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Chapter 23

Between a shack and an RDP house: Managed land settlement

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Low-income households in need of housing have two options to obtain a house: they can wait for the state to build them one—which can take years—or they can take matters into their own hands and invade land, build their own house and hope to stay there for as long as possible.

Between 1994 and 2014 the South African state provided 3.7 million housing opportunities, but, despite this impressive achievement, the housing backlog still managed to increase from 2.1 million houses in 1994 to 2.3 million in 2014 (Sisulu, 2014)

The National Upgrading Support Programme (NUSP) estimated that to provide 1.2 million households (the estimated number of households living in informal settlements based on the 2007 statistics) with the standard Reconstruction and Development Programme (RDP) housing package (a 40 m² top structure on a 250 m² serviced site plus 30 per cent for roads and amenities) would require a budget of R92,4 billion, equivalent to over 70 per cent of the total national housing or human settlement budget between 2009 and 2015 . (National Upgrading Support Programme, n d).

More options need to be made available for the supply of land and housing between the two extremes of land invasion and a fully packaged RDP house. The Incremental Settlement (IS) approach is one such option; it involves a process whereby settlements are not created all at once but are rather developed step by step over time. This contrasts with the conventional RDP housing approach in which the state installs the services, provides title deeds and builds a house all at once, and then beneficiaries move into a completed house.

We suggest that there are two broad approaches to IS. The first approach starts from a situation where people have already occupied land and then this settlement is incrementally upgraded over time. This is called *in situ* Informal Settlement Upgrading (ISU) and is a widespread and accepted approach. The second approach to IS starts with an open or ‘greenfield’ piece of land on which people move onto a (perhaps only minimally) prepared site, and incrementally develop this land over time. This we call Managed Land Settlement (MLS).

The state, through its Informal Settlement Upgrading Programme (DHS, 2009) is giving significant attention to the ISU approach to IS. We suggest here that not enough attention is being given to the greenfield or MLS approach to IS. Greenfield development is generally assumed to be of the complete packaged RDP housing type.

This chapter starts by explaining what IS, and MLS in particular, is all about and in which situations it is suitable. It then looks at previous examples where MLS-like approaches have been used, to show that this approach is in fact nothing new. The iCwili Phase 2 pilot project implemented by Afesis-corplan is used as a case study to identify some of the issues that emerge when implementing a MLS approach.

Broad lessons for future practice are analysed, concerning how MLS relates to an incremental approach, to participation and partnerships, as well as to active citizenship, a capable state and good leadership. Some implications of the MLS approach's potential to inform possible future housing policy, with respect to accessing land, accommodating informality and supporting self build options, are explored.

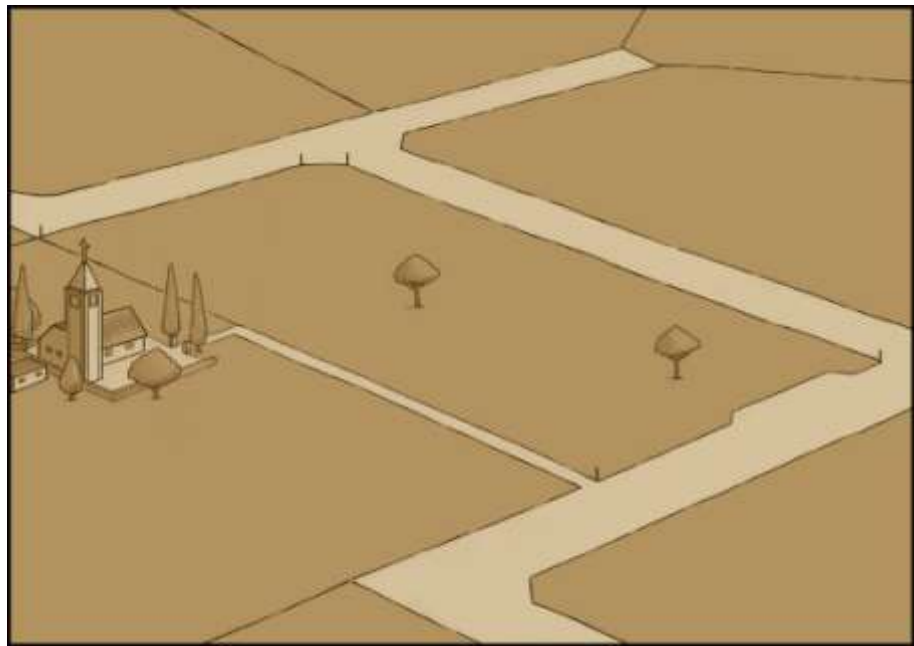
An overview of the Managed Land Settlement approach

MLS occurs where rudimentary services are provided on a greenfield portion of land, and households are allowed to settle on this land as a first step towards future upgrading and improvement. MLS needs to be understood as a process that continues into the future—it is not a once-off event. (Incremental settlement, n.d.)

The MLS process can be broken down into a number of phases, as outlined in Figure 23.1a–e.

