

## **Description of the current National Housing Programmes per Intervention**

### **Category**

1. **Intervention Category: Financial Programmes**
  - Individual Housing Subsidies
  - Enhanced Extended Discount Benefit Scheme
  - Social and Economic Facilities
  - Accreditation of Municipalities
  - Operational Capital Budget
  - Housing Chapters of IDP's
  - Rectification of Pre-1994 Housing stock
2. **Intervention Category: Incremental Housing Programmes**
  - Integrated Residential Development Programme
  - Enhanced People's Housing Process (EPHP)
  - Informal Settlement Upgrading
  - Consolidation Subsidies
  - Emergency Housing Assistance
3. **Intervention Category: Social and Rental Housing Programmes**
  - Institutional Subsidies
  - Social Housing
  - Community Residential Units
4. **Intervention Category: Rural Housing Programmes**
  - Rural Subsidy: Informal Land Rights
  - Farm Residents Housing Assistance Programme

<b>1. Intervention Category: Financial</b>	
<b>Definition:</b> Programmes facilitating immediate access to Housing Goods and Services creating enabling environments and providing implementation support	
<b>Individual Housing Subsidies: Credit and Non-credit linked R0 – R3 500</b>	The individual subsidy mechanism is available to individual households who wish to apply for a housing subsidy to purchase an existing house or to purchase a vacant stand and enter into a building contract for the construction of a house. The latter subsidy option may only be awarded to those households who have entered into a loan agreement with a financial institution.
<b>Enhanced Extended Discount Benefit Scheme</b>	The Discount Benefit Scheme was introduced to assist persons to acquire state financed rental housing, existing sales debtors to settle the balance on purchase prices of properties acquired from the public sector or to repay publicly financed credit that had been used for housing purposes. This programme applies to state financed properties first occupied before 1 July 1993 and stands or units contracted for by 30 June 1993 and allocated to individuals by 15 March 1994. The programme entails discounting of an amount up to the amount of R31 929,00 on the purchase price/ purchase price balance/loan of the properties in question.
<b>Social and Economic Facilities</b>	The Programme facilitates the development of primary public social and economic facilities, which are normally funded and maintained by municipalities, in cases where municipalities are unable to provide such facilities within existing and new housing areas as well as within informal settlement upgrading project areas.
<b>Accreditation of Municipalities</b>	Municipalities that have been accredited will be able to administer National Housing Programmes.

	<p>The purpose of this programme is to provide:</p> <ul style="list-style-type: none"> <li>• Systems Support to accredited municipalities that could include hardware as well as software facilities.</li> <li>• Capacity Support to accredited municipalities.</li> </ul>
<b>Operational Capital Budget (OPS/CAP)</b>	<p>The Operational Capital Budget Programme is to regulate the application of a certain percentage of the voted provincial housing funding allocation to support the implementation and manage approved national and provincial housing programmes projects and priorities. It could be utilised:</p> <ul style="list-style-type: none"> <li>• for the appointment of external expertise by the Provincial Housing Departments to augment capacity, required for delivery at scale and</li> <li>• assist in enhancing the implementation of the National and Provincial Housing Programmes and projects.</li> </ul> <p>It may not be utilised to enhance the personnel establishment of any Public Sector institution</p>
<b>Housing Chapters of IDP's</b>	<p>The programme provides guidelines for the development of housing plans in the integrated development planning process and suggests an approach to the formulation of Housing Chapters of Municipal IDP's.</p>
<b>Rectification of Pre-1994 housing stock.</b>	<p>This programme aims to facilitate the improvement of certain state financed residential properties created through a State housing programme during the pre-1994 housing dispensation to render such units saleable.</p>
<p><b>2. Intervention Category: Incremental Housing Programmes:</b></p> <p><b>Definition:</b> Programmes facilitating access to housing opportunities through a phased process</p>	
<b>Integrated Residential Development Programme</b>	<p>The programme provides for planning and development of integrated housing projects. Projects can be planned and developed in phases and provides for a holistic development orientation.</p>

	<p><b><u>Phase 1: Land, Services and Township Proclamation</u></b></p> <p>The first phase entails planning, land acquisition, township establishment and the provision of engineering services for residential and other land uses to ensure a sustainable and integrated community.</p> <p><b><u>Phase 2: Housing Construction: Individual ownership options.</u></b></p> <p>The second phase comprises the house construction phase for qualifying housing subsidy beneficiaries and the sale of stands to non qualifying beneficiaries and to commercial interests etc.</p>
<p><b>Enhanced Peoples Housing Process (PHP)</b></p>	<p>The EPHP assists households to access housing subsidies (consolidation, project-linked, institutional or rural subsidies) with technical, financial, logistical and administrative support to build their own homes.</p>
<p><b>Informal Settlement Upgrading</b></p>	<p>The programme facilitates the structured upgrading of informal settlements. It applies to in situ upgrading of informal settlements as well as where communities are to be relocated for a variety of reasons. The programme entails extensive community consultation and participation, Emergency basic services provision, permanent services provision and security of tenure.</p>
<p><b>Consolidation Subsidies</b></p>	<p>The consolidation subsidy is available to a beneficiary who has already received assistance through government to acquire a serviced residential site under the pre- 1994 housing schemes. This subsidy is applicable to serviced sites that were obtained on the basis of ownership, leasehold or deed of grant and must be utilised to construct or upgrade a top structure on the relevant property.</p>
<p><b>Emergency Housing Assistance</b></p>	<p>This programme provides temporary assistance in the form of secure access to land and/or basic municipal services and/or shelter. The assistance is provided to beneficiaries who have for reasons beyond their control, found themselves in an emergency housing situation where their existing shelter has been destroyed or damaged, their prevailing situation posed an immediate threat to their health, life and safety or where they have been evicted or faced imminent eviction. It is only applicable in emergency situations of exceptional housing need.</p>

<b>3. Intervention Category: Social and Rental Housing Programmes:</b>	
<b>Definition:</b> Programmes facilitating access to Rental Housing opportunities, supporting Urban Restructuring and Integration	
<b>Institutional Subsidies</b>	This mechanism is targeted at housing Institutions that provide tenure arrangements alternative to immediate ownership (such as rental, instalment sale, share block or co-operative tenure) to subsidy beneficiaries.
<b>Social Housing</b>	The Social Housing programme seeks to provide a rental or co-operative housing options for low income persons at a level of scale and built form which requires institutional management and which is to be provided by accredited social housing institutions and in designated restructuring zones.
<b>Community Residential Units</b>	The programme facilitates the provision of secure, stable rental tenure for the lowest income persons who are not able to be accommodated in the formal private rental and social housing market. It also provide a framework for dealing with the many different forms of existing public sector residential accommodation, including hostels redevelopment projects.
<b>4. Intervention Category: Rural Housing Programme:</b>	
<b>Definition:</b> Programmes facilitating access to housing opportunities in Rural areas	
<b>Rural Subsidy: Informal Land Rights</b>	The Rural programme is used to extend the benefits of the Housing Subsidy Scheme to those individuals living in areas referred to as "rural" areas where they enjoy functional security of tenure as opposed to legal security of tenure. Only individuals whose informal land rights are uncontested and who comply with the qualification criteria will be granted such Rural subsidies.
<b>Farm Residents Housing Assistance Programme</b>	The Programme provides capital subsidies for the development of engineering services, should no alternative funding be available, and adequate houses for farm workers and farm occupiers. The farm owner plays a fundamental important role under this Programme.