Housing & Hostels

General

Jan 1975 — Feb 1977
New deal for urban Blacks

Political Correspondent
CAPE TOWN—Important changes in living and working conditions of urban Blacks have been foreshadowed by yesterday's marathon summit conference between the Prime Minister, Mr Vorster, and the eight homeland leaders in Cape Town.

Three concessions being contemplated by the Government appear especially significant:

- A form of leasehold for Blacks in white areas (but not land ownership) is to be considered sympathetically.
- Homeland criticism of restrictions on Black trading rights in urban areas have been acknowledged by the Prime Minister to be valid. Legislation and regulations on the subject will be reconsidered; and
- A new attempt to work out a better system than the present influx control machinery will be made. Homeland leaders will appoint three representatives to sit down with officials of the Department of Bantu Administration to investigate hardships and try to work out a better system.

Chief Kaiser Matanzima (Transkei) put the homeland leaders' case for second and third generation urban Blacks to be recognised as permanent unless they associated and identified with a homeland.

Though agreeing to a new influx control investigation, Mr Vorster said there was no alternative to influx control and it could not be abolished.

He rejected a suggestion that Soweto gain the status of a homeland, but Mr Botha gained agreement with a suggestion that consideration be given to merging existing urban Bantu councils with councils representing homeland governments in the urban areas to form a new body with greater powers and responsibilities.

Housing and Hostels
General.
Whether it is his intention to recommend to the State President that Coloured and/or Indian persons be appointed to the Community Development Board, if so, when; if not, why not.

The Prime Minister:

At present I am compiling a list of Councils and/or Commissions on which Coloureds and Indians will in future be appointed in terms of proclaimed policy and in accordance with the agreement reached in principle with the Coloured and Indian leaders.

Further information on this matter will be furnished to hon. members during my participation in this debate.
Mr. P. ARONSON asked the Minister of Community Development:

(1) Whether a circular has been issued to local authorities by his Department in connection with new measures for financing community facilities in economic and sub-economic townships; if so,

(2) (a) whether this circular is applicable to all race groups and (b) what additional funds will be required to implement this form of financing for each financial year from 1975-76 to 1977-78;

(3) whether he will lay a copy of the circular upon the Table; if not, why not.

The Minister of Community Development:

(1) Yes.

(2) (a) Yes, with the exception of Bantu which are dealt with by the Department of Bantu Administration and Development.

(b) Town Councils have funds available in their rent and maintenance reserve funds and will initially use these funds in consultation with my Department. Other ways of utilizing available funds have been found and Town Councils are at present determining the strength of these sources.

In so far as further requirements which may arise are concerned, such funds will be made available as circumstances may require.

(3) No. The statement which I made on 9 October 1973, in the House of Assembly was used as basis for the circular. My Department of Community Development will make a copy of the circular available to the hon. member should he be interested.
Housing shortage

27. Mr. T. ARONSON asked the Minister of Community Development:

What was the estimated shortage of housing for each race group in each province at the beginning of 1975.

The MINISTER OF COMMUNITY DEVELOPMENT:

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<tr>
<th>Province</th>
<th>Whites</th>
<th>Coloureds</th>
<th>Indians</th>
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<td>Cape Province</td>
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<td>1 500</td>
<td>1 700</td>
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<tr>
<td>Transvaal</td>
<td>1 500</td>
<td>6 500</td>
<td>2 200</td>
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<td>Natal</td>
<td>1 200</td>
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<td>Orange Free State</td>
<td>500</td>
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With regard to Coloured housing the position has started to improve during the past year, especially in the Cape Peninsula.

Mr. W. V. RAW: Mr. Speaker, arising out of the reply of the hon. the Minister, could he tell us the basis upon which those estimates have been compiled? Are those applications to Community Development or are they compiled in co-operation with local authorities?

The MINISTER: My Department makes its own calculations on the basis also of the sources of local authorities and other information and statistics available.
Income limits for economic/sub-economic housing

Q. Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

Whether the income limits for (a) economic and (b) sub-economic housing are to be raised during 1975; if so, in what respect; if not, why not.

The MINISTER OF COMMUNITY DEVELOPMENT:

My Department of Community Development is giving the whole matter positive attention and I hope to be able to furnish particulars shortly.
Families on waiting lists for economic/sub-economic housing in main cities

Mr. R. G. L. HOURQUIST asked the Minister of Community Development:

(1) How many families in each race group are on the waiting lists for economic and sub-economic housing, respectively, in (a) Cape Town, (b) Durban, (c) Johannesburg, (d) Pretoria, (e) Pietermaritzburg, (f) Port Elizabeth, (g) Kimberley, (h) East London and (i) Bloemfontein?

(2) When is it expected that housing will be made available to the families in each of these categories.

The MINISTER OF COMMUNITY DEVELOPMENT (Reply laid upon Table with leave from House):

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<th>Whites</th>
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<td>(1) a. Economic</td>
<td>1900</td>
<td>6666</td>
<td>6666</td>
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<tr>
<td>Sub-economic</td>
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<td>(b) Economic</td>
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<td>Sub-economic</td>
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<td>(c) Economic</td>
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<td>1250</td>
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<tr>
<td>Sub-economic</td>
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<td>980</td>
<td>980</td>
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<tr>
<td>(d) Economic</td>
<td>1015</td>
<td>800</td>
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<tr>
<td>Sub-economic</td>
<td>233</td>
<td>430</td>
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<tr>
<td>(e) Economic</td>
<td>151</td>
<td>430</td>
<td>990</td>
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<tr>
<td>Sub-economic</td>
<td>40</td>
<td>91</td>
<td>269</td>
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<tr>
<td>(f) Economic</td>
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<td>1000</td>
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<tr>
<td>Sub-economic</td>
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<td>2453</td>
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<td>(g) Economic</td>
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<td>Sub-economic</td>
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<tr>
<td>(h) Economic</td>
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<td>Sub-economic</td>
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<tr>
<td>(i) Economic</td>
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<tr>
<td>Sub-economic</td>
<td>120</td>
<td>220</td>
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indicate that an immediate housing need exists in respect of them.

(2) Each year housing is provided with regard being had to available funds.

It must, however, be mentioned that the figures represent waiting lists kept by both the Department and local authorities and that duplication of waiting lists is general. It is an absolutely impossible task to arrive at a logical conclusion in connection with housing needs by merely taking the sum total of the waiting lists into account. Not only does a waiting list soon become obsolete but it has been my Department’s experience over a long period of time that applicants usually have their names added to the Department’s list as well as to the lists of all the local authorities in the vicinity, which naturally brings about large-scale duplication of applications. Many also have their names added to lists at the same body, e.g. a local authority, for renting as well as for purchasing a dwelling. Many persons who are well housed but through financial or various other reasons require other or less expensive housing or who wish to reside in another vicinity, also place their names on waiting lists. As a rule, disqualified persons whose names also appear on waiting lists, are reasonably housed and it does not
Dwelling Units Constructed for Each Race Group

Senator Winchester asked the Minister of Community Development:

(1) How many dwelling units were constructed for each race group by (a) local authorities, (b) the Department of Community Development and (c) private enterprise, during 1974 in (i) Durban, (ii) Johannesburg, (iii) Cape Town, (iv) Pretoria and (v) Port Elizabeth;

(2) What is the waiting list for housing for each race group in each of these towns?

The Minister of National Education, for the Minister of Community Development, replied:

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<tr>
<th>(1)</th>
<th>Whiten</th>
<th>Coloured</th>
<th>Indian</th>
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<tbody>
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<td>(a)</td>
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<tr>
<td>(i)</td>
<td>7</td>
<td>266</td>
<td>430</td>
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<td>(ii)</td>
<td>926</td>
<td>937</td>
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<td>(iii)</td>
<td>189</td>
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<td>(iv)</td>
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<td>239</td>
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<td>(v)</td>
<td>9</td>
<td>34</td>
<td></td>
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</table>

| (b) |       |          |        |
| (i) |      | 393      |  43    |
| (ii)| 356  | 235      |  9     |
| (iii)| 74   |          |        |
| (iv)| 190  |          |        |
| (v) | 245  |          |  50    |

| (c) |       |          |        |
| (i) | 2 416 |  25      | 664    |
| (ii)| 10 434| 16       | 20     |
| (iii)| 4 625 | 486      | 15     |
| (iv)| 2 696 |          |        |
| (v) | 1 189 |  61      |  22    |

| (2) |       |          |        |
| (i) | 1 933 | 4 800    | 16 690 |
| (ii)| 1 399 | 4 280    | 1 200  |
| (iii)| 2 094 | 26 382   | 544    |
| (iv)| 1 200 | 1 200    |  800   |
| (v) |  800  |  8 203   |  150   |
Community Development Board: Depreciation/appreciation contributions

97. Mr. I. G. MURRAY asked the Minister of Community Development:

(1) What was the total sum (a) paid by the Community Development Board in depreciation contributions and (b) received by the Board in appreciation contributions during the latest financial year for which figures are available?

(2) (a) how many payments and (b) to what total value in each case, were made by the Board during that year to (i) Whites, (ii) Coloureds and (iii) Indians (a) in respect of the goodwill value attaching to businesses or professions and (b) to make good any actual financial loss or inconvenience caused by the acquisition of affected properties;

(3) in respect of what year are these figures given.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) (i) R15,676.

(ii) None.

(2) (aa)

(i) (ii) (iii)

(a) 7 1 2

(b) R47,164-81 R6,376-84 R4,622-40

(bb) (a), (b) (i), (ii) and (iii) The particulars are not kept separately and are included in the compensation totals.

(3) 1974.
The MINISTER OF COMMUNITY DEVELOPMENT (Reply laid upon the Table with leave of House):

(1) and (2) There is nothing to prevent building companies, controlled by Whites, as the successful tenderers or winners of contracts awarded on a competitive basis from constructing houses which are provided by town councils, my Department or qualified private entrepreneurs in Coloured areas. White controlled companies are allowed to erect houses in Coloured areas under certain circumstances, for instance, the erection of houses by employers for employees. This arrangement has been in effect for some time already. The houses are erected on land which is acquired from local authorities on a long term lease basis. There are many examples as well as many variations of the scheme which I cannot go into at the moment. In this connection it is sufficient for me to mention that the Cape Town Chamber of Commerce, after negotiations with my Department and the Coloured Chamber, is at present undertaking the erection of 100 houses in Coloured areas for employees of members of the Chamber according to a scheme whereby the properties are transferred from the local authority directly to their Coloured occupants and owners so that disqualified persons do not acquire ownership rights in areas where they are disqualified. I would like to request individual employers and White controlled companies very seriously, in their own interests and that of their employees and in national interest, to provide houses for occupation by their employees. Information is available in all the regional offices of my Department of Community Development.

Disqualified development companies are, however, prevented by the provisions of the Group Areas Act from acquiring land for development purposes in areas where they are disqualified and from erecting dwellings thereon because, should it be permitted qualified Coloureds would to a large extent through unfair competition etc., be deprived of the opportunity of obtaining their rightful share in such development. Furthermore, in view of their incomes, the Coloured population in particular is housed exclusively in Government housing, which is cheap with the result that private developers have only limited participation which cannot be taken away from qualified persons. The limitations on the cost of housing are also very important since they reduce initiatives.

I have on occasion discussed this matter with representatives of various large White development companies which, after the position has been explained to them in full, usually abandon any such intentions because, with the full knowledge of the extent of the problem, it is no longer an attractive or viable proposition for them, on account of numerous considerations.

Utility companies, are, however, being encouraged to establish filial companies which initially do not have a Coloured group character but which, within a limited period, in terms of the Group Areas Act, must become a Coloured company.

Such companies may, of course, develop in Coloured areas. It follows that the same approach applies to all the racial groups.
Shortage of houses/houses made available

32. Mr. L. E. WOOD asked the Minister of Community Development:

(1) What was the estimated shortage of houses for White, Coloured and Asiatic persons, respectively, in each province as at 31 December 1974;

(2) how many houses were made available for occupation by persons of each race group in each province during 1974 by (a) his Department and (b) local authorities.

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<tr>
<th></th>
<th>Whites</th>
<th>Coloureds</th>
<th>Indians</th>
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<tbody>
<tr>
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<tr>
<td>Transvaal</td>
<td>2700</td>
<td>50000</td>
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<td>Natal</td>
<td>1500</td>
<td>6500</td>
<td>2200</td>
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<tr>
<td>Orange Free State</td>
<td>1200</td>
<td>4000</td>
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<td>800</td>
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<tr>
<td>(2) Cape Province</td>
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<tr>
<td>Transvaal</td>
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<td>(a)</td>
<td>460</td>
<td>104</td>
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<td>(b)</td>
<td>745</td>
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<td>Natal</td>
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<td>(a)</td>
<td>515</td>
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<td>(b)</td>
<td>1195</td>
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<td>(a)</td>
<td>69</td>
<td>390</td>
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<td>(b)</td>
<td>103</td>
<td>285</td>
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<td></td>
<td>173</td>
<td>118</td>
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</table>
Book value of properties of Community Development Board

83. Mr. I. G. MURRAY asked the Minister of Community Development:

What is the total book value of properties (a) acquired by, (b) disposed of and (c) at present held by the Community Development Board in (i) the municipal areas of (aa) Cape Town, (bb) Port Elizabeth,

(b) Durban, (dd) Pietermaritzburg, (ee) Johannesburg and (ff) Pretoria and (ii) the remainder of each of the four provinces of the Republic.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) R185 699 578.

(b) R30 179 638.

(c) (i) (aa) R23 187 195.

(bb) R5 013 111.

(ce) R23 179 281.

(dd) R1 175 380.

(ce) R21 332 449.

(ff) R14 406 717.

(ii) Transvaal: R21 188 409.

Cape Province: R18 080 577.

Natal: R2 851 392.

O.F.S.: R37 029.

The figures above indicate the position as at 31 March 1974 and are in respect of properties which are registered in favour of the Community Development Board.

The value of properties held is furnished according to the actual purchase price. Some properties however, were purchased a long time ago and fluctuations in value of properties occur daily—in some instances increases and in others decreases—as a result of various factors such as the erection of buildings on land, demolitions, etc., so that the real value cannot be determined with accuracy. It is also, for that matter, not the policy of the Community Development Board to endeavour regularly to determine the exact valuations of its properties. In the first instance it will be a formidable task at great cost and otherwise the results obtained in this manner have a real benefit for the Board who works with loan funds. For this reason all low valuations are only made when specific properties are allocated.
Department of Community Development:
Housing for non-Whites

103. Mr. T. ARONSON asked the Minister of Community Development:

(1) (a) How many (i) houses and (ii) flats have been provided for (aa) Coloureds, (bb) Indians and (cc) Bantu throughout the Republic by his Department and/or local authorities during 1974 and (ii) what are the estimated figures for 1975 in each case.

(2) what are the corresponding figures for Port Elizabeth for 1974 and 1975, respectively.

The MINISTER OF COMMUNITY DEVELOPMENT:

Department

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<td>(1) (a) (i)</td>
<td>435</td>
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<td>(ii)</td>
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Local authorities

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<tr>
<td>(b) Department</td>
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<td>565</td>
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<td>(ii)</td>
<td>171</td>
<td>141</td>
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Local authorities

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<td>(b) Department</td>
<td>10 596</td>
<td>2 134</td>
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<tr>
<td>(ii)</td>
<td>3 413</td>
<td>534</td>
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(2) 1974

Department

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<td>(i)</td>
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Local authorities

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1975

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Local authorities

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The number of dwelling units in respect of Bantu represent only those which were erected in Bantu residential areas within the areas of jurisdiction of local authorities.

As a result of problems experienced by the local authority with the installation of services at Bembet- door, no further new Coloured schemes were launched in 1974. The number of dwelling units erected in 1974, as reflected above, represents only the balance of a scheme of 1 120 dwelling units which was commenced in 1973.
A housing time-bomb

Which will come first? Enough Black housing
or a social eruption? It's a race against time

White South Africans, it is rightly claimed, are among the best housed people in the world. But what of Black South Africans?

Mr Vorster took a giant step forward when he recently opened the door to some form of leasehold for urban Africans (FM January 31). A month or so earlier Planning Secretary Piet Rautenbach had pulled the covers off the outline of a plan for a huge Coloured and Indian housing scheme southwest of Johannesburg that may ultimately house 350,000. Yet other ambitious schemes are being planned.

The overall picture, however, is far from bright. Indeed, Mr A H du Plessis, the Minister of Community Development, confirms that the Coloured and Indian housing shortages are "grave".
The logistics of Black housing run like this. The various local authorities, including (in the case of African housing outside the Homelands) the 22 Bantu Affairs Administration Boards, submit schemes to Community Development. With each scheme is an application for funds.
The schemes are considered and approved by the National Housing Commission, a statutory arm of Community Development. The Department Secretary then allocates the required funds from his overall budget, which is agreed by the Minister of Finance and the Cabinet.

Probably the most urgent aspect of the problem is Coloured housing in the Western Cape (FM, November 15). Reporting at the end of 1972, Prof S P Cilliers of Stellenbosch found that 314,623 Coloureds, 41% of the Coloured population of the area, lacked adequate housing. This backlog had been shaved by a mere 1.1% by January 1974. In Parliament last month Du Plessis admitted to a shortfall Republic-wide of 61,300 Coloured houses.

This depressing picture is not unique. An official of the Johannesburg City Council's Coloured and Asian Division says Coloured housing is "proportionately just as bad as in the Cape". Coloured families on the waiting list in October 1973 numbered 3,000; now there are over 4,300.

Many Coloureds are attracted to the Transvaal by better jobs and higher wages, only to discover that there is no accommodation. This is likely to continue, says Community Development's regional representative.

Approved plans provide for the construction of only 5,500 units for Coloureds by January 1977 in Johannesburg — enough to eliminate the backlog and ease overcrowding but too few to allow for natural increase and future influx.

Even if planning for the new scheme outlined by Rautenbach were to start immediately, building could not begin for at least three years, says Dr E J Jaminne, chief officer of the Johannesburg Coloured and Asian Division.

Adding to the backlog are Group Areas removals. Ronald Webb of Tucta recently estimated that 25% of the Coloured population has been relocated as a result of the Act. While many came from slums they, like the homeless, require rehousing.

The African housing situation in the common areas is not much better. Take Durban's Cato Manor. In what has been termed a "Group Areas blunder", the Minister of the Interior in 1959 declared Cato Manor "White" and began removing 50,000 Africans. Now, because of the housing shortage, homeless Coloureds have been allowed in.

Waiting lists, especially for African houses, are notoriously misleading. The lists, from which all projections of future housing needs are made, are nothing more than conservative estimates of the shortfall. Many never sign up for a house. A family, or part of it, may be in the area illegally; it may not "qualify" for accommodation; or its members may be ignorant of the procedures required.

Outside the Homelands, an African qualifies for a house only if he
• is married;
• is over 21;
• was born and has resided since birth continuously in the area, or has worked continuously in the area for 10 years for one employer, or 15 years for more than one.

Among those ineligible are women with children, who do not qualify as heads of households. They must attempt to secure lodgers' permits; there are now 10,500 such permits issued for Johannesburg's African areas and an unknown number of illegal boarders. Some widows are allowed, on appeal, to remain in their late husband's house.

Even officialdom cannot agree on how much housing is needed. For example Mathys Wilsnach, Director of Housing for the West Rand Bantu Affairs Administration Board — the body responsible for all African housing in the Johannesburg area — points to a shortfall of 5,460 units.

"But these are the ones we're obliged to build. This 'primary list' is made up of those families qualified for housing under Section 10 of the Bantu (Urban Areas) Consolidation Act. Another 8,700 — on our 'secondary list' — are legally resident, but do not yet meet the Act's requirements."

So there are at least 14,160 African families in and around Johannesburg in need of housing. Others agree with this figure: Sheena Duncan of the Black Sash and Will Carr, former head of Johannesburg's Non-European Affairs Department, for example.

Yet the administrative control officer of the Department of Bantu Administration and Development in Pretoria assures the FM that the "most up-to-date figures" indicate an immediate need for only 7,000 houses.

When official estimates diverge so widely, is it any wonder that their plight is regarded as less than critical?

Other examples of one hand not
knowing what the other is doing: Dr Selma Browde, Prog MPC, toured Soweto recently and observed the grossly overcrowded conditions.

"Many homes become hostels by night, with ledgers laying down bedsrolls in every room. These aren’t illegal boarders either. Most I spoke to have every right to be in Soweto."

One local official told her “virtually all houses in Soweto are overcrowded.”

Yet Manie Mulder, chairman of the West Rand Board, expressed surprise when presented with the evidence. “My officials haven’t told me of this. I’ll make a note of it.” Dr Browde told the FW: “To say I was amazed at Mr Mulder’s lack of knowledge of these appalling conditions is an understatement.”

Frustration in Soweto is so high, she feels, that “one incident could set it off. If there’s no substantial increase in the new budget for Soweto — and other urban ghettos as well — the citizens of Johannesburg must act to defuse this powderkeg on their doorstep. The government just doesn’t realise it’s faced with an emergency.”

Overcrowding is clearly not limited to Soweto. The East Rand Board was warned by M P Kotze, outgoing Mayor of Springs, last November, that there would be “big trouble” unless a crash housing programme for Africans in Kwa Thema, was carried out. There were 24 people crammed into 4-bedroom houses in some cases, he said.

The shortfall of African housing in PE is reported to be a staggering 26 800 units. To alleviate it, the Midlands Bantu Affairs Administration Board announced in February a R42,6m 5-year plan to provide houses and services for 500 000 Africans.

The problem in Durban is equally serious. Recently Mayor Dixey Adams said Durban would have to provide 25 homes each working day for the next 15 years to meet the needs of its Africans, Coloureds and Indians. Africans would need 31 000 homes and 120 000 hostel beds over this period. And, said Adams, there was a backlog of 20 000 homes for Indians.

Mr J B Patel, president of the Durban Indian Benevolent Society, puts the figure at 27 000. That the official government figure is only 7 868 again illustrates the inadequacies of waiting lists.

There are two other obstacles:

- Inflation, with its rising construction costs, has affected decision-making here as elsewhere: in Lenasia, for example, a house which cost R4 460 in 1971 today costs R7 200.