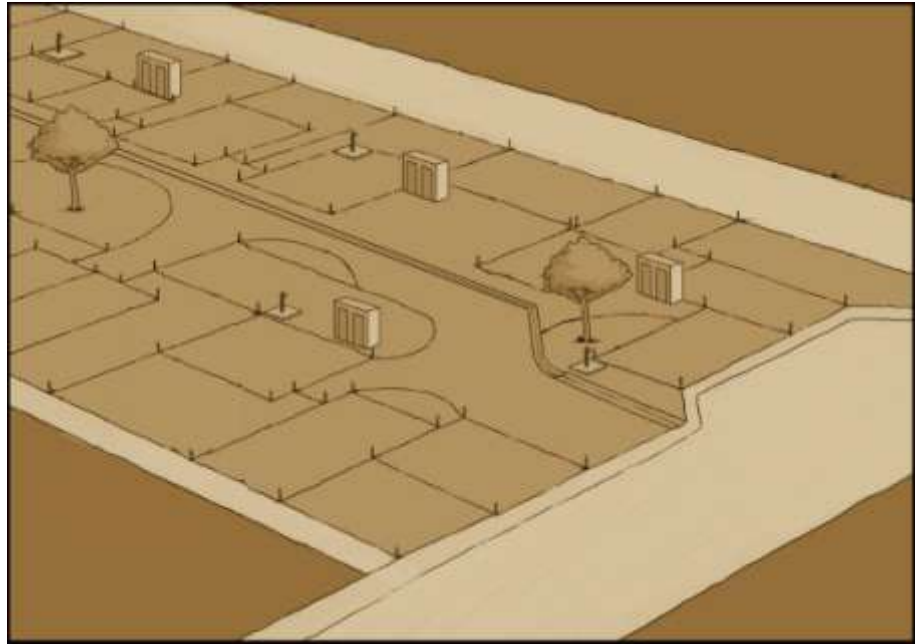
a. Bulk preparation

State and communities identify, obtain and prepare land on which incremental settlement can occur.



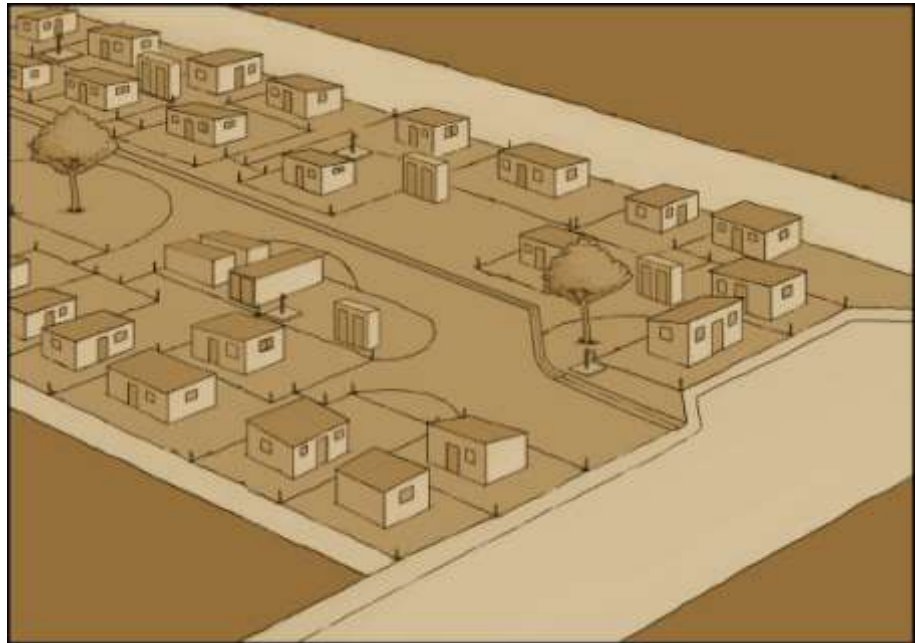
b. Basic product

State and/or communities provide a basic level of services and tenure security so that households can start to build houses for themselves.



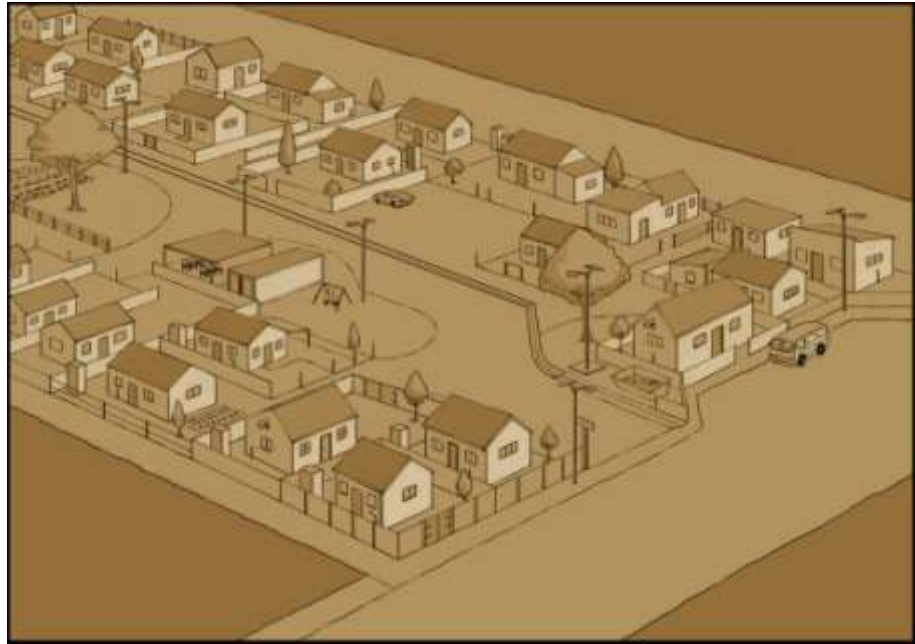
c. Aided self-development

Households start to build their own houses using their own resources and whatever support they can get.



