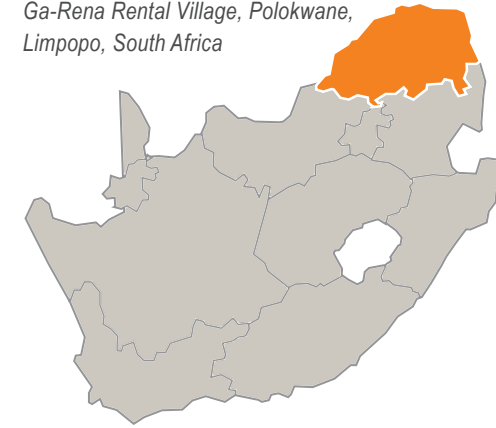


Ga-Rena Rental Village



*Ga-Rena Rental Village, Polokwane,
Limpopo, South Africa*



Ga-Rena Rental Village is a stone's throw from central Polokwane, the capital of Limpopo. Opened in 2006, the housing project has 580 units consisting of one-bedroom, two-bedroom and three-bedroom units. These are three storey apartments. The current units represent Phase One. Financing for the village included equity loans as well as a loan from the National Housing Finance Corporation (NHFC). The first phase of development required R60,7-million. A second phase, which will have 492 units, is planned.

Run by the Polokwane Housing Association, Ga-Rena Rental Village responds to the huge need for rental housing among low-income earners, a central focus of social housing. Tenants have to pay for water and electricity separately from the rentals. The project's close proximity to the city centre allows tenants to enjoy city life and its social amenities without commuting for long distances. Being close to the city also means the village's residents are close to work and other economic opportunities. The rental village is part of Government's Breaking New Ground initiative, promoting housing delivery for a range of income groups (between R3 500 and R7 500) in such a way as to allow integration and cross-subsidisation.

The administration and management of day-to-day activities of the entity is done at 35 Landros Mare Street, which are offices made available by the Polokwane Municipality at a notional rent charge.



I was glad to come here. My life changed for the better. I finally got my own place to stay.

Marcia Modau

Finally, my own place to stay

I'm from Venda. I came to Polokwane because of work. I'm an assistant officer at Eskom's Real Estate Department. I first learnt about Ga-Rena Village when I saw the billboard on the street. Then I called the Polokwane Housing Association, which runs this place. They said I must come collect the forms, which I completed and sent back to them.

I started staying here in Ga-Rena in September 2007. I was glad to come here. My life changed for the better. I finally got my own place to stay. Even as a disabled person, I'm able to enjoy life here. When I had complaints, such as not having a ramp in front of my house for a wheelchair, the matter was sorted. Before, I used to rent a place to live in other people's houses. I first stayed in Seshego and later Ivy Park, near the N1. 🦿



Peter Madila


A huge relief

I moved to Ga-Rena in 2007 after staying for a long time in the backyard room at home in Seshego. When these units were developed in this rental village, like many others, I got excited that I would be able to stay close to the city. Getting this unit was a huge relief. I'm the breadwinner at home. I was 32 or 33 when I moved here. I was starting to feel uncomfortable that, at my old age, I was still living at home. It was bad. So when I got this rental unit, I was ecstatic. Finally, I had found a place to call my own, even if it was for rental and not something I owned.

I live alone in my unit. I have two children. One of them is at university, and the other lives with my wife in Alberton, near Johannesburg, where she works. My wife is a supervisor in an IT company. It's a good job. I also used to have a good job. But now I work in a

children's home as a finance and human resource manager. I go there twice a week. The pay is not good, but I try to make the most of it.

True, this place offers decent accommodation – definitely unlike staying in a backyard shack at home. If you look around my flat, it is a decent place. I like it. I honestly can't complain about that part. I'm comfortable, but as tenants we are still busy trying to sort out a rent-to-buy issue. The idea of owning the place after years of paying rent is what attracted people like me to this housing project in the first place. But along the way, things changed.

I honestly believe that ownership will make people prouder of their units and surroundings. We appreciate the place, though. There is no doubt about that. It takes care of people like us who don't qualify for either low-cost homes or a bank mortgage. We were stuck in the middle — but then Ga-Rena came along. 