- Land is a problem which is often ignored on the assumption that there is enough for the country’s 24m inhabitants. Yet local authorities are increasingly forced to think in terms of greatly improved land utilisation schemes and high-density housing.

Housing experts argue, must be put on a mass production basis, after a careful assessment has been made of the basic needs of the people to be housed. This falls far short of what is usually done: the mere provision, sometimes, of physical accommodation.

Johannesburg’s land allocation backlog for Coloured housing has been eased by recent proclamations, and Community Development Secretary Louis Fouche notes hopefully that “within five years we’ll wipe it out.”

The problem is not only a housing problem: the Mayor said too little had been done to afford the Group Areas Act for Coloured housing until two years ago.

That the Black housing shortfall has a number of serious social implications is clear. Crime, alcoholism, rent-gouging of illegal — and legal — boarders, family instability and promiscuity are some of the “cultural universals” flowing from overcrowded and inadequate conditions.

Government officials maintain that the problem is implementation, not resources. “A substantial proportion of the money is there — but money is not really the problem,” notes Wilsnach. “There are simply too few hands to do the work. We at the West Rand Board have our own building teams, which turn out 35 houses per week. How can we get to 70?”

Yet goodwill alone won’t house SA’s homeless. If housing is not voluntarily given top priority soon, a social eruption will, sooner or later, set it.

WHEN HOME’S A KAFKA CASTLE

Housing the poor is clearly the first priority. But what about the Black middle income group?

“It’s a horrible state of affairs,” laments Wilby Baqwa, senior industrial relations officer of Roberts Construction. “If you’re Black, you move into the house that’s available and that’s it.”

Blacks point to a demotivational problem: why work hard and advance if you are so restricted? Urban Blacks are not permitted to move in at will; given the housing shortage, most consider themselves lucky to have a house at all.

Nor may they build, even though stands are available — in Soweto’s Orlando Extension, for example. Self-building was halted on instructions from the Department of Bantu Administration and Development at the beginning of 1968.

Baqwa: “It’s humiliating. I often have guests from overseas. Where can I take them? After getting them permits, which is bad enough, I’m embarrassed to take them home. The toilet’s not even attached to the house.”

Other problems arise from the non-differentiation of neighbours. Laura Hall, personnel manager of South African Associated Newspapers, calls for “economically segregated” housing, as it exists for Whites.

“A man with money and status should be able to separate himself from his subordinates,” says the UBC spokesman agrees. “Often success causes hatred among neighbours. The others resent what they take as ‘trying for White’. Housing distinctions should be made, it only to protect successful Blacks.”

At present, there are no official plans to build better Black housing. As West Rand Bantu Affairs Administration Board housing director, Mathys Wilsnach, puts it: “We’d rather build ten houses at R350 than two at R3 500.”

Let’s start the principle of leasehold is the breakthrough needed to make better class housing for higher-income Blacks a practical possibility. Time is short.

There is general agreement in Opposition and liberal circles that African home ownership in the common areas outside the Homelands is essential for a stable community. However apartheid ideology has, at least until Mr Vorster’s words of hope, prevented this.

According to Sabra chief, Mr Chris Jooste, it is “futile” to pursue this line of argument. Those interested should direct their efforts towards “helping the Bantu have his own home in the Homelands”.

This line of thought, which Mr Jooste may now feel obliged to abandon in view of the PM’s volte face, blandly ignores the fact that most Blacks live and work in the common areas.

Financial Mail March 7 1975
Rent boards

156. Mrs. H. SUZMAN asked the Minister of Community Development:

(a) How many rent boards had been constituted in terms of the Rents Act as at 31 December 1974 and (b) for what areas were they constituted.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) 55.

(b) Beaufort West.
   Bellville: (municipal districts Bellville, Paarl, Wellington, Stellenbosch, Somerset West and Strand).
   Bethlehem.
   Bloemfontein.
   Bredasdorp.
   Brits.
   Calitzdorp.
   Cradock.
   Durban: South Coast Regional Rent Board: (A portion of the magisterial districts of Durban, the Municipal areas of Amanzimtoti, Warner Beach, St. Winifred, Blouvo Beach, Doornside and the magisterial districts of Umzinto and Port Shepstone).
   North Coast Regional Rent Board: (A portion of the magisterial districts of Durban and the magisterial districts of Port Elizabeth, Inanda (Vicereum), Lower Tugela (Stanger) and Lower Umfolozi (Empangeni).
   Ermelo.
   Evander.
   George.
   Goodwood: (Magisterial districts of Goodwood and Malmesbury).
   Graaff-Reinet.
   Grahamstown.
   Heidelberg (Cape).
   Johannesburg: Central Rent Board: (Portion of the magisterial district of Johannesburg).
   Western Rent Board: (Portion of the magisterial district of Johannesburg).
   Eastern Rent Board: (Portion of the magisterial district of Johannesburg).
   Southern Rent Board: (Portion of the magisterial district of Johannesburg).
   Cape Peninsula.
   Cape Town.
   Kimberley.
   King William's Town.
   Knysna.
   West Rand: (Magisterial districts of Krugersdorp, Roodepoort, Parys, Potchefstroom, Randfontein, Roodepoort, Soweto, Vanderbij Park, Vereeniging and Westrand).
   Witbank.
   Kroonstad.
   Langeburg.
   Lichtenburg.
   Mafeking.
   Mossel Bay.
   Nelspruit.
   East London.
   East Rand: (Magisterial districts of Benoni, Boksburg, Brakpan, Nigel and Springs).

Oudtshoorn.
Phalaborwa.
Pietermaritzburg: (Magisterial districts of Pietermaritzburg, Dundee, Cocksburn, Greytown, Ladysmith, Newcastle, Vryheid, Ixopo and Limnate.
Plettenberg.
Port Elizabeth: (Magisterial districts of Port Elizabeth and Littlehampton).
Pretoria.
Queenstown.
Rivierdal.
Robertson.
Rustenburg.
Springbok.
Standerland.
Steynburg.
Tulbagh.
Uitenhage.
Vryburg.
Witbank.
Worcester.
Witbank: (Magisterial districts of Welkom, Onderstepoort and Virginia).
SENATOR WINCHESTER asked the Minister of Community Development:

(1) What are the (a) names and (b) qualifications of the members of the Community Development Board?

(2) (a) what is the remuneration paid to each member and (b) how frequently does the board meet?

THE MINISTER OF COMMUNITY DEVELOPMENT replied:

(1) (a)

Mr. I. P. Strydom ............ B.A. Degree. Retired Senior Deputy Secretary in the Department of Community Development, who was previously employed for 31 years by the Treasury

Mr. M. Swaneveld ......... Senior Certificate and B.A. Administration II. Deputy Secretary in the Department of Community Development

(1) (b)

Gen. R. J. van der Bergh ....... All the prescribed examinations for Police Officers. Retired as Senior Deputy Commissioner in the South African Police. He was also chairman for five years of the Directorate of the South African Police Insurance Fund

Gen. R. C. Hiemstra ......... Retired Chief of the South African Defence Force

Mr. J. N. du Toit ......... B.A. M.Th. Degree. Ex-clergyman of the Dutch Reformed Church. He was also Chairman of the Synodal Budget Commission and the Financial Executive Committee of that Church

Mr. C. P. Venter ......... Senior Certificate and Advance Technical Certificate II. Private entrepreneur in the electro-technical industry and member of the City Council of Johannesburg

Prof. T. H. Louw ......... B.Sc. (Q.S.), R.Q.S., M.A.Q.S., R10 per sitting A.R.I.C.S., F.I. Arb., M.S.A.L.B. Retired professor in quantity surveying at the University of Victoria and still a practising quantity surveyor

(2) (b) The Executive Committee, comprising the five first-mentioned members who are full-time members, meets daily whereas the full board meets three times a year.
FARM LABOUR LOANS SCHEME

The loan scheme for the provision of housing for Coloured farm workers for the greater Western Province will be extended and improved to include the housing of all Black farm workers throughout South Africa, the Minister of Agriculture, Mr H. Schoeman, announced in Cape Town.

This had been decided as a result of representations by the South African Agricultural Union, the Minister said.

Loans available under the Agricultural Credit Act for the housing of farm workers would now be increased for farmers from R700 per unit up to R1 850 per unit. In addition, the loan scheme provides for the financing of water and electricity supply.
Percentage of Republic's G.N.P. Spent on Housing

Senator Winchester asked the Minister of Statistics:

What percentage of the Republic's gross national product is spent on housing for all population groups?

The Minister of Statistics replied:

4.2% in 1974.

The figure includes the expenditure on the erection of new dwelling units by both the private and public sectors.
**Houses and Flat Units Demolished**

by Department of Community Development

Senator Winchester asked the Minister of Community Development:

In respect of how many (a) houses, (b) flat units in (i) Durban, (ii) Johannesburg, (iii) Cape Town, (iv) Pretoria, and (v) Port Elizabeth did his department grant authority for demolition in 1972, 1973, and 1974, respectively?

The Minister of National Education, for the Minister of Community Development, replied:

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<th>Location</th>
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<th>1974</th>
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<td>167</td>
</tr>
<tr>
<td>Cape Town</td>
<td>250</td>
<td>376</td>
<td>325</td>
</tr>
<tr>
<td>Pretoria</td>
<td>199</td>
<td>167</td>
<td>187</td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>42</td>
<td>84</td>
<td>57</td>
</tr>
</tbody>
</table>
Urban Blacks can now own their homes
Swart huisbesit toegelaat

Van Ons Parlementêre Redaksie

Die ontwikkeling, wat ook geld vir die besit van sakegeboue en persele wat gebruik word deur swart geneesheere en ander beroepsmane, is 'n treffende openbaring van die positiewe verloop van die dialoog tussen die tuislandregering en die Suid-Afrikaanse regering", het mnr. M. C. Botha, glister in die Volksraad.

Aangehelp

Die goeie resultate wat deur die "konstruktiewe dialoogvoering" opgelever is, lewer bewys van die regering se opregte bedoeling om, getrou aan sy beginsels en beleid, steeds met nou uitbreidingsvoeding te kom, het mnr. Botha gesê.

Meer as een

Die minister het gesê dat die procedure wat gevolg word, moet die herneming van handelsregte in stedelike woningwonnehuur, word ook verander. Die deel is om die stand van die swart handelaars so na maatlik.
Loans for black home owners?

JOHANNESBURG — Building societies would be happy to lend money to blacks to buy homes in urban areas if this was legally possible, the Association of Building Societies said yesterday.

The Association was commenting on the announcement in Parliament by the Minister for Bantu Administration and Development, Mr M. C. Botha, that blacks would be able to own their own homes in white areas on a 30-year lease basis.

The Association's director, Mr David Alston, said: "At this stage building societies are unable to say whether the Minister's announcement will enable them to grant loans to urban Africans who wish to lease their own homes.

"The Association would like to give its assurance, however, that societies will give sympathetic consideration to loan applications by urban Africans if legally possible. "— SAPA.
Papers hail homes plan for Africans

By MARSHALL LEE

THE Afrikaans Press has welcomed the Government's plans to grant leasehold ownership to urban Africans. They say it is a step in the right direction.

In an almost jubilant letter, the Afrikaans Sunday newspaper, Rapport, greeted the announcement as one that "rang like a bell".

"It was a move away from the comfortless location world in which only rogues and villains can be fortunate."

Rapport looked optimistically ahead to further steps that would follow "as certainly as night follows day". They referred particularly to the provision of proper recreational facilities, more schools and services, the protection of life and property and improvements to the transport services between Soweto and Johannesburg.

It said many things were lacking that were considered granted in other communities. Without these things life was worth little and as long as lives were worth little it followed that others' lives could not be worth much either.

Rapport said it was thankful for "a purposeful step towards an orderly community."

Die Vaderland, on Friday, made the point that land ownership and political rights for Blacks in White areas remained out of the question. Africans could not be lumped together with Coloureds and Indians and to give way on these things would spell doom for the future of White, Coloured and Indian.

Nevertheless, the latest measures were decidedly a step in the right direction. The urban Black was a permanent factor, economically and socially.

The circumstances under which he lived "in our Soweto" and worked in "our towns" were of the utmost importance for a peaceful and well-ordered community.

Home-ownership and the provision for better business opportunities were an important step towards a more stable existence.

Die Vaderland, however, thought the 30-year term was unrealistically short. It argued that a businessman could hardly establish and expand a business undertaking in that time.

It also raised problems for the homeowner if a man bought a house when he was 25, his right would expire when he was 55, before he had to retire. And to make over a house to a child for a year or two was meaningless.

Die Transvaler on Saturday hammered the opposition - the FP and the Hertziggers - for trying to make political capital out of the move.

It said the opposition did not know whether to laugh or cry. Their attack was damaging not to the National Party but to race relations in South Africa.

It was political opportunism in its most dangerous form. The UP's promise to support the Prime Minister's positive steps was worth nothing. Their attitude was backstabbing.

All major newspapers in Britain gave prominence to the plan on Saturday.

The dramatic change in Nationalist policy has astonished the traditional, anti-South Africa lobby in London, but has not yet removed cynicism.

A member of the British Government said: "An amazing volte face, but we will have to see if it happens before we believe it. South Africa has been too insincere in the past for the world to accept something like this from newspaper headlines."

"We are talking about dramatic domestic changes, now, not meaningless foreign policy issues."

The Daily Telegraph headlined a half-column report: "Verster gives Blacks property rights." Reporter Christopher Manning said opposition parties in the Republic had hailed the change as the "turning of the tide" in race policies of the Nationalist Government.

The Times said the "concessions" were sweeping and a significant change in Government attitudes, but reported that Black leaders like Chief Gatsha Buthelezi felt the changes were not sufficient and merely opened the way for further advances.
Reform plan for urban Blacks

Political Correspondent

CAPE TOWN — The Reform Party announced today details of its policy towards urban Blacks.

In a statement released by the MP for Bryanston, Mr. Horace van Rensburg, the party — which is continuing to express itself on aspects of policy in spite of continuing progress in merger negotiations with the Progressive Party — came out strongly in favour of:

• Blacks being accepted as a permanent part of South Africa's urban population:

   **POLITICAL RIGHTS**

   • Blacks being given the same status and consideration as other urban groups.
   • Their citizenship being decided as soon as the consolidated boundaries of the homelands have been finally dealt with.
   • The choice should be offered them to take homeland citizenship or become citizens in the urban areas.
   • Those choosing urban citizenship must then be accorded political rights there.
   • Urban Blacks who choose homeland citizenship should nevertheless be accorded all the other socio-economic rights enjoyed by other population groups.

   **HOME LOANS**

   The Reformists go on to spell out the changes necessarily flowing from acceptance of those principles.

   At a sociological level, the statement made clear, urban Blacks must be permitted to buy homes and properties "on freehold title." Building societies, in association with Government schemes, must be encouraged to provide suitable homes to urban Blacks in a position to buy homes and other properties.

   The party also urges an extensive building programme to wipe out the housing backlog and to

   make further ground available for more Black townships. Funds should be provided for basic services and the general tone and appearance of urban Black neighbourhoods improved.

   All urban, Black town and cities had the appearance of "dormitory towns" at present, said Mr. van Rensburg, and it was necessary to spend far more on services and amenities.
Association of Building Societies

298. Mr. T. ARONSON asked the Minister of Finance:

(1) Whether the Association of Building Societies has made representations to him for assistance; if so,

(2) (a) what is the nature of the representations and (b) what assistance will be rendered.

The MINISTER OF FINANCE:

(1) Yes.

(2) (a) Building Societies have requested that the present limit of R18 000 prescribed in terms of section 44(1)(a) of the Building Societies Act, No. 24 of 1965, be increased to at least R22 500.

(b) The representations are still under consideration and the Association of Building Societies has been requested to furnish further information in this regard.
Black housing: a quandary

Building societies are in a quandary. Government's decision to grant leasehold home-ownership rights to urban Blacks was taken without consulting the major financial institutions for implementation, that decision. The rub is that the societies have no idea as to how to resolve the dilemmas created by that decision.

Deposits made with the building societies come from Blacks and Whites alike. Without rights of home ownership, however, Blacks have until now been excluded from standing in the queue for building society loans.

If the 30-year leases on houses (not subject to the proposed leasehold rights) are registered, which is a necessary prerequisite for the granting of a building society loan and without which government's home ownership gesture would scarcely be meaningful, but the number of Blacks who would "qualify" for the right is also undetermined.

It would seem that the limitation of those qualifying is likely to go beyond section 10 Bantu (see page 479). In an interview with the "Fm, Punt Janson, putty Minister of Bantu Administration, envisaged the scope of the concern as possibly extending to "all those qualified legally" (Fm January 31). And analogy at the time with sectional lines clearly indicates that the long queues might indeed be registered.

There can be no doubt that, under these circumstances, the building societies will be only too pleased to lend to Blacks.

Leslie Lucas-Bull says that the UBS will lend "to any race group provided the benefits are registered suitably to meet the interests of ourselves and our investors, and provided the property is adequately insured as security is adequate".

Like UBS, the SA Perm also supports the concept of Black home ownership.its chief executive Boet Viljoen would welcome the opportunity of considering applications for loans to Blacks on the same basis and subject to the same qualifications as we presently consider applications for loans to other groups."

Throughout the society movement, there is a consensus that its funds should be made available on the basis of merit. As Trust Building Society's Ande de Wet puts it: "There is no question of Black money and White money all money is green."

But difficulties will arise.

First, fresh pressure on building society funds by thousands of Blacks who might qualify can only worsen the overall problem of funding home ownership.

It is no use arguing that increased demand should sort itself out by pushing up the mortgage rate, for this would make cash available for the purpose.

In this event, the societies could simply administer the loans (at a reduced interest rate?) for the various local authorities and Bantu administration boards.

Politically, government is playing its cards well. The changes can be effected by regulation and not legislation, so avoiding embarrassing parliamentary debate over the permanence of urban Blacks. Deputy Minister Janson has passed the baby onto Deputy Minister W A Cruynewagen, who has been so recently appointed that he is unable to elaborate on government thinking.

Even Manie Mulder of the West Rand Bantu Board has to maintain silence because he is awaiting "details" from government.

Clarity, it seems, will only emerge with the passing of time — once government and the societies have got together, as they must.
Plea by Botha

The Minister of Bantu Administration, Mr M C Botha, has appealed to employers to take the initiative in providing housing for Africans in urban areas.

Speaking on a SABC news programme, Mr Botha spelt out the conditions under which Africans will be able to own houses in urban areas.

"Employers can assist a Bantu person depending on the employer/employee relationship.

DONATION
This could be done by:

- An outright monetary donation.
- A loan repayable to the employer on a monthly basis in terms of an agreement between the parties.
- By erecting a building and recovering the capital investment.
- By making building material available to Africans.
- By giving them time off to erect their own homes.

Mr Botha said the home ownership scheme, which would come into effect "at a future date," applied equally to all urban African areas near towns and cities.

QUALIFICATIONS

To qualify for a house, a person must be over 21 with dependents.

"A person may obtain a house if he has resided continuously in that prescribed area, or if he has worked continuously for one employer in such an area for a period of 10 years, or more than one employer for at least 15 years," said Mr Botha.

He listed ways under which Africans could come by houses in urban areas:

Arrange for the building of a house on a property that had been awarded to him out of his own capital; Or, if he could manage it, build his own from the Bantu Administration boards for cash or home; Or, buy a house on terms; Or, buy a house from another African who had decided to give up the house.
Clustering in the valley... JAMES CLARKE describes a low-cost, high-density, low-rise "country" living scheme imaginatively designed to avoid ugly suburban sprawl.

Every house faces a large expanse of green and backs on to a quiet access road.

Row of duplex homes.

A plan of one of the "open mews."

A model of the scheme showing living units in yellow; highrise flats (orange) on the hill; centre in blue; public buildings in red; and the school in white.
This is the valley that will soon house 5,000.
PM urged to play Robben Island trump

BY PATRICK LAURENCE

THE Prime Minister, Mr. Vorster, should play his "trump card" in his anti-reform "exercise" and release the Robben Island prisoners, Mr. L. Moncini, of the South African National Union Students, urged yesterday.

Addressing the University students on urban Africans, Mr. Moncini said: "Our first demand is the release of our leaders and give us the chance to work out our own destiny."

He conceded there were Whites who treated the imprisoned men, but said that all "Africans of all colours were really interested in change. It was imperative to "free" them and begin again at the beginning."

He continued: "The continuing detention of the Robben Island men could not diminish the threat which some Whites felt they posed because imprisonment of a national figure merely serves to increase their status and the threat they represent to the established authority."

He also warned that the area laws were a cause of friction among urban Africans, particularly, the effects of the Urban Areas Act which:

- Resulted in Africans losing their rights to live in an urban area if they left it for even a short while.
- Forced Africans to work continuously for one employer for 10 years to earn the right to live in urban areas.
- Many urban African children lost the right to live with their parents because of the Act.
- When they returned to join their parents, they were refused permission to do so and were supposed to go to their "homelands."
- "But they remain in the urban areas illegally and never find work there because they are not allowed to live in the area."
- "Finally, what happens to them? They form the nucleus of the homeless and restless element, who is responsible for the law."

He was unfair to herd them back to the established authority.

The man had to be free to move from one employer to the next. "Twelve days is too long working for one employer and an employer," Mr. Moncini said.

"Let a Black man be expected to tolerate that kind of employer for 10 years in order to qualify to remain in urban areas. Nowhere in the world do you get such qualifications for citizenship."

"Turning to housing regulations in African townships, Mr. Moncini deplored the fact that widows and deserted wives did not have the automatic right to live in the house — that they were dependent on the permission from the Bantry Affairs commissioners, and this was often refused."

"How long must it happen before we develop a sense of racial hatred? Is it not enough to make a Black man regard a White man as his greatest enemy? Is it not sufficient for a Black man to disregard Christian principles?"