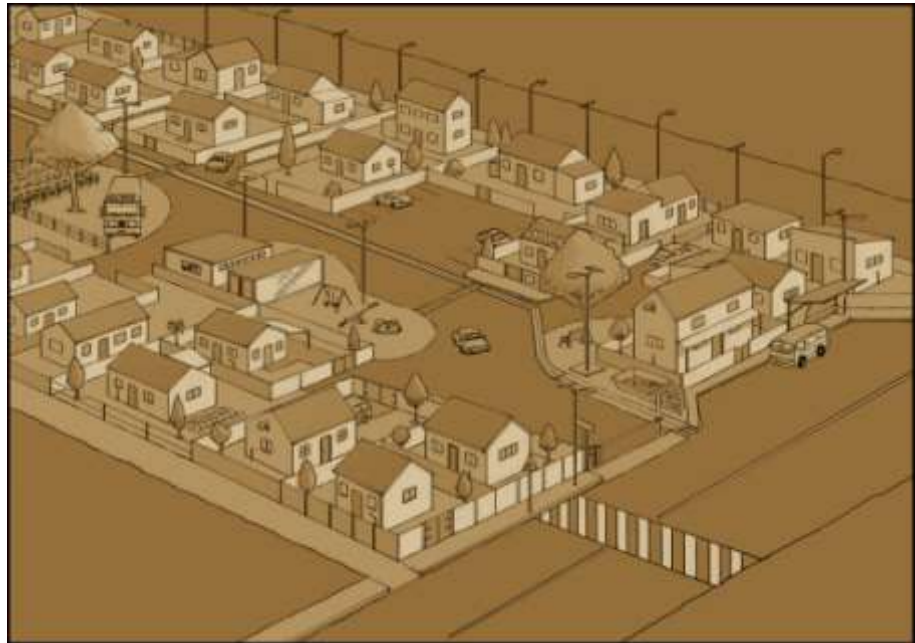
d. Incremental upgrade

State and others help households to upgrade their tenure security, level of services and houses.



e. Maintenance and improvement

Households, communities and state continue to maintain and improve their houses and neighbourhoods.



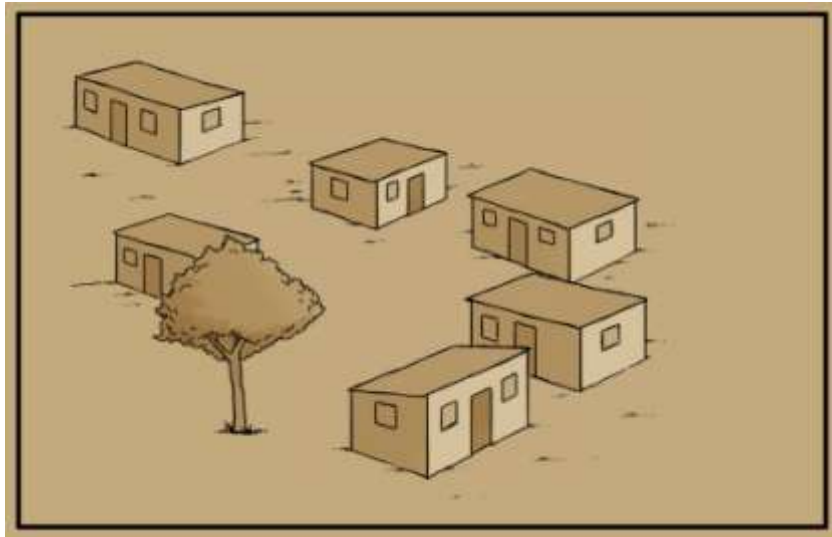
Source: Graphics by David Edwards, <http://artcore.co.za/>

Figure 23.1: ‘Greenfield’ Managed Land Settlement

This MLS approach, with slight adaptations in the ordering of steps, can also be used in ISU. The main difference is that, in the ISU approach, people would have moved onto the land before the basic products are planned and provided (see Figure 23.2a–e).

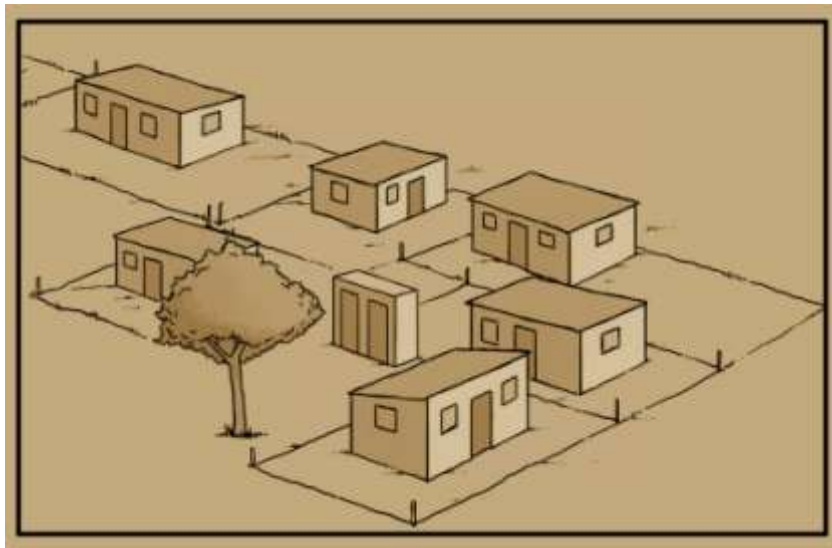
a. Existing shacks

State and communities identify and negotiate where informal settlements will be upgraded.



