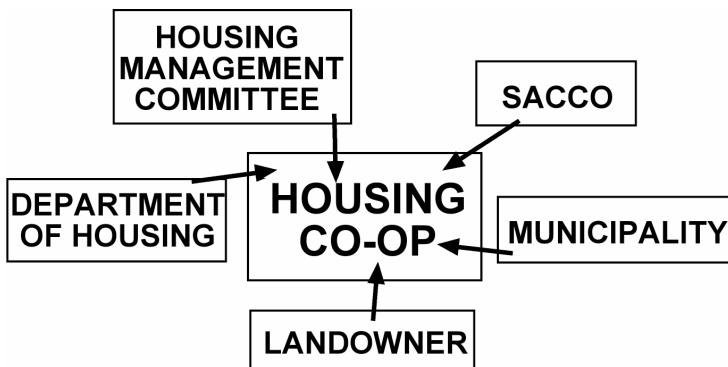
In this process what can go wrong and cause delays?

What can you do to minimise delays?

6 Housing development role-players

One of the study circle participants should read the following section to the study circle.

There are many people involved in building houses. Every project is different so it is not possible to say exactly who will be involved. The following list just provides a summary of who is involved in one way of building houses. This example assumes that the peoples housing process will be used.

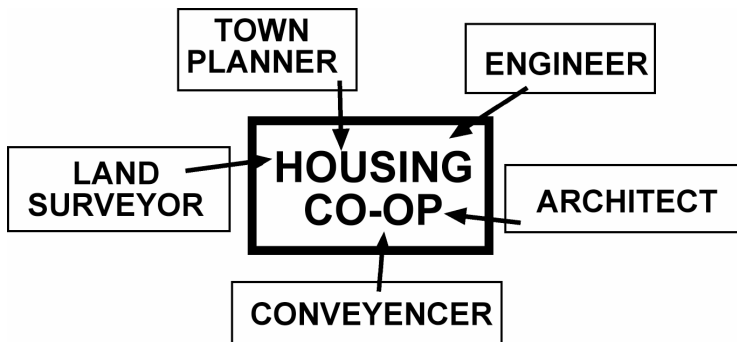


- **Housing management co-operative:** The housing management co-operative as the representative of its members is responsible for 'packaging' the project. This involves making sure that everyone that is needed in the project is involved and that the project gets the necessary money and approvals to

allow the houses to be built. The housing management co-operative helps the housing co-operatives to built the houses.

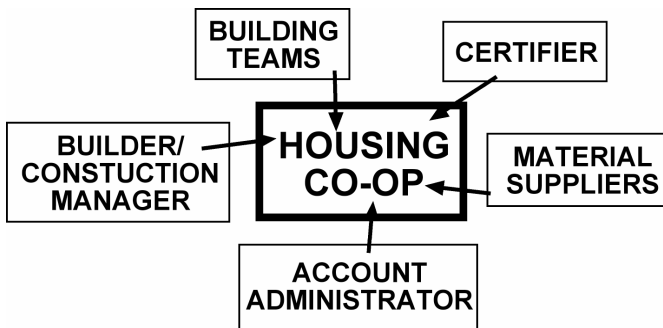
- Housing co-operative: The housing co-operative is the group of about 20 people who are going to own the houses within a housing co-operative together.
- End user finance institution (e.g. Savings and Credit Co-operative): The Savings and Credit Co-operative helps people to save money so that they can add this to any money that comes from government. In co-operative housing the savings are also used to see who should get allocated to houses.
- Department of housing: The money that government gives to help poor people get houses comes through the provincial Department of Housing. In Peoples Housing Process projects the money is given to a support organisation that can be a municipality or a community based organisation. The department of housing also gives money for bulk infrastructure, these are the big pipes and roads that are used by more than one area of houses.
- Local authority (municipality): The municipality has to give its approval to develop the land. The municipality has to agree with the plans for the services and for the houses.
- Land owner: The housing co-operatives have to buy the land from the person or organisation who owns the land. This could be the municipality or it could be a private property owner.

Many professionals are involved in building new houses.



- **Town planner:** The town planner shows on a piece of paper (a layout plan) where the roads and plots or housing co-operative property will be. The town planner is also responsible for getting the necessary town planning approvals from the municipality to build the land. The land has to be sub divided and it is given a zoning that says what type of activity can be done on the land and buildings can be built on the land. The town planner gives the layout plans to the land surveyor and the civil engineer.
- **Land surveyor:** The land surveyor draws a very detailed drawing showing exactly where the boundaries of the property are on a plan. This plan has to be approved by the surveyor generals office who keeps a record of all properties in the country. The surveyor also goes onto the site and puts pegs (markers) in the ground to show on the ground where the corners of the property are.
- **Conveyancer:** The conveyancer is a lawyer that is skilled in transferring property ownership from one owner to another. The conveyancer goes to the title deed office where all properties are registered and changes the title deeds from one owner to another.
- **Engineer:** The civil engineer draws what the water pipes, sewerage pipes and roads will look like so that the builder can build the services according to the drawings. The engineer also works out an how much the construction will cost. This is just an estimate and can change depending on the actual cost of material and labour, etc.
- **Architect:** The architect draws the house and works out how much it will cost. Most low cost housing projects don't use an architect because all the houses are the same. It is often the engineer that draws the house plans.

