

**DEPARTMENT OF HUMAN SETTLEMENTS**

**GUIDELINES FOR IMPLEMENTING THE  
ENHANCED PEOPLE'S HOUSING PROCESS  
PROGRAMME IN THE NORTH WEST  
PROVINCE**

**2021/2022**

Produced by:

Directorate: Human Settlements Policy and Research

Contact persons: Ms HH du Plessis / Ms KV Maloka

Contact numbers: 0183883863 / 0183882893

E-mail addresses: [duplesis@nwpg.gov.za](mailto:duplesis@nwpg.gov.za) and [kmaloka@nwpg.gov.za](mailto:kmaloka@nwpg.gov.za)

## **EDICT OF GOVERNMENT**

In order to promote public education and public safety, equal justice for all, a better informed citizenry, the rule of law, world trade, and world peace, this policy guideline is hereby made available on a non-commercial basis, as it is the right of all humans to know and speak the laws that govern them.

## TABLE OF CONTENTS

	Abbreviations	4
	Definitions	5
1.	Introduction	14
2.	Purpose of the guidelines	17
3.	Scope of application	17
4.	Objectives of the guidelines	18
5.	Guideline principles	20
6.	Legislative mandate	21
7.	Roles and responsibilities	26
8.	Beneficiaries	33
9.	Funding arrangements	35
10.	Effective date of the guideline	38
11.	Policy review	38
12.	Approval	39
13.	References	41

## ABBREVIATIONS

ABBREVIATION	FULL DESCRIPTION
<b>ANC</b>	African National Congress
<b>APP</b>	Annual Performance Plan
<b>BNG</b>	Breaking New Ground
<b>CBO</b>	Community Based Organization
<b>CPA</b>	Communal Property Association
<b>CRO</b>	Community Resource Organization
<b>CSI</b>	Corporate Social Investment
<b>EIA</b>	Environmental Impact Assessment
<b>EPHP</b>	Enhanced People's Housing Process
<b>FBO</b>	Faith-Based Organization
<b>HOD</b>	Head of Department
<b>HSC</b>	Housing Support Centre
<b>HSDG</b>	Human Settlements Development Grant
<b>HSO</b>	Housing Support Organization
<b>HSS</b>	Housing Subsidy System
<b>IA</b>	Implementing Agent
<b>IDP</b>	Integrated Development Plan
<b>LGHS</b>	(former) Department of Local Government and Human Settlements
<b>MEC</b>	Member of the Executive Council
<b>MOU</b>	Memorandum of Understanding
<b>NDHS</b>	National Department of Human Settlements
<b>NDP</b>	National Development Plan
<b>NEPF</b>	National Evaluation Policy Framework
<b>NGO</b>	Non-Governmental Organization
<b>NHBRC</b>	National Home Builders Regulatory Council
<b>NWHS</b>	North West Department of Human Settlements
<b>NWP</b>	North West Province
<b>PHP</b>	People's Housing Process
<b>POA</b>	Programme of Action
<b>PTO</b>	Permission to Occupy
<b>SPLUMA</b>	Spatial Planning Land Use Management Act, Act 16 of 2013.



## DEFINITIONS

Concept	Definition
<b>Active citizenry</b>	Individuals and communities get involved in their local communities and democracy at all levels and take active responsibility and initiatives in areas/activities of public concern.
<b>Benchmarking</b>	Systematically measuring and comparing the operations and outcomes of organizations, systems, processes, policies, etc., against agreed upon "best practices" frames of reference.
<b>Beneficiary</b>	An individual who have benefitted from a government housing subsidy under the programmes outlined in the National Housing Code, and for the purposes of this research, a beneficiary refers specifically to an individual who have benefitted from a government housing subsidy under the EPHP.
<b>Building</b>	It refers to construction works that have the provision of shelter for its occupants or contents as one of its main purposes, usually partially or totally enclosed and designed to stand permanently in one place.
<b>Category B municipality</b>	A Category B municipality is a municipality that shares municipal executive and legislative authority in its area of jurisdiction.
<b>Community</b>	For the purposes of this implementation guidelines, community is defined either by their location by living in a particular geographical location/area, and/or by a common interest for example a household who wants a house or who wants to participate in the EPHP.
<b>Community-based Organization</b>	A Community-based Organization (CBO) is normally a non-profit organization that works at a local/grassroot level to improve the lives of community members/residents with the focus to build equality across all societal streams, for example equal access to health care, equal access to education, equal access to housing, equal access to information, and so on. It therefore embarks upon a series of activities to bring about a desired outcome or improvement in the social well-being of the community and its members.
<b>Community contributions/equity</b>	For a project to qualify as an EPHP programme at least four or more of the following contributions/equity are to be considered and need to be incorporated into projects: time, leadership, participation and ownership of the project by the community; accredited EPHP resource organization;

	land; saving contributions; top-up funding; demonstrated knowledge, skills and enterprise; labour; materials' contribution; voluntarism.
<b>Community Trust</b>	A Community Trust is normally a non-profit organization often set up as a black economic empowerment wing of a particular company, therefore owning a certain percentage of the company, even though it is community based. Its activities are not constraint to a particular sector, but is mainly used for social interventions in communities, for example for educational, health-related, or housing-related interventions.
<b>Competent to contract</b>	A person who is legally competent to contract, i.e. over the age of 18 years or older or legally married or legally divorced and of sound mind.
<b>Cooperative</b>	It is an autonomous association of persons united voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise organized and operated on cooperative principles.
<b>Delegation</b>	<p>In terms of the Housing Act, Act 107 of 1997, Part 3, Section 7, Sub-sections (1), (2), (3) and (5):</p> <ol style="list-style-type: none"> <li>(1) Every provincial government, through its MEC, must after consultation with the provincial organizations representing municipalities as contemplated in section 136(a) of the Constitution, do everything in its power to promote and facilitate the provision of adequate housing in its province within the framework of national housing policy.</li> <li>(2) For the purposes of sub-section (1) every provincial government must through its MEC: <ol style="list-style-type: none"> <li>(a) determine provincial policy in respect of housing development;</li> <li>(b) promote the adoption of provincial legislation to ensure effective housing delivery;</li> <li>(c) take all reasonable and necessary steps to support and strengthen the capacity of municipalities to effectively exercise their powers and perform their duties in respect of housing development;</li> <li>(d) co-ordinate housing development in the province;</li> <li>(e) take all reasonable and necessary steps to support municipalities in the exercise of their powers and the performance of their duties in respect of housing development;</li> </ol> </li> </ol>