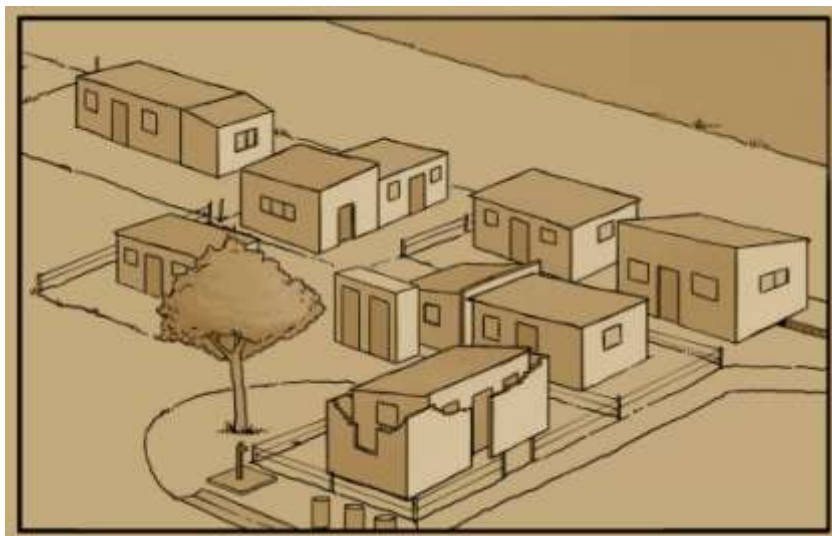
b. Basic product

State and/or communities provide a basic level of services and tenure security so that households can start to improve the houses they have already built for themselves.



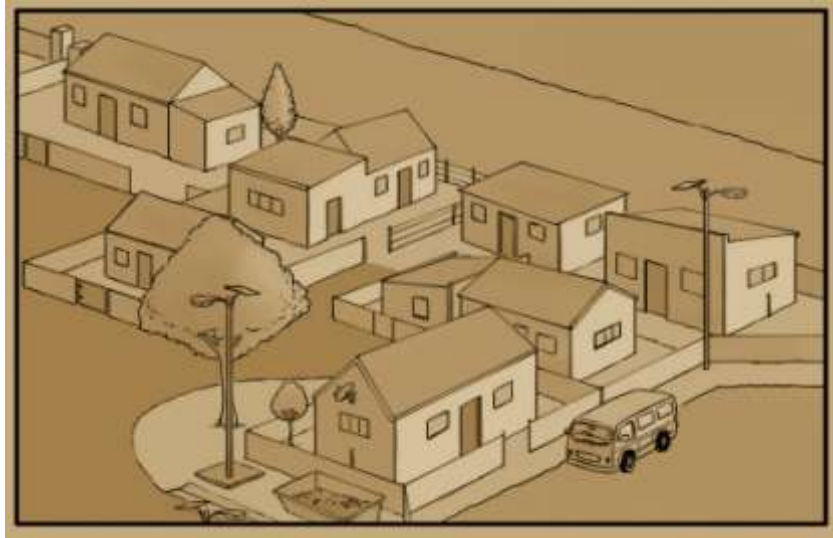
c. Aided self-development

Households continue to improve their own houses using their own resources, with whatever support they can get.



d. Incremental upgrade

State and others help households to upgrade their tenure security, level of services and house.



e. Maintenance and improvement

Households, communities and state continue to maintain and improve their houses and neighbourhoods.



Source: Graphics by David Edwards, <http://artcore.co.za/>

Figure 23.2: *In situ* Informal Settlement Upgrading

An advantage of the existing ISU approach to incremental settlement is that it addresses the housing needs of people where they are, on land that they themselves have identified and occupied. This is often well-located land close to perceived employment, education and other opportunities. However, people in existing informal settlements are not the only people in need of land and housing. There are many contexts where the MLS approach would be appropriate, including, for example:

- the relocation of some people from informal settlements that are being upgraded where they cannot all be accommodated on the land they already occupy for environmental and other reasons, and where de-densification is needed to make the settlement more liveable;
- where people are living in backyard shacks and overcrowded rooms in existing houses;
- where extended families are being split up and where youngsters grow up and need their own housing;¹

¹ The average size of households decreased from 4,4 persons in 1996 to 3,2 persons in 2006 (Van Zyl et al, 2008: ii).

- where people move from rural areas to urban or other areas of greater perceived opportunity;
- for people immigrating from other countries where the provision of a basic product, including a basic occupational right, does not require the state to engage with the issue of providing foreigners with title deeds and a housing subsidy for a top structure.