It takes care of people like us who don't qualify for either low-cost homes or a bank mortgage.







Phyllis Mzayiya

I like the relative safety

I'm a pensioner. I'm 59. I hail from Qonce in the Eastern Cape. I came to Limpopo because I belong to a church that is based in this province. I'm a retired primary school teacher. In the Eastern Cape, I taught all subjects, from Sub B (Grade 2), as it was then called, to Standard 5 (Grade 7).

I first heard about Ga-Rena from a fellow churchgoer in February 2004. The units didn't exist back then. Before coming here in 2007, I used to stay in a townhouse in the middle of town.

I liked moving to this housing project because of the safety it provided.

The process to get a place to stay here at Ga-Rena was fairly smooth for me, because I'm disabled. People with disabilities were given priority; they didn't have to join a queue of beneficiaries. So I didn't wait long at all. As a result, I was the first person to move into this rental village. My disability is a result of many car accidents over the years. But I had a bad one a few years back here in Polokwane. A car hit me three times. It would hit

me, reverse, hit me again, reverse and hit me again. It was very strange. I sustained severe injuries.

I liked moving to this housing project because of the safety it provided, particularly back then. In July 2007, just before I left my town house, I was burgled and lost a lot of items. I'm relatively safe here. I also like the fact that I live near the city. 🚶



Cosmo City





*Cosmo City, Johannesburg
Gauteng, South Africa*



Cosmo City, north of Johannesburg, is a shining example of Government's move to create mixed-income housing developments that can lead to an inclusive city and see the poor and the rich live side by side in decent areas close to amenities and economic opportunities. It is one of the early examples of what Government meant with the Breaking New Ground (BNG) programme that was launched in 2004. BNG is all about sustainable, integrated human settlements, where barriers of race and class are broken. Indeed, in Cosmo, there are low-cost RDP homes, subsidised affordable houses and rental units. Every housing need is catered for. New schools and parks have been built. A new, vibrant community has been created on the doorstep of places such as Fourways, Muldersdrift, Kya Sand and Northriding. Decent living has been provided for all. No one has to commute long distances from home to work or go to distant shopping malls. Crucially, by being multi-racial in composition, Cosmo exemplifies the type of accommodation Government wishes to create, a wonderful patch in the tapestry that is rainbow South Africa.

Njabulo Meyiwa

A nice feeling to own a house

I'm originally from Durban. I've been here since 2000. I work at a bank. I've always wanted to have a house. But I didn't want to buy a house in Durban just because my roots are there. I know some people think like that. It would not have worked for me. It would have forced me to rent for the rest of my life here in Jo'burg. I felt strongly that the house had to be here. This is where my life is.

But back then I couldn't buy property right away. I was still rising in my career, and my salary was not that much. So I rented a few places in Jo'burg for a while.

I was particular about the kind of house I wanted to own. It was important that the house should be free-standing. I wanted a place where I could be free to do as I pleased, where no one would have a problem if, for example, I wanted to slaughter a goat or a cow.

So, while working in Sandton, I came across a lady dishing out flyers about a new housing development called Cosmo City. Since I had always wanted to own a brand-new house, I was interested. Reading the flyer, I realised that the moment I had long been waiting for had arrived. The rest is history. I bought a two-bedroomed house in Extension 7, Zone 5. I was happy to finally get my





place. But the moment I moved into my new house, I got the first taste of the costs that go with home ownership. The house stood empty. There were no fittings. No kitchen cupboards. No built-in wardrobes. I had to do all that myself. It was heavy on my pocket, but I managed. I also had a wall constructed around the house, and the yard paved with cement. I'm happy with how the house looks at the moment.

For me, Cosmo works very well. The Government did well in coming up with this development to cater for people like me, who had always been disadvantaged when it comes to owning property. It would be difficult for many people to find such a great place to live. We get to live in northern Johannesburg, a part of the city that is generally perceived to be better, a place for high earners. So, without paying much, I find myself living in this part of town. I'm lucky. It's convenient being here. I work in Fairland, which is 15 minutes away from my house. Secondly, the rates we pay are very reasonable. Every service we get – water and electricity – is pre-paid. At the end of the month, I never get the shock of a huge bill for services. It works for me.