	<p>(f) when a municipality cannot or does not perform a duty imposed by this Act, intervene by taking any appropriate steps in accordance with section 139 of the Constitution to ensure the performance of such duty; and</p> <p>(g) prepare and maintain a multi-year plan in respect of the execution of the province of every national housing programme and every provincial housing programme, which is consistent with national housing policy and section 3(2)(b), in accordance with the guidelines that the Minister approves for the financing of such a plan with money from the Fund.</p> <p>(3) An MEC must:</p> <p>(a) administer every national housing programme and every provincial housing programme which is consistent with national housing policy in section 3(2)(b), and for this purpose may, in accordance with that programme and the prescripts contained in the Code, approve:</p> <p>(I) any projects in respect thereof; and</p> <p>(II) the financing thereof out of money paid into the provincial housing development fund as contemplated in section 12(2);</p> <p>(b) determine provincial housing development priorities in accordance with national housing policy;</p> <p>(c) apply procurement policy in respect of housing development determined by the Minister in terms of section 3(2)(c); and</p> <p>(d) administer the assets contemplated in section 14.</p> <p>(4) The MEC may, subject to conditions he or she may deem appropriate in any instance:</p> <p>(a) delegate any power conferred on him or her by this Act; or</p> <p>(b) assign any duty imposed upon him or her by this Act,</p> <p>to an officer or employee of the department responsible for the administration of housing matters in a province, either in her or her personal capacity or by virtue of the rank he or she holds or the post he or she occupies: Provided that the delegation or assignment does not prevent the person who made the delegation or assignment from exercising that power or performing that duty to himself or herself.</p>
--	--

<b>Department</b>	Department refers to the North West Provincial Department of Human Settlements.
<b>Developer</b>	The Developer refers to the organ/institution planning and implementing human settlement developments. In the case of the North West Province, the Department of Human Settlements remains the Developer, unless a local municipality have been assigned/accredited under the Housing Act, Act 107 of 1997, and the Municipal Accreditation Framework.
<b>Enhanced Peoples Housing Process Programme</b>	A process where beneficiaries are actively involved in the decision-making over the housing process, product-preferences and thereby actively making a contribution towards the building of their own homes.
<b>Financial dependent</b>	It refers to any person who is financially dependent on a housing subsidy applicant and who resides permanently with the housing subsidy applicant.
<b>First time home owner</b>	An applicant of a housing subsidy must not have owned or currently own an improved residential property and may not have previously received housing assistance that conferred ownership of a residential property from any of the previous or current government housing assistance schemes.
<b>Home</b>	<p>A Home refers to a meaning assigned in the Housing Consumer Protection Measures Act, Act 95 of 1998:</p> <p>a) excluding:</p> <ul style="list-style-type: none"> <li>a. any building which is constructed with less than two thirds of the floor area designed for residential purposes;</li> <li>b. homes that are co-owned in terms of the Share Blocks Control Act, Act 59 of 1980 or Property Time-Sharing Control Act, Act 75 of 1983;</li> <li>c. any home forming part of an informal settlement;</li> <li>d. any temporary building as contemplated in the National Building Regulations issued in terms of the National Building Regulations and Building Standards Act, Act 103 of 1977; and</li> <li>e. a shack or caravan.</li> </ul> <p>b) including:</p> <ul style="list-style-type: none"> <li>a. a unit to be occupied for residential purposes as contemplated in the definition of "social housing" in Section 1 of the Social Housing Act, Act 16 of 2008;</li> <li>b. a residential section registered in terms of the Sectional Titles Act, Act 95 of 1986, and any common building;</li> </ul>



	<ul style="list-style-type: none"> <li>c. a unit as contemplated in the Housing Development Schemes for Retired Persons Act, Act 65 of 1988;</li> <li>d. a unit forming part of a housing programme contemplated in the National Housing Code issued in terms of the Housing Act, Act 107 of 1997;</li> <li>e. the private drainage system from the home up to the municipal connection or up to and including a conservancy or septic tank;</li> <li>f. water services from the point of supply to the point of discharge at fixtures and appliances;</li> <li>g. any ancillary buildings such as storerooms, covered walkways, garages, and common facilities;</li> <li>h. any retaining wall necessary to ensure the structural integrity of the home; and</li> <li>i. any adjacent building or wall on common property that has the potential to damage the home should it for any reason collapse.</li> </ul>
<b>Housing consumer</b>	It is a person who is in the process of acquiring or has acquired a home and includes such person's successor in title.
<b>Housing Cooperative</b>	It is a primary co-operative constituted as a legal entity/person registered with the Registrar of Cooperatives in terms of the provisions of the Co-operative Act, Act 14 of 2005 that provides housing to its members.
<b>Housing development</b>	Housing development is defined in terms of Housing Act, Act 107 of 1997, as the establishment and maintenance of habitable, stable and sustainable public and private residential environments to ensure viable households and communities in areas allowing convenient access to economic opportunities, and to health, education and social amenities in which all citizens and permanent residents of the Republic will, on a progressive basis, have access to permanent residential structures with secure tenure, ensuring internal and external privacy and providing adequate protection against the elements, and potable water, adequate sanitary facilities and domestic energy supply.
<b>Income</b>	<p>For the purposes of assessing whether a person is entitled to receive a housing subsidy through the EPHP national housing programme, income shall include:</p> <ul style="list-style-type: none"> <li>a) basic salary and/or wages of the applicant and his/her spouse;</li> </ul>



	<ul style="list-style-type: none"> <li>b) any allowance paid on a regular, monthly or seasonal basis as part of an employment contract;</li> <li>c) any loan interest subsidy, or other remuneration paid regularly on a monthly basis to the individual and/or his/her spouse by his/her employer;</li> <li>d) any financial obligations met on behalf of the individual and/or his/her spouse by his/her employer on a regular monthly basis;</li> <li>e) any commission paid to the individual and/or his/her spouse on a monthly basis;</li> <li>f) income received through self-employment by the applicant and/or his/her spouse; and</li> <li>g) any retirement or disability benefits received on a regular and/or monthly basis by the applicant and/or his/her spouse.</li> </ul>
<b>Indigent</b>	A needy person.
<b><i>In situ</i></b>	It refers to the original place.
<b>Inspection</b>	It refers to the general inspection by a competent person of a system or a measure or installation of a building, or part thereof, at such intervals as might be necessary in accordance with accepted professional practice to enable such competent person to be satisfied that the design assumptions are valid, the design is being correctly interpreted and the work is being executed generally in accordance with the designs, appropriate construction techniques and good practice.
<b>Inspection stages</b>	<p>In the North West Department of Human Settlements inspection stages refers to inspections conducted at the following construction stages:</p> <ul style="list-style-type: none"> <li>a) Foundation <ul style="list-style-type: none"> <li>a. Earthworks</li> <li>b. Excavation</li> <li>c. Steel/Pre-pour</li> <li>d. Certification</li> </ul> </li> <li>b) Wall plate <ul style="list-style-type: none"> <li>a. Door/window height and placement</li> <li>b. Wall plate with specific attention to roof ties and brick force in all courses from windows to wall places</li> </ul> </li> <li>c) Roof</li> <li>d) Completion, hand-over and occupation</li> </ul>