None of the solutions to the race questions proposed by White political parties were acceptable to Blacks — because the conditions were laid down by Whites.
System of allocation for Coloured housing

1. Mr. R. E. ENTHOVEN asked the Minister of Community Development:

(1) Whether his Department is in any way concerned with the system of allocation employed by local authorities in respect of Coloured housing; if so, what system of priorities has been laid down;

(2) Whether his Department has received any complaints in respect of the system of allocation employed by the Johannesburg City Council in respect of Coloured housing.

The Minister of Community Development:

(1) No. For the hon. member's information, it may be mentioned that in those areas where Coloureds still have to be resettled from White areas, the Department of Community Development imposes a percentage reservation on dwelling units completed with funds from the Department in order to make housing available for the resettlement of such Coloureds. Allocation of dwelling units by the City Council is performed by an allocations committee, according to waiting lists, with consideration being given to income, size of family, etc.

(2) No complaints concerning the system have been received by my Department. At the initiation of the City Council of Johannesburg, the local Coloured management committee decided on 22 May 1973 to nominate representatives on the allocations committee.
State-sponsored Home-ownership Savings Scheme

20. Dr. F. Van Z. Slabbert asked the Minister of Community Development:

(1) How many persons had by the end of 1974 availed themselves of the State-sponsored Home-ownership Savings Scheme;

(2) whether his Department intends taking steps (a) further to publicize the scheme and (b) to increase benefits under it; if so, what steps; if not, why not.

†The Minister of Community Development:

(1) 1044.

(2) (a) The scheme is administered by building societies which are supposed to give the necessary publicity to the scheme. My Department has recently taken the necessary steps to encourage building societies to give further publicity to the scheme and I have the fullest confidence that building societies do their share in this respect.

(b) As the hon. member has seen from my statement in March 1975, the benefits under the scheme were appreciably increased, as follows:

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<thead>
<tr>
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<th>Initial limit</th>
<th>New limit</th>
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<tr>
<td>Investor's income</td>
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<tr>
<td></td>
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<td>per annum</td>
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<tr>
<td>Society loan</td>
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</table>
Sub-economic standards

Mercury Reporter 9/6/75

PIETERMARITZBURG—The Department of Community Development has revised the minimum requirements for Coloured and Indian sub-economic housing schemes, it was learnt here yesterday.

The new requirements were revealed in a letter to the Pietermaritzburg City Council tabled at a meeting of the Housing Committee.

The building requirements are that a small storeroom with an area of between one and two square metres, shelves in or near the kitchen, inner doors to all the bedrooms, a bathroom with a toilet and bath, and a kitchen sink.

Facilities to be considered on merit include an electrical installation at a maximum cost of R500 a house and floor coverings and ceilings at a maximum cost of R60 a room.

The department has also made provision for five-room dwellings in place of the former four-room structures where "the requirement has been substantially increased by socio-economic survey."

Halt rent increases — call
Argus 13/6/75

by Leon

Mr Sonny Leon, executive chairman of the Coloured Representative Council, called on the Government yesterday to stop increases in rent by municipalities in Coloured housing schemes.

Mr Leon made the call because he is concerned at widespread rent increases in Coloured housing schemes throughout the country.

He said he had arranged a meeting with the Minister of Community Development, Mr A. H. du Plessis, to discuss the question.

"Rent increases on the present sliding scale laid down by the National Housing Commission have caused hardship among the Coloured community because of the rise in the cost of living," he said.

"It is time the Government halted the increases while an inquiry is made into the feasibility of another system."

More housing finance

The Argus Correspondent 13/6/75

Johannesburg — An optimistic prediction that the availability of finance for the purchase of homes would improve this year was made by the Secretary of the Builders Association of Building Societies at a conference of representatives of building societies in Johannesburg yesterday.

The Secretary said that money available for mortgage finance had improved considerably, particularly if the balance of payments position improved.

He said the South African government was also examining the possibility of introducing a surcharge on export credits, particularly if the balance of payments position improved.
Rates of Interest on housing loans

337. Mr. T. ARONSON asked the Minister of Community Development:

(1) Whether there is any difference in the rates of interest charged for housing loans for the various race groups; if so, why;

(2) (a) on what basis and (b) at what rate of interest are (i) economic and (ii) sub-economic housing loans granted for each race group to local authorities or Bantu Affairs Administration Boards;

(3) (a) what is the income ceiling to qualify for (i) economic and (ii) sub-economic housing loans and (b) what is the rate of repayment, for each race group.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) No.

(2) (a) Advances to carry out housing schemes are granted on the strength of housing demands which local authorities and Bantu Affairs Administration Boards submit to my Department.

(b) (i) 9% for Whites, Coloureds and Asians.

(ii) 1% for Whites, Coloureds and Asians.

Housing loans for the construction of Bantu dwellings in White residential areas are provided only at the current interest rate of 9%.

The Bantu Affairs Administration Boards address applications for housing loans via the Department of Bantu Administration and Development to my Department. Such applications are considered by the Bantu Housing Board, an organ of my Department.

Contrary to the position with other population groups, township developers must make donations of land to town councils by way of endowments for the development of Bantu residential areas.

In addition most services for the development of Bantu townships are financed from the levies fund, instituted in terms of the Bantu Services Levy Act, 1952, and from profits on Bantu beer. Further-

more, use is also made of semi-skilled labour for the erection of Bantu houses. The saving on the cost of providing Bantu houses on these lines is therefore so great that no further subsidies are needed to make the rents low enough for the occupants.

(3) (a) (i) Whites:

Married couples without children: R380 per month.

Families with one or two dependent children: R440 per month.

Families with three or four dependent children: R550 per month.

Families with more than four dependent children: R640 per month.

Coloureds and Asians: R400 per month.

(ii) Whites: R200 per month.

Coloureds and Asians: R100 per month.

The determination of income limits for Bantu who qualify for dwellings which are erected with housing loans which are provided by my Department, is not a function of my Department.

(b) Advances granted at economic and sub-economic rates of interest are repayable in six-monthly instalments over a redemption period of 30 and 40 years, respectively.
Look into housing, say Indians

Staff Reporter

While Indian leaders have welcomed the lifting of restrictions on the movement of Indians in South Africa, they want the Government to give priority to trading and housing problems faced by the community.

The announcement in Parliament by the Minister of Indian Affairs, Mr. Marais Steyn, that Indians could settle anywhere, in the country, with the exception of the Free State and certain areas in Northern Natal, was described as "long overdue" by one leader.

Mr. Jetha Bhoolia, vice-chairman of the Lenasia Management Committee, called for the scrapping of all discriminatory legislation.

"The old law was an insult. But its scrapping does mean we can settle anywhere we want to, as all South Africans should have the right to do."

CHOICE

"We are still subject to the Group Areas Act. I must emphasise that the huge backlog in housing created by the Government's own discriminatory laws is likely to be aggravated as more Indians flock to Johannesburg to take advantage of better working conditions," said Mr. Bhoolia.

"I call on the Government to give everyone a free choice, like any other citizen, in deciding where to live and how to make a living," he added.

Mr. Joe Carrim, a senior member of the South African Indian Council, said Mr. Steyn's announcement was "the least the Government could do in its intention to do away with discrimination."

"This, of course, must be welcomed. But the biggest fear facing Indian families throughout the Transvaal is uncertainty about their trading rights.

"If the Government genuinely want to move away from discrimination, they should logically extend trading rights to people of all races in any part of the country," said Mr. Carrim.

He added that the critical housing shortage was another field which should be given priority."
Race discrepancy in housing loans

By Hugh Robertson

A HUGE difference in the rates of interest paid by Whites and Africans on Government housing loans was exposed in Parliament last week and has caused an uproar, with demands that urban Africans be given a new deal on housing.

The Minister of Community Development, Mr A. H. du Plessis, revealed the discrepancy in reply to a question on Government loans to the different race groups for sub-economic housing.

He disclosed that Whites, Coloureds and Asians were granted sub-economic housing loans at a minimal interest rate of only 1 percent through their local authorities.

But loans for the construction of African homes in White residential areas were granted to local authorities—who redeemed the amount in the form of rent—only at the current rate of interest of 9 percent.

EXPLANATION

The staggering difference applies even though all available records show that, on an average, Africans are in the population group least able to afford high housing costs.

Mr du Plessis offered Parliament an explanation for the difference, which has been rebutted by Opposition spokesmen.

He said: 'Contrary to the position with other population groups, township developers must make donations of land to town councils by way of endowments for the development of Bantu residential areas. In addition most services for the development of Bantu townships are financed from the levies fund, instituted in terms of the Bantu Services Levy Act, 1952, and from profits on Bantu beer.

INFLATION

'Furthermore, the use is made of semi-skilled labour for the erection of Bantu houses. The saving on the cost of providing Bantu houses on these lines is therefore so great that no further subsidies are needed to make the rents low enough for the occupants.'

In a statement today, the United Party MP for Walmer, Mr Theo Arenson, who asked the questions in Parliament that exposed the difference in interest rates, said the current rate of inflation was, in itself, sufficient cause for a review of the rates being charged.

'I feel that in view of the circumstances, the Minister should reconsider the position and charge 1 percent on housing loans for the construction of Bantu dwellings in the sub-economic group, as is charged for Whites, Coloureds and Asians, and not the present 9 percent. This will obviously bring down the rental paid by Bantu persons and in view of what inflation has done to the earnings of the have-nots, the Minister would do well to reconsider the position in regard to the interest charged on these particular loans.'

Mr A. H. DU PLESSIS
Minister of Community Development.
Gekleurde se nood hoog

DRUSSLING is vandaag ongetwijfeld die grootste enkele probleem wat die Kleur- ling- en Indiërbevolking van Suid-Afrika in die weg slaan, meen dr. Jannie, hoof van die Kleurling- en Afdeling van die Johannesburgse Stad, in Johannesburg en op die Witwatersrand veral, het ons die donse nood van die maatskaplike ongevorderdheid van ruimte, bestaande uit die grootskaalsche ongewenste tydperk van hulwee. In die praktiek is dit een van groot oorzaak van die ongelukte standaard van Kleurlinge en Indiërs.

In Johannesburg is daarin vanmilde behoef te aan 10 000 woningnede vir Kleurlinge en die verdere 3 000 vir Indiërs.

Die Kleurlingebevolking van Johannesburg is vir die 100 000 keer te minder. Dit is die tweede grootste stad met economische en kultureel leven in die land. Ten onopzett van die Kleurlingebevolking van Johannesburg is die gemeente prominente deel van die land.

Ten opsigte van die Kleurlingebevolking van Johannesburg is die gemeente prominente deel van die land. Ten opsigte van die Kleurlingebevolking van Johannesburg is die gemeente prominente deel van die land.

Druckende

Dit is die geval in Johannesburg en op die ombliek en dit sal 'n probleem by toedoen van die grootte industrie in die land. Ten opsigte van die Kleurlingebevolking van Johannesburg is die gemeente prominente deel van die land.

Belangrik

Ten opsigte van die Kleurlingebevolking van Johannesburg is die gemeente prominente deel van die land.

Niet eind

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Attack on housing 'dictatorship'

From ANTHONY HOLIDAY

UPINGTON. — The deputy leader of the Labour Party, Mr. David Currie, yesterday attacked the "refined dictatorship" which denied Coloured people an effective say in housing matters. He was speaking at the party's annual congress here.

In an angry discussion on Coloured housing, delegate after delegate described shortages and bad conditions in areas in which they lived.

Mr. Currie told the delegates: "It is important for us, as an oppressed people, to remember that we do not live in a democratic society. We are living in a refined dictatorship and we have no effective say in any matter regarding housing.

This lies completely in White hands. Any say we might have is purely advisory or consultative."

He said Coloured people as a community should fight continuously for home ownership. They should fight to convert schemes where houses were let to selling schemes where tenants could buy houses from the local authorities.

Mr. Currie also emphasized the importance of housing contracts in Coloured housing schemes. There were cases where the contract stipulated that no liquor might be brought into a municipal housing scheme.

"The man can drink in the local bar, buy at the bottle store, but he may not drink in his own home."

In some cases housing contracts permitted people to own the house in which they lived but not the ground on which it stood. Some municipalities had a permit system for entry into Coloured housing schemes.

The party's leader, Mr. Sonny Leon said it was noteworthy that whenever an area had to be expropriated for development it was almost always land owned by Coloured people.

The Department of Community Development had become the country's biggest estate agent. The Department would pay compensation of R10 000 to a Coloured person for a property and later the same property would be sold for R50 000.

"When you see the way in which this Government deals you can see that this will be the basis of a Coloured homeland."

One delegate, Mr. Don Mateman of Eldorado Park said the government had declared war on Coloured people. Coloured people had only one per cent of the land and they still waited to fight for them. We must not help them because we have no land."

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Concrete homes built for R268

EARTHQUAKE - RESISTANT houses built of concrete blocks and costing only 400 US dollars (R268) were described to leading City architects yesterday by Professor Peter Lands, a United Nations expert.

Prof Lands, a British architect, was the United Nations project manager on the rebuilding of two villages destroyed by earthquakes in Peru.

In a talk at the University of Cape Town's School of Architecture, he said that the cost had been low largely because the houses were built by the people who were to live in them. This resulted in a 45 percent saving in labour.

Using slides, he explained how people had been organized to make the concrete blocks, windows and then build the homes. Once the houses were complete the people drew lots for them.

The houses were designed so that they could be built one section at a time, and the 400-dollar price applied only to the first and basic section.

Once this had been completed, the new owners had the knowledge and the skill to extend his house by building on another section.

The incomes of the people were as low as 25 dollars (R17) a month, but by organizing the groups and using simple mass production techniques the homes were brought within their reach.

Prof Rutilio Malacara of the National University of Mexico said that what was commonly regarded as a housing problem was sometimes not a housing problem at all but an economic and social problem.

"Very often a shortage of housing is not the main problem but a consequence of the social conditions in which people find themselves."

He pointed out that a house was not merely a house. It was an investment; and one of the only ways of saving for many people, and it gave them a feeling of security.

Professor Land and Professor Malacara will give a public lecture on new developments in housing at 8 o'clock tonight in the BP Centre complex. The lecture has been arranged by the Institute of Architects and is open to the public.
Building quake houses for R286

A PILOT project of 120 earthquake-resistant houses built for R286 each in Peru after the 1970 earthquake was outlined in a slide-lecture in Cape Town yesterday by the project's originator, Professor Peter Land.

A British expert on low-cost housing, Professor Land and Professor H. Malacara of Mexico who are on a short visit to South Africa, yesterday held a seminar at the University of Cape Town School of Architecture on Human Settlements.

Professor Malacara spoke of the world-wide problem of housing but, he said, it was not simply a problem of providing accommodation and improving existing housing but of upgrading the habitat, the environment.

The concept of housing included that of security — leasing apartments was not the answer, as this was viewed by many as a temporary measure.

ANTI-SOCIAL

Professor Malacara spoke of a housing scheme near Paris, part of which has now been demolished because of anti-social behaviour: juvenile delinquency and drug addiction — it created.

A main problem was how to get people to become home owners when they did not have the money.

Professor Land's address centred on his scheme of self-help houses built in Peru. The houses were designed to be expandable — both vertically and horizontally — and took into consideration: the average income — 25 to 30 dollars a month (R18 — R36) of the inhabitants of the area.

With expert technical advice and instruction, the
Find the answer to homes backlog.
— Leon

UNNATURAL?

To the writer;

There are a number of housing firms in both the black and coloured areas. There are indications that these firms are prepared to invest large sums in housing. Regular building is not so much the system to get rid of the backlog. The goal is to solve the problem of the present housing shortage. This housing shortage is not a natural one, and can be traced to the lack of land, and continued housing for coloureds in the main areas of the city. A lot of money has been spent for coloured people in the townships. Fact. As a result, there is a severe shortage of housing in the city. Hence, the present housing shortage will be solved in the near future.

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SA needs self-help housing — professor

THE concept of self-help housing which can cost up to 40 percent less than housing built by contractors is vitally relevant to South African society with its serious squatter problem, Professor Ivor Prinsloo, Professor of Architecture at the University of Cape Town, said today.

Professor Prinsloo was commenting on yesterday's address by a British expert, Professor Peter Land, on his pilot scheme of 120 low-cost (R269), earthquake-resistant houses introduced in Peru after the 1970 earthquake.

Professor Land, who is on a short visit to South Africa with Professor P. Malanca of Mexico, gave a detailed slide-lecture yesterday in Cape Town and demonstrated how solid housing could be achieved for people with very low incomes — R18 to R38 a month.

Professor Land's scheme was largely financed by the United Nations after the 1970 Peruvian earthquake in which about 30,000 people died and an estimated 100,000 homes were destroyed.

VITAL

The basic principles of self-help housing are:

- The houses can be built in stages.
- Community involvement in the construction process.
- High environmental quality.

The concept of a core house which can be expanded by a family is absolutely vital as a way of providing healthy human settlements, Professor Prinsloo said: 'In this way public money can go much further.'

He criticised the present method of providing complete units which occupants did not like because they did not feel part of them.

The problem with site-and-service schemes is that the land is provided with basic services but the people either do not know how to build for themselves or they do not have the capacity to create an environment. They get stuck in a poverty cycle. What they need is expert help on how to create a better environment.'
Earthquake homes for squatters?

By TONY ROBINSON.

PROFESSOR PETER LANDS's cheap 'earthquake' houses are like a solution looking for a problem and to judge from the attention they have already attracted in Cape Town they could find their problem in the squatter camps of the Cape Flats.

His lecture last night was attended by representatives of the City Council, the Divisional Council of the Cape, the Department of Community Development, Dr. Sonny Ponko, chairman of the CRC, a Califa social worker and leading city architect.

The houses, which are made of concrete blocks, were built as a United Nations project at Asossa on the coast of Peru, where the existing village had been 90 percent destroyed by an earthquake.

PLANS OFFER.

The houses were built at a cost of R8,000, complete with water-borne sewerage, running water and electricity. The money covered the cost of materials only and was kept by the future occupants. They contributed their labour at weekends (worth about 40 percent of the finished buildings) and this can be regarded as their deposit and investment.

The simplified building methods devised by Prof. Lands meant that any able-bodied man working under supervision could play a full part in building his own home.

The peasants of the Peruvian village are generally well below those of the squatter families living on the Cape Flats and in addition the people of the Cape possess more artisan skills than the fishermen of Peru.

Prof. Lands said he would be delighted to give way the plans for the instant houses, but it is probable that they would have to be adapted for local conditions.

There is no rain in the desert of Peru, so no rainwater drainage was provided. However, the houses had to be reinforced to make them withstand earthquakes.

One of the big advantages of organizing groups of people to build their own homes is that it harnesses their own creative energy and strengthens their community spirit.

"When people work together as a group things go with a swing," Prof. Lands said.

A perspective plan showing how the basic one-bay dwelling with outside toilet and shower grows through definite stages till it is a four-bay home with the toilet and shower now under the roof.
Architect stresses social role

LESS THAN one percent of architects in South Africa are involved in low-cost housing programmes, Professor R. Malacara, a visiting professor of architecture from Mexico, said in Cape Town last night.

Speaking on the role of architects in changing societies, he emphasised the need for them to participate in schemes which had an increasing social content.

The problems of this type of housing are more social and economical than technical. Construction does not require sophisticated techniques or difficult installations; but it does require a complex set of organisations and a well-defined set of priorities, Professor Malacara said.

"Houses provide shelter, comfort, convenience and status. They should also provide the occupants with dignity and a sense of security. Architects should work within this frame of human values.

Speaking after Professor Malacara, Professor Peter Land, a British expert on low-cost housing, detailed a large experimental housing project in Lima, Peru, which he initiated and directed.

The project involved low-cost housing schemes by architects from all over the world. The houses were specifically designed for an earthquake-prone region.

In the last two days both professors have given Cape Town architects and authorities concerned with the provision of low-cost housing a great deal of food for thought.

While Professor Land's self-help housing and experimental schemes were designed for a specific area and climate, they nevertheless demonstrated basic principles which could be applied to the situation in South Africa.

Mrs Esme Scott, a city councillor, said last night after the meeting that self-help housing was very relevant to the situation here.

But, she added, some members of the non-White population had been doing this for years — with the erection of tin shacks. What was needed was the provision of proper materials.
Novel homes impress Leon

Mr. Sonny Leon, chairman of the CIC, said yesterday that he was impressed by the "earthquake" houses which Professor Peter Landes had designed for the peasant villagers of Peru.

Mr. Leon attended one of the professor's lectures in Cape Town this week and said afterwards: "If the Government looks deeply into this sort of thing, they could solve one of our biggest problems."

He was referring especially to the "self-help" houses which were built as a community project for the community.

"I am particularly impressed by the social angle," Mr. Leon said.

PRIDE

Houses built for renting were fine but, "The community effort is better because in the process people develop pride. They become part of the project and in the end they value the homes more."

By the time a group of people had finished building a group of houses they were friends and they became good neighbours.

Mr. Leon said he was struck by the fact that the flat-roofed houses in the one project could be made to look quite similar to traditional Cape Malay cottages.

This would probably make them more acceptable but the houses would have to be redesigned to suit conditions in the Western Cape.

"What we need now is a pilot project at Mitchell's Plain or Atlantis to get a scheme going, but who is going to take the initiative?"

ANSWER

"Prof. Landes has got his head screwed on the right way," Mr. Leon said. "He has given us the answer to one of our biggest problems — if only the Government would accept it and accept it soon."

Several officials of the Department of Community Development also attended the lecture. They found the concept very interesting and worth looking into but they had reservations.
HOMES FOR ALL

By BARRY STREEK.

TO BEAT South Africa's housing crisis 10 million homes must be built for Whites, Indians, and Coloureds in the next 30 years.

At the present building rate, there is no hope of meeting the target.

Has the Government fully appreciated the problem? No, says Mr. R. G. L. Houregue, MP for Durban Munagwe. He believed the shortfall is "enormous."

It is not that the Government has been inactive over recent years. Between 1864 and 1974 it built a total of 223,958 dwellings at an annual average cost of R007,676.

"When we look at these figures, I feel there is not much we can complain about," the Nationalist MP for Hercules, Mr. F. J. de Roux, told Parliament proudly this year.

The fact is that, according to him, for all the good work, it is not enough.