Furthermore, some communities and commentators have complained that a focus on ISU incentivises and supports people who have illegally occupied land, while those people who have followed the law and not invaded land are ignored (interview with Councillor Gomba, Buffalo City Metropolitan Municipality, 24 May 2013; Mteteleli Pobana, FEDUP, personal communication, 5 October 2012). For this reason, and to address the needs of households described in the list of examples above, far more attention needs to be given to accommodating people in greenfield situations.

Previous Managed Land Settlement experiences

The MLS approach is not new. Research commissioned by Afesis-corplan (a non-governmental organisation (NGO) based in East London) and Urban LandMark (NPM Geomatics 2010) looked at five examples where MLS-like approaches had been conducted in the past.

- The Incremental Housing Cluster, implemented by the Gauteng Department of Housing from 1994 to 2003, involved three programmes: ‘the Mayibuye Programme, which aimed to release serviced sites for settlement purposes; the Essential Services Programme, which provided upgraded services to Mayibuye sites, and in some instances also provided top structures; and the People’s Housing Process which was intended as the programme through which top structures would be provided to beneficiaries of the Mayibuye Programme’ (NPM Geomatics, 2010: 4).
- The 4-Peg Policy was implemented by the Port Elizabeth Municipality, also over a period of approximately nine years from the early 1990s. As part of the 4-Peg policy, people were quickly settled onto sites with very rudimentary services while waiting for the full township establishment and servicing processes to be finalised (NPM Geomatics, 2010: 20).
- The Accelerated Managed Land Settlement Programme was implemented by the Cape Town Metropolitan Municipality from 1999 to 2005. According to NPM Geomatics, ‘[t]his programme was a response to Emergency Housing needs within the Cape Metro area. The programme used Regional Services Council levies as bridging finance for the provision of land and basic services, that were repaid once housing subsidies were obtained from the provincial Department of Housing’ (2010: 34).
- The Bardale Housing Project was started by the City of Cape Town in 2007 and is still ongoing. NPM Geomatics notes that ‘[a]lthough this project is a one-off project, and not a programme like the other four case studies . . . it uses the existing financial mechanisms of the Emergency Housing Programme and the Upgrading of Informal Settlements Programme to implement an incremental solution to emergency housing and informal settlement upgrades in Cape Town’ (2010: 70).
- The Rural Housing Policy, as it was being implemented in the Eastern Cape in 2010, provided a wide range of options for the use of the subsidy, although the implementation thereof was often very similar to that of any other housing subsidy (2010: 49).

While not subject to any formal review or assessment, the then National Department of Land

Affairs (DLA) assisted a number of municipalities in the Eastern Cape with IS, as these municipalities battled to forge innovative ways to address the settlement backlog within the constraints of housing policy in the late 1990s and early 2000s. In most of these cases the DLA provided funds for basic planning, services and in some cases also for land acquisition, on the condition that costs per erf and beneficiary funded by the DLA were registered on the national housing database.²

The site-and-service approach adopted by the Independent Development Trust (IDT) in the early 1990s can also be seen to be in line with this incremental approach.³ The recent interest of the government of the Western Cape Province in site-and-service approaches shows that other institutions are also looking at using incremental approaches (WC, 2013: 16).

In the site-and-service approach, as implemented by the IDT (and others), the provision of the serviced site has often been viewed as the beginning and end of the project.⁴ IS approaches, on the other hand, see the provision of the basic product—i.e. a (basic) serviced site—as just the start of a longer-term incremental upgrading and development approach. Another difference between site-and-service-type approaches and MLS is that in MLS people are assisted to build their own houses through aided self build. State departments can also later upgrade services, tenure and dwellings.

The iCwili case study

The NGO Afesis-corplan supported the Great Kei Local Municipality (GKLM) and the iCwili township community from 2010 to 2012 to develop a MLS pilot project on municipal land in the coastal village of Kei Mouth, 70 km east of East London.

The Eastern Cape Provincial Department of Human Settlements (PDHS) and the municipality had completed 70 per cent of a 268-site iCwili Phase 1 project by 2009, at which stage the contractor for the construction of these houses absconded.⁵ Phase 2 of this project was intended to provide a further 117 sites, which had been pegged in the early 2000s when the area was first planned.

The PDHS would not entertain a project funding application for the Phase 2 development until Phase 1 had been completed. The local municipality faced the real threat of a land invasion by the intended beneficiaries of Phase 2. In late 2009 Afesis-corplan intervened and their offer of assistance to break the deadlock by adopting an IS approach was welcomed by the GKLM and the community.

There was already an accepted beneficiary list for Phase 2 sites. The Amathole District Municipality (ADM) agreed in 2011 to provide bulk infrastructure in the form of stand pipes and two sets of communal toilets. It would then be the responsibility of the local municipality, with the beneficiaries of Phase 2, to apply for housing subsidies for the building of formal top structures, servicing of individual sites, and tenure reform.

The main issues that Afesis-corplan, GKLM, ADM and the community had to address to get the Phase 2 project ready for people to move onto the land included: obtaining environmental

² Co-author Mike Kenyon was a senior manager in the DLA at the time and was personally involved in this approach.

³ Co-author Ronald Eglin was a projects coordinator at Afesis-corplan at the time and was personally involved in IDT projects such as Scenery Park in East London.

