

Rethinking Design for Social Housing to Make Better Communities

sustainablecitiescollective.com - April 10, 2013

Different models of public housing have been planned and constructed over the years, ranging from Le Corbusier's inspired super-blocks to less dense low-rises. Often, the less dense form of housing has been designed with separate entries, limited communal or shared space, and an abundance of parking lots. As social housing has evolved, so has the family formation and composition. The nuclear family no longer represents the most common and typical family formation, and we are seeing a rise in more diverse household arrangements and single-parent homes. In addition, affordable public housing has been known to serve the traditionally known minority population, but that is no longer the case.

The shift in population and demographic change surely indicates the need for a comprehensive inclusion of all groups such as older single adults, multi-generational kinfolk living together, young single professionals, and single-parent families. The change in family formation should be adequately addressed through social housing by means of [architecture design](#) and construction.

<http://sustainablecitiescollective.com/rethinking-design-social-housing-make-better-communities?>

Who Is Social Housing For, And Who Should It Be For?

alexsarchives.org. Alex Marsh - April 10, 2103

Yesterday I participated in a consultation event organised by Bristol City Council.

it was designed to start a debate locally about the revision of social housing allocations policy. My talk, which ranged rather more broadly than simply allocations policy, is a bit too long to include in a blog post, so I have bunged it on to Scribd. It can be accessed below.

Read more: <http://www.alexarchives.org/?p=5640>

Boom Boosting Growth of Slums

Immaculate Wairimu - nation.co.ke -April 10, 2013

Mrs Wambui Kariku, a 43-year-old mother of three, has been shopping for a house since 2011. She lived in a three-bedroom house and shared washroom and kitchen facilities with four other families with rent of Sh8,000 per month.

She had hoped to enjoy the living standards availed by a two or three bedroom self-contained bungalows in a secure gated community but thanks to her financial situation, this became a distant dream.

She visited other modern developments she thought would be affordable, but their distance from the central business district proved prohibitive. She gave her landlord a month notice when she finally secured a three bedroom modern apartment in Embakasi, East of Nairobi.

Read More: <http://www.nation.co.ke -Boom-boosting-growth-of-slums>

Edesio Fernandes - Informal

Settlements: What Can South Africa Learn From The Brazilian Experience?

www.afesis.org.za - April 10, 2013

Despite South Africa's impressive housing delivery numbers, the growing rates of informal urban development in South Africa have clearly indicated the limits of the national government's housing policy to date. In this context, what can South Africa learn from the Brazilian experience regarding the matter of how to confront the phenomenon of informal development? After all, there are many possible layers of comparison between both countries, to such an extent that Brazil's economic development especially since the 1970s, including its resulting socio-spatial structure, has often been criticised as a process of "social apartheid". Unlike South Africa, urban development has long consolidated in Brazil, with 83% of people currently living in urban areas.

This process has been visibly marked by intense socio-spatial segregation, and over several decades an enormous segment of Brazilian society - the vast majority, in many cities - have only had access to urban land and housing through a wide range of informal processes. However, informal development is not new in Brazil, nor is the formulation of public policies aimed at the regularisation of consolidated informal settlements. I would argue that there are several general, conceptual lessons, both positive and negative, that can be learnt from the Brazilian experience by South African public authorities and community organisations, especially while the South-African process of urban development is still far more manageable than the Brazilian one. In hoping to contribute towards this growing discussion in South Africa, I will briefly present my main findings following over three decades dealing with the matter of informal development in Brazil, as well as in several other Latin American countries such as Mexico, Colombia and Peru.

Read

more:

<http://www.afesis.org.za/what-can-south-africa-learn-from-the-brazilian-experience>

Ramon Bolima - Urbanization

What is urbanization?

Why is urbanization happening?

How can be urbanization related to globalization?

How is urbanization affecting us?

How important is urbanization?

This video may shed some light to those questions about urbanization.

Allan Golden Zimbwa - Securitisation And Its Application To Low Cost Housing Finance In South Africa

Section 26 of the Constitution of South Africa Act 108 of 1996 provides that housing is a basic human right and that the government must take reasonable legislative and other measures to achieve the realisation of this right. A number of measures were taken to try to resolve this socio-economic issue. A number of housing institutions were established , various pieces of legislation were passed and housing subsidies were provided. However, housing backlogs remain a challenge. In March 1994 the housing backlog was estimated between 1,3 and 1,8 million units. When more than a million houses were provided by 2001 , the housing backlog had increased to between 2 and 3 million houses. To date subsidies in excess of R29 billion have been spent on housing provision.

A study by the Department of Housing concluded that, at the current rate of increase of housing funding vis-a-vis the growing backlog and rapid urbanisation, the household backlog will not be changed in ten years' time. The United States of America (USA) had a similar low cost housing problem, but securitisation alleviated it with the participation of government agencies Fannie Mae, Ginnie Mae and Freddie Mac. In South Africa, the NHFC tried to emulate the USA model by establishing Gateway Home Loans (Pty) Limited (Gateway) in 1999. Gateway, however, was not a success. This research investigates whether securitisation can be applied in South Africa to alleviate the low cost housing issue. The study finds that there is a credit availability gap for the low income sector earning less than R8 000 per month because of the perceived risk of default and unwillingness by banks to lend to this sector. The increase in housing backlog that continues unabated, inadequate housing finance system to low income earners, the lessons learnt from the failure of Gateway, the success factors of the USA securitisation model and the sound and sophisticated South African financial system are the rationale for applying securitisation. A proposal of how to effectively apply securitisation to low cost housing in South Africa is provided with recommendations to revive the primary market.

PhD-thesis (Rhodes University): <http://eprints.ru.ac.za/3308/>