The Cape Town area, which has 200,000 squatters living in shanties, backyards, and Cape Flats, is facing a major housing crisis.

Squatters have been going on for 30 years before the Second World War, and it will continue well into the next century unless something drastic is done.

Besides the fact that these 200,000 people do not have permanent roofs over their heads, squatters results in unhealthy conditions.

Shanty towns are often health hazards — this year there was a major scare of a typhoid outbreak which prompt action appears to have prevented.

CRIME

Crime, particularly assault, murder, and rape, is endemic to squatter camps and is almost uncontrolable. There are considerable social problems among workers who live in such areas. There is a general feeling that this life of violence is spilling over into the wealthier areas.

The lack of education and other means of upliftment for the children in squatter camps is a major source of concern among social workers, particularly because of the difficulties of future adjustment of young people who have grown up in such an environment.

The injustice of the squatters creates sociological problems and can — and has — led to frustration against officials and Government.

Alcoholism and drug abuse is prevalent.

Some large housing developments have already been planned in the greater Cape Town area. At Mitchell's Plain, the Cape Town City Council has started a R300-million scheme to build a city which will be the size of Kimberley. To be completed by about 1982, Mitchell's Plain, will provide 2500 units for 7735 people, and 17 units will be built each year.

At Dassenberg, on the west coast, the Cape Divisional Council has started a controversial development which aims to house 310,400 people by 1950 and 618,200 by 2000.

Dassenberg, which is 50km from Cape Town, will be bigger than Kimberley, East London and Bloemfontein. It will be, however, not a growth point, but needs to transport and other facilities.

The Progressive Party's Colin Eglin has urged the Minister of Community Development to reconsider the Dassenberg plans because it "is going to be a disaster instead of an asset to the Western Cape."

At Elsie River and Betha, additional 94,000 units are planned. At Stellenbosch, Parow, and Paarl, housing for 117,000 people is scheduled, but even if all those schemes get off the ground — which many experts do not believe will be possible with present resources and finance — there will still be a shortage, which Mr. Eglin estimates to be 500,000.

I was, however, shown this week which calculated a shortfall of homes for 400,000 people by the year 2000.

The national situation may not be so acute, but it is still a major problem. The United Party MP for Walmer, Mr. Wally Kingwill, says that when all government housing plans are completed "there are still going to be tens of thousands of people who will not have a roof over their heads."

The director of the Institute of Social Research at the University of Natal, Professor H. J. Watts, said in 1972: "It is not being an alarmist to contend that South Africa is again moving into the position where we will wake up in the not-too-distant future to find large-scale housing shortages for those who are unable to buy their own homes.

SLUMS

"Unless action is taken very soon, South Africa will face the same problems as the black sections of the popular living under slum conditions."

The overall situation has not changed since then. What, then, should be done?

Various suggestions have been made recently, but in summary they are:

• An urgent assessment of housing needs until the year 2000 should be made throughout the country.
• A 25-year plan should be drawn up to eliminate present and future shortages by 2005.

The plan should incorporate both the physical requirements and the financial arrangements. Such a national plan, he argued, would have widespread public backing from all races.

• In areas such as Cape Town and Durban, metropolitan housing bodies, with necessary powers, should be established to cater for the housing needs of entire areas so that the spreading and red tape between municipalities, divisional councils, and local government departments can be minimised.

• All demolitions in terms of the Areas Act should be halted, at least until current housing shortages have been eliminated. One way to overcome the backlog, says the UP's Kingwill, MP, "is to leave those people who are at present living in reasonable houses where they are until the housing backlog is ended."

METHODS

Particularly with rising construction costs, adequate finance must be assured, and provided quality is not lowered, cheaper construction methods must be used.

Recognition of the semi-permanent of squatters should be recognised by giving them some security of tenure and providing site and service schemes. Site and service schemes, which have been successfully used in other parts of the world, involve the provision of water and sewerage, refuse collection, some roads.
Sexless living in hostels behind alcohol problem

STAR 18/7/75

Sexless living in hostels was blamed for the massive problem of alcoholism among urban Africans, especially migrant workers.

Professor H C Seftel, of the University of the Witwatersrand, said that although the worst abuses of the shebeen system were a thing of the past, drink and its side-effects were still a major killer in the townships.

He blamed the conflict of adapting from a tribal way of life to the pressures of city living, and especially a social pattern which separated men from their womenfolk.

HYPERTENSION

The same pressures accounted for the high incidence of hypertension, which Professor Seftel said was "the number one killer after violence." It was produced by "toko-loshes plus totsits," he said.

Obesity was also widespread; Johannesburg, not London or New York, had the fattest women in the world. Tuberculosis was a "terrible scourge" and South Africa had an enviable achievement in re-introducing scurvy, a disease on the wane everywhere else.

All this, he blamed basically on social conditions. "The urban African must be better fed, better paid, better schooled and better housed," he said. "We must tackle the underlying cause of this blight."
Not good enough, say professors

VIEWED from the rather ivory-towered atmosphere of a university, NBRI could, and should, be doing a lot more than it is, and the way it co-operates with other research oriented institutions leaves much to be desired.

This is a view shared by Professor Ivor Prinsloo, director of the school of architecture of the University of Cape Town, and Professor Colin Welch, professor of town and regional planning, and acting dean of the school of architecture and allied disciplines at the University of Port Elizabeth.

Professor Welch is a former employee of NBRI.

In fairness, however, it must be stressed that both the professors temper their remarks and opinions by acknowledging that NBRI simply does not have the funds needed to do all the things it would like to do.

The fiery Professor Prinsloo, who had just returned from a teaching stint at the University of Los Angeles in California when I interviewed him, had this to say:

"I see the NBRI as a great big animal that tells us in technical terms how buildings are built. It should be more than that.

"In South Africa now there is vast confusion in the housing of people, like Black and Coloured migrant people.

"When we examine the housing backlog for our people, and ask what has been done to catch up with it, we get a shock when we find that our current programmes aren't catching up.

"There seems to be a lot of confused thinking. It is the task of the NBRI to get order into this confused thinking, and take the lead.

"I know that the NBRI concerns itself in this field, but it did all the preliminary work for Soweto, but these standards are now obsolete. We now want something different. I feel it is time that the NBRI got involved in that field again."

He said that at present NBRI's research was "single-pronged".

He saw in that "a distinct danger of that research being taken as gospel, and applied unthinkingly by local authorities and Government departments, such as the Department of Community Development — with disastrous results.

"What we need is a multi-pronged research effort, with NBRI co-operating with other research-oriented organisations such as the universities," he said.

"Soweto is an example of what happens when you tackle a research project with one point of view.

"The dangers of single-minded research when applied to housing was driven home to me in Latin America, parts of which are covered by camps of houses that all look alike.

"Towns and buildings must be designed so that people will not be compelled to do things which they know will lead to them being attacked.

"The way we lay out our streets, the provision of adequate lighting, and the design of the entrances to blocks of flats can either be an asset or a liability to the criminal.

"If a lift entrance is visible from the street, chances are that no one will be attacked while waiting for a lift, but if it’s hidden around a kink in the foyer there’s every chance that sooner or later someone will be."

Professor Welch felt that so long as NBRI was compelled to do private research to bolster its funds, it could never do what it should really be doing, conducting long-term, in-depth research.

"It simply does not have the staff to do both forms of research properly," said Professor Welch. "And a point that must not be forgotten is that much of the private research it does is of a confidential nature, so never sees the light of day."
Decade's demand is 3-million homes

THREE-MILLION housing units will have to be built in South Africa in the next 10 years to take care of only the natural growth in population, says Professor Tobie Louw, chairman of the National Housing Commission.

"This estimate does not take any backlog in housing into consideration," he said, "but it is a challenge that will have to be met.

"The resources of the building industry will be stretched to their limits, and we will have to find answers to a number of questions such as, where, how, and to what standard these houses will have to be built.

"We must also face the fact that the long-term development of South Africa will be industrial rather than agricultural, which will lead to extensive town and city growth and to our having to find new housing demands created by the almost inevitable industrialisation and urbanisation.

"There are four leading questions that must be answered:

- "What is the growth potential and likely degree of urbanisation of the various areas, their outlook for industrial and economic development and population changes, and what are the variables with which we must contend?"

- "How will socio-political forces affect urban development and housing patterns and demands?"

- "What are the limiting factors governing expansion of our towns and cities and how can these be overcome?"

- "How can the country's limited resources of money, materials, manpower, energy and land be best deployed to meet the demands for housing?"

Professor Louw said the National Housing Commission is fully aware of its responsibilities as far as low-cost housing is concerned, and that it is continuously taking action, in collaboration with the Department of Community Development, to find answers to the country's problems.

"Traditional attitudes towards housing indicate that low-rise, higher density housing offers the best solution to our requirements.

"Single people and young married couples are likely to find that multi-storeyed living units are acceptable, but families with children may tend to occupy single and two-storey dwellings.

"The aged will ideally be living in single-storey housing."

"A significantly important factor in our approach to the design of houses for the foreseeable future is the fact that women are becoming increasingly active economically.

"This means that housing units will have to be designed and equipped to facilitate house-keeping, and also to anticipate a servantless or near servantless situation.

"If our approach to land-use is not rationalised, we will run out of reasonably priced residential land in and around our cities, so an enlightened approach to more effective use of our land must be adopted if we are to provide housing at a reasonable cost."

Professor Louw said higher density in housing is inevitable, as it reduces the cost of installing services such as electricity, water supply, sewers, roads and communications.

Higher densities, he said, need not mean a reduction of living standards, but competent and integrated planning will be essential if acceptable standards are to be maintained, and to do this we need to know more about our problems.

This will require research, to indicate where information maps exist.

"To cope with the demand the NRRI is collaborating closely with South African universities. The Department of Community Development and the National Housing Commission are participating with experimental work.

"The private sector should also become more involved to avoid repeating the costly mistakes of the past. All possible support is required, financial and otherwise, to give this effort the impetus so urgently needed."
SLUMS MAKE FOR VIOLENCE

By HOWARD LAWRENCE

MR SONNY LEON, executive chairman of the CRC, this week submitted a lengthy memorandum to the Ministers of Coloured Relations, Community Development and the Administrator of the Cape in which he makes a plea to alleviate the housing problem in the Coloured community.

In his memorandum, Mr Leon states that, "the provision of housing is the most obvious necessity for physical security. Housing is the essential element in determining the quality of life."

Among other points mentioned by Mr Leon are:

To find 15 to 20 persons in five and three-roomed houses is quite common. However, to be realistic we must accept that the housing backlog is so great and the waiting list so long that the only way in which to prevent hundreds of families from being entirely homeless and without shelter is to allow this overcrowding to take place.

Evils

"But," Mr Leon states, "this situation cannot be allowed to continue. It causes many social evils. It leads to diseases, violence and human degradation.

"Because of the overcrowding, privacy becomes non-existent. Children grow up seeing the sex act between adults daily. They become sexually precocious. This results in the social problem of unmarried mothers and illegitimate children.

"For some, the toll of homelessness becomes too much. They take to drink. Therefore they cannot hold down their jobs. The children are neglected. They leave school. They form gangs indulging in theft, robbery and assault. Eventually they end up in prison.

"So we become a people unloved by others, unloved by ourselves. Life becomes meaningless. And when life becomes meaningless, violence is inevitable."

Structure

"A community is carried forward into new forms by means of the growth and upbringing of its children. To homeless people, children are no more than by-products. Their community exists like a vine which lacks support and grows along the ground, its tendrils vainly seeking for something to climb by," says Mr Leon.

"Children become sexually precocious."

He adds: "We must give our children the missing structure; we must give them homes. It is all too obvious that no coherent or self-respecting society can evolve in slums or backyards."

"Not until our children are brought up in homes by parents whose lives have purpose will a law-abiding community arise."

"Another way in which to ease the shortage of houses would be to make possible and encourage home ownership amongst those who are eager and in a position to own their own homes."

Landlordism

"And here we would advise that speculators must be kept out in order to guard against the development of landlordism. The idea is to have as many of our people as possible to become home owners."

"By becoming home owners more of our community will be turned into ratepayers and thereby make possible improvements in community facilities that are sorely lacking at present."

"Pride of possession — when a family knows that they own the house they occupy, they will have something more to live for. There will be a reason for thrill and foresight and a bias away from lawlessness. This will lead to a settled stable community."

"Home-ownership will prevent our people turning into a migrant population," says Mr Leon.

A right

"Every man and every family have a right to decent housing."

"South Africa could make no finer investment than the financing of home ownership amongst our people."

"The policy of giving to each family a stake in the land and its economy will pay the highest dividends in the years ahead."

"It would purchase happier race relationships and the sense of peace which follows from this," says Mr Leon.
SITE AND SERVICE HOUSING

PRINCIPLE ADVOCATED TO GIVE SECURITY

DR GAVIN MAASDORP, Senior Research Fellow at the University of Natal, opened the Graaff-Reinet branch of the National Council of Women at their July meeting that a more imaginative approach to housing in South Africa was needed.

Dr Maasdorp's subject was "Low-Cost Housing", especially to meet the housing needs of the industrialising cities of the so-called Third World.

He said that the usual middle-class concept of housing could not be applied to the burgeoning cities of the developing countries, to which rural citizens were streaming in ever-growing numbers in search of greater opportunities and a better deal than was possible in the rural areas.

OVERSEAS

In Latin America, Asian and African cities, orthodox housing concepts could never hope to cope with the needs of the new populations of expanding cities, let alone with the natural increase.

In South Africa the problem was increased by Group Area legislation.

A far more imaginative approach was needed, and this might be found in the provision by the authorities of townships on the site-and-service principle, with security of tenure assured.

Give a man security of tenure to his own plot, with such amenities as roads and water points, and some basic standards set, and he will make the best possible home for his family. To bulldoze down the shanty town slums which accrue around growing cities the world over is no solution when there is no other accommodation available within a man's means.

REPEATED

The whole process will simply be repeated on some other site provision of Western type housing by the local or any other authority never succeeds in eliminating the backlog.

Dr Maasdorp mentioned that Mauritian housing schemes provided site and service plots, with a kitchen and one room, to which a family could move, sliding on when possible.

In Tanzania whole city complexes were being formed of huts made to standards that were acceptable, of cheap natural materials available, instead of bricks and concrete, at infinitely greater cost, in both money and time, while house-hungry millions existed in sprawling shanty towns around the periphery of the cities.

The talk aroused much interest and drew many questions from the floor, which were carefully answered by the speaker.

WILL GROUP:

GERMAN ADDITIONAL:

YES / NO

WINTER / YEAR:

YEAR  SYMBOL

GERMAN ABITUR:

GERMAN HIGHER

GERMAN LOWER:

GERMAN MEDIUM
The big backlog of people seeking home loans is being cleared by the building societies. The good news for prospective home owners was spelled out today by Mr. David Alston, director of the Association of Building Societies.

He said that from May this year, the societies had found themselves in a better position to lend money.

And Mr. Leslie Lucas-Bull, joint managing director of the country's biggest building society, the United, confirmed that his company was on the point of clearing the backlog on bonds up to R18 000.

By-law, building societies can lend only 25 per cent of their funds in bonds. Of more than R18 000 and Mr. Lucas-Bull added: "There is still a fairly substantial waiting list for people seeking bonds of more than this amount."

A spokesman for a firm of estate agents also said that there had been an improvement in the market in the past few months.

**REVERSAL**

"Couples seeking loans are getting them with ease now and things are looking healthy in the lower-priced property market."

Mr. Alston said in a statement issued by his association: "It is clear that there has been a complete reversal of conditions prevailing in the economy during the first financial quarter of last year (to June 30) when investment moneys were in short supply."

It was, he said, difficult to "forecast" whether the present high level of liquidity would be maintained during the rest of the year, but it seemed "reasonable to assume" that loans for housing would be easier.

During June, all classes of investment with the building societies rose substantially by a total of R38.7 million.

During the month, societies lent a net R97.8 million and their loan commitment figure stood at R307.7 million at the end of the month. Loans on mortgage increased by R50.3 million to R4 519 million.
Govt probes migratory job system

A recent report by the Department of Labour in South Africa has revealed that the government is investigating the conditions and rights of migrant workers in the country. The investigation has been prompted by concerns over the exploitation of migrant workers, who are often forced to work in hazardous conditions for low wages.

The report highlights the need for better regulations to protect the rights of migrant workers. It calls for the government to provide more support and protection to these workers, who often face discrimination and exploitation.

The Department of Labour is working with other government departments to develop a comprehensive plan to address the issues raised in the report. The government is committed to ensuring that migrant workers are treated fairly and with respect.

The investigation is expected to be completed by the end of the year, and the results will be made public to ensure transparency and accountability.
Houses are for people

Thirty-two architectural students, mostly self-subsidised, and Professor and Mrs Ivor Primmoo flew, hitch-hiked or drove to a seminar on housing at the University of Natal in Durban last month.

Five small groups of senior UCT students (among others) were to present their work there. The 32 UCT students constituted the largest group and the least subsidised.

More expensive reproduction techniques, as illustrated by the work of the students from Pretoria, produced a stronger impact.

The seminar, sponsored by the Natal Building Society, was organised to include the presentation of student work, critics' reviews of the work and papers by various invited speakers.

Projects were divided into race and class categories. Cape Town was asked to design houses for Coloured people; Wits for Africans; IUVS for low-income Whites; Pretoria of middle-income Whites; Durban for Indians; and Port Elizabeth were allocated a project on urban renewal.

FOCUS ON AFRICA

However, UCT students refused to consider housing specifically for Coloureds. They preferred to look at patterns of human settlement without reference to ethnic and class groups.

An invited speaker from Mexico City, Professor Rodillo Malecara, endorsed these concerns, saying that 'housing' meant more than merely houses.

The UCT group's provocative work generated much interest.

Kevin Campbell, a student from the University of the Witwatersrand, presented a project for self-help developments in the Ciskei, using cheap and readily available materials and illustrating a concern with Africa rather than using a model from Europe.

Professor Peter Land from Harvard presented three talks, illustrated with slides, on self-help, low-technology, labour-intensive solutions to housing problems in Peru. He works with United Nations agencies and is involved with some of the most advanced work in this field.

One of the UCT participants said in an interview: "This was the first meeting of the Schools of Architecture in six years. It drew attention to the need for continuous research into the problem of providing shelter and the need for greater inter-disciplinary interaction. Its success leads to the hope that inter-university projects will become part of our university system and that the gap between student thought and that of officials formulating and implementing housing policies will be closed."
Solution in low-priced housing

John Patten,
Political Correspondent

The Minister of Forestry, Mr S P Botha, said today the large-scale introduction in South Africa of brick-veneer wooden-frame houses would help alleviate the present shortage of reasonably-priced housing.

"Brick-veneer housing holds many advantages — such as speed of erection and very reasonable cost," Mr Botha told the South African Lumber Millers' Association annual meeting.

In the United States, Australia and other countries with climates comparable to South Africa's, large numbers were built and it was logical that this should be practical in South Africa.

Not only would it alleviate the shortage of reasonably-priced houses, it would create a considerable demand for short timber — usually in oversupply.

Mr Botha said a manual prepared by the National Building Research Institute of the CSIR on brick-veneer houses should be available before the end of the year.

"A promotion campaign of this type of construction can then be undertaken," the Minister said.
State support in housing plan

THE Government has asked local authorities to do all they can to encourage employers and employer organisations to plan non-profit housing schemes for their Coloured workers.

Group housing, financed by employers, has the backing of the Minister of Community Development, Mr. H. A. du Plessis, and in the Cape the Chamber of Commerce is already involved in its second scheme of 1,000 homes.

The homeownership scheme, operated by employers in conjunction with local authorities, has a number of advantages, says the Government.

It eases the burden of local authorities; provides a new approach to housing for Coloured people; injects private capital into housing schemes, assists Coloured workers to own their own homes and promotes the principle of group housing.

All Means
In a circular tabled at a meeting of the Cape Town City Council's building committee this week, Mr. L. Fouche, Secretary for Community Development, said local authorities are requested to employ all means at their disposal to make it known and to encourage employers and employer organisations in their areas of jurisdiction to plan and submit similar schemes for approval.

Mr. Fouche said the project undertaken in the Cape by member comm. Commerce brought notoriety, but the aim is to provide a good standard of accommodation at an economical price on a non-profit basis.

In "deserving cases," mortgage bonds are subsidised by employers, and 100 percent loans to individual employers are granted by employers or arranged with building societies.

At Cost
Mr. Fouche said features of the "Cape Chamber of Commerce," scheme were:
- Land was provided by the City Council and sold at cost to the employees;
- Design and planning was done by consultants appointed by the employers;
- Construction was put out to tender in co-operation with the City Council;
- Employers financed the houses during construction. Employers should as far as possible meet the cost of the whole project;
- The price of each house would represent a pro rata share of the actual overall cost of the scheme;
- The scheme is administered by a management committee of representatives of participating employers, who are not paid for serving on juries of the Chamber of
FARM LABOUR — NEW DEAL

Organised agriculture plans to launch a recruitment organisation — second only to that of the Chamber of Mines — to ensure adequate numbers of relatively-skilled Black farm workers for White-owned farms.

This was announced in Pretoria recently by the director of the South African Agricultural Union, Mr C. J. P. Cilliers.

He told Star reporter Siegried Handig that Black workers would be motivated and drawn by better wages and working conditions.

Mr Cilliers said that Black farm workers were fully employed throughout the year and lived on farms with their families. There was still a shortage of workers, however, and farmers were being granted loans of up to R2,000 per dwelling at one per cent a year to improve housing and general living conditions, and to attract more workers.

As regards training, one of the eight industrial training centres now being built and equipped at Government cost is due to open at Potchefstroom, Western Transvaal, for the exclusive use of organised agriculture. "We hope another one — for the timber growing regions of the Eastern Transvaal and Natal — will be allocated to us in time to be opened in March next year," Mr Cilliers added.

The planned central recruitment organisation would co-ordinate labour needs for harvesting and shearing throughout the country, and provide basic training for recruits. There was already a recruiting service for woolgrowers.
Federal Party survey on housing

WIDESPREAD concern at the housing shortage facing the Coloured community has resulted in the Opposition Federal Party in the Coloured Representative Council launching a nationwide survey on Coloured housing. Mr. W. J. Bergins, the party's leader, said yesterday.