Cosmo also accommodates my bachelor lifestyle. When I leave the house I make sure that the alarm is on, since I'm not always at home. I often work late, or hang out with friends here in Cosmo or in Soweto. So, it's well positioned.

I didn't struggle to fit into the life in Cosmo. It's got that *kasi* (township) flavour I'm used to. I often go to a *shisanyama* (grill eatery) or car wash where I hang out with guys. It's the same vibe I was exposed to when I grew up in Umlazi, Durban. A few malls are

communication on our phones – sort of like WhatsApp. If there's anything wrong happening in the area, we alert each other immediately. We don't only monitor crime, but wrong behaviour, such as dumping. It used to be a problem. People would get rid of

I'm absolutely convinced that I made the right move by buying a house here in Cosmo.

going to be built around here. That will bring even more convenience. That's why I say the Government did very well to conceive Cosmo. People who have been disadvantaged need to also have the same opportunities as everyone else.

Crime was once a concern when we moved here. It has actually gone down now. We have a Neighbourhood Watch, made up of fellow residents. We do patrols in the area. The situation has since drastically improved. Back then, there were still a lot of empty spaces, as homes were still being constructed. That made it easy for criminals. Luckily, nothing funny has happened to my house. I hope nothing does. I'm lucky to have my alarm linked to an armed response company.

To improve security among residents, we have created a network of

unwanted waste anywhere. As owners of bonded homes, we try to make sure that the area looks good at all times. If we decide to sell our homes one day, we don't lose the money we paid for these houses. It's every resident's responsibility to make sure the area looks good. So keeping the place neat and clean helps everyone in the end. The communication we have set up with each other has discouraged dumping. No one does it because they don't know who is watching. It's also safer for children to play.

I'm absolutely convinced that I made the right move by buying a house here in Cosmo. If I could somehow have more money, I'd buy another property. I believe in property more than cars. Property appreciates in value, while cars depreciate. 🏠

Samkelo Zamisa

We are close to key areas

I'm originally from Escort in KwaZulu-Natal. I came to Johannesburg in 1994. I heard about the Cosmo City development in 2005. I heard that it was in the northern suburbs. I got interested, and came to have a look. Then only a portion of the suburb had been built – a few homes and some RDP houses. I looked around the area, and instantly fell in love with it. In 2006, I decided to buy, but I only moved into my house in 2008.

What influenced my decision to come to Cosmo was the area's closeness to key areas. It's easy to drive to Northgate, Fourways, Sandton, even Johannesburg CBD. I also like the fact that the suburb

I wanted to be part of that racially diverse community, [in Cosmo] a new South Africa.

has amenities such as shopping centres, schools – a lot of schools were built before they built houses.

When I heard about Cosmo, I learned that it was going to be a mixed-race development. I was intrigued. I said to myself: 'It'd be interesting to have neighbours who are white, Coloured and Indian.' I wanted to be part of that racially diverse community, a new South Africa. I thought the area would be like Sophiatown, a place that was also mixed-race years ago. To be honest, we live well together. It's a classy area. I live with my wife and

two children. I used to live in a flat in Newtown where I used to rent. I worked in Milpark at the time. I now work in Midrand, which is not far from here either. I work for Aspen Nutritionals, as an operator. We make baby food.

Most of my neighbours are the same age as me. We don't have very old people. Having a young generation, makes the area vibey. Even though we are still young, we do respect each other and give each other space. We have never experienced crime. It's a very safe and friendly area. You can bring anyone from anywhere. ✨



Felix Mujuru

We have everything we need

I'm from Masvingo in Zimbabwe. I'm 38 years old. I'm a self-employed carpenter. I first set foot in Cosmo in April 2010. It was my first time in Johannesburg. I was en route to Zimbabwe from Port Elizabeth, where I had stayed and worked for three years. Even though my stay in Cosmo was short, the place made a huge impression on me. I liked how people lived. When my immigration paperwork was sorted in Zimbabwe, I headed back to Cosmo a few months later. I first lived with my uncle for a while until I found a place of my own to rent. I have since moved three times within Cosmo, always looking for better lodgings. Right now,

I rent a room at a house in Extension 6. There are seven other families in the yard who also rent out rooms. My rent is R1 000 a month, inclusive of water and electricity.