	e) Post occupation for completion of snags
<b>Married or cohabiting</b>	A person who is married in terms of Civil Law or in terms of Customary Law or habitually cohabits with any other person. The word "spouse" includes any partner with whom a prospective beneficiary habitually cohabits.
<b>National Home Builders Registration Council</b>	<p>The National Home Builders Registration Council (NHBRC) is established in terms of the Housing Consumers Protection Measures Act, Act 95 of 1998 and the objectives of the Council includes to:</p> <ul style="list-style-type: none"> <li>a) represent the interests of housing consumers by providing warranty protection against defects in new homes;</li> <li>b) regulate the home building industry;</li> <li>c) provide protection to housing consumers in respect of failure of home builders to comply with their obligations in terms of the Act;</li> <li>d) establish and promote ethical standards in the home building industry;</li> <li>e) improve structural quality in the interests of housing consumers and the home building industry;</li> <li>f) promote housing consumer rights and provide housing consumer information;</li> <li>g) communicate with and assist home builders to register in terms of the Act; and</li> <li>h) assist home builders, through training and inspection, to achieve and maintain satisfactory technical standards of home building.</li> </ul>
<b>Participation</b>	It is the active involvement of people in developmental programmes in such a way that people are given opportunities to explore their inputs in planning, decision-making and project implementation thereby allowing people to be actively involved in their development and not to be merely treated as recipients of services and products.
<b>Primary Cooperative</b>	It is a cooperative whose object is to provide employment or services to its members and to facilitate community development, formed by a minimum of five natural persons, or two juristic persons, or a combination of any five persons, whether natural or juristic.
<b>Provincial Department</b>	This refers to the North West Provincial Department of Human Settlements (NWHS).
<b>Resident</b>	A person who is a lawful resident in South Africa or who is in possession of a permanent residence permit.



<b>Secondary Cooperative</b>	It is a cooperative formed by two or more primary cooperatives to provide sectoral services to its members and may include juristic persons.
<b>Section 21 Company</b>	A Section 21 Company is registered in terms of Section 21 of the Companies Act, Act 61 of 1973, which is a non-profit organization, and comprises of a legal structure, but is has no share capital and cannot divide/distribute shares or pay dividends to its members.
<b>Security of tenure</b>	Tenure of land and/or property which guarantees legal protection against forced eviction, harassment or other threats. It may take a variety of forms, for example, including rental (public or private) accommodation, cooperative housing, lease, owner-occupation, emergency housing, and/or informal settlements.
<b>Self-help housing</b>	This type of housing refers to solving housing needs of low-income groups using their own resources, which can be achieved by beneficiaries organizing themselves to participate in the entire process of planning up to building of the actual house, while contributing with various forms of direct involvement.
<b>Tertiary Cooperative</b>	It is a cooperative that is a sectoral or multi-sectoral cooperative whose members are secondary co-operatives and whose objectives are to advocate and engage organs of state, the private sector and stakeholders on behalf of its members, in line with its sectoral or geographical mandate. A tertiary organization can only register if it is formed by a minimum of two operational secondary cooperatives.
<b>Ubuntu</b>	Ubuntu means "I am, because you are" and is actually part of a Zulu phrase "Umuntu ngumuntu ngabantu", which literally means that a person is a person through other people and therefore Ubuntu is a nebulous concept of common humanity, oneness as people, you and me both included. It relates to a concept of caring and sharing between people in a community.
<b>Variation calculator</b>	It refers to an electronic calculator has been developed for use when calculating the adjustment of the subsidy amount. The formulas used in the calculator are based on the extraordinary development conditions and the subsidy amount available during a specific financial year. Following the adjustment of the subsidy amount, an updated calculator is made available by the National Department of Human Settlement. To facilitate the evaluation of project applications, the Variation Manual is supported by an automatic variation amount calculator. This calculator operates

	<p>through the software programme Microsoft Word Excel and is available from the National Department of Human Settlement. The calculator will annually adjusted by the Department in line with the building cost index. It is important to note that although the calculator can be used to determine variation amounts required for the adjustment of the project cost at project application stages, the actual variation amount must be determined based on professional assessment of the extraordinary development conditions and the costing of the precautionary measures designed by the professionals. A geotechnical calculator was developed for the Department, in line with the National Department's variation calculator, in 2004, by Sonderland and Schutte Consulting Engineers, to be used by the Department for the calculation of geotechnical variations, which remains in use in the Department until such time deemed otherwise by the Accounting Officer of the Department.</p>
<b>Village</b>	<p>A village can be seen as a clustered human settlement or community, larger than a hamlet but smaller than a town, and in South Africa a village is mostly referred to as such a human settlement within a rural area, wherein the houses can be closer to each other or quite dispersed, and with most villages, it be under a Traditional Leadership, therefore the tenure rights are in the form of "permission to occupy".</p>



## 1. INTRODUCTION

The Enhanced People's Housing Process (EHP) as a national housing programme, refers to self-build housing as an alternative housing programme. Initially, the National Department of Human Settlements (NDHS) introduced the People's Housing Process (PHP) as national housing programme, which was introduced through the "The People's Contract" which formed part of the social contract between the ruling party, the African National Congress (ANC), and the citizens of the country. The "People's Contract" called active citizenry and Ubuntu from communities, which is the policy cornerstone of both the former PHP and the current EHP national housing programme/s, and it also called for government to be more responsive to the citizens of the country.

The initial 1994 White Paper: A New Housing Policy and Strategy for South Africa did not recognise the PHP or self-build housing as an alternative housing development option even though the White Paper encouraged communities to contribute sweat equity and other contributions in the building of their homes. However, during 1998, the White Paper: Supporting the People's Housing Process, was developed which introduced and supported the alternative self-build housing option as one of the national housing programmes, which led to progressive and conventional approaches to be implemented in phases in the delivery of houses through the initial PHP and the current EHP. The policy intent of the White Paper was *"to encourage and support individuals and communities in their efforts to fulfil their own housing needs by assisting them in accessing land, services and technical assistance in a way that leads to the transfer of skills to, and empowerment of the community"*. This approach crafted the definition of EHP to be seen as *"a housing delivery mechanism whereby beneficiary households build, or organize between themselves, the building of their own homes, make a 'sweat equity' contribution through their labour and exercise a greater choice in the application of their housing subsidy through their direct involvement in the entire process"*.



The National Department of Human Settlements conducted extensive research/review on the implementation of the former PHP programme and when the research/review concluded during 2002, the Comprehensive Plan for Development of Sustainable Human Settlements, also known as Breaking New Ground (BNG) in 2004, introduced EPHP in the National Housing Code of 2009 as an Incremental Intervention Part 3 Volume 4. EPHP, as outlined in the Housing Code of 2009, is a housing programme whereby beneficiaries are actively involved in the decision making processes in the housing processes that involves the building of homes, housing products and therefore make a meaningful and geared contribution towards the building of their own homes. According to policy prescripts, the community is the initiator of EPHP and qualifying beneficiary households organize themselves in the building of their own homes, contributing through their labour and other contributions, and therefore exercise a greater choice in the application of the housing subsidy through their direct involvement in the entire process, therefore becoming the driver of the process.

The main policy intent is for the EPHP to deliver better human settlement outcomes that are based on community contributions, partnerships, and leveraging additional resources through such partnerships; and it encourages communities to actively contribute and participate in the housing development process so that communities can take ownership of the process thereby not to be mere passive recipients of the housing products.