Mr. Bergins said he had given a directive asking all the party's branches to probe housing conditions facing the Coloured people throughout the country.

The findings of the survey will be tabled at a meeting of the party's national supreme council (the party's policy-making body) on September 1.

"The Federal Party will at that stage be in a position to discuss the matter fully and make recommendations on the steps which should be taken to bring about a satisfactory solution to this problem," Mr. Bergins said.

"Housing is the biggest immediate problem facing our people throughout the country, and it requires no scientific investigation to bring this home to us, because of the conditions with which we are all acquainted.

"There is no doubt that poor housing has caused our people to live in great inconvenience and insecurity. It is a problem which hangs like a dark cloud over us.

"It is general knowledge that as a result of the acute housing shortage, our people have been forced to seek shelter in the 'bush, caves, and houses, which are already overcrowded.

"Where these conditions are becoming worse daily, it is found that frustration accumulates among our people who are no longer prepared to tolerate this."
New deal for urban Blacks nearly ready

Pretoria. The Government is almost ready to announce its formula for household housing, improved trading rights and amended influx control regulations for urban Blacks.

The plan involves the relaxation of restrictions on trading rights for Blacks in the urban areas, which should lead to a reduction in prices of goods bought by domestic consumers. The range of goods available will be increased and the quality of service in the supermarket sector improved, while greater competition will force traders to reduce their prices.

Influx Control

Dealing with the investigation into the influx control and migrant labour system, Mr. Cruywagen said: 'Something should come from it. We cannot have a single formula suitable for 20 years, but we must consider the human beings who must make adaptations as time progresses. A plan prepared to change his mind if he is not prepared to change himself takes.

The Deputy Minister said the changes and adaptations had been made by the Government since it came to power in 1943. He said the Government was as eager as the Blacks to see the improvements introduced. It was no longer the policy to delay this. The sooner we can launch it, the better,' he said.

Mr. W. A. Cruywagen

The proposed changes for neighbours and to everybody else.

The household scheme would give the employees of large companies the opportunity to make their contribution to employment by improving housing. The improvements arising from the household scheme could take several months to work through to the Black public.

Mr. W. A. Cruywagen
Tuesa to call for end of Areas Act

Labour Congress can't
THE NATIONAL Executive of the Trade
Congress, in South
Africa, has issued a statement
denouncing the situation as "outrageous",
which calls for "a strong, co-
ordinated movement, which can fight for
consumers' protection and lower prices."

The National Union of
Industrials Workers states
that all unions should support
the concept of co-
sumption, "to improve working conditions,"
and "to moderate the National
Council of Labour's demand for
equal consumption levels in all classes.
It will also call upon the monopolies to
lower prices.

The executive committee has also called
for a strong, mass movement, which can fight for
consumers' protection and lower prices.

The National Union of
Distributors Workers states
that all unions should support
the concept of co-
sumption, "to improve working conditions,"
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lower prices.
Indians attack Govt on housing shortage

By T. Pretorius

INDIAN and Coloured residents of Khayelitsha have been making strong representations to Government leaders at the highest levels. A housing and land development committee has been appointed by the cabinet in Cape Town for the purposes of dealing with the housing situation of Indians and Coloureds. The Government has indicated a willingness to extend financial aid to the affected communities.

The Coloured residents of Khayelitsha have expressed their dissatisfaction with the slow progress being made in the building of housing projects. They have called for immediate action to alleviate the housing shortage in the area. The shortage was estimated at more than 20,000 in the early 1980s, and the problem was exacerbated by the rapid growth of the area.

The Coloured community is also concerned about the lack of job opportunities. Mr. M. N. Moodie, chairman of the Coloured Representative Council, pointed out that the Coloured people were being excluded from many jobs, and this was making it difficult for them to improve their living standards.

The housing shortage is not the only concern of the Coloured community. They are also concerned about the lack of security in their area. Mr. Moodie said that there were frequent incidents of crime, and this was causing great concern among the residents.

Coloured people are being advised to seek accommodation elsewhere. They are encouraged to make the best of what they have.
The BAD boards

Mr. Braam Raubenheimer is quite right. The administration boards set up for Africans are not working effectively.

The Deputy Minister of Bantu Administration and Development is also correct in saying that the malfunctioning is due to lack of funds and because "people do not want to be regulated or have their affairs arranged.

From this point on we cannot agree with Mr. Raubenheimer. For, to his way of thinking, the answer lies in still greater regulation, ensuring a properly-controlled flow of African labour to cities, industries and farms. And retaining the pass system as a basis to this.

The prospects of turning the screw even tighter is a horrifying one.

South Africa needs less regulation, not more. South Africa needs less, not more, use of the pass laws whereby over 200,000 African men and women are prosecuted each year.

Above all, South Africa needs less bureaucracy. It certainly does not need any addition to the vast and cumbersome bodies of officials which, according to local experience, has shown the administration boards to be particularly. Be not in view of the virtually intransigent power exercised by the boards.

Millions

Take the West Rand Administration Board which operates in and around Johannesburg, controlling the lives of several million Africans.

In recent months, this board has shown remarkably little responsive action to the desperate housing shortages in Soweto. It has again failed, for the third year running, to establish adequate heating in the Alexandra hostel. Its methods of appropriating land in Alexandra have been described as nothing less than extortion.

This board has been involved in a tragicomic affair of some
Massive housing plan wanted

26/8/75

Cape Times Political

THE PROGRESSIVE Federate

Party MP for Pinelands,

Dr Alex Horaine, said last

night that continued

appeals to South

Africa would depend on

startling

a massive crash housing

programme for the

country's homeless

population.

This week, Dr Horaine and

the PFP MP for Ron-

debush, Dr W van Zyl

Slabbert, visited the

Congress housing camp

near Picton Milli Airport.

GREAT SIMPLICITY

Last night, he told a repor-

ter meeting in Pinelands

and the impression was

made

with the worst facilities:

furniture, beds, and six

out

daytonas, for a com-

munity of about 2,000

people: drums for rub-

bish, extremely poor drain-

age and pools of water

seepage: pit latrines.

Three things had

disturbed

him, Dr Horaine said:

1 The queues great sim-

plicity—they simply said

"Leave us with our

children. Even if you can't

provide us with decent

living, leave us where we

are and let us get on

with the job of living."

2 That as a result of the

action of certain officials

the squatters' own chil-

dren had begun to lose

respect for their parents

whereas, they saw the

way they were being hand-

ed a long respite.

3 A SLYER RESPER.

That because of this treat-

ment the squatters had

not reacted for the White

man and there was now a

growing hostility towards

whites.

Dr. Horaine called for a

shock housing programme

for the homelands and a co-

ordinated programme to

provide at least basic

facilities for those who

were forced to become

squatters.

If we want peace in South

Africa, then we must

embark upon a massive crash

programme to build

houses for the hundreds

and thousands of people

who are without homes,
A conference covering all aspects of housing—particularly low-cost mass housing—is to be held by the Institute of South African Architects at the Rand Afrikaans University from October 21 to 24.

The multi-national conference, to be opened by Mr. A. H. du Toit, Minister of Community Development, will focus specifically on the needs of South Africa and Africa.

A government commission of inquiry into this problem in South Africa has already been appointed.

The conference has been described by Mr. T. O. Leenard, conference chairman and vice-president of the institute, as "of vital significance for everyone concerned with housing and the environment."

Speakers will include architects, town planners, sociologists and research workers.
ONE FOR THE HOUSE

F.M., 29/8/75

or even more, for WRAB.

Even before the policy switch WRAB got 55.7% (R38,8m) of its revenue from its beerhalls and bottle stores, and it is expanding its liquor operation mightily.

It has to. Estimates for this year show that rents for houses and hostels should bring in a mere R14,5m (20.8% of the total), while compulsory employers' contributions add up to only R8,4m (12.1%). And this after a recent heavy rise in rents and employers' contributions, making it doubtful whether the Board can resort to further hikes of this nature in the immediate future.

A Soweto family (average: five people) occupying a new standard four-roomed house pays R20,95 a month for rent, services and water. (Average earnings for an unskilled Black labourer are R80 a month.) And now the Boards demand that non-dependents over the age of 18 in a household must pay an additional R1 a month in locker's fees. Since these people are generally the children of the family head the issue has understandably caused anger and resentment.

As far as employers' contributions are concerned, these now stand at R1,80 a month for industrial workers, R1 for domestics and R0.40 for farm labourers. The farmers, in particular, have jibbed, and Deputy Minister of Bantu Development Braam Raubenheimer admitted to them in Nelspruit last week that the Boards were not functioning properly.

However, as a BAD spokesman explains it to the F.M., there is absolutely no question of revamping the Boards. Raubenheimer, it seems, was merely responding to farmers' queries as to just what it was they were getting for their 40c. The Boards, certainly, have had "teething troubles", but only because they have not been going long. BAD, incidentally, has now asked the Boards to "give service to farmers".

Yet if the Boards are to fulfil their obligations to Blacks as well as satisfying White employers, their crucial task is housing; and Soweto's need is greatest. In July this year WRAB had 17,841 names on its primary and secondary housing lists. This could mean up to 86,000 without their own roof, and as Progressive Reform MP Helen Suzman points out there are countless thousands in the region who have not bothered to put their names on a list, or who do not qualify for a house anyway "even though they're working in the area". As it is the pace of building is that of a snail.

By the end of WRAB's current financial year, in all the areas of its domain, the Board "expects" to complete 4,000 new units.

So until government spends far more than it is on Black housing, thousands will remain homeless. Since it has made a loan for low-density housing to Paraguay presumably funds are available — or are they only for buying chumminess overseas?
Brick industry needs millions

Demand outstrips today’s capacity

By DAVID PINCUS

THE South African brick industry will have to find at least R255-million to invest in new plant and equipment for the next five years if it is to meet the building industry’s needs.

Philip Reynolds, director of the South African Brick Association, says: “This is a conservative figure. The owners of the country’s 350 brickyards will probably have to invest a lot more than that.”

The money will have to be invested at an average of R55-million and R50-million a year if the industry hopes to cope with the increase in demand — this is expected to rise at between 10 and 15 per cent a year.

“This investment will quadruple the brick industry’s present R100-million stake in plant and equipment,” Mr Reynolds said.

Mr Reynolds said that, apart from the normal growing of demand by the building industry, the brick industry feels that it may have to add to this with the perfection of a brick panel method of construction for economic houses that could revolutionise building methods.

A member of the association have been working on this method for 21 years and have spent about R800,000. They have now developed a method of using brick panels that will enable a team of six unskilled labourers to build a complete Soweto-type house, with the exception of the interior dividing walls, in a day.

“We will demonstrate this method to one of the Bantu Administration Boards in the near future and feel sure it will, to a large extent, replace the present method of building houses in African townships from concrete blocks,” he said.

“Once we have broken into that market we feel certain the next step will be the use of this method for outbuildings in White suburbs.”

“After more development, it should be found suitable for prestige houses in better-class suburbs.”

“About 10 years ago members of our association proved that a brick panel house could be built in a day, but it was a capital-intensive operation. We had to make use of sophisticated equipment, such as lower cranes, to do the job.”

“That would have made the system, as it was then, uneconomic — even for large contracts.”

Another drawback was that the joints between the panels were not windproof or watertight. We overcame that problem by developing a special joint that provides an adequate seal against both wind and rain.

“The problem of having to use more sophisticated plant to the site was overcome by developing a 1 sq metre panel that can be handled by two labourers and which is slotted into accurately positioned uprights. ““Our modular people have also developed a special type of roof that can be fitted by unskilled labour.”

Another advantage is that foundations are needed for the houses.

“The demand that can be created for houses built using this method can be appreciated when it is realised that at present, according to a spokesman of the West Bantu Administration Board, six workers take between 10 and 12 days to build a home in Soweto, using their present concrete block method.

Modular system

Any size or shape

And a spokesman of the Department of Bantu Administration said: “There is a terrific demand. Only 752 houses were built in 1972. We are still trying to do what the backlog is.”

Mr Reynolds said the country’s brickyard presently makes the 3250-million bricks a year. It makes are that they will have to increase production by 500-million bricks a year from this year on.

Present demand is about 80 per cent of this production, which means that some brickyards, he not all, can stockpile bricks up to a year in anticipation of what Mr. Reynolds calls “the killer demand.”

Some cannot afford the capital that is required to stockpile 60,000- yard, such as Brickor and Rosepoort Brick — which make certain lines of popular bricks — have not experienced any fall-off in demand.
The Minister of Community Development, Mr du Plessis, said today his department could still build a reasonably attractive three-bedroomed house for R7 000.

Opening a conference of the South African Institute of Housing Management in Port Elizabeth, Mr du Plessis said the cheapest economic and sub-economic living units could be built at a cost as low as R2 500.

The maximum building costs — including the land — of the most expensive three-bedroomed economic house built with funds from the department had just been set at R9 700.

[See Page 2]

The Minister renewed the Government’s appeal to the public to spend less on luxury items and housing. It was of utmost importance, he said, that housing should be as inexpensive as possible, without detracting from basic elements, especially when financed from public funds.

**Demand**

The demand on these funds was so heavy, “the State has severe problems in supplying the necessary funds,” he said.

The need to limit the cost of homes applied also to private home builders.

In the overall housing position there was no significant backlog in housing for Whites. The great backlog in housing for Coloured people and Indians was being reduced.

The position for low-cost housing did not pose insurmountable problems, but the position was not so good.

**R7 000 homes**

From Page 1

happy for housing for higher-income groups.

For this reason the Government had appointed a commission of inquiry with wide terms of reference. He invited the conference delegates and the institute to make representations to the commission if there were matters they considered needed government attention.

In the last 15 years, 222 251 homes had been built for Whites, Coloureds and Asians, six times more than was built in the previous years.

“An increase of three times the present rate in the next five years would enable the State to keep up with housing demands and provide 50 000 housing units a year.”
Need for homes growing

South Africa will have to treble the construction of homes for Whites, Coloureds and Asians to 60,000 units a year, according to the Secretary for Community Development, Mr. Louis Fouche.

He has told members of the South African Institute of Housing Management that this huge target could be achieved provided local authorities and private enterprise performed their duty with diligence.

Mr. Fouche, in a speech in Port Elizabeth yesterday to Institute members, quoted statistics to show the big strides which had already been made in the provision of housing for these population groups.

But he warned the record production of the public sector the past five years, when 19,008 units a year were completed, would have to be increased three-fold to meet demands of the foreseeable future.

In the past 15 years ending in March this year, 222,911 homes had been built. These included 57,135 units for Whites, 123,011 for Coloureds and 42,765 for Indians.

TRADITIONAL

Referring specifically to White housing, Mr. Fouche said it had always been a tradition with Whites to build for themselves. However, due to higher interest rates and the fact that private enterprise was providing an ever-decreasing number of living units, this trend could be expected to change.

Coloured families whose income qualified them for a sub-economic house would have to live well below the breadline to afford the rent in new sub-economic housing schemes. The Congress was told.

"Delivering a paper on the problem of setting accommodation for Coloured people, Mr. A.P. Le Grange, Port Elizabeth’s Assistant City Engineer, said the household subsistence level for a Coloured family of four in Port Elizabeth was £99.94 a month, of which £12.98 a month would be spent on housing. If this family is to be housed in one of our new sub-economic schemes at £21.92 a month they would have to live at a level of nourishment, health and decency," he said.
Housing now 'the giant problem'

Our Correspondent

PORT ELIZABETH — Housing was now the most serious national problem facing South Africans, said Dr Emie J. Jaminne, President of the South African Institute of Housing in Port Elizabeth yesterday.

Addressing the institute's biennial congress, Dr Jaminne said the problem resulted from the influx of people to cities from rural areas.

"As a measure to keep prices down to reasonable levels, special research programmes may have to be started and attention given to the evolution of new techniques and programmes for building houses en masse," said Dr Jaminne.

He also called for the speeding up of township proclamations and suggested giving some big local authorities powers to proclaim their own townships without having to wait for provincial township board sanction.

In planning townships, care should be taken to avoid creating dead ends, alleys, isolated service lanes, dark corners and unlighted staircases.

He suggested building low cost housing on a flat plan.

"Emergency housing can succeed as long as there is adherence to the principle of building the basic core of a house on a permanent basis. The core should comprise at least one reasonably sized living room, a cooking area with running water and inside ablution area that could later be converted to a full bathroom," Dr Jaminne said.

In his speech to the conference the Secretary for Community Development, Mr T. Fouche, warned local authorities not to build inferior houses for Coloureds or Indians to solve squatting problems.

"We have enough experience of instant solutions to the squatting problem involving inferior housing to know that it costs tens of millions of rand to clear up," he urged local authorities to provide proper permanent housing, and said smaller plots would be the pattern of the future.

The department would look to local authorities to supply better facilities, especially in sub-economic housing schemes where an increase of R600 in the building cost had been approved.

A three-fold increase in the supply of housing in the next five years would meet the demand for Whites, Coloureds and Indians.

He said the demand for housing for Whites would increase, and urged local authorities to establish their needs.

The backlog in Coloured and Indian housing was being eliminated but there were still too few houses.

Low-cost housing backlog 'shrinking'

PORT ELIZABETH — The backlog in supplying low-cost housing for Whites had nearly been cleared, Mr A. B. du Plessis, Minister of Community Development, said in Port Elizabeth yesterday.

Addressing the conference of the Institute for Housing Management, he added that the backlog in respect of Coloured and Indian housing was being rapidly cleared.

Mr du Plessis said that although his department took a flat's share in the provision of housing, its object was not to compete with private enterprise.

He added that his department was merely providing a service to low income groups at a cost which was not too low for the private sector to operate on.

He said it was still generally accepted that the Department was succeeding in providing to the lower income groups relatively low-cost housing of a particularly high standard.

"It was even possible for the department to provide a spacious three-bedroomed home for as little as R7,000 in building costs. The most economical economic and sub-economic units were being provided at costs as low as R2,500.

"The maximum cost, plot included, of the most expensive three-bedroomed economic home supplied by my Department, was recently set at R9,700," he said. — Sapa.
Homes need now top problem

Mercury Correspondent

PORT ELIZABETH — Housing has become the most serious problem facing South Africa, said Dr. Emile Jammine, president of the South African Institute of Housing Management here yesterday.

Addressing the Institute's biennial congress Dr. Jammine said the problem resulted from the influence and demands of a rapidly expanding economy, and the unabated influx of country people.

With the growing need for housing a situation was being created where planning, training, and employment methods would have to be reassessed.

"As a measure to keep prices down to reasonable levels, special research programmes may have to be started and attention given to the evolution of new techniques and programmes for building houses on mass," said Dr. Jammine.

Referring to the Group Areas Act and the resettlement of 100,000 Coloureds and Asians from other areas, he said that, with their new unencumbered freedom of movement, they were potentially able to help solve their own housing problems by providing their own accommodation.

But often they were unable to do so because land was not freely available.

Dr. Jammine also called for speeding up township proclamations. He suggested giving some local authorities powers to proclaim their own townships without having to wait for provincial township board sanction.

He pleaded for the removal of existing constraints preventing freedom of movement in development procedures and those causing unnecessary delays in building houses with funds advanced by the National Housing Commission.

Dr. Jammine said that in planning townships care should be taken to avoid creating conditions that would encourage violence.

"Dead ends, alleyways, isolated service lanes, dark corners and unlighted staircases should be avoided when planning any kind of housing development," he added.

As a solution Dr. Jammine suggested that low cost housing on a flexible and expandable basis should be considered.
Top warning on housing 'extras'  

Own Correspondent  
PORT ELIZABETH — The chairman of the National Housing Commission, Professor T H Louw, today remonstrated with local authorities for providing economic and sub-economic housing at rents the people they were aimed at could not afford.  
Professor Louw, in a paper on housing standards and priorities presented to congress of the Institute of Housing Management, said it was a general principle that a breadwinner should pay not more than 25 percent of his income for housing.  
Optional amenities should be provided only if rents were well within the 25 percent limit.  
"This stipulation is ignored by some local authorities which provide optional amenities such as electricity, ceilings and floor coverings in sub-economic houses for Coloureds without any thought as to whether the proposed tenant can afford them," Professor Louw said.  
The higher rents incurred led to tenants taking in boarders which created overcrowding.  
He said building cost limits laid down by the National Housing Commission were necessary to relate to income limits.  
"The line must be drawn somewhere otherwise there will be no limit to the demands, and this is not in the best interest of occupiers."  
The commission's view was that there was nothing to prevent a breadwinner, if he was a purchaser, from gradually improving his dwelling as his income increased.

Five-year embargo on loans  

Own Correspondent  
PORT ELIZABETH — If houses bought through National Housing Commission loans are sold within five years, the commission will exercise its preemptive right to repurchase at the original selling price.  
The commission chairman, Professor T H Louw, gave this warning at a meeting here today.  
"The sharp increase in land and building costs over the last few years has resulted in speculation — with considerable profit — and this has also increased alarmingly in the case of the resale of houses acquired with housing commission loans," Professor Louw said.

ON MERIT  
"In future every case will be judged on its merits and the commission will exercise its preemptive right more often than in the past, having re-acquired this right quite freely.  
Thus it does not only prevent the abuse of its actual objects, namely to enable the underpri..."
R100-m available for housing

Pretoria Bureau

The Department of Community Development has, more than R100-million, to spend on economic and sub-economic housing for Whites, Asias and Coloured people this financial year. But from January to June this year, only 135 loans were approved for this type of accommodation. Loans for Whites amounted to only 1,700, while those for the other two groups totalled 11,550. In comparison, the Secretary for Community Development, Mr. Louis Fouché, has estimated that about 80,000 housing units will have to be built over the next five years to meet the housing demands of these groups alone.

WANTED

He said, in an interview that he has repeatedly warned local authorities to watch the housing situation in their areas, and to submit applications for housing schemes.

"The cooperation we have been getting from municipalities has been excellent up to now. But we have two complaints. But there are no problems which can arise if applications for new schemes are delayed. But there is no need for panic. If we all work together I am sure we can meet the housing demands for the next few years."