Cosmo has been wonderful for my carpentry business. As the area expands, as more houses are built, people

work for has become a kind of relative since we remain in close contact. Some of my clients like my handiwork so much that they have taken me to their rural homes to do the same work for their families there. It always pleases me to see my work appreciated like that.

Cosmo is a town on its own. We have

Cosmo is good for my carpentry business.

need carpentry – built-in cupboards, wardrobes, TV stands and bookshelves. That is where I come in. I'm creative with wood and am fair to my customers. I always meet their expectations and get referrals. Almost everyone I have done

everything we need. There are all kinds of shops, including hardware stores that are useful to an artisan like me. A new shopping mall is being built and should be opening in the next few months. I'm excited as quality shops will now

be within walking distance, saving residents money and time of doing shopping in Northgate, Randburg or Johannesburg.

The money I make from my business I send home to Zimbabwe, where I have a wife and a daughter who is three years old and a son who is four months old. My family is always on my mind. I push myself hard in my work for them. From my savings, I have bought a bakkie, making it safer when I have to travel at night and making it possible to meet my clients after hours. Cosmo has made me who I am and continues to shape my life. I have enjoyed great friendships in the area and I'm learning local languages. I regard Cosmo as my second home. I will always have fond memories of this place. ✂







Cosmo is better for children to grow up in, compared to where we came from. It's also great to own your own place.

Sherlene Buckley

We like the lifestyle Cosmo offers

We moved to Cosmo in March 2008 after renting a flat in Eldorado Park, south of Johannesburg. When I saw the advert in the paper about Cosmo, I was interested. The area was still being developed. I thought: 'Let me apply for a bond, and see what happens.' Before the application was approved, I came here with my husband to look at the development. We didn't quite know the area. We liked what we saw here. Few houses had been built then. Thankfully, the bond was later approved. That is how we found ourselves in Cosmo, and we don't regret it.

We like the type of lifestyle Cosmo offers. We are very centrally located. We are close to places such as Sandton,

Fourways and Clearwater. We didn't struggle to find schools for our children. Generally, Cosmo is better for children to grow up in, compared to where we came from. It's also great to own your own place. When we bought our house, it had no wall around it. So, you can actually turn your house into the type of home you want. We are more or less the same age as our neighbours. We understand each other. Otherwise, no one interferes with your life here. Whatever happens in your home is no one's business. It's a good and safe environment.

I'm self-employed. I sell stationery and cleaning materials. Cosmo City has helped me to get more clients. There are six of us - me, my husband, my two children, granny and my sister. God blessed me with this home. I wouldn't choose a another place. ✂

Rebuile



Rebuile, Groot Marico,
North West, South Africa



Rebuile township which lies next to the N4 highway, on the way to Zeerust, in the North West, has just received 600 new low-cost houses as part of Government's move to give the poor proper shelter. Previously, the beneficiaries of the houses predominantly lived on the surrounding farms, eking out a living. When they left the farms a few years ago, they came to settle on the outskirts of present-day Rebuile. They lived in an informal settlement, in appalling conditions. The new housing project, which costs R52-million, is made up of low-cost houses, rental stock and community residential units made possible by the FLISP subsidy scheme. The area, which bears visible scars of poverty, falls under the Ramotshere Moiloa Local Municipality (formerly known as Zeerust Local Municipality). Handing over the houses to beneficiaries, MEC for Human Settlements, Public Safety and Liaison Nono Maloyi in the North West said, Rebuile represented Government's efforts to continue giving priority to elderly people and other vulnerable groups when delivering houses. 'These are people who do not know proper shelter, and have never owned a house before. Therefore, as Government, we will continue to ensure that they are taken care of and that they stay in a safe environment. Government will also make sure that their dignity is restored as we celebrate 20 years of democracy,' said Maloyi.