In as much as EPHP recognizes and encourages that communities are the initiators and drivers of EPHP, it is of critical importance that EPHP can only be applied when there is an approved Community Resource Organization (CRO) in a Province, of which CRO's can be a Non-Governmental Organization (NGO), a Faith-Based Organization (FBO) or a development consortium established for this purpose. The forming of partnerships is evidentiary proof that the self-build national housing programme views beneficiaries and all stakeholders/role players as equal partners in housing delivery.

Further, EPHP can only be applied where communities are willing and prepared to make minimum contributions/equity of which can include amongst others contributing land for development, savings contributions which must be used and managed in accordance with collection community decisions, time participating in the implementation of the project, taking on leadership roles in the implementation of the project, physical labour (free or paid), and building materials.

The programme requires compulsory commitment from the community that chooses to implement this alternative self-build housing programme, as well as active participation, and actively taking up leadership responsibilities and ownership of the project which is a prerequisite for project approval. The beneficiaries must be capacitated as individuals and as a collective and therefore taking control of the housing process allowing the collective to create various partnerships, making housing to be valued as an asset far beyond its monetary value.

When the policy prescripts of the EPHP national housing programme is implemented correctly, the major benefits of the EPHP policy is that it will empower the beneficiaries individually and collectively; transfers skills to the beneficiaries; it will encourage active participation in housing development and delivery; it will create strengthened partnerships between government and communities; it will build social capital and citizenship; it will foster stable communities, it will enhance socio-economic development within the communities; it will respond to special needs of vulnerable groups; it will encourage the building of bigger and better homes; it will create opportunities for beneficiaries to contribute in decision-making processes in the building of their homes; and housing will be valued as an asset far beyond its monetary value.

The North West Department of Human Settlements (NWHS) previously conducted an evaluative research of the implementation of EPHP in the North West Province (NWP) during 2018/2019. The outcome of the research/evaluation have recommended various



critical success factors for the successful, effective and efficient implementation of the EPHP national housing programme, which will find expression in the deliverables of this implementation guideline.

This Implementation Guideline should not be read and implemented in isolation from all the relevant, applicable, listed (and non-listed), and referred legislation in this Guidelines. Compliance to the prescripts approved in this Guideline in conjunction with all applicable and relevant legislative and policy frameworks, cannot be over-emphasized.

## **2. PURPOSE OF THE GUIDELINE**

The purpose of this Implementation Guideline is to ensure and achieve uniformity and standardization in the implementation of the Enhanced People's Housing Process as a national housing programme that is implemented in the North West Province (NWP).

The risk of not complying with this Guideline in conjunction with relevant legislative and policy frameworks ultimately bears negative consequences of development and a legal risk that can range from being accountable to justify actions or decisions made incorrectly and therefore knowingly accepting legal responsibility for loss of life. Therefore, the risks needs to be managed and the responsibility thereof lies with the accountable officials.

## **3. SCOPE OF APPLICATION**

The EPHP national housing programme applies to the following two options:

- 3.1. areas/projects where communities have already organized themselves and want to participate in the EPHP national housing programme, which is a demand-led approach; or

- 3.2. areas/projects where there is an opportunity to mobilize communities to participate in the EPHP national housing programme, which is a supply-led approach.

Further, EPHP projects can be applied to:

- 3.3. projects where ownership is the tenure form or where Permission to Occupy (PTO) letters have been granted in rural areas;
- 3.4. a range of different building typologies including new-built, informal settlement upgrading, *in situ*, et cetera;
- 3.5. different housing contexts such as informal settlements, greenfield developments, rural developments, et cetera;
- 3.6. projects where different densities are introduced; and
- 3.7. projects where different products and process options are encouraged.

#### **4. OBJECTIVES OF THE GUIDELINE**

The main objective of this Implementation Guideline is to ensure that the EPHP national housing programme is implemented according to policy prescripts to ensure optimum implementation at scale in the North West Province. To comply with this objective:

- 4.1. active beneficiary involvement and participation in decision-making before and during the implementation of EPHP projects until the logical conclusion of the projects;

- 4.2. beneficiaries should be allowed to make decisions pertaining to the house plans/designs for their individual housing structures, even if the Contractor/Developer can produce house plans, the beneficiary should still have a say in the house plan/design that he/she wishes to have, as well as additions/bigger housing structures that they would like to have. Beneficiaries should not be forced to opt for house plan/design that they are not content with;
- 4.3. contractors/developers should actively promote Broad Based Black Economic Empowerment by appointing ward-based contractors to construct EPHP housing units and then also train/capacitate beneficiaries on construction/related skills so that they can be hired during the construction phases of the EPHP project implementation;
- 4.4. national building and technical norms and standards should be followed to the letter to ensure quality housing products;
- 4.5. beneficiaries should be allowed to elect and appoint a Community Resource Organization (CRO) with the involvement of NDHS and NWHS;
- 4.6. beneficiaries should be capacitated and trained on a number of skills, not only construction, and beneficiaries should be provided with certificates of completion of the skills they have attained;
- 4.7. housing consumer education and awareness in terms of EPHP before, during and after, as well as education on housing beneficiaries' rights and responsibilities are critical to the successful implementation of EPHP;
- 4.8. EPHP should also be considered to unblock blocked or stalled projects as well as for informal settlement upgrading projects, not only in rural areas; continuous monitoring and evaluation of the implementation of EPHP projects by the NWHS



is critical so that challenges can be remedied immediately and projects can be concluded within planned timeframes;

- 4.9. NWHS must appoint a Provincial EPHP Champion to steer the implementation of EPHP at scale;
- 4.10. NWHS must plan for EPHP in its HSDG Business Plan annually, not as and when projects arise; and
- 4.11. NWHS should provide proper certificated training to EPHP beneficiaries as a policy imperative.

## **5. GUIDELINE PRINCIPLES**

The EPHP Implementation Guideline is underpinned by the following policy principles:

- 5.1. active community decision-making and participation;
- 5.2. partnerships are created and strengthened;
- 5.3. additional resources are leveraged;
- 5.4. ensuring healthy and safe human settlement environments are created;
- 5.5. ensuring the creation of houses that are safe and healthy for human consumption;
- 5.6. ensuring that houses have a long term value for money benefit for beneficiaries of low cost housing;

- 5.7. creating an enabling environment where applicable legislation, rules and regulations are observed and implemented to ensure health and safety of beneficiaries of housing programmes; and
- 5.8. creating a culture of “doing things right from the beginning” with honesty, integrity and transparency.

## **6. LEGISLATIVE MANDATE**

The following legislative, policy and strategic frameworks are the primary enabling legislation insofar it pertains the standard and uniform application and procedures of site and house inspections during construction works, and should therefore not be read and applied in isolation, but as part of an array of primary and secondary enabling legislative, policy and strategic frameworks, and those legislative, policy and strategic frameworks that are not mentioned herein, should be consulted, if needs be:

### **6.1. Beneficiary Management Policy, LGHS, 2017, regularized NWHS**

The Beneficiary Management Policy was developed to provide guidelines for the Department of Human Settlements to be followed by providing procedures in identifying rightful beneficiaries, providing procedures on the breakdown of cohabiting relationships, providing procedure to deal with duplicate dependants, providing procedures to register rightful heirs upon the death of beneficiaries, and by providing procedures in the tracing and deregistration of missing/ untraceable beneficiaries.