NO EXAGGERATION

Officials in Mr. Fouché's department have revealed that the claim of the Minister of Community Development, Mr. A. H. du Plessis, that he could build "economic" housing units for as little as R970 was by no means an exaggeration. The department is working on several schemes at Pretoria, Brakpan and Roodepoort. The price of these properties is lower than R10,000.

- At Witpoortje near Roodepoort, 615 of these units are being built, and the most expensive house is priced at R8,000.
- At Minnebron, outside Brakpan, 630 units are in progress, and the most expensive will be sold for R7,000.
- A smaller scheme has just been completed at Heldeweg. The 65 houses are in the market at R7,700.
- A scheme for Coloured people is located at Eldorado Park, and here the houses are all in the market, for under R7,000.
The home-seeker's nightmare

With each day chaos in the house and home market comes closer. Pretoria should head it off now.

Despite soothing noises from Pretoria, White middle-income earners face an accommodation crisis. Among them are the many thousands who neither qualify for State or in-house and usually subsidised housing (like those available to employees of banks, building societies, Iscor, municipalities, some private companies, and so on) nor have sufficient funds to buy their own home.

Their only hope is to try to rent a flat or house. But where can those with incomes of less than R750-R800 pm find suitable accommodation to rent today? Chances are rent will at best strain their monthly budgets; at worst, be completely beyond their reach. What's on offer at rents they can afford is likely to be outright unacceptable, however desperate the need.

Higher incomes are needed to meet building society bond conditions in order to buy even the most modest of houses. Selling for around R25 000 in the main urban areas. Provided, of course, they can somehow muster the deposit, which often means at least R5 000 in cash or a second bond (at anything between 12% and 18%, sometimes with a raising fee added). And provided they are lucky enough to get bonds out of the above-R18 000 building society quota.

It's small wonder estate agents are besieged by flat-hunters. "They come in droves each day. If we could get 200 units on a plate today we could let them in 24 hours. We don't bother to advertise anymore. We just wait for the phone to ring," is the typical comment of one leading agent. Another has 15 000 flats on his roll of which only 75 are available — and they are "all rubbish."

The availability of flats to rent tailed off sharply earlier this year following the decision by developers 12-18 months ago to switch to other investments or other areas like government contracts, road building, etc. Vaulting costs no longer allowed reasonable returns.

Participation bonds, traditionally the mainspring of flat development finance, almost dried up after Pretoria pegged interest rates and lengthened statutory investment periods (first in 1972), so destroying the incentive once offered investors. And behind it all lurked the fear that Rent Control, applying to all residential buildings built and occupied by May 1966, might one day be extended to newer buildings as well.

As a result few new blocks are going up today apart from those owned by institutions like insurance companies and pension funds. They are fast becoming landlords on a huge scale since they are able to accept lower returns so long as they have an acceptable anti-inflationary hedge. Community Development has also been building flats. But among private developers there's precious little new construction.

The squeeze tightens

Look at Durban. Half its population live in flats. Over the next five years its reckoned 2 000 new units will be needed each year. Last year only a paltry 850 came on offer (with 60% in one block alone). In 1973 it was 870, and 1 157 the previous year.

The basic problem is that for developers to get a reasonable return at current high costs, rentals have to be beyond the reach of the average salary or wage-earner. For instance, a 93 m² unit built at R162/m² costs R15 000. To achieve even 12% after costs a developer needs to charge total rentals of around R2 550 pa or R210 a month.

Developers say they're not interested in returns of less than 1% above the ruling bond rate. But the cost of money is now so high that rents that tenants are able and willing to pay are quite uneconomic. A typical 1965 flat, which rented at R45 a month, gave an 8% yield when the bond rate was 7%. By 1970 rising costs and an 8.5% bond rate would, for an economic return, have pushed that rent up to R73. This year, with money at 12%, it would need to rocket to R192.

A 91-unit block built in 1966 for
R900 000 would, for example, cost R2,2m today — and the flats would need to rent at around R3/40 a month.

Meanwhile, now that rented flats are increasingly hard to come by, owners of non-controlled blocks are taking the opportunity to pressure for higher rents to recoup expenses (like increased municipal rates and bond interest) which previously were forced to bear. Again in Durban, for instance, rents have started to climb — by 7% this month — and are due to go up by a similar amount early next year.

Nor are house developers interested in building units to rent. Financing small houses costing, including ground, R18 000 to build (and selling, say at R22 000-R25 000), calls for more capital than most developers have got. "If we had it we'd have better use for it than building houses to rent," one leading mass-homebuilder says bluntly.

With inflation wreaking havoc on property viability it's only natural that traditional flat developers have turned to other investments. If one can, say, get 11% on Escom stock, why go in for hair-raising risks for a mere 1½% extra? If one's lucky. Reverse gearing, prompted by rapidly inflated costs, is not hard to slide into today.

Meanwhile existing flat dwellers and flat-hunters are trapped in a shrinking market. While the flow of new blocks has dwindled to a trickle, countless owners of existing blocks are converting their rented units to one's for sale by block share or sectional title in order to get economic returns.

Since Sectional Title (ST) has failed to facilitate the provision of cheaper new accommodation — many ST town-houses, for instance, are selling for R35 000-R50 000, while building societies are unhappy about ST in high-rise developments because of maintenance cost complications — what's to be done to put reasonable homes within the reach of middle-income earners again?

**Into the country**

Cheaper housing? Minister of Community Development A H du Plessis may talk — as he did this week to the SA Institute of Housing Management — of Community Development's ability to build R7 000 houses. But they would have to be built on cheap ground, far from city centres. That means expensive services and costly transport (either public or private). In any event, there must be a limit to urban sprawl.

And its all very well saying Whites must lower their sights from the 3- or 4-bedroomed, two-bathroomed, wall-to-wall carpeted houses on large stands to more modest domiciles (for R600 or less). It will probably take much more persuasion for attitudes to change voluntarily. The alternative is economic pressure.

So what's to be done? Here are some practical suggestions:

- Release more building society bonds above R18 000 (presently limited to 25% of a society's loans for domestic housing), provided the ceiling on the existing State subsidy of 2% on the bond rate of loans of up to R15 000 on (say) a house costing R20 000 is also moved up. The general R18 000 limit may be unrealistic in terms of market prices. Yet it deter developers from concentrating on more expensive housing (and bigger profits) thus to some extent improving the middle-income earner's chances.

- Apart from the obvious case for abolishing rent control (a tricky political decision for any government, the majority of whose voters are tenants rather than landlords), there's the suggestion (FM July 4) that tenants in non-controlled flats should be allowed tax deductions on all or part of their rent. The aim would be to persuade the better-off tenants in controlled flats to gravitate to more expensive non-controlled flats whose higher rents would hopefully entice flat developers to erect more flats.

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**PUTTING IT ON RECORD**

The *FM* last week put some questions to the Minister of Community Development, Mr A H du Plessis:

- **On the sharp decline in the number of new flat blocks:**
  - We're very concerned. It may be due to scarcity of funds. Also, people are scared that if they erect flats they may be placed under rent control.

- **On the fear of rent control extension:**
  - There's little I can do about it. I've given the assurance in Parliament that I have no intention of extending control to newly-erected blocks.

- **On dismantling rent control:**
  - Pressure in Parliament is for more control. I've got no hope with such an idea. We haven't reached the stage where we can consider doing away with control altogether.

- **On suggested differential interest rates (higher rates for bonds on expensive houses; lower rates for more modest units):**
  - They would discourage more luxurious building. Luxuries (like a study, two bathrooms, double garage and swimming pool) should be for those who don't need institutional funds.

- **On the need to concentrate on rented metropolitan flat developments:**
  - We'll have to concentrate on higher density building. We've no alternative.

- **On urban renewal:**
  - We're going as fast as we can with available funds. It's best to replan areas entirely to make the best use of land.

- **On investment allowances for flat developers and tax allowances on uncontrolled flats:**
  - How do you ensure tax concessions go to lessees and not proprietors? It would mean some control, which may scare people off.

- **On supply being the best guard against abuse:**
  - When there's a balance (between supply and demand) that'll be the day to abolish rent control. I'm not married to rent control. I believe more in free enterprise.

- **On Sectional Title:**
  - I'm not satisfied with the Act. It's being investigated.

- **On incentives generally:**
  - They'll cost millions of rand to be worthwhile. I'd rather Treasury gave the money to build houses without any idea of profiteering whatever.

- **On the Fouche Commission on Housing:**
  - They'll bring out the report as soon as possible. You can't expect a commission to work against a time limit and be successful.

- **On the urgency of the situation:**
  - It would be better to have the Commission make a proper investigation, even if it takes two years.

- **On cheaper housing, encouraging flat development and tax allowances:**
  - Hopefully the Commission will find the answers.
lagers back into the industry. Clearly the urgent need is to get developers building again in urban areas. And obviously not only for rich tenants.

- Grant flat developers investment allowances like those enjoyed by hotel developers. Allow a company building a block of flats to offset against income a percentage of its capital investment (hotel developers, after a substantial initial allowance, get 2% pa). If the allowance was sufficiently attractive it could allow the flat developer to accept lower after-tax returns and so keep rents down. In the US developers get a tax allowance so as to be able to amortise residential buildings.

- The government should give a cast-iron guarantee that Rent Control will not be extended. Pretoria may regard the continuing threat of Rent Control on post-May 1966 buildings as a measure of protection for tenants in non-controlled blocks against possible exploitation. But it becomes self-defeating if it frightens developers away, so increasing the all-round pressure for higher rents in a tight market situation.

- And why not change rent control to income subsidies and a means test? That would allow qualifying tenants to receive State subsidies to pay a portion of their rent. Administratively it might be cumbersome. But probably no more than Rent Control. It would be fairer and only the deserving would be assisted.

- And what about encouraging building societies to apply more favourable bond rates on blocks of flats? Traditionally these have paid the higher commercial rate, not the lower residential one.

Certainly we can't wait for the increasing scarcity of middle-income flats to be resolved by the Fouche Commission into Housing. A major change of policy is needed now. The Commission should be told by the Minister to report within a year, with an interim report with recommendations within six months. Even then it'll be at least another two years before new rented flats appear.

We'll be lucky if by that stage the housing shortage has not shifted from crisis to complete chaos.
R7000 house impossible, say builders

Property developers have challenged the claim by the Department of Community Development that a three-bedroomed house can be built for R7 000.

They say there is no way they could build a three-bedroomed house of about 100 sq m on a small piece of land for this amount.

"The implications of the Minister of Community Development's statement is that developers are profiteering," one said.

"We have problems the Department does not have — like having to make some profit and pay high interest on money.

"The Department can build what the market needs at a low price without having to make any profit. The developer must build what the market wants — which is something more luxurious — and make a profit." Mr. Marshall Finlay, sales manager of Voysay Bro'd, said the Department of Community Development built with corrugated iron and 'plain painted brick on the outside. This developers would never do.

"The private buyer insists on more than one bathroom and on mod con in the kitchen."

Developers are also sceptical of the figures given by the Department of Community Development for their low-cost houses.

"They suspect that the Department has not done its homework properly."
'Immediate' equal pay call by CRC

Own Correspondent
CAPE TOWN — The Coloured Representative Council decided unanimously yesterday to ask the Government, again for the immediate introduction of equal pay for equal work.

Introducing the motion, a Government-nominated member, Mr W S Africa (Fed Party) said it was sad that nothing had so far been done to meet the council's previous repeated requests.

The Government had said it accepted the principle of equal pay for equal work, but nothing had been done.

"Our people cannot eat principles, slogans and promises," he said.

Other motions adopted by the council yesterday included:

- The immediate removal of all statutory and non-statutory discrimination based on colour;
- Equal old age pensions for Whites and Coloured people without a means test or adjustment to the cost of living index;
- The lifting of the present income limit of Coloured people who wanted a loan from Housing Commission funds;
- Freedom for Coloured people to buy farms anywhere in South Africa without being subjected to permits.
Chance for Blacks to buy own homes

Pretoria Bureau

Home ownership for Blacks on leasehold land in urban areas is expected to be resumed, probably before the end of the year.

A spokesman for the Department of Bantu Administration and Development today said the minister, Mr. M. C. Botha, would announce the resumption date shortly.

Mr. Botha announced in his Budget speech in Parliament earlier this year that the Government had decided to revert to the policy which was in force before 1967, and which allowed city Blacks to own houses in Black residential areas.

SUPPORT

Officials feel there will be widespread support for the scheme and Blacks in this way will help solve their own housing problem.

The backing of Black housing in South Africa's urban areas has been estimated at 69,000.

The re-introduction of home ownership will affect Blacks in most urban areas. Pretoria's two main townships - Nancefield and Atteridgeville - have been frozen and will thus be excluded.

EMPLOYERS

Although plans must still be finalised, it seems that Blacks will qualify for home ownership only if they were born in a Black urban area, or if they have been working for one employer for ten years or for more than one employer for 15 years. Another likely condition will be that they must have citizenship of their homeland, or that they will be able to obtain
Building revolution on the way

Financial Editor

THE BUILDING societies’ sliding scale of mortgage rates will bring a revolution in home building in South Africa and in the living standards of its people.

Eighty percent of bondholders will have to make larger repayments on the money they still owe to the societies, but the Government’s aim of compelling people to live in smaller houses, on less ground, will probably be achieved.

These points were made by officials of the societies to whom I spoke yesterday.

Mr. Ken Cusens, managing director of the Provincial Building Society, said that the new rates would not be popular and there would probably be an outcry.

“There have been hikes in interest rates recently and the overall costs of building societies have risen and, as a result, profitability has fallen.

“Although we provide a service to the public, we are also investment institutions. The movement’s average profit, after tax, has recently been 22% for every R100 handled.

“Something had to be done otherwise we would end up with a minus balance.”

Mr. G. J. Macpherson, assistant general manager of the Trident Building Society, said that the monthly increase in repayments by bondholders on the smaller debts would not be excessive.

A man with an outstanding balance of between R10,000 and R15,000 on a 25-year mortgage would pay an additional one cent a month for every R100.

Above R15,000 a bondholder would pay an additional three cents a month on the balance he owed.

On the other hand, people taking out new loans above the R15,000 mark would have to meet considerably increased repayments.

A man borrowing R20,000 for a 25-year term would have to meet repayments of R277 a month. This represented an increase of R7 a month compared with the previous monthly payment.

Mr. W. P. Hamilton, chairman of Alex Hamilton Construction and a director of the South African Permanent Building Society in Durban, said that the sliding scale of lending rates was acceptable to him.

Mr. Hamilton welcomed the fact that the societies would now be able to place 30 percent of their funds in loans of more than R15,000.

“I feel that R18,000 is an unreasonable figure because of the rise in building costs. I think this figure should be scrapped altogether.”

Among other points made were:

● In future luxury housing will only be for the very rich.

● Owners of large blocks of flats, who have borrowed money to finance construction, will be in trouble. So will the tenants because rents must increase.

● Higher rates will make it harder still for a man to own a home of his own.

● Homes with one bathroom, one garage and no servants’ quarters will be the rule in the future.

The multi-tiered interest system breaks down like this:

On all new and existing loans or balances up to R10,000 the annual rate of 18.5 percent will apply. Fin
LET WOMEN'S INCOME BE CONSIDERED

JOHANNESBURG—Women are the most productive work force in South Africa and their income should be taken into consideration when mortgage bond repayments are being planned by building societies and prospective home-owners.

This plea for a change in building society rulings was made yesterday by Mr. Martin van Achtenberg, a director of a large home building concern when he addressed a symposium on housing and housing finance organized by the Association of South African Building Societies here.

"The rule that a family should not pay more than 25 percent of the breadwinner's income in bond repayments is outdated and as the Government has already made income tax concessions for working families, I think we should building societies become realistic and accept the fact that today family planning is more sophisticated and allow a wife's income also to be taken into consideration," he said.

Mr. van Achtenberg was discussing the role of the builder and home ownership in the economy and said the high standard of living in South Africa was one of the main attractions of the country.

"It was based on a free enterprise system and this system should be jealously guarded, he went on.—(Supa.)
Rent Act changes 'a success'

John Patten, Political Correspondent

The Minister of Community Development, Mr. du Plessis, said in Johannesburg today that the results of amendments to the Rents Act had been good.

"The new provisions have now been fairly well-tested and I am happy to be able to say that the results so far, even in a time of inflation, have been good," Mr. du Plessis told the first national congress of home builders.

The congress was being held under the patronage of the Building Industries Federation and administered by the Master Builders and Allied Trades Association.

The Minister said there had been reports that the Rent Board had been inundated with applications for rent increases, in some cases to double present levels.

But the chairman of the Rent Board had disclosed that the Board had sometimes refused any increase, even in cases where the owners had applied for 100 percent increases.

Every application was dealt with on its merits and where necessary, members of the board carried out personal inspections. The majority of applications were mere formalities where owners were claiming increases entitled by law.

Such increases had included municipal rates and recent concessions agreed to by the Minister. These sometimes worked out to an increase of only 65 cents in the monthly rent of a flat.

Mr. du Plessis said: "This is ample proof that all the fears expressed when the amendments were discussed have been allayed."

Dealing earlier with the cost of housing construction, the Minister revealed the reasons why his department and local authorities were able to build reasonably-spacious 3 bedroom houses for between R7,000 and R9,700, and sub-economic houses for as little as R2,500, excluding the cost of the site.

The reasons he gave were that a large number of units were built under the same contract and departmental professionals had compiled plans after long study to provide maximum efficient residential accommodation at minimum cost.

(See Page 29)
CALL TO IMPROVE THE URBAN SQUATTER HOMES

"TWO key problems of our time involve housing — the decay of many of our great cities, and the unprecedented crush in numbers of new urban dwellers," Mr John W. Stadler, president of the International Union of Building Societies and Savings Associations, said during his visit to South Africa last week.

In the developing countries the problem is how to accommodate the ever increasing number of urban dwellers and how to improve their standard of living," he said. How planners meet these twin problems would determine for the most part, the quality of life and pace of national development throughout the world.

Mr Stadler said that in most major cities housing conditions were much worse than they need be.

The reasons are complex, but some observers think that a lack of understanding of the basic problems results in misguided policy. Housing officials set up ambitious programmes to provide unaffordable high-standard dwellings rather than meet the effective demand for housing.

"Limited public funds are spent on high priced housing for a small proportion of the population; new housing schemes can cancel each other out," he said.

Housing: A simple sum

From Roy Wilson

JOHANNESBURG. — The simplest way to determine housing requirements for the future would be to decide what percentage of the gross domestic income is to be spent on it and divide it by the number of people to be housed.

This was an idea put forward by Dr J. K. Evenwel, head of the Building Research Application Division of the National Building Research Institute (NBRI) when he addressed nearly 200 delegates to the first national congress of South African Home Builders in Johannesburg this week.

But he said the resultant figure would only show allowable expenditure per person and not take into consideration the sophisticated tastes of the families to be housed and would not allow the exercising of individual choice.

According to Dr Evenwel a survey carried out by the NBRI for the building industry revealed that some estimates previously made on housing shortages for Whites were based on incorrect information and there was no apparent overall shortage of housing for Whites.

There may be regional housing shortages, an oversupply of some types of housing and an unsatisfied demand for other types, particularly in respect of the non-family sector of the population, he said.

To help planning for the future it was essential that information on incomes and expected growth of incomes should be made available together with housing costs and the desired relationships between income and rental.

Turning to the financing of homes for the future, Dr Evenwel said the average annual investment in housing between now and the end of the century would be about R2 700-million.

This would mean the country would be required to invest the staggering sum of R87 000-million in housing its population by the year 2000 and the total assets of the building society movement were less than R8 000-million," he said.

Discussing housing costs he said an increase in the cost of money from 10 percent to 11 percent is equal to an increase of 10 percent in land and building costs and wondered how the cost of housing could be reduced if this continued.

This would bring a more economic use of land, provide better housing at a much lower cost and improve access to job centres.

Mr Stadler said he was not advocating a meditatorium on conventional home building for the low and middle-income categories.

"I only state that cities also must not neglect rehabilitation, urban homesteading and the upgrading of squatter cities as possible solutions to our increasingly acute housing problems."
likely to rise 18pc

House building costs

on correspondent
Firms offer home loans for Africans

By PATRICK LAURENCE

The “new” home ownership deal for urban Africans will release housing loan money to them from major companies, it was learnt yesterday.

Two major companies said the reintroduction of the 30-year leasehold system of home ownership, announced in Parliament by the Minister of Bantu Administration, Mr. M. C. Botha, would facilitate the granting of loans to African employees.

A spokesman for Anglo-American said: “Subject to further details it seems as if it will be easier for us to assist our Black employees.”

A spokesman for Johannesburg Consolidated Investment said: “Housing loan facilities have been available to head office Black employees since 1966 to help them purchase stand leaseholds in the townships.”

The 30-year leasehold system was abolished in 1968, and it followed “day following night” that its reintroduction would give African employees a better chance of applying successfully for loans.

The JCI scheme includes loans for building materials to improve existing houses and the building of new homes in both townships and the homelands.

The “Mayor” of Soweto, Mr. T. J. Makanya, yesterday appealed to employers of Soweto citizens to help them help themselves in the interests of good race relations.

He was “disappointed that the Prime Minister, Mr. Vorster, had not given urban Africans long lease rights.” Long leases, he said, would have been nearer the reality of the urban situation that the short lease granted.

He congratulated the Government on the concessions to African businessmen but added that homeland leaders could not boast of having achieved much “particularly as the iniquitous influx control regulations are not going to be removed.”

Even before Mr. Botha’s announcement the board had received applications for loans from many employers.

The first 30-year leasehold scheme operated from 1958 to 1967 and was introduced by the then Prime Minister, Dr. Verwoerd, as part of his site-and-service campaign against slums.

In that period about 10,000 Africans in Soweto owned their own houses and even today “not a single house in Dube” is owned by the board.

Chief Gatshe Buthelezi of KwaZulu said yesterday he was disappointed that leasehold would not be for a longer period than 30 years.