⁴ The IDT, to its credit, did try to introduce a consolidation phase for post-occupancy support.

⁵ The builder absconded after allegations that some of the building materials had gone missing, some of the houses were not built to standard and cheap and inferior materials had been used.

approval for the project (as new environmental legislation had been introduced subsequent to the original layout plan being prepared); arranging for basic services to be installed by the district municipality; confirming the list of beneficiaries who would move onto the land; agreeing with the community and the local municipality on a land tenure system for the project; and re-pegging the sites (as vegetation had covered the original pegs inserted during the land survey conducted almost a decade previously).

Findings from an independent evaluation of the iCwili Phase 2 project conducted in late 2012 suggested that most people seemed to appreciate the benefits of the MLS approach. If it were not for this approach, beneficiaries for Phase 2 would still be waiting for Phase 1 to be completed and then for the municipality to apply for funding for Phase 2 to begin (Kenyon, 2012).

According to Councillor Nosipho Ngabayana, the ward councillor for the area where the iCwili project is located, 'the [MLS] approach is the way to go for the whole ward from here to Kei Mouth including the two Mooiplaas villages, Bolo and Stungu, in my ward' (interview, 2 November 2012). The housing official in the local municipality who had dealt with the project believed that the resistance encountered previously to MLS from provincial government and the district municipality would not be repeated in any future MLS approaches to projects (interview, 20 November 2012).

However, it needs to be cautioned that some beneficiaries still did not fully understand the intricacies of the incremental approach. They reluctantly accepted the approach, but expectations of getting a state-subsidised house were still very strong. Failing the provision of a top structure, people were keen at least to get a piece of land they could call their own, and would have accepted most approaches presented to them that appeared to be advancing their interests (Kenyon, 2012).

As of June 2013 there had been a delay in people moving onto the land. One of the reasons for this, as explained by one key community member, was that there had been a delay by the ADM in installing the communal services because the contractor had been replaced (interview, 10 June 2013). It is the opinion of the authors that this delay in taking occupation of the allocated sites could also indicate that once people know that they have access to land (after signing occupation certificates with the local municipality), they already start to feel that their tenure is secured and are willing to wait for the right moment to physically move onto the land.

In mid-2013 the municipality was also still trying to sort out problems with the Phase 1 project. There was no indication of when this would be achieved and the municipality could turn its attention to upgrading the Phase 2 project.

Issues emerging from the iCwili case study

A number of issues and concerns were raised by state officials and other development practitioners who viewed the iCwili Phase 2 project from a conventional RDP housing delivery perspective. As authors we argue that these concerns are typical of the type of concerns raised by people who can be described as RDP housing conventionalists. Some of the issues and concerns raised by these RDP housing conventionalists and the authors' responses are outlined below.

First, MLS is criticised by RDP housing conventionalists as simply moving a person from one shack to another shack. From an outsiders perspective, MLS may be seen as moving someone from a shack to another shack, but for those involved there is a big difference—they

are getting their own formally allocated and publicly agreed upon piece of land, a major step in itself towards tenure security. Beneficiaries can start to invest their own money on land from which they know they will not be evicted. The land is also laid out properly, making it easier for services to be installed at a later date.

Second, MLS is also criticised for promoting urban sprawl, as it emphasises one house on one plot and it may be difficult to implement in higher-density situations. This is a valid concern, but MLS should not be seen as the sole solution to our housing challenges and the only tool for the restructuring of our urban areas. Medium-density housing solutions like social housing and community residential units are also needed. With smaller plot sizes, the MLS approach can also be used in higher-density contexts. Suitability also depends on how one defines the basic product: shared fire walls, for example, could be seen as a basic product, against which people then build their own shelters.

Third, RDP housing conventionalists argue that beneficiaries who do not qualify for housing subsidies should not be allowed to move onto land that is earmarked for the poor.

In the iCwili case it was anticipated that fewer than 10 per cent of the 117 beneficiaries would not qualify for a housing subsidy as they owned a house elsewhere, or earned a household income of more than R3 500 (the cut-off for receiving the full subsidy amount). These families were on the original allocation list and it was decided by the community that they still needed housing. During the basic product phase of any MLS approach, housing (top structure) subsidies are not being used, so people do not have to be approved for inclusion in the national housing beneficiary database. When it comes to upgrading these areas, only those who qualify will be able to use housing subsidies to upgrade to individual tenure and improve top structures. Non-qualifying households will have to buy the land and build top structures using their own resources. This is in line with the ISU programme, which recognises that non-qualifying beneficiaries need to be accommodated in informal settlements which are being upgraded (DHS, 2009:14).

Having a mix of qualifying and non-qualifying beneficiaries, we propose is more likely to contribute towards creating more inclusive and mixed neighbourhoods in that economically poorer housing subsidy qualifying households are able to live side by side with those higher income non- housing subsidy qualifying households. It is also anticipated that neighbourhoods that start off from a basic product base are not likely to attract a high percentage of non-qualifying beneficiaries.

Fourth, RDP housing conventionalists also suggest that because an area is zoned for residential use, people should not be permitted to build interim structures - they should only build formal houses.