### **6.2. Breaking New Ground: Comprehensive Policy on the Development of Sustainable Human Settlements, 2004**

The Breaking New Ground concept, 2004, expresses the intention of government to develop sustainable human settlements and to contribute towards poverty alleviation of asset poverty through housing. It concludes that asset poverty is a result of inadequate access to assets by individuals, households and communities including inadequate shelter (which manifests in badly located low cost and overcrowded dwellings), the inadequate provision of appropriate infrastructure and the inadequate provision of basic services such as health, safety, emergency services and education facilities amongst others. It is therefore a plan that is required to redirect and enhance existing mechanisms to move towards more responsive and effective delivery to promote the achievement of a non-racial and integrated society through the development of sustainable human settlements.

### **6.3. Constitution of the Republic of South Africa, Act 108 of 1996**

The Constitution of the Republic of South Africa Act, Act 108 of 1996, in the Bill of Rights in Chapter 2, outlines the socio-economic rights of South African citizens and Section 27 mandates and obliges the State to respect, protect, promote and fulfil the rights as set out in the Bill of Rights. The right to have access to adequate housing goes over and beyond the mere provision of houses. The Constitutional Court in the Government of the Republic of South Africa and Others v Grootboom and Others 2001 (1) SA 46 (CC), noted that the access to adequate housing is intrinsically linked to a number of other cross cutting rights. These include rights such as the right to public participation, equality, human dignity, and access to information. There is therefore an indisputable link between the right to adequate housing and other rights.

The guarantee of the right to access to adequate housing is found in Section 26 of the Constitution, Act 108 of 1996, in terms of which the State is obliged to take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right and the Department of Human Settlements is compelled to take



reasonable measures within its available resources towards ensuring that all citizens enjoy this right.

#### **6.4. Cooperatives Act, Act 14 of 2005, as amended**

The Cooperatives Act, Act 14 of 2005, as amended, provides for the formation and registration of Cooperatives and the establishment of a Cooperatives Advisory Board in order to ensure that international cooperative principles are recognised and implemented uniformly and enable Cooperatives to register and acquire a legal status separate from their members, and to facilitate the provision of targeted support for emerging Cooperatives, particularly those owned by women and black people. This Act further defines the difference and application between Primary, Secondary and Tertiary Cooperatives.

#### **6.5. Housing Act, Act 107 of 1997**

The Housing Act, Act 107 of 1997, is the primary housing legislation in South Africa, and defines and clarifies the principles, roles and responsibilities of the different spheres of government as it sets out to provide for the facilitation of a sustainable housing development process. The Act provides that all citizens and permanent residents of South Africa shall, on a progressive basis, have access to potable water, adequate sanitary facilities and domestic energy supply. Inherent the Housing Act, Act 107 of 1997, calls for active involvement of beneficiaries in housing delivery and housing development in South Africa, rather than just being passive receivers of housing opportunities. It is through this Act that Provinces/Municipalities (that are accredited/assigned) are provided with funding budgets to implement the State's national housing programmes, and the same Act can hold authorities accountable for the funds it spent on the implementation of national housing programmes.

## **6.6. Housing Code, 2009**

The National Housing Code, 2009, published in line with Section 4 of the Housing Act, Act 107 of 1997, sets the tone in terms of the underlying policy principles, guidelines, norms and standards that apply to government's various housing assistance programmes introduced since 1994. In a myriad of housing opportunities, the Housing Code provides for the Enhanced People's Housing Process Programme as an incremental intervention. According to the National Housing Code, 2009, the Enhanced People's Housing Process national housing programme aims to support households who wish to enhance their housing subsidies by building their own homes.

## **6.7. Housing Consumer Protection Measures Act, Act 95 of 1998**

The Housing Consumer Protection Measures Act, Act 95 of 1998, requires the National Home Building Registration Council (NHBRC) to publish a Home Building Manual, which contains the Technical Requirements (2014) prescribed by the Minister and guidelines established by the NHBRC to satisfy such requirements. The NHBRC Home Building Manual, amongst others, describes the roles and responsibilities of different role players assigned in terms of the primary pieces of legislation governing the design and construction of homes, i.e. the National Building Regulations and Building Standards Act, Act 103 of 1977; the Housing Consumer Protection Measures Act, Act 95 of 1998; and the Occupational Health and Safety Act, Act 85 of 1993.

Insofar it pertains the Enhanced People's Housing Process national housing programme, the programme requires project enrolment with the NHBRC through the Provincial Department to foundation and slab level, but will not require individual house enrolment; and the NHBRC is required to participate as a partner in the programme to build capacity of the community in which the project is being initiated.



## **6.8. Implementation Guidelines for the Military Veterans Housing Programme in the North West Province, 2020**

The purpose of these Implementation Guidelines for the Military Veterans Housing Programme in the North West Province, 2020, seeks to acknowledge and address the plight of destitute Military Veterans insofar it pertains their right to access adequate and decent housing opportunities provided they meet the minimum qualifying criteria as set out in applicable enabling legislation, policies, procedures and strategic frameworks, in its efforts as the North West Department of Human Settlements to create viable, sustainable and integrated human settlements through the provision of housing subsidy benefits for qualifying Military Veterans. The scope of the Implementation Guidelines for the Military Veterans Housing Programme applies to all potential and qualifying Military Veterans for access to decent and adequate housing subsidy opportunities in the North West Province administered by the North West Provincial Department of Human Settlements in conjunction with critical stakeholder and role-players in the sector in its efforts to reduce destitution of Military Veterans thereby upholding their dignity.

## **6.9. National Development Plan, 2011**

The National Development Plan (NDP), 2011, calls for the establishment of viable, socially and economically integrated communities in well located land. Its objective is to ensure that all South Africans attain a decent standard of living through the development of sustainable human settlements in areas allowing convenient access to economic opportunities; as well as health, educational and social amenities. The Department of Human Settlements has a key role to play in terms of the national government's stated commitment to improving the quality of households' lives within the ambit of the NDP. In terms of the NDP, NWHS must endeavour to achieve measurable progress towards offering the majority of citizens in the NWP access to adequate housing, affordable

services in better living environments, within a more equitable and functional residential property market by 2030.