Sapa reports from East London that the Chief Minister of the Transkei, Paramount Chief Kaiser Mzwamvuha, has said the 30-year freehold leases on land and houses promised to urban Africans fell short of what was desired.

In an interview yesterday, Chief Kaiser said the concession to give urban Africans some form of permanence was nonetheless welcomed.

“It will thrill all concerned in the struggle for human rights,” he said.

It would also prove, said Chief Kaiser, that the home and rural leaders, true and real leaders of the Black people in South Africa and should be recognised as such by the doubting Thomases who advocated revolution as the means for getting freedom.

Chief Kaiser said the object was to press for removal of obnoxious regulations such as pass laws and influx control which “controlled the movement of Black people to the extent of seemingly enslaving them.

White South Africa should be educated into understanding the reality of the urban situation that the short lease granted.

“That is why the Transkei at independence will declare that racial discrimination within its borders will not be permitted.”

Chief Gatshe Buthelezi told the regulations “are not going to be satisfied with the concession given to urban Africans.”

He said Africans appreciated these responses to some of the representations made by the homeland leaders.
‘Perilous’

Black life at Knysna

KNYSNA — The living conditions of Knysna’s Black population have once again been described by the mayor, Mr. Ernest Meyer, as “perilous and highly explosive” — and this time he adds that the feeling of the council is one of absolute frustration.

In the attempt sorrowed section of this year’s annual mayoral report, Mr. Meyer writes: “It is no longer the function of local authorities to provide Bantu housing since the establishment of the Bantu Administration Board, but my council will not slacken its attempt to ensure that our Bantu residents are finally housed in a humane way,” the mayor wrote.

He added that the Bantu community, despite pleas of the council through Mr. W. Botha, Knysna’s MP, the State, Health Department and a judge of the Supreme Court.

Mr. Meyer says that three times over the years the town council has held personal discussions with members of the cabinet about the plight of the town’s Black community.

Mr. Botha, who is the State Health Department and a judge of the Supreme Court, said that the conditions of Bantu living have been described as “perilous and highly explosive” in the annual mayoral report. He added that the council has been attempting to improve living conditions in the Bantu community since the establishment of the Bantu Administration Board, but that their efforts have not been successful. The mayor stated that the council will continue to try to ensure that Bantu residents are finally housed in a humane way. Mr. Botha also mentioned the pleas of the council to the cabinet, which has not been successful in improving living conditions for the Bantu community.
Housing scheme clamp by Govt

Own Correspondent

CAPE TOWN — The Government has asked local authorities to clamp down on the private sale of houses built from National Housing Commission funds.

The Secretary for Community Development, Mr. P. Fourie, said prospective sellers with less than five years' ownership must first offer their houses for sale either to local authorities or the Housing Commission.

This is a statutory restriction aimed at preventing property speculation by people who have bought houses at reasonable costs and low interest rates because of their circumstances.

"It is not unfair to expect such an owner not to make a profit," Mr. Fourie says in a circular to all local authorities.

It is alarming, he says, that a growing number of people are not compelled by circumstances to sell, but are motivated by the profit-seeking spirit.

Investigation by the Department of Community Development showed cases where owners had been allowed to make substantial profits and in many cases, prospective sellers had been required by local authorities to find a buyer themselves.

Many people's circumstances were such that it was necessary for the dwellings to be re-sold to them.

Mr. Fourie's circular was tabled at a meeting of the Cape Town City Council's Housing Committee.
The Government’s aim in passing the Sectional Titles Act was mainly to give the consumer an alternative housing form—one that he could afford and get title to—perhaps as the first step in freeing the capital appreciation and security of home ownership. If one accepts that aim of low-cost housing, then, to date, the experiment has largely failed.

To the man in the street, assuming identical location and all things being equal, a sectional title unit should be cheaper than a conventional house. Unfortunately, this has not been the experience, particularly in town houses and cluster developments and even not in high-rise developments which have been sectionalized. Why is this so?

At the recent National Congress of Home Builders held in Johannesburg, Mr Koen attempted to answer the question, particularly in relation to units built specifically for sectional title schemes.

The first problem a developer has to face is the return on his investment and the time it takes to achieve that return, which is the availability of suitable land for sectional title schemes. Practically the only land readily available is that of low flat rights. Normally, that land’s zoning is based on the traditional concept of one building per stand with relatively high building bulk.

As such, it generally has narrow building lines and is together with the fact that you are not able to use the full building bulk in a medium density project, results in an inefficient use and relatively high land cost per unit.

Another disadvantage of using flat sites for these schemes is that the developer has to re-tile the services at his own cost and in a low-rise scheme, which implies a spread-out development, the costs are significant—more so if the land is particularly big as internal roads may then have to be built. Conventional housing has all these services supplied to each building stand.

In a sectional scheme, the developer is also faced with many additional design, building and development costs and as the schemes get bigger, there are usually higher establishment, overhead and supervision costs. In a double-storey design, further costs are incurred as a result of the sub-trades involved as well as the requirement of a structural slab.

Then, in order to achieve a measure of privacy, the units usually require some form of staggering and garden walls—all things which add considerably to cost but are essential if the units are to be sold. Mr Koen’s experience shows that on average, the increased building costs, over and above the conventional home, account for 11 per cent, so that the developer has to bear a continuous loss of interest beyond occupation until ownership is registered.

What is worse, a raising fee is more often than not paid on largish loans. As sectional units take longer to complete, the total finance applicable to an individual unit is substantially increased when compared with a conventional house which will normally be completed in three to four months.

Building societies are also partly to blame for prices being high. Due to the lack of historical information and experience, valuations for bond purposes tend to be conservative so that the developer is compelled to use a higher ratio of equity capital and that capital is tied up for a longer period.

Apart from all of these considerations, the Sectional Titles Act itself creates problems and adds to the cost of the individual units. Among these problems are:

- When is a sectional unit a unit in terms of the Act? For example, when adjoining units are joined by a carport, is the carport a common property? A clearer definition of a unit is essential.
- A sectional title register cannot be opened until the building programme is completed. Why not? It just adds to building costs which get passed on to the purchaser.
- Getting consents from the owners of real rights also takes time and thus adds to the cost in the final run. Often these consents are charged for, which adds to the cost, as well.
- The approval of the local authority has to be obtained and this can be the most frustrating and time-consuming business. Even though the Act specifies 60 days for that approval, in practice it hardly ever happens. If the local authority’s mandate was to see that the plans conform to its building by-laws and comply with the towns within the scheme, no one would object.
- Even when the local authority has approved the plans, there is no guarantee that the Deeds Office will and often the plans are returned to the owner for amendment. All this wasted time just adds to the cost of the units.

Obviously, the effect of all these delays can be staggering to the developer’s cash flow, the return on his investment and thus the ultimate cost to the buyer of the unit. Finally, the developer has to ensure that the scheme is properly managed. Until such time as the body corporate is formed, he has the ability of ensuring that the things are properly run and controlled. The cost of that operation has also to be built into his pricing structure.

So, after all that, it is not surprising that sectional title units cost more than conventional homes. What can be done to reduce costs? Mr Koen suggests sound design and efficient building and cost controls. Add to that a clearer definition of what a unit, and what can be included in it, is: a faster handling of approval procedures by the local authority; clear guidelines from the Deeds Office as to what it wants; a relaxation of the requirement regarding real right owner consent; and, finally, a realization that the building society movement that these units are in fact homes and should attract the same rates of interest as conventional houses.

That will all help a lot and, possibly, achieve the objectives.
Janson nods for black housing

GRAHAMSTOWN — The growing recognition of the permanency of blacks in white areas was highlighted at the weekend with the announcement by the Deputy Minister of Bantu Administration, Mr. N. N. Janson, that employers would be permitted to build and sell houses to their black employees in urban areas.

In an address to a National Party meeting here in which he also announced the Government's decision to phase out the passive resistance committees' drift resettlement project in the Eastern Cape, Mr. Janson said that blacks, too, had a right to live with their families in properly constructed houses.

In a speech characterized by an emphasis on the need for change in the country and balanced by repeated appeals for party unity as well as an invitation to more English-speaking people to join the National Party, Mr. Janson spoke of carrying on with the job, "even if we have to do without many of the things we have enjoyed over the past number of years, thanks to National Party rule."

"More and more, the black worker will be entering the field and we will have to consider his needs. We will have to train him so that he can be more productive for the betterment of the country as a whole.

"We have a duty to assist the black man so that he can assist his family and give opportunities to his children," Mr. Janson said.

He said a greater sense of permanency would be given to the black people and they would be given the right to transfer their rights of tenancy to those who inherited their properties.

In an impassioned invitation to English-speaking people to join the party, Mr. Janson said: "We've been fighting opposition from overseas and communists in our midst.

"May I appeal to those of the calibre of the 1820 Settlers — the English-speaking people — to come forward now while South Africa is besieged by the rest of the world and show solidarity as their ancestors did during the siege of Grahamstown, and to fight side by side with their Afrikaans compatriots."

Referring to a "growing tendency in the Transkei among some blacks — with prompting from outside — to view the coming independence of the homeland as a chance to tell whites that this is their country, now get out," the Deputy Minister said he wanted to warn these blacks that this should stop.

Turning to Left-wing groups in South Africa, Mr. Janson spoke of young men who were fighting on the border with Angol — "even for the lives of some students with big mouths who could not give a damn."

After an interjection from the floor, "kap hulle" (chop them), Mr. Janson warned Left-wing students that 180-day detention was not long enough for them. They should be locked away forever. — DDR.
SA needs 60,000 homes a year

Within five years 60,000 housing units a year must be built to keep up with White, Coloured and Asian needs.

Mr H A du Plessis, the Minister of Community Development, said this in Johannesburg today when he opened the Housing Conference of the South African Institute of Architects at RAU University.

He said he was convinced the Department of Community Development was equipped to meet the demand, provided funds were available.

"My optimism is not based on more ideals, but fact," he said.

"With 900 willing local authorities, to accomplish the target in cooperation with the Department of Community Development with its professional and administrative personnel and augmented by private enterprise, it is possible to meet the housing needs," said Mr du Plessis.

He said the provision of adequate accommodation for all racial groups was possible if the local authorities did their duty as diligently as in the past.

"Statistics show that in the past five years a total of 28,042 units have been built—an average of 19,608 units a year—and this is an increase in tempo of nine times of that between 1950 to 1980.

TEMPORARY

"It seems unbelievable but that is what has been achieved by the department with the cooperation of local authorities," said Mr Du Plessis.

Mr Du Plessis said he was not in favour of temporary solutions—squatters, site and service schemes, single rooms or shell structures—to meet housing shortages.

"There is only one answer and that is the provision of proper, low-priced housing based on the prospect that the owner of the house can improve the home if he so chooses," he said.

Experience and research by the department had proved that site and service schemes and provision of materials to build temporary shelters led to slum conditions.
Blacks to have own homes in townships

JOHANNESBURG. — The Government is finally poised to launch home ownership for Blacks in urban areas. Within weeks, Blacks will be able to apply to buy or to build homes in townships on a 30-year lease.

This follows the announcement in Parliament almost six months ago by the Minister of Bantu Administration and Development, Mr M. C. Botha.

But it seems urban Blacks will have to take out homeland citizenship before they can own their homes.

Under the new dispensation, all Black homes in urban areas will be open for purchase and land will be made available for those who want to build their own homes.

Other likely details of the scheme include:

1. Residents who want to buy their homes will have to pay the replacement value of the house and not what it cost to build originally.

   This will see the amount R1500 for the one-roomed township house and R3000 for the four-roomed house with a bathroom.

SITES READY:

1. At least 1200 sites in Imwille and other areas of Soweto are serviced and ready for immediate building.

   People will be able to advertise their houses and sell to the highest bidder.

2. Plans may be drawn up by any architect or selected from those available from the West Rand Board or organisations like the Soweto Home Improvement Action Group or Ebony Homes.

3. Ethnic grouping will stay.

Financing will be in the form of straight purchase by the buyer, assistance to an employee by his employer, loans from banks, building societies or other financial institutions, or even Bantu Affairs Administration boards.

Several homeland leaders reacted angrily to the suggestion of enforcing homeland citizenship and called it “blackmail and against the spirit of home ownership.”
PORT ELIZABETH—South Africa has only 25 years in which to double the number of its cities and towns, says Professor F. J. Potgieter, head of the Department of Town and Regional Planning at the University of Potchefstroom.

Prof. Potgieter told the annual congress of the Building Industries Federation that the South African population will have doubled by the turn of the century.

"Because every man needs a roof over his head, the doubling of the population means a doubling of the present housing. In the next 25 to 30 years, just as much housing will have to be built as in the more than 300 years since the landing of Van Riebeeck."

The statement should really be amended, he said, to read that far more housing of a reasonable standard would have to be built, because the overcrowded living conditions with which so many South Africans now had to contend would be unacceptable in an advanced society.

Prof. Potgieter said large labour forces would be needed to fulfill the tasks and vast quantities of raw materials. On present figures, the labour force alone would climb to just over 2,000,000, or five times its present size, by the turn of the century.

For planning to meet this formidable task, the Government this year tabled the first phase of the National Physical Development Plan in Parliament.

Prof. Potgieter said the document, which mainly dealt with future rural development, also included planning proposals for such areas as the Port Elizabeth-Uitenhage region, could remove much of the guesswork which had for so long plagued the building industry—particularly outside major cities.

"It may even help to provide South Africa with a much more efficient distribution of building services—of a high standard."

Phase one of the NDPD showed where on a major scale was likely to building activity on a take place.

AMENITIES

"Buildings will have to house, administrative, health, cultural and other amenities as well as the people who will have to live in these centres to man the services."

As soon as private enterprise had followed the lead from the authorities, a new cycle of construction would follow.

The suggested mode of development—Government investment initially to stimulate eventual private investment—implied an important building programme in each of the centres.

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IT may even help to provide South Africa with a much more efficient distribution of building services—of a high standard.

Phase one of the NDPD showed where on a major scale was likely to building activity on a take place.

REGIONs

Some of the 38 rural regions demarcated had principal towns which were planned to act as centres of gravity for administrative, cultural and economic activities in these regions.

"Such towns can reach an average population of 50,000 by the turn of the century," Prof. Potgieter predicted.

All the activity, concentrated in one spot, in the Plateland regions would. It was hoped, encourage private enterprise to base their businesses in these centres.
Influx control migrants to be reconsidered

29/10/75 The Argus Correspondent

BLOEMFONTEIN. — The Government is re-examining two of the most controversial aspects of separate development — influx control and migrant labour — according to the Minister of Bantu Administration and Development, Mr M. C. Botha.

Opening the annual conference of the Institute of Administrators of Non-European Affairs here, Mr Botha said a 'penetrating look' was being taken at both the migrant labour system and at influx control.

'This is to determine whether the criteria and procedures of yesterday still hold good for today and how it is possible to get rid of the unnecessary measures that are irritating and frustrating for the worker, the employer and the authorities,' Mr Botha said.

NEW ERA

There was also a new era in sight for the Black shopkeeper in urban townships, he added.

'I have already given my approval for the new directives which will cover housing and trade and my department will make these details known shortly,' Mr Botha said.

'But there are a number of necessary alterations to be made to the regulations, which must first be worked out.'

Mr Botha also gave indications of a possible new approach to other aspects of Black administration.

'Within the department (of Bantu Administration) cardinal facets of our administration are being reviewed anew, and the front we are moving on is wider than many people realise,' he said.

At the same time Mr Botha made it clear that influx control would not be summarily dropped.

'MISERY'

'Who would then take responsibility for the misery that will follow when the maximum number of people will compete for the minimum services and work opportunities in the area in which they find themselves?' he asked.

Mr Botha said note had to be made of the Government's decentralisation policy and the development of the homelands to political independence.

'This means our dealings in the White areas must be so that they contribute to and do not work against our purposes for the development of the homelands,' he said.
Giving and taking

For sheer cynicism M.C. Botha’s Department of Bantu Administration and Development (BAD) is hard to beat. With one hand it offers leasehold rights to Africans in townships in the common area; with the other it greatly diminishes the attractions of the offer by making the obtaining of a lease conditional upon taking out citizenship of some other Bantustan.

Presumably, housing rights are to be guaranteed because government has finally accepted that city Blacks are entitled to be recognised as permanent residents with some sort of social and economic security. Introducing the citizenship requirement undermines this very philosophy.

According to “tentative estimates” by Helrich Leistner and Willie Breytenbach of the Africa Institute, in their recent book, et The Black Worker of South Africa 49% of the SA born African population in towns in the common area have the demographic characteristics of a settled population. That amounts to 3.2m people.

These “permanently settled” people must surely have first claim on leaseholds. Does BAD really expect them suddenly to take out citizenship of some distant Bantustan some of them may never have seen and most of them do not want to go to?

No, Mr Botha. City Blacks are going to be very wary of taking out Bantustan citizenship. They have had far too much bitter experience of government’s attempts to keep down the number of Africans in the common area by using the pass laws to endorse them out on one pretext or another. They are likely to see the leasehold-plus-citizenship deal as yet another ruse to diminish already tenuous privileges under Section 20 of the Bantu Urban Areas) Consolidation Act.

What, for instance, will happen to those who obtain leases? Since SA generally does not allow its nationals to have dual citizenship, people who take up citizenship of the independent Transkei stand to lose their SA citizenship. In the case of Africans, SA citizenship may not be worth very much at present. But if and when the Nationalists are thrown out of power its loss could well be something every African resident of SA would mourn.

What — if any — guarantee will government give Transkei citizens holding leases that it will not one day turn them and say: “Sorry, you are now foreigners and you must sell your houses and go to your new Homeland”?

While many of the sentiments in Botha’s speech to the Institute of Admi
LOWER YOUR SITES, HE ADVISES

Mercury Reporter

SOUTH AFRICANS would have to accustomed themselves to smaller plots of land and less ambitious houses, Mr. N. B. Hiles, regional representative of the Department of Community Development, said yesterday.

This, he said, in Durban yesterday, was due to the increasing birth rate and the problem of obtaining suitable land for development in the face of opposition from those jealously guarding agricultural land and ecological environment.

In a speech at a luncheon by the Rotary Club of Durban South, Mr. Hiles said within the department there were two bodies involved in housing.

These were the National Housing Commission — members appointed by the Minister in terms of the Housing Act — and the Community Development Board, appointed by the State President under the Community Development Act.

The Commission provided funds for dwellings for lower-income groups while the Board could provide housing for any income group.

Mr. Hiles said the department was responsible for the resettlement of dispossessed persons in their appropriate group areas.

He wanted to make clear that as far as the economic and sub-economic groups were concerned, they were only resettled when alternative accommodation could be offered to them there.

Mr. Hiles said that frequently one saw opinions reported in the Press that the department were to suspend or cease resettlement; the housing shortage would not be so acute.

As far as the local scene is concerned, this reasoning is far from sound, he said.
Housing crisis worst in history
R250m NEEDED FOR DURBAN-PINETOWN

Housing: no easy solution

The SOUTH AFRICAN Government will never be able to solve the African housing problem unless Africans can be persuaded, on a massive scale, to buy their own homes.

This was said by the Under Secretary in charge of housing in the Department of Bantu Administration and Development, Mr. E. A. Johns, last week.

During a long interview in Pretoria, Mr. Johns made it clear that the Government knows what is needed, but has no overnight solutions. The stumbling blocks are money, the Government, now in power for 27 years, will probably not admit it, but it is obvious that it started its housing program, at least in earnest, too late.

Mr. Johns disagreed with Dr. Masudorp's estimate of 260 million. He says that to solve the immediate problem in the Pinetown - Durban complex, it would cost about R250 million.

Taxes

Given the present situation and with the best will in the world the Government cannot house all the Africans who need housing in the country unless it cuts back on all other priorities and taxes the white population a great deal more heavily than it does now.

It can be argued that forward planning 15 to 20 years ago was deficient, but Mr. Johns feels: 'Nobody then could have dreamed of the industrial expansion this country has experienced in recent years. With this very rapid expansion has come an equally rapid increase in the urban African population."

"Looking at your area alone, for instance, shows that there were about 57 factories in the Pinetown - New Germany complex in 1966, there are now 650." He said the Government knew the situation was critical. Its investigations have shown that the Pinetown - New Germany area has accommodation for 1900 single employees alone. The area also needs family housing for 60 000 people.

"We've also have to do something about the slum conditions in Clermont township."

Critical

Critical

In Durban at least 29 000 employees need single accommodation and nearly 38 000 families, between 160 000 and 200 000 people, must be housed and this does not consider the labour reservoirs south of Umbumbulu.

To solve this grave housing shortage, which does not take into account natural population increase, will cost about R260 million. He noted, in passing, that building costs have gone up by one to three percent monthly.

Startled

When confronted by Dr. Masudorp's estimate of 60 000 people in the Durban Metropolitan Area (DMA) in need of housing, Mr. Johns simply looked startled.

He agreed that the department's plan to spend about R40 million in Natal this financial year — R15 million in the DMA — was inadequate when related to need.

Echoing his boss, Mr. I. P. van Onselen, the Secretary of the Department, Mr. Johns said: "The annual amount of money made available to my Department by the Treasury determines what amount can be spent on any project during the year."

He pointed out that there was more to building a township than providing houses. Nearly R3 million was spent at Umlazi this year, but he added that only a little over R5 million was spent on ten houses.

"We've also have to do something about the slum conditions in Clermont township."

The Durban Metropolitan Area (DMA) "is thought to present the most serious housing problem in South Africa," said Mr. Johns, "and the Government was not devoting sufficient funds to housing."

Mr. Johns was adamant that topography was one of the most serious obstacles in the DMA. "Why, at KwaMashu (near East London) we spent R2 800 000 and built 600 houses.

The Department intends — provided the money is available — to spend R10 million in Umlazi in the next three years and R11 million at Ntuzuma. It also plans to spend R1 million a year for the foreseeable future to "upgrade Clermont township."

For obvious political reasons South Africa is not about to adopt a deliberate policy of housing Africans in shacks. There is no official approval for the thousands of shack towns that exist in urban areas at present.

Alternatives

What are the alternatives? Mr. Johns said the Building Research Institute, in the Department, is investigating low-cost housing in urban and non-urban areas.