The following role-players are involved in actual construction.



- Certifier: In peoples housing process projects the government wants to make sure that the houses are built properly. A certifier is required to check that the houses are built properly before any money is paid for work done.
- Account administrator: In peoples housing process projects the government also wants to make sure the money is spent properly. An account administrator is required to keep proper financial books so that records can be kept of all money coming in and being spent.
- Builder/ construction manager: This person managers the construction on site. S/he makes sue that all the material is used properly and the workers work hard.
- Building teams: These are the actual builders on the project. The brick layers, carpenters who build the roof, windows and doors, and plumbers who put in the water and toilets.
- Material suppliers: These are the people who provide the blocks, trusses, roof sheeting, piping etc. to the project.

Activity: housing process.

Work in pairs and put the following list into the correct order

- build internal services
- Appoint planner
- Buy the land
- Identify land
- build bulk services
- build houses
- Produce layout plan

When all pairs finished, refer to list at the back of the document and as group compare your suggestion to the recommended order.

Activity: Role-players

In pairs, in relation to the housing process above indicate who can help you undertake these activities.

Compare your list of role-players per activity to that provided at the back of the

document.

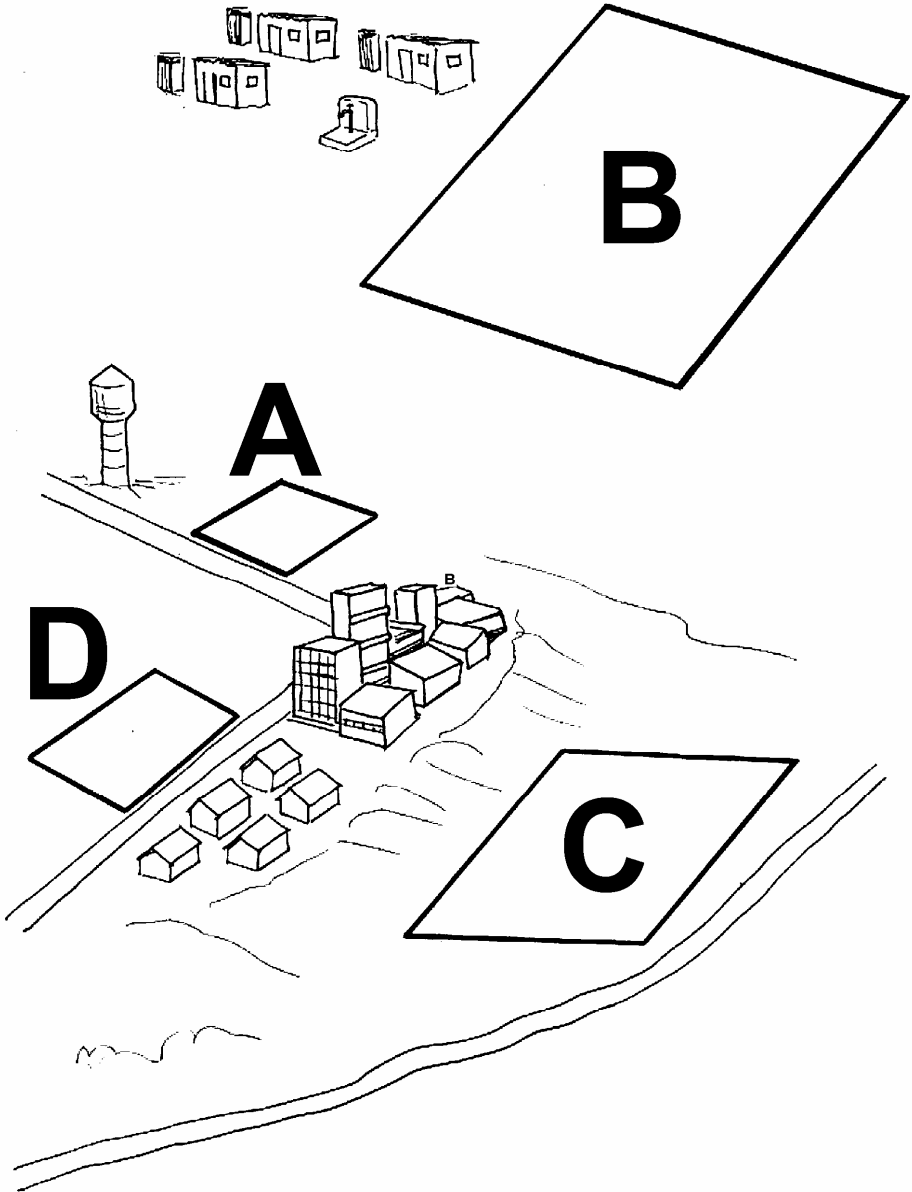
Discuss as a study circle where money to pay for these role-players can be obtained.