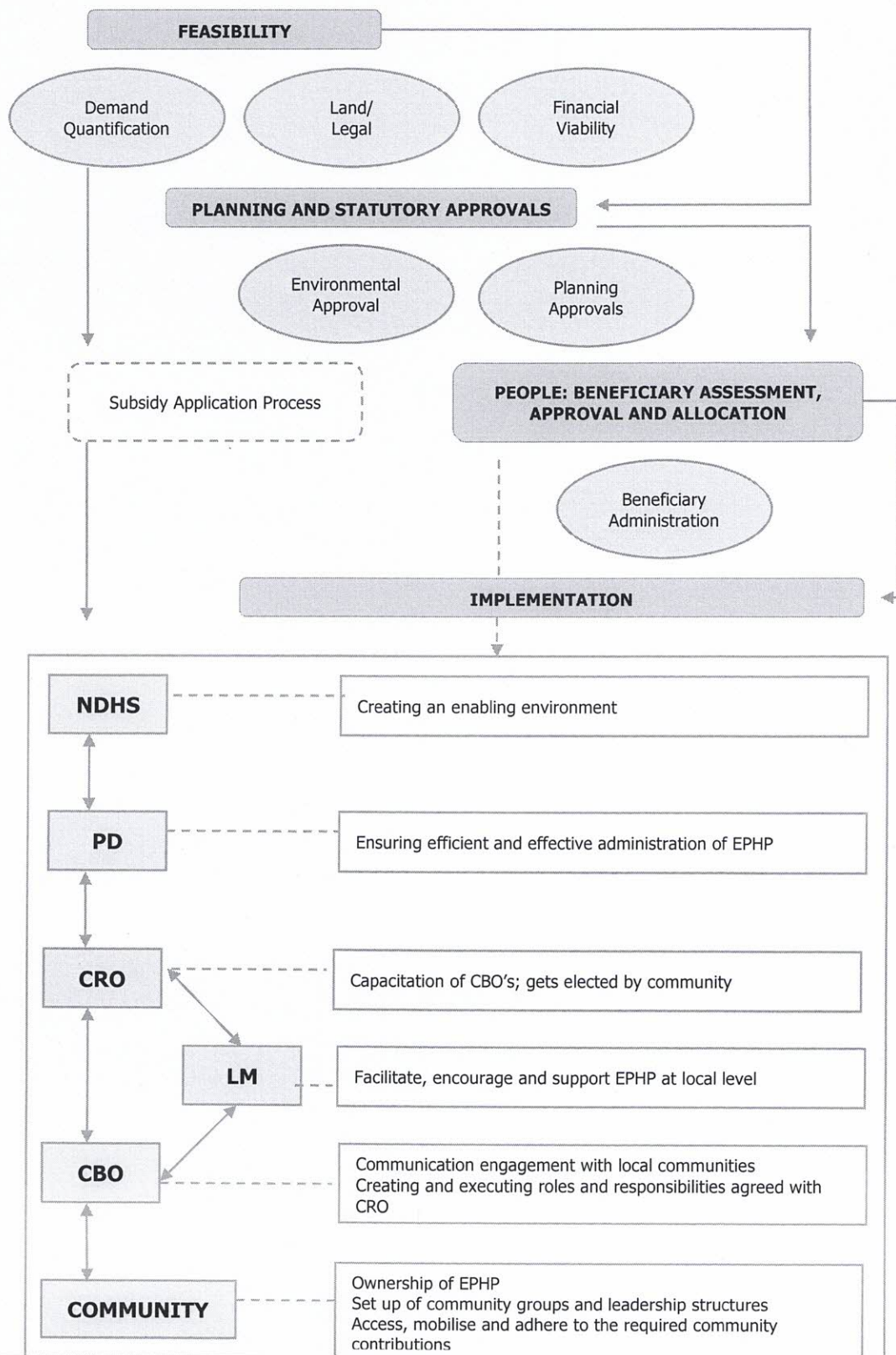
#### **6.10. Spatial Planning and Land Use Management Act, Act 16 of 2013**

The Spatial Planning and Land Use Management Act (SPLUMA), Act 16 of 2013, has been enacted to assist with the effective and efficient planning of land use and the management of land and therefore has an important impact on spatial transformation patterns in the country. There are five development principles, contained in Section 5 of the Act, that have been identified to guide and inform planning decisions. These are the principles of spatial justice, spatial sustainability, efficiency, spatial resilience, and good administration. The concepts of "spatial justice", "spatial sustainability" and "spatial resilience" are related to social justice, sustainability and resilience, but are deeply rooted within spatiality. SPLUMA further provides for spatial planning and land use management in the country as well as its relationship with other kinds of planning within and between the different spheres of government within prescribed norms and standards with monitoring, co-ordination and review of spatial planning and land use management systems as well as the establishment and rules of Municipal Planning Tribunals to deal with matters/disputes that relates to land use management.

### **7. ROLES AND RESPONSIBILITIES**

The following flow diagram depicts a summary of the roles, responsibilities and links with various role-players and stakeholders in the implementation of the Enhanced People's Housing Process national housing programme:







## **7.1. National Department of Human Settlements (NDHS)**

- 7.1.1. The NDHS sets national policy in terms of technical requirements, norms and standards, and publish subsidy quanta with applicable variations under the authority of the Minister for Human Settlements on a regular basis.
- 7.1.2. The NDHS plays a pivotal role to create an enabling environment that is conducive to effectively and efficiently implement EPHP at scale throughout the country.
- 7.1.3. The NDHS advocates and promotes the implementation of EPHP and supports the implementation of the national housing programme by mobilizing support, additional funding and technical support for the sector and ensuring EPHP information sharing in the sector.
- 7.1.4. The NDHS guides and sets standards and screening procedures for EPHP Community Resource Organizations (CRO's) and maintain a database of credible and accredited CRO's for Provinces to access.
- 7.1.5. The NDHS align departmental structures and programmes to support and leverage the implementation of EPHP.
- 7.1.6. The NDHS ensures that housing consumer education and awareness about EPHP takes place.

## **7.2. North West Provincial Department of Human Settlements (NWHS)**

- 7.2.1. NWHS ensures that the EPHP national housing programme is implemented efficiently and effectively in the North West Province (NWP).

- 7.2.2. NWHS appoints a Champion to steer the implementation of EPHP and regularly reports to applicable structures regarding the implementation of the EPHP national housing programme.
- 7.2.3. NWHS ensures that provincial planning frameworks pro-actively supports the demand for EPHP in the NWP.
- 7.2.4. NWHS sets targets for EPHP to support budget allocation and ring-fence and allocate subsidies and grants for EPHP.
- 7.2.5. NWHS builds capacity for EPHP in the NWP.
- 7.2.6. NWHS prepares and manage contracts with the CRO's.
- 7.2.7. NWHS ensures the approval of EPHP projects and timely disburses project and capacity building funding to the CRO's.
- 7.2.8. NWHS monitors the CRO's.
- 7.2.9. NWHS enrolls EPHP projects with the National Home Builders Registration Council (NHBRC).
- 7.2.10. NWHS to establish a Provincial Steering Committee (PSC) which should comprise of at least two (2) representatives of which should meet at least once a quarter:
  - 7.2.10.1. North West Province Department of Human Settlements
  - 7.2.10.2. Participating Local Municipalities
  - 7.2.10.3. All other Departments in the North West Province
  - 7.2.10.4. Community Resource Organizations
  - 7.2.10.5. Community Based Organizations
  - 7.2.10.6. National Home Builders Registration Council

### **7.3. Local Municipalities**

- 7.3.1. Local Municipalities appoint or second a dedicated Champion for the EPHP roll-out in its areas of jurisdiction.
- 7.3.2. Local Municipalities play a facilitative role and should encourage and support the implementation of EPHP in their areas of jurisdiction.
- 7.3.3. Local Municipalities should create an enabling environment at a local level for the implementation of EPHP.
- 7.3.4. Local Municipalities conduct area based planning to inform Integrated Development Plans (IDP's) and spatial development frameworks to incorporate EPHP projects where a need/demand has been identified.
- 7.3.5. Local Municipalities facilitate the availability of land to support EPHP which should include providing land purchase funding for communities or donating municipal land for projects where possible.
- 7.3.6. Local Municipalities must provide physical services and infrastructure for the projects where possible.
- 7.3.7. Local Municipalities should provide town planning services and township establishment funding, which includes the undertaking of Environmental Impact Assessments (EIA's) and rezoning, where applicable.
- 7.3.8. Local Municipalities must provide for and fund additional social and economic amenities that are identified and required by the community where EPHP is implemented.