The GKLM is a small municipality that does not have a proper town planning scheme for Kei Mouth. The Phase 2 land is shown as a residential zone in the Local Spatial Development Framework, but without a proper zoning scheme, the municipality does not 'police' this zoning. In future, when the municipality gets around to upgrading and using its zoning scheme for the area, they will need to create a special incremental settlement zoning category that allows people to build temporary houses. Similar approaches have been and are being considered in areas like Johannesburg and Cape Town (NPM Geomatics, 2010: sections 2 and 4; Urban LandMark, 2010a: 15; City of Cape Town, n d : 30).

In the meantime, the occupation certificates that households and the municipality sign cover some of the issues which would normally be covered in the zoning scheme, such as building lines and land use, as well as other issues such as the procedure to be followed for the approval of building plans.

Fifth, RDP housing conventionalists argue that households should not use housing subsidies to add to an existing unapproved structure as the new house could fall down if the original structure is not built properly. The occupation certificate used in the iCwili Phase 2 case makes it clear that any future subsidy for improvements to the property will be for approved structures. Failing this, the upgraded, subsidy-funded house can be built adjacent to or as a replacement for the existing house. The concept of core housing, roof-on-pole houses, façade-wall houses, wet-core housing and other incremental housing types can also be considered as a way to link formal approved housing with self-help or informal, temporary housing (Napier, 2002).

Sixth, RDP housing conventionalists claim that land transfers have to be done twice, first in providing an interim tenure certificate, and then again by converting this interim tenure certificate to full ownership, with consequent cost implications. If interim basic tenure is not provided, people are left with insecure tenure. At least with MLS approaches people obtain tenure security more quickly. The Occupation Certificate, which is tied to the layout plan, is the outcome of the beneficiary list development process. This is a necessary step towards any later tenure modification, including possible ownership. It is also an administrative process that does not require conveyancing and is thus hardly an additional cost. Furthermore, in many instances full ownership may not be appropriate and in the best interests of the end user. Full ownership comes with the levying of rates; it also leads to the temptation for households to use property as collateral, and households could lose their property if they fall behind on bond repayments (UN-Habitat, 2003). It would also appear, from the authors' observations, that ownership has not stopped informal sales of RDP housing at ridiculously low prices, such as for instance to pay off short-term debts or to raise cash for current expenses. Full ownership means that beneficiaries' names appear in the deeds registry, meaning that they cannot access a housing subsidy in future. Interim tenure avoids these challenges.

Finally RDP housing conventionalists claim that people want title deeds and that anything less is therefore second rate. In the interests of making progress with the iCwili Phase 2 project, it was agreed by all role-players that a basic Occupation Certificate would be provided and that this could be modified and adapted over time. However, this issue leads into a much wider debate. It is now recognised that many extensive urban and rural land titling programmes across the developing world have been expensive and ineffective. There is also evidence that land titling can have disastrous consequences for the most vulnerable members of beneficiary communities (Adams et al, 1999: 11; Augustinus, 2003: 25).

In the Eastern Cape, where iCwili is located, there is extensive evidence of people ignoring the formal requirements of the deeds registry system, transacting informally, or consciously deciding not to pass transfer by succession but to retain formal title in the name of a common ancestor. There is evidence that people do with title what makes most sense to them, and not to satisfy the requirements of the Deeds Registries Act No. 47 of 1937. In fact since the 1920s, legislation has provided for repeated intervention by the state to 'adjust' titles to accurately reflect current and no longer past ownership. An area such as Fingo Village in Grahamstown, granted full ownership in the mid-nineteenth century, has undergone numerous such title adjustment processes, including one in the twenty-first century (Kingwill, 2011).

Policy statements from the national Department of Human Settlements appear to encourage a range of tenure options. The Delivery Agreement for Outcome 8, for example, seems to recognise the need for a range of tenure options. It states: 'Tenure involves the provision of alternative forms of tenure (including permission to occupy, recognition through town

planning scheme or by-law) through to formal freehold tenure of a stand in a formally established township' (The Presidency, 2010: 41).

However in practice, once a housing subsidy kicks in, there are very few alternatives to full ownership and the costly provisions of the Deeds Registries Act. This is an area where MLS and ISU approaches are starting and can continue to make an impact in promoting alternatives.

Broad lessons to be learnt

Experiences with implementation of the MLS approach offer lessons in how this approach relates to ISU more generally.

An advantage of adopting an *incremental* approach is that those involved in the process are able to pause, reflect and learn from the experience of implementing previous steps. Planning leads to action which leads to reflection, leading back to planning for the next step, with this cycle repeating over time.

In this way those involved can *participate* and influence decisions at multiple stages of the process. In RDP housing approaches there is only one period for participation and that is at the start: once this has happened it is full steam ahead to install the services, provide tenure, and build houses. There is little time to stop the process and make adjustments. As a result, environments developed through RDP and similar approaches generally do not have the finer-grained uniqueness found in more organic incremental developments. The environments created do not always adequately match the needs of communities (Alexander et al, 1985; Marshall, 2009).

It is conceivable that one entity (i.e. the state or the community) can implement an incremental settlement project by themselves, but the incremental approach lends itself to *partnerships*. These partnerships can be modified and adapted throughout the stages of the incremental process. Following in broad terms the stages of the MLS approach the municipality, for example, can take the lead in undertaking the bulk preparation phase, and in doing the planning to get the necessary approvals for the land to be developed. The community in partnership with the municipality can drive the basic product development stage. The community then drives the self-build stage with, for example, a community-private partnership driving the upgrading phase and some form of combination of the above used in the ongoing maintenance and improvement phase. Partners take the lead at those stages of the process for which they have the skills and expertise.