Adelia Caliva

We heal community members

I'm a professional nurse at Groot Marico Clinic. Our clinic serves the community of Rebuile with all its healthcare needs. We also work with the hospital in nearby Zeerust. We have 14 professional home-based healthcare-givers. We train them. They work under us. They know the community well. They help us trace and identify patients needing to immunise children, also with family planning and the arranging of bookings for pregnant women. They record the health needs and ailments of residents before sending them to us here at the clinic for treatment. Their work includes helping patients take chronic treatment correctly. That's how we manage to deal with some of the health issues in the community. Otherwise residents can come to the clinic by themselves. We try to be proactive in offering health care. To promote safe sex we ensure that we drop off condoms at schools, taverns, police station, the magistrate's court and the library. Daily, we offer health education on different topics such as teenage pregnancies. We also hand out brochures on healthy living.

I think we are succeeding in our drive to get residents healthy. More people come to the clinic voluntarily to be

tested. Not so long ago, they were reluctant to do so. Now they come in numbers and say: 'Sister, please test me for anything.' It's really good to see young and old people do that, to see them concerned about their health. Women come for Pap smear or family planning. But even as we give out contraceptives, we stress the importance of dual prevention.

We tell them that family planning is the avoidance of unwanted pregnancies, and condoms are intended to prevent

a lot of paperwork to be done. Despite the pressure, we cope. We serve the community with a will. Personally, I like working with people. I like helping people in need. It satisfies me. It gives me enormous joy.

We aspire to be more than just a health clinic. We care about the overall needs of the community. My colleagues and I constantly brainstorm other measures to make an even bigger difference in this poor community. Among other things, we are planning a youth development

Our clinic serves the community of Rebuile with all its healthcare needs.

sexually transmitted diseases (STDs). We urge them to impress on their male partners the need to always use protection. We are happy that a lot of men support our circumcision initiative to help cut down the rate of HIV infection. Women enthusiastically attend antenatal clinics and take family planning seriously.

We work seven-day shifts. Each shift has two professional nurses and a manager. We are actually short-staffed. We don't have an auxiliary nurse. There is quite

programme. Our aim is to get the youth involved in sport. We want them to embrace education and be exposed to different career options. We want them to be aware that they can achieve a lot in life, regardless of where they come from or their social standing. They need to focus, be ambitious and hardworking. We want more residents to become qualified, employed and independent. We plan to work with others, including local Government, social workers, police, business people, academics. I know we'll succeed. ✨



Keleboetse Melato

Life here is better than on the farm

I used to live on a farm in Zeerust. I lived on that farm for 10 years. I used to work there. I lived with my whole family — my father, mom, brothers and sisters. We came here when this place was an informal settlement. Then we got this house when Rebuile was built. My grandparents lived here for many years. When the Government started building RDP houses, I applied. I'm so very happy that I got the house. I was so happy when I got the keys to my house.

I have a 17-year-old daughter. Our lives have changed for the better. To have a house is good. It's not nice to live on farms because you never have security of tenure; you never know when farm owners will chase you off their property with nowhere to go.

My daughter goes to Thuto Ke Matla High School, where she's doing Grade 9. She's very bright. She listens to me — she doesn't go out at night. She's a very good child. Our lives have improved a lot. We have no problems, really.

I used to work, but not any more. I'm still looking for a job. Any kind of job. I'd like my child to go to university. My partner is the only one who works in our household. He's a policeman. He used to be in the army. He provides well for all of us. ✂





Gadifele Melato

It's now a lot easier to study

I'm 17 years old. I like living in Rebuile. It has given us stability. My mother plays a very important role. She helps me with homework, and makes sure I do it on time. We are thankful that I can go to a no-fee school, provided by the Government.

My goal is to finish school and go to university. I'd like to study to become a professional nurse. I'm passionate about helping people in need in the community. But for now, I'm in Grade 9 at Thuto Ke Matla High School. I take a bus to school and the bus stop is close to my home. It saves me commuting time.

My family used to stay in a one-bedroomed house at the farm, making it difficult for me to study. It was me, my mom and dad. I didn't like the farms. It wasn't safe. There was crime. People would easily break into the house, rob and kill.

I have made new friends here at Rebuile. I really want to thank my parents for getting us this new house and moving us away from the farm. 🙏

The road ahead

Part of building a better life for all South Africans is about creating adequate housing opportunities close to work and play for all. It is about dreaming of deracialised residential areas where people live in integrated human settlements that foster community-building and pride in being South African.