7 Land option case study

Get someone to read out the following case study. If necessary copy the table onto a large sheet of paper.

You are a board of director of a housing management cooperative that has about 500 members and growing. A town planner has helped you identify the following 4 pieces of land for possible development.

	Option A	Option B	Option C	Option D
Location	Close to town	Far from town	Close to town	Close to town, neighbouring houses are middle to high income.
Carrying capacity	20 units		300	50
ownership	municipality	Private farmers	municipality	Private land owner,
Cost land	cheap	Cheap	Cheap	Very expensive.
Bulk services	Bulk water and sewerage pipes found just next to the property	Neighbouring rural village has communal standpipes and pit latrines	Needs a sewerage pump station to connect water bourne sewerage.	Houses across the main road have waterbourne toilets
Bulk costs	Very cheap	Exceptionally expensive to get new water bourne treatment plant; average cost to get water.	Waterbourne sewerage pump station is very expensive.	Average cost to get waterbourne toilets and water



Large group discussion questions

Land option case study: Big group questions

As a study circle discuss the following questions:

- What are the advantages and disadvantages of each of the options?
- Which option do you think is the easiest to get the land and which the hardest and why?

Land option case study: Small group discussion questions

Break into 3 groups and give each group one of the following options. Ask the small group to discuss it and report back to the larger group.

- Small group 1: In option C, assume the municipality said you can either (1) wait for unknown number of years for municipality to prioritise bulk services; or (2) put in on-site toilet (enviro loo) now and get the land in 1 year. Which option will you recommend to your members and why?
- Small group 2: In option A, the department of housing said it will take 5 years to approve housing subsidies. Which of these 2 options will you take and why?
 - Option 1: Apply for subsidy and wait 5 years
 - Option 2: Use your savings to buy the land and put in 1 shared water tap and 4 shared toilets.
- Small group 3: In option D, the neighbouring communities object to you planning to build low cost houses next to them as they say it will reduce the price they can get for their houses. What can you do to address this concern?

8 Land First Case study

Get one member to read the following case study to the study circle.

About 100 members of the Umbono community savings and credit cooperative decided to come together to organise housing for themselves. They held a meeting, elected an interim committee and agreed to combine some of their savings to employ a town planner to help them identify land where they could build houses. The town planner worked closely with the municipality and identified the land pieces identified in the previous case study.

A general meeting was held for the 100 interested community members and after much discussion it was agreed that they would immediately follow option A. They also negotiated with the municipality to do more research for them on option C. This investigation is still underway.

The interim committee decided to set up a Umbono Housing Management Cooperative to organise to get land for the 100 members and any other members that would join in future. The interim committee was elected at the first AGM to become the Board of Directors of Umbono Housing Management Cooperative.

Because the land in option A could not accommodate all the members, the board of directors decided to set a target savings amount of R1 500 for anyone who was interested in living in the 20 houses. Of those that saved this money those that joined the housing cooperative first were allocated first.

The 20 members, with the help of the Umbono Housing Management cooperative, registered themselves with the registrar of cooperatives as Usana Housing Cooperative.

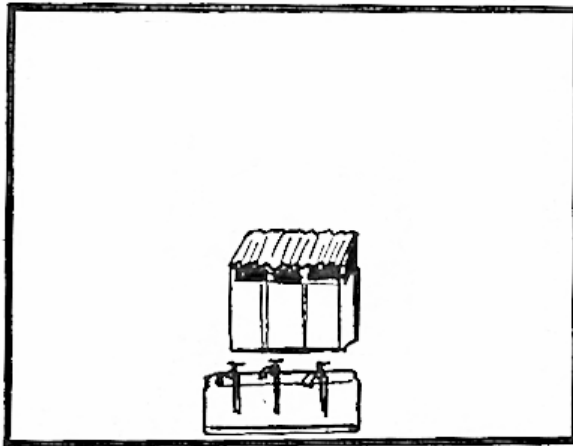
They used their savings to get a loan from the Umbono Savings and Credit Cooperative of R4 500. This loan is to be paid back with interest at R156.83 per month over 4 years.

This loan was used to pay for an engineer to make some drawings for basic services of prepaid shared water standpipe and 2 shared flush toilets. The town planner helped them get a land surveyor and lawyer to organise the transfer of land.