The IS approach also fits well within the development framework created by the National Development Plan (NDP). In particular it aligns with the description offered in the foreword written by Minister Manuel, which states that 'the approach to the plan revolves around citizens being active in development, a capable and developmental state able to intervene to correct our historical inequities, and strong leadership throughout society working together to solve our problems' (National Planning Commission, 2012: 1).

In the MLS approach communities do not passively wait for government to give them a house. As *active citizens*, they work towards developing (in partnership with others) their own houses and settlements. With a basic start (that is part of a planned and ongoing process) people are able to begin doing things for themselves. This builds on the Asset Based Community (or Citizen-led) Development (ABCD) approach, which sees development as being about people building on their assets and resources, gearing and leveraging additional, complementary resources from the state and others (Asset Based Community Development Institute, n.d.; Coady International Institute, n.d.). This contrasts with the needs-based

approach which sees development as being about outsiders coming in and filling a gap or a need, as is the case in the RDP housing delivery approach. However, the state does not have the resources to fill every gap by itself; it will require, as the NDP states, the involvement of all citizens working in a partnership with all sectors of society.

As regards a *capable state*, the MLS approach does not require state institutions (for example, a municipality acting as a developer) to have a large set of skills to develop a complete RDP packaged house with all its ‘bells and whistles’. An incremental approach begins with whatever capabilities municipalities and other role-players have, and incrementally builds on this over time. The basic stage of the MLS process should be within the capability of all municipalities to develop.

In line with the aim of encouraging community participation and partnership as outlined above, *good leadership* is required from all stakeholders and role-players involved in any MLS approach.⁶ The leadership style required is one where leaders recognise that they do not have all the solutions and resources to implement the whole MLS approach by themselves. They need to facilitate and allow others also to contribute, and to bring their views and skills to bear in all phases of the MLS process, from collecting and analysing data on which to base decisions, to informing and influencing the decision-makers in the process, implementing plans, and monitoring and evaluating experiences to learn lessons that can be applied to future MLS initiatives.

Implications

So what implications does the adoption of an MLS approach have for the way in which housing policy is conceptualised? There are three key areas that government needs to prioritise if they are to support more MLS-type approaches.

Focus on finding and preparing the land

MLS cannot occur if there is no land on which it can take place. It is important that this is appropriate and well-located land, and not just any tract of peripheral land that potentially contributes to urban sprawl. Well-located land, however, tends to be more expensive than peripheral land. Attention will therefore need to be given to identifying small infill portions of land, linking land identification to longer-term public transport planning, and exploring land value capture methods (see for example Urban LandMark, 2010b) as a means of resourcing the purchase of this more expensive land. The work of organisations like the Housing Development Agency needs to be supported by government and others in facilitating access to land.

Prioritise the provision of a basic product first

There is a temptation, once the land is obtained, for the state, communities and others to resort to a focus on ‘full package’ RDP-type approaches. However, with limited and fixed government resources, such approaches will not help to address and balance the constitutional mandate of providing everyone with housing on a progressive basis, with its related mandate to address equality and dignity (RSA, 2006: sections 9 and 10 of chapter 2). The bulk of limited state resources should instead be utilised to provide everyone in need with a basic product, and then over time to progressively improve people’s lives through

⁶ The NDP uses the term ‘strong leadership’, but this could be interpreted to mean a leadership style that imposes the leader’s will in a top-down manner.

incremental upgrading.

Support self build

The MLS process implies a shift away from a project-focused housing development approach towards more of an area-based and a process-orientated approach. Housing (or multi-purpose) support centres could play a significant role in any MLS (and ISU) approach. Public servants, at for example the provincial level, instead of being allocated to projects, could in an MLS-type approach be allocated to housing support centres to support upgrading in IS areas. The MLS approach also makes it easier for small, medium and micro enterprises, linked to the construction and building material manufacturing sectors, to get work from households who are arranging the construction of their own houses. MLS requires the state and others to accept an element of 'informality' in the way that houses are developed. Some state funding could be reprioritised away from funding top structures to developing, resourcing and staffing these housing support centres, facilitating bulk buying systems and supporting savings and loans programmes. Top-structure funding would then only be provided to the very poor and the destitute.

Conclusion

Drawing on theory and practice, this chapter has shown that as important as the *in situ* ISU programme is, it is not comprehensive enough to address current informal housing needs. There is a need to look at both sides of the IS coin. It is not just about catching up with the housing backlog; it is also about removing, over time, the need for reactive *in situ* informal settlement upgrading in the first place. We should be aiming for a future in which IS is only being undertaken in contexts where people have settled on land in an organised manner, and land invasion is a thing of the past. MLS will get us there.

The MLS approach advocated here is also an attempt to shift emphasis away from the provision of housing *per se*, and especially uniform RDP-type housing, to neighbourhood development. This appears to be in line with the official shift of policy emphasis from housing to human settlements.

Politicians now need to throw their weight behind such policy shifts, as suggested in this chapter, so that public trust can be built to a level where communities appreciate that government and the state are committed to all phases of the MLS approach, and that communities will not be abandoned after being provided with a basic product.

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