As the Department of Human Settlements, we are committed to fulfilling this dream. We have worked tirelessly during the past 20 years to deliver 3,7-million houses and serviced sites. This has helped contribute towards an unprecedented tenfold growth in value to a historically racially-distorted property market.

As the voices in this book have testified,

a lot of positive things have happened in the human settlements sector in the past two decades. Gallant efforts were made. Where there were hiccups, we took corrective measures. Despite the successes of the past 20 years, we are well aware and challenged by the fact that towns and cities remain fragmented, imposing high costs on households and the economy. The housing market's enormous price cliffs act as barriers for previously disadvantaged South Africans to progress up the property ladder, and thus exclude their effective participation in the property market.

Moving towards fulfilling our dream of sustainable human settlements development, we are faced with a number of challenges: we find

dysfunctional settlement patterns across the country, a fractured housing market with inequitable access to its workings and benefits (a growing gap market between the need for a full State capital subsidy and the market where the banks tend to operate), an ongoing affordability problem (income and human resource poverty). We have weak spatial planning and governance capabilities, and uncertain prospects for densely-settled and historically dislocated rural-like homeland areas. There is the need to ensure continued provision of housing and infrastructure and social services (addressing asset poverty) to meet a complex set of housing affordability needs. We urgently need to reactivate strong social solidarity among communities into the building of vibrant and safe settlements,

and thus the building of capable and confident citizens. Informal settlements and backyard shacks present a particular challenge.

To help us continue building our dream, the National Development Plan (NDP) contains a series of interconnected interventions that include economic solutions and institutional reforms. It is envisaged that, by 2030, measurable progress will be made towards breaking apartheid-era spatial patterns and that significant progress will have been made towards retrofitting existing settlements. The 2014-2019 Medium Term Strategic Framework (MTSF), therefore, aims at laying a foundation for transforming the functioning of human settlements making and the workings of the space economy. To achieve our dream and



vision of sustainable human settlements and improved quality of household life, the focus will be on:

- Adequate housing and improved quality living environments
- A functionally equitable residential property market
- Enhanced institutional capabilities for effective coordination of spatial investment decisions.

Steps have been identified to fulfil this intention. We have to begin by reviewing and evaluating the existing housing subsidy instruments to improve targeting, and combining programmes to catalyse spatial, social and economic transformation and integration of our settlements. Under the integrated residential subsidy programme, we will transfer all title deeds for all subsidised

units over the next five years. We will scale up the informal settlements upgrading programme. We will put in place a more coherent multi-segmented social rental housing programme to include backyard rentals. We will also tackle the affordable market in a more determined way, with particular emphasis on a constructive engagement with the private sector to improve delivery.

All these steps can only happen if there are significant institutional reforms to improve the co-ordination of housing and human settlements development. There also has to be strengthening of municipalities metropolitan Government capabilities; in particular to integrate the housing grants and the human settlement-

making grants more rigorously, given the assignment of the housing function to them. The Provincial Human Settlements Departments will learn from the experience of the metropolitan Governments to similarly improve their work with secondary and smaller towns and settlements. This will be supported by an improved spatial planning framework to guide investment decisions, so that they result in more integrated human settlements. This, in turn, should result in growth in the value of the property market with a more equitable distribution of its benefits.

We will ensure that all these measures are put into place. As the DHS, we continue being committed to the housing dream. But it will take the joint

efforts of all South Africans, rich and poor, to make it a reality. Our late first Democratic President Nelson Mandela once said: 'I dream of an Africa which is at peace with itself ... for to be free is not merely to cast off one's chains, but to live in a way that respects and enhances the freedom of others.'

In the human settlements sector, we can only achieve Madiba's dream of the true meaning of freedom if we all begin to see the country's human settlements challenge as our own personal challenge and take a step forward, engage, get our hands dirty and start building a better future for all, brick by brick. After all, that's what the Freedom Charter exhorts us to do. 🏡





Notes

HISTORY OF HOUSING IN SOUTH AFRICA – Two decades of providing shelter for all

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PAST MINISTERS – The formidable Ministers who led the way

JOE SLOVO

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