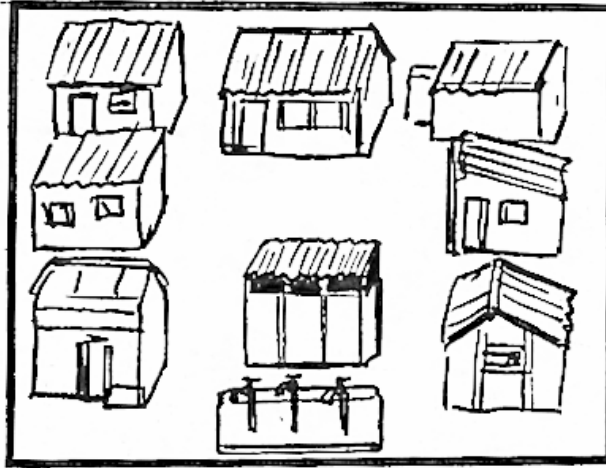
This loan was also used to buy the land and pay for the construction of the basic services.

The engineer was also asked to help submit a funding proposal to the department of housing to get a government housing subsidy to put in flush toilets in each house with water taps and to build more permanent houses. It was agreed that the engineer would be paid for this extra work from the subsidy amount.

The Usana Housing Cooperative decided to employ a local builder to help them manage the construction of the shared toilets and water. Each member (or someone from the members household) had to provide 8 hours of voluntary labour a week to build these basic services. In this way the members were able to save money by not employing labour and build an extra 2 toilets. The local builder organised the material and showed the volunteers what to do.



The members of the Usana Housing Cooperative sub divided the land into 20 personal spaces and each member built a temporary house. The members have been living in these houses for 1 year and the government has promised that the application that they received more than a year ago will be approved in the next financial year.



The membership of the Umbono housing management cooperative has increased from the original 100 members to 800 members as more people have joined.

The Local municipality has agreed to allocate the land in option C to the Umbono Housing Management Cooperative and they have received funding to build the necessary bulk services (sewerage pump station) for this land. The municipality has also helped the housing management cooperative to apply for a 300 housing subsidies for this land.

The Umbono Housing Management Cooperative is negotiating with the local municipality for more land to build more houses.

Land first case study discussion

In the land first case study the following process summarises the process followed to get land.

- Phase 1: Land was identified by the housing management cooperative
- Phase 2: The land was bought by a housing cooperative, using members savings and loans, and bulk and connector services were built on the land allowing members to build temporary houses.
- Phase 3: A housing subsidy has been applied for to build internal water and toilets for all the houses and build more permanent houses.

Discuss as a large group what are the advantages and disadvantages of getting land first before the housing subsidy is approved?

9 Municipal Land – action planning

Break the study circle group into 2 smaller groups. Assume that you are the board of directors of a housing cooperative that decides to start with option A in the land option case study.

In your smaller group make an action plan of what you need to do to allow some of your members to move onto this land. An action plan sets out who does what by when and how. Use the table below to help. Make sure you list which role-players are involved in each step.

You can also use the procedure below as an example of the steps that need to be followed.

Action Plan
Example sheet

Number	Activity	Role-players

Land Sale Procedure for Municipal Land:

- 0 Application is made to the City Manager
- 0 Application is processed/circulated by the City Planning Department to all affected Municipal/State Departments
- 0 Report is submitted to Council (Standing & Executive Committees)
- 0 The Administration Department informs the applicant of the Council decision & obtains deposit for advertising
- 0 Proposal is advertised for objections
- 0 Simultaneously, application is made to the Premier for approval the sell municipal land
If objections are received a report is submitted to Council
- 0 Council rejects/upholds the objection and the applicant and objector(s) are informed of the decision

The purchase of state land should be taken up with the relevant State Department (e.g. propnet, dept of works, etc). Privately owned land is acquired from the owner.

Present your proposed action plan to the other group, compare your steps and role-players. Discuss what you think will be the best action plan.

C Conclusion

You should now have a better understanding of the issues involved in land access.

If you have not already done so organise a committee or ask your housing management cooperative to organise a committee to start looking at how to access land.

No more play - start action planning for real.

D Suggested answers to questions

Housing process

Suggested order for housing process

- 0 Identify land
- 0 Appoint planner
- 0 Produce layout plan
- 0 Buy the land
- 0 build bulk services
- 0 build internal services
- 0 build houses

Housing role-players

This list is not fixed. More people can be involved in an activity. Also each project is different.

- 0 Identify land: town planner, engineer
- 0 Appoint planner: Housing management Cooperative
- 0 Produce layout plan:
- 0 Buy the land: conveyancer
- 0 build bulk services: municipality
- 0 build internal services: builder
- 0 build houses: builder, certifier, account administrator,