#### **7.4. Role of Community Resource Organizations (CRO's)**

- 7.4.1. Community Resource Organizations (CRO's) build capacity to support EPHP implementation and project delivery at a community level, that includes the capacitation of Community Based Organizations (CBO's) with the necessary skills required for the management of the project, which includes amongst others training in basic financial management skills, basic project management skills, general management, and skills regarding payment processes.
- 7.4.2. CRO's guide and steer organizational development in order to set up operating procedures and systems to get various different components of the project up and running.
- 7.4.3. CRO's facilitate community participation, project enumeration, prepares the Project Business Plan and submits it for approval.
- 7.4.4. CRO's set up the contractual and accountability relationship with NWHS and the Local Municipality on behalf of the community.
- 7.4.5. CRO's provide ongoing technical support to EPHP projects and ensures technical compliance as well as dealing with matters related to the NHBRC.
- 7.4.6. CRO's ensure cash flow and administers payments, and ensures sound accounting practices for the subsidy funding per project.
- 7.4.7. CRO's must prepare project progress reports and submit to NWHS on a quarterly basis.

#### **7.5. Community Based Organizations (CBO's)**

- 7.5.1. CBO's must keep beneficiaries/individuals/communities informed about the choices that are available and must assist beneficiaries/individuals/communities to make informed and appropriate choices through regular information sessions, communication and feedback.
- 7.5.2. CBO's facilitate access to and mobilizes community contributions and must adhere to the requirements and regulations regarding community contributions.
- 7.5.3. CBO's assist the CRO's with the setting up and the management of Housing Support Centres (HSC's).

## **7.6. Communities**

- 7.6.1. Control, leadership and choice by communities are central to the success of EPHP and communities must pro-actively take ownership of EPHP at an individual and community level.
- 7.6.2. Communities with the assistance of NWHS should access the CRO database at the NDHS; the community should invite CRO's included in the database to make presentations to the community, and then vote for the CRO the community wishes to appoint in the role of CRO in the implementation of EPHP.
- 7.6.3. Communities must set up community groupings to accommodate individuals and leadership structures/CBO's to facilitate working with the CRO's to deal with the complexities of the project.
- 7.6.4. Communities must mobilize community contributions and adhere to the requirements of community contributions.

## **8. BENEFICIARIES**

- 8.1. The basic entry requirement to participate in the EPHP national housing programme is that the individual applicant must be part of an already organized community group and the individual must have indicated that he/she wants to participate in the community driven housing project.
- 8.2. The applicant must be a lawful resident of the Republic of South Africa or in possession of a permanent residence permit; certified copies must be submitted with the application.
- 8.3. The applicant must be competent to contract, i.e. over the age of eighteen (18) years or legally married or legally divorced and sound of mind.
- 8.4. The applicant nor his/her spouse must not have benefitted previously from any housing subsidy scheme or any other state funded or assisted housing subsidy scheme which conferred benefits of ownership, leasehold, deed of grant, or the right to convert the title obtained to either ownership, leasehold or deed of grant; however, such applicants/beneficiaries may qualify for the purchase of a vacant serviced site.
- 8.5. The applicant who has not owned fixed residential property may apply for housing subsidy, except where the applicant has acquired a vacant serviced site and needs assistance to construct a house.
- 8.6. The applicant must be married, in terms of Civil Law or Customary Marriage, or co-habiting with any other person; and the property must be registered in the names of both spouses and/or co-habiting partners with the Deeds Office; and the application must be accompanied with a certified copy of marriage certificate or an affidavit in the case of co-habitation.



- 8.7. The applicant can be single with proven financial dependents, which can include biological parents or parents-in-law, biological grandparents or grandparents-in-law, brothers/sisters under the age of eighteen (18) years and if older to submit proof of financial dependency, children under the age of eighteen (18) years (i.e. grandchildren, adopted children, foster children, and/or biological children), and extended family members who permanently resides with the applicant due to health reasons and are financially dependent on the applicant; documentary proof of dependents must be submitted with the application, i.e. amongst others, dependent, identity documents, birth certificates, court orders, divorce decrees, and/or affidavits.
- 8.8. The gross monthly household income of the applicant's household may not exceed the amount of the maximum income limit as set and approved by the Minister for Human Settlements from time to time; the applicant must submit documentary proof of household income.
- 8.9. Applicants classified and verified as Military Veterans can apply whether married, co-habiting, or being single with or without dependents; Military Veterans are entitled to receive a housing options that cater for Military Veterans in terms of the Guidelines for the Implementation of the Military Veterans Housing Programme, 2020.
- 8.10. Applicants classified as aged can apply whether married, co-habiting, or being single with or without dependents.
- 8.11. Applicants classified as aged can apply whether married, co-habiting, or being single with or without dependents; people with disabilities are entitled receive a variation to the housing subsidy for housing options that cater for people with

disabilities in terms of the Technical Norms and Standards as contained in the Housing Code, 2009.

## **9. FUNDING ARRANGEMENTS**

There are four (4) critically necessary funding streams for the successful, effective and efficient implementation of EPHP, which are as follows:

### ***CAPITAL FUNDING***

- 9.1. Housing subsidy for the EPHP national housing programme as set by the Minister for Human Settlements on from time to time must be budgeted for by NWHS.
- 9.2. All enhancements to the housing subsidy applies, i.e. variations in terms of special geotechnical conditions, disability allowance, allowance for Military Veterans, etc. in terms of the Technical Norms and Standards as contained in the National Housing Code, 2009.
- 9.3. Local Municipalities must fund infrastructure through applicable grants and should be accessed from NWHS only as a last resort.
- 9.4. Local Municipalities must fund social and economic amenities through applicable grants and should be accessed from NWHS only as a last resort.
- 9.5. NWHS may elect to purchase and make land available for EPHP projects within the limits of the funding allocation.

### ***CAPACITY BUILDING FUND***

- 9.6. The NDHS is responsible for broad capacity building, but once communities have elected to participate in EPHP and have selected a CRO to work with, capacity building support and funding becomes available.
- 9.7. Project specific capacity building and facilitation funding are paid to the selected EPHP CRO on completion of work done and will need to be costed and measured by the CRO so that the CRO can be monitored, and this funding is broken into three (3) major phases which are to be funded through the provincial allocation:
  - 9.7.1. The pre-project phase which includes facilitating community participation, setting up the community structures, and providing organizational development support, setting up of savings groups, project enumeration, preparation of project feasibility and business plans and the subsequent submission for approval.
  - 9.7.2. The during-the-project phase which includes the setting up of operating procedures and systems including systems to manage finances of the project.
  - 9.7.3. The project-closure phase which includes training on house maintenance, responsibilities of the owner, advise on additions and alterations to the house, and handover of the completed project to the community grouping.
- 9.8. One (1) subsidy per project for the building of a physical structure to serve as the Housing Support Centre (HSC) according to agreed upon designs standards. Once the project is completed, it could be allocated to a housing beneficiary as a house or it could be used as a community facility. The HSC is to be funded from the provincial allocation.



## ***COMMUNITY CONTRIBUTIONS/EQUITY***

9.9. For the project to qualify for the EPHP national housing programme, at least four (4) or more community contributions/equity are to be considered and need to be incorporated into the project and can be contributed and incorporated into any of the three project phases.

9.10. Community contributions can include:

9.10.1. Time/leadership/participation/ownership of the project by means of the community participating in community meetings and setting up of project steering committees, which is a compulsory contribution and must therefore be one (1) of the four (4) contributions.

9.10.2. Participating in the selection and agreement of the communities' CRO, which is a compulsory contribution and must therefore be one (1) of the four (4) contributions.

9.10.3. Land may be a contribution, whether collectively owned in a Communal Property Association (CPA), or purchased privately by the community, or collectively owned in a cooperative, or land donated to the community.

9.10.4. Savings contributions that are managed and used in accordance with decisions made by the community.

9.10.5. Top-up funding through various partnerships forged by the community with other stakeholders.

9.10.6. Knowledge, skills and/or expertise.

9.10.7. Labour, not necessarily free of charge, payment would be decided on a project basis.

9.10.8. Materials contribution, i.e. the actual materials or setting up of a brick-making yard, or through donations from suppliers.

9.10.9. Special community initiatives related to and connected to the project, for example, community food gardens, community care centres, community refuse collection initiatives, provision and maintenance of public spaces, etc.

### ***BRIDGING FINANCE***

9.11. Bridging finance might be required to ensure programme momentum and to reduce risks for the CRO, of which will be determined from project to project, and will be mobilized by the CRO and the community with the assistance of the NDHS.

9.12. The business plan that the CRO submits to NWHS should indicate if bridging finance has been secured and how it will be utilized in the project and how the funds will be managed.

## **10. EFFECTIVE DATE OF THE GUIDELINE**

This Implementation Guideline shall come into effect from the date of approval.

## **11. GUIDELINE REVIEW**

This Implementation Guideline will be reviewed as and when changes are made in national legislation pertaining to house and site inspections.

## 12. APPROVAL

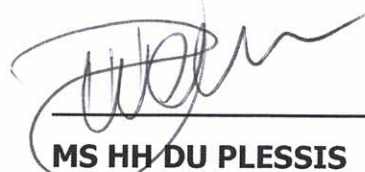
### *Policy Developers:*



**MS KV MALOKA**  
**DEPUTY DIRECTOR:**  
**HUMAN SETTLEMENTS POLICY**

16/08/2021

**DATE**

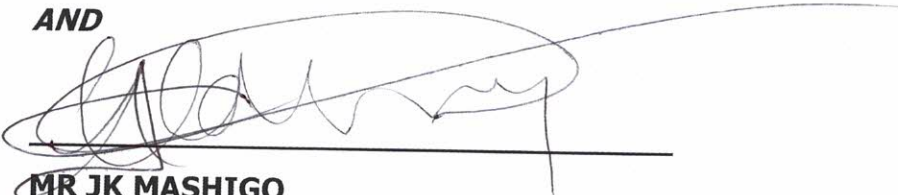


**MS HH DU PLESSIS**  
**DIRECTOR:**  
**HUMAN SETTLEMENTS RESEARCH**  
**AND POLICY DEVELOPMENT**

16/08/2021.

**DATE**

**AND**



**MR JK MASHIGO**  
**ACTING HEAD OF DEPARTMENT**

6/09/2021

**DATE**

### *Approval:*



**MEC L MIGA**  
**COOPERATIVE GOVERNANCE,**  
**HUMAN SETTLEMENTS AND**  
**TRADITIONAL AFFAIRS**

30/09/2021

**DATE**



### 13. REFERENCES

- 13.1. Department of Human Settlements. 2004. *A Comprehensive Plan for the Development of Sustainable Human Settlements "Breaking New Ground"*. Department of Human Settlements: Pretoria.
- 13.2. Department of Human Settlements. 2009. *National Housing Code, 2009*. Department of Human Settlements: Pretoria.
- 13.3. Department of Human Settlements. 2017. *Project Process Guide for Human Settlements Programmes*. Department of Human Settlements: Pretoria.
- 13.4. Diko, N. 2015. *The Role of the Enhanced People's Housing Process in Delivery of Sustainable Human Settlements*. Nelson Mandela Metropolitan University: Port Elizabeth.
- 13.5. Njilekana, P.H. 2019. *Beneficiary Participation in Enhanced People's Housing Process Projects in Rural Communities of Chris Hani District, Eastern Cape Province*. University of the Witwatersrand: Johannesburg.
- 13.6. North West Department of Human Settlements. 2017. *Beneficiary Management Policy*. North West Department of Human Settlements: Mahikeng.
- 13.7. North West Department of Human Settlements. 2018/19. *Research Report: Evaluation of the Enhanced People's Housing Process Programme and the Housing Cooperatives Assistance Programme*. North West Department of Human Settlements: Mahikeng.
- 13.8. North West Department of Human Settlements. 2020. *Guidelines for the Implementation of the Military Veterans Housing Programme in the North West Province*. North West Department of Human Settlements: Mahikeng.
- 13.9. Republic of South Africa. 1996. *Constitution of South Africa, Act 108 of 1996*. Government Printers: Pretoria.
- 13.10. Republic of South Africa. 1997. *Housing Act, Act 107 of 1997*. Government Printers: Pretoria.
- 13.11. Republic of South Africa. 1998. *Housing Consumer Protection Measures Act, Act 95 of 1998*. Government Printers: Pretoria.
- 13.12. Republic of South Africa. 2005. *Cooperatives Act, Act 14 of 2005*. Government Printers: Pretoria.
- 13.13. Republic of South Africa. 2011. *National Development Plan*. Government Printers: Pretoria.
- 13.14. Republic of South Africa. 2013. *Spatial Land Use Management Act, Act 16 of 2013*. Government Printers: Pretoria.
- 13.15. Smeddle-Thompson, L. 2012. *Implementing Sustainable Human Settlements*. University of Stellenbosch: Stellenbosch.
- 13.16. UN High Commissioner for Human Rights. 1948. *Universal Declaration of Human Rights*. OHCHR-UNOG: Switzerland.