"The CSR is going into high rise and cluster housing for the Department, and we are waiting for their advice."

"We have laid stress on low-cost housing because we are aware of how much the cost of housing is determined by the rents Africans can afford."

At the same time the Department is launching a campaign to encourage homeownership at all levels. Part of the campaign includes a plea to employers to help their workers buy or build their own homes in "homelandships."

Mr. Johns pointed out that "the houses we built at Umhlanga cost R2 200, for instance, can be bought by Africans for R2 000. Once they have bought them they can upgrade and extend as much as they like."

He added: "I don't believe the Government can solve the problem if it has to supply all the housing, and I would like to point out that South Africa is as no means alone in this field."
Fast roofs over waiting heads

TONY VAN DER WATT of The Star’s Pretoria Bureau has seen a building method which could be the answer to the housing shortage in the townships.

A new labour-saving house building method being put into operation by the Bantu Investment Corporation, for workers on its Zebedela Citrus Estate, holds important possibilities for meeting the Black and Coloured housing backlog in urban areas.

Using an American method known as the Con-Tech system, BIC officials showed reporters how they were erecting two and three-bedroomed houses, with a lounge-dining room, kitchen and bathroom, for about a quarter of the cost of building similar houses in the area with conventional methods.

A single team of workers under training was completing one house a week, and it was planned to double this rate when the team was fully trained.

FOUNDATION

The system calls for a reinforced concrete floor as the basis and foundation. Water pipes and electricity ducts are then installed, shuttering erected, and concrete piped in from a centrally-situated mixing and pumping station.

After the shuttering is removed, the house is covered with canvas for a few days to allow the concrete to cure. All that then remains is for the roof to be put on, windows and doors to be installed, and for finishing touches to be added.
Railway drive to house workers

THE Railways would leave no stone unturned to fulfill its obligations towards its Coloured personnel, Mr. J. C. J. Joubert, Western Cape system manager of the SAR, said yesterday.

Mr. Joubert was addressing railway staff at a handing-over ceremony of 39 ownership houses for Coloured railway personnel at Kraaifontein.

Mr. Joubert said the main problem in providing accommodation for railway staff was the question of buying plots to build houses.

He said provision had been made so far for Coloured workers at Kraaifontein (39 houses), Tielies (four houses), Athlone (two houses), Noodloofacht (four houses), Stellenbosch (one house), and Beaufort West (one house). Two houses had also been provided at Rylands for African staff.

There were also 49 houses at Retreat, previously occupied by White railway staff, which were now also available for Coloured workers while another five houses were being built at Worcester.

TRIBUTE

Mrs. Althea Jansen, the executive chairman of the Coloured Representative Council, who was a guest speaker at the handing-over ceremony in Kraaifontein, paid tribute to the Railways for providing houses for its staff.

"Housing is very close to our hearts and it is a very important aspect of our community's security and way of life," she said.

Mr. Adams, a Coloured Representative Council member for the area, said he refused to attend the handing-over ceremony because it was against his principles to be present at a function with Mrs. Jansen.

"I refused an invitation to attend the function because Mrs. Jansen has frustrated the aspirations of our people," he said.

"But I want to commend the Railways for what it is doing," Mr. Adams said.

staff and tutors. Comment

more or fewer tests? Essays and

PS 23.9.1975
MITCHELL'S PLAIN, the largest Government-sponsored Coloured housing project undertaken in the country, will be open for inspection to Coloured potential home buyers from next Monday.

This was announced by Mrs E. Stott, chairman of Cape Town City Council's housing committee, during an inspection tour yesterday.

Coloured leaders who visited Mitchell's Plain on the inspection tour paid tribute afterwards to the authorities for establishing a showpiece housing project for the Coloured community.

The tour was conducted by the executive committee of the City Council to give members of the Coloured Representative Council and members of the non-White management committees under the council's jurisdiction, a preview of Mitchell's Plain.

BEST PROJECT

Mrs Althea Jansen, executive chairperson of the CRC, said:

"This is the best housing project I have so far seen for the Coloured community.

"It is more than just a housing project — it is a city with all the necessary amenities for our people," she said.

Mr E.M. ('Baba') Essop, the CRC member for Mitchell's Plain, said the project was something worthwhile.

"It is the first time the authorities have taken the trouble to establish decent homes for our people and provide all the necessary amenities before our people occupy houses in a project," he said.

Mr Arthur Stanley, the CRC member for Lisselton, said the project was "well done by modern standards."

Mr I.J. Stober, president of the Association of Management Committees of the Cape, said: "It is a good housing project for home ownership schemes."
Plan for more flats at Wentworth

THE DEPARTMENT of Community Development is planning to erect a further 60 flats for economic income groups at Wentworth next year.

The department has just completed a development of 328 flats at Wentworth at a cost of R5,000,000 — some of which are now occupied.

They have also just acquired a large tract of land in the same area which will be subdivided and sold as individual plots for private development.

Last week the department invited Weekend Property and Home to inspect some of their recently completed apartments.

We were shown flats occupied two weeks ago by families with a monthly income of not more than R400. The two bedroomed apartments are let at between R43 and R44.50 and the three bedroomed units at R51.40.

The apartments were spacious, airy and reasonably well finished off. Although some were spick and span and neatly furnished others were already beginning to show signs of wear. There was also graffiti scrawled on outside walls in some places.

"We have a tremendous maintenance problem," said a spokesman for the department. "In some places we have replaced up to 100 broken window panes a month. Not all the occupants are destructive though. It just depends who they are."

Weekend Property and Home was also shown a new shopping centre in Austerville Road provided for traders by the department.

The old war-time buildings were converted this year into nine shops including a butchery, restaurant and supermarket, three market stalls, doctors' consulting rooms, flats and offices. The cost of the renovations amounted to R108,287.

Mr. N. B. Hiles, regional representative of the department said: "These shop keepers were previously housed under very unfavourable conditions in garages and outbuildings dotted about the area. We have now given them a centralised trading area at rentals they can afford."

The department, in conjunction with the Durban Corporation is busy reclaiming a large piece of land in Tara Road which will be used as a recreational area for Wentworth residents.
State-aid homes would cause massive debt

ANY plan to solve the Republic's future housing problems with large-scale State-aided 'council-house' schemes will not only turn South Africa into a nation of tenants but saddle taxpayers with a massive long-term debt.

This prediction comes from Mr Martin van Achterbergh, chairman of the Home Builders' Division of the Witwatersrand Master Builders' Association. He was commenting on a recent London report that it ultimately costs £389 000 to build the average three-bedroomed council house in the British capital.

Recent funding statistics for State-aided housing in Britain gave a clue to the main weakness of such policies. Money for council-housing schemes was borrowed by local authorities for 60-year periods and longer. At current rates of interest the burden of servicing and redeeming these loans were 'mind-blowing,' especially for taxpayers.

'A staggering R389 000 for a single three-bedroomed cottage in London and R144 000 for one in low-cost South Wales seems a criminally wasteful way of housing any nation,' said Mr Van Achterbergh. 'It would be interesting to know the final cost of a sub-economic or economic home in South Africa.

'For over two decades the South African Government has financed the building of sub-economic and economic houses,' he said in Johannesburg. Recently, departmental heads and housing theorists have been hinting at extending State-subsidised housing to families higher up the income ladder, as rising costs priced homes beyond their reach.'
40 people in a small house

PRIVACY is an unknown word and experience to Magdalene Matlou, a 61-year-old widow who lives in her second son's minute house in Dobsonville, Soweto.

The weary, expressionless look on her face mirrors her life. She shares the two-bedroom house with her five daughters, three sons, sons-in-law and daughters-in-law and 29 exuberant grandchildren.

At night the small, semi-detached, four-roomed house sleeps more than 40 people. There is no bathroom and the toilet is outside at the back.

Magdalene gets up each morning at 5 am, makes the enormous brood a breakfast of mealie meal.

Of her 29 grandchildren, 10 go to school in the nearby township. School starts at 8 am. They leave the house on foot at 6 am to get there on time.

FOOD

Magdalene's sole livelihood is that derived from her second and third sons. The latter has just bought a car and hi-fi radio and the former is paying off the house.

Each child is given money every day for food. The bigger children get 10c and the smaller 5c each. Just enough to buy a fat cake and stop the hunger pangs.

The mammoth daily chore of washing is done by machine. Her daughters and daughters-in-law, help with this, clean the house and do the shopping. Some of them work too. Two are shop assistants and another works at a dry-cleaning.

Magdalene cooks lunch and dinner for the brood on a coal stove. The menu stays the same: porridge. She also has a refrigerator. It's old — but it works.

By about 8.30 pm the daily chores have taken their toll on Magdalene's ebbing strength and she goes to bed.

For the past 11 years an Indian doctor has been renting one of the rooms for a few hours each day as a surgery. On average he sees 20 people a day. But this month he will have to leave as he is no longer allowed to work in a Black area.

Before marrying, Magdalene, one of 12 children, lived on a farm. Her father was a farm labourer. Some of her brothers and sisters had a smattering of an education. They could read and write — but she is illiterate.

Magdalene Matlou and her family are among the less privileged of Soweto. But there are a multitude of other families who do not have the luxuries of a stove, washing machine, refrigerator, radio or car. They are lucky if they have a stick of furniture and a roof over their heads.
It's genocide, say Coloureds

8/1/76 RDM

Own Correspondent

UPINGTON. — The Government's housing policy was yesterday described as 'refined dictatorship' and 'civilised genocide' by Labour Party leaders in an angry discussion at the party's annual congress in Upington.

Delegate after delegate described housing shortages and bad housing conditions in the areas in which they lived.

The party's deputy leader, Mr. David Curry, told delegates: 'It is important for us as an oppressed people to remember that we do not live in a democratic society. We are living in a refined dictatorship and we have no effective say in any matter regarding housing.'

'This lies completely in White hands. Any say we may have is purely advisory or consultative.'

He said Coloureds as a community should fight continuously for home ownership. They should fight to convert schemes where houses were let into a scheme where tenants could buy houses from the local authorities.

Mr. Curry also stressed the importance of housing contracts in Coloured housing schemes.

There were cases in some municipalities where the contract stipulated no liquor might be brought into a municipal housing scheme.

'The man may drink in the local bar, buy at the bottle store, but he may not drink in his own home.'

In some cases housing contracts allowed people to own the house in which they lived but not the ground on which it stood. Some municipalities had a permit system for entry into a Coloured housing scheme.

The party's leader, Mr. Sonny Leon, accused the Government of practising civilised genocide on the Coloured people by its housing planning.

He said it was noteworthy that whenever an area had to be expropriated for development it was almost always land owned by Coloured people.

The Department of Community Development had become the country's biggest estate agent. The department would pay compensation of R18 000 to a Coloured for a property and later the same property would be sold for R75 000.
Cost of homes to keep rising, says report

CAPE TOWN. — About 10 per cent more will be spent on new houses this year — but as building costs will increase an estimated 12 per cent, an absolute drop is expected in real terms, the Bureau for Economic Research at the University of Stellenbosch says in a report published yesterday.

The bureau’s report on business conditions in the building industry lists factors which will make it more difficult for new-comers into the market to acquire a new house: “During the first half of 1976 at least, and most probably during the whole year, the real standard of living per capita will drop, which will make it so much more difficult to acquire housing for new entries into the market.

Although the total demand for all building activities will probably decrease in real terms, building costs will continue to increase, in other words, a financial outlay to acquire a housing unit will continue to increase.

“It is expected that long-term interest rates will remain high. It cannot be foreseen that the loan rates of building societies will drop in 1976.”

These had to be weighed against the factors that available accommodation in both houses and flats was largely occupied, that the growth of population and the increase in immigration would inflate the demand, and that the availability of loans from building societies would be less of a problem than during the first half of last year, at least.

“Much attention is justly paid to the provision of housing for non-Whites.

“Since the erection of private housing units is mostly done for Whites, care should be taken not to allow shortages in housing for this population group. It would appear as if the greatest problem in urban areas may arise among that group for which neither the Government nor private developers provide any longer.” — Sapa.
Interest subsidy on housing loans: Widows

*48. Dr. A. L. BORAIN asked the Minister of Community Development:

(1) Whether his Department has given a ruling on widows' eligibility for the interest subsidy on housing loans; if so, (a) what is the ruling, (b) when was it introduced and (c) for what reason;

(2) what is the position of widows who received subsidies prior to the date on which the ruling was given.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) Yes.

(a) and (c) That widows who already occupy a dwelling in respect of which a subsidy was paid, continue to receive it but widows without dependants who apply for new subsidies do not qualify because they are single and unibad "persons are specifically precluded.

(b) When building societies raised the matter quite recently as a result of a previous arrangement

(2) They will, in terms of the decision quoted above, continue to receive the subsidy.

Dr. A. L. BORAIN: Arising out of the hon. the Minister's reply, it be aware that when inquiries were made of the relevant department in Pretoria, a very different ruling was given and the widow concerned was informed that she was liable for the subsidies which she had received since 1970.

The MINISTER: That opinion was given as the result of legal advice received by the department, but as I have stated in my reply, the matter has been rectified since and the previous position obtains.

Mr. H. H. SCHWARZ: Further arising out of the hon. the Minister's reply, is any consideration being given to the payment of a subsidy to widows who have not previously owned property, but who have children?

The MINISTER: The hon. member has heard my reply, but obviously he has difficulty, and I understand that it is clear from my reply that widows with dependants are treated as people who qualify for the subsidy. Only widows who have no children are treated as single persons.
Mortgage interest for houses jointly owned by husband and wife

*17. Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

Whether his Department has given a ruling on the 2 percent subsidy on mortgage interest for houses up to R30,000 in cases where the house is owned jointly by husband and wife; if so, (a) what is the ruling, (b) what is the reason for it and (c) when was it introduced.

The MINISTER OF COMMUNITY DEVELOPMENT:

Yes.

(a) and (b) It was initially indicated that these persons did not qualify for subsidy because such cases were regarded as if in partnership which is precluded from subsidy.

(c) This decision has however already been rectified with retrospective effect and subsidies are therefore payable.
LUXURIOUS? NOT SO, SAY ECONOMISTS

The Argus Correspondent

Johannesburg. — It is a misconception that all South Africans tend to spend heavily on luxurious housing and have been doing so to an increasing extent over the past few years, say two economists.

This is the view held by two Johannesburg economists, Dr. Peter Kerbel and Mr. Yehuda Uziel, who have completed an extensive investigation into family purchases of new houses on the West Rand and Pretoria over the past 15 years.

They found that White South Africans were comfortably housed by international standards, and they disagreed with the view currently expressed that these standards were out of proportion to the general level of prosperity in the country.

In the areas surveyed it was observed that expenditure on housing had been somewhat restrained.

Lower standards

Financial assistance and data was provided by the United Building Society which stresses the views expressed are those of the researchers and don't necessarily represent those of the society.

One of the conclusions reached was that the typical home buyer has increased his expenditure relatively to his income, particularly in the lower income brackets, but in the upper and middle income brackets, the purchasing level has remained fairly static.

Misconception

From figures taken out by the survey which have been deflated for the high rate of inflation in housing costs and strongly affected by rising land prices in the areas investigated, the survey showed that housing standards probably tended to decline.

The two researchers hold the view that official policies based on the view that housing standards have been rising quickly are probably rooted in a misconception.

The survey has shown that bond credit was usually the major factor which determined the level of family expenditure as far as housing standards went, but as its impact was not stable, the policy restricting access to credit has limited housing expenditure to an extent which could not easily be predicted.

Some of the luxuries which have become common in recent years appear to have been more than offset by reductions in other aspects in overall standards.

For example, second bathrooms can be set off against smaller floor areas, while fitted carpets appear to have replaced the more expensive types of traditional flooring.

While second garages are classified as commonplace, the reason for them say the researchers is because housing has moved so far away from the inner city areas.
Applications for review/determination of rental or residential accommodation

60. Mr. J. G. MURRAY asked the Minister of Community Development:

(1) What was the number of applications for review or determination of rental of residential accommodation (a) submitted and (b) determined during the period 1 June to 31 December 1975 in the areas of jurisdiction of the (i) Cape Town, (ii) Johannesburg, (iii) Pretoria, (iv) Durban, (v) Port Elizabeth and (vi) East London Rent Board;

(2) how many such applications were pending in each such area as at 31 December 1975;

(3) what was (a) the total number of dwelling units involved, (b) the average increase requested and (c) the average increase approved in each area.

The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th></th>
<th>(i)</th>
<th>(ii)</th>
<th>(iii)</th>
<th>(iv)</th>
<th>(v)</th>
<th>(vi)</th>
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<tbody>
<tr>
<td>(1) (a)</td>
<td>1926</td>
<td>4362</td>
<td>707</td>
<td>239</td>
<td>302</td>
<td>168</td>
</tr>
<tr>
<td>(b)</td>
<td>1326</td>
<td>1947</td>
<td>585</td>
<td>239</td>
<td>285</td>
<td>148</td>
</tr>
<tr>
<td>(2)</td>
<td>600</td>
<td>2415</td>
<td>122</td>
<td>—</td>
<td>17</td>
<td>20</td>
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<tr>
<td>(3) (a)</td>
<td>9376</td>
<td>38703</td>
<td>6338</td>
<td>5832</td>
<td>1766</td>
<td>993</td>
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<td>(b)</td>
<td>35.6</td>
<td>25</td>
<td>16.3</td>
<td>22.85</td>
<td>55.93</td>
<td>16.98</td>
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<tr>
<td>(c)</td>
<td>20.4</td>
<td>17.5</td>
<td>0.15</td>
<td>11.76</td>
<td>36.53</td>
<td>16.12</td>
</tr>
</tbody>
</table>

Actual data in respect of (3)(b) and (c) above cannot be furnished unless literally thousands of files are scrutinized which will take many man-hours. The data furnished are based on sample tests which were taken at random.

These increases naturally cannot be regarded as annual increases because rents of many dwellings remained unchanged for several years.
'Cut-cuts' homes show planned

DEREK SMITH: Property Editor

A MAJOR homes exhibition designed to show how costs can still be contained in an inflationary era, will open to the public for 17 days from May 1.

To be called the "Today's Home for Today's People Exhibition", it will be held in the picturesque Roodepoort township of Willowpark Extension 5, with each builder restricted to a maximum price of R22,000.

This will not include the price of the stands which will be 1,000 sq metres on average with an additional cost content of R7,000 apiece.

Organiser of the exhibition is the Roodepoort Panorama action group, an organisation consisting of the local municipality and local businessmen, which has been formed specifically to promote Roodepoort.

The exhibition is just one of the group's ventures. Other plans include a permanent building exhibition, organised bus tours and a series of competitions in which stands can be won.

Price limit

The brief to the 13 participating builders was unequivocal: produce homes with an upper price limit of R22,500 and guarantee (apart from cost escalations) to supply at least 10 others at the same price if requested to do so. The homes were restricted to a maximum size of 140 sq metres with a 50 sq metres limit on outbuildings.

The big selling point of the exhibition will be to demonstrate how costs can be cut.

An important reservation, of course, is that standard and quality should not be sacrificed in the process.

Just how successful the builders will be remains to be seen. Each company, naturally enough, has its own secrets. But some general ideas which have come out of the exhibition so far are to cut down on kitchen units and provide pantries as alternatives to do away with servants' quarters.

Assembly line building, so successful in large schemes, cannot be applied in this instance, where each house will be a "one off" for the exhibition even though the same design could be used elsewhere.

The illustration we publish here gives some idea of what has been achieved by Chris Coetze Construction, one of the participants. For R22,000, excluding cost of stand, driveway and garden, 136 sq metres of space has been provided in the main house with 43 sq metres of outbuildings.

Compactness

That gives an all-in cost of R122,80 a sq metre (R11,42 a sq ft in old terms) which doesn't look at all bad considering there are three bedrooms, two bathrooms, study and patio as well as wall-to-wall carpeting throughout the house except for entrance hall and passage where Spanish tiles have been used.

"Compactness and total utilisation of floor space are given as the major means of cost saving.

Each of the 13 builders will be offering a product with his own brand of cost savings built in. There is also a thought in some circles that smaller builders can do the job cheaper because of lower overheads.

But then Schachat Cullum, the biggest home builder in the country, will also be on view at Willowpark with a few thrifty ideas of its own.

For exhibition purposes, the homes will have swimming pools as optional extras but each builder will have to provide a detailed price list (including furniture and instant lawns) to ensure that the public is not misled.

The 13 builders participating are: Schachat Cullum, Zotos Bros, Thorn-Tree Homes, Contimbric, Snoops Builders, G. Sigma Homes, Ken Ville Homes, Erenas, Jons, Excelt Homes, G. Zylstra, Chris Coetze Construction, Delarey Construction and S.S. Woning.
28. Mr. L. F. WOOD asked the Minister of Community Development:

(1) What was the estimated number of houses for White, Coloured and Asiatic persons, respectively, in the province as at 31 December 1975?

(2) How many houses were made available for occupation by persons of each race group in each province during 1975 by (a) his Department and (b) local authorities.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) Houses for each race group and province are as follows:

<table>
<thead>
<tr>
<th>Province</th>
<th>Whites</th>
<th>Coloured</th>
<th>Asiatics</th>
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<tbody>
<tr>
<td>Cape Province</td>
<td>2,300</td>
<td>45,000</td>
<td>1,600</td>
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<tr>
<td>Transvaal</td>
<td>2,500</td>
<td>6,500</td>
<td>2,100</td>
</tr>
<tr>
<td>Natal</td>
<td>1,300</td>
<td>5,000</td>
<td>1,000</td>
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<tr>
<td>Orange Free State</td>
<td>600</td>
<td>1,300</td>
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</table>

(2) The number of houses made available for occupation by persons of each race group in each province during 1975 are as follows:

<table>
<thead>
<tr>
<th>Province</th>
<th>White</th>
<th>Coloured</th>
<th>Asiatic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Province</td>
<td>276</td>
<td>74</td>
<td>158</td>
</tr>
<tr>
<td>Transvaal</td>
<td>1,619</td>
<td>10,436</td>
<td>124</td>
</tr>
<tr>
<td>Natal</td>
<td>511</td>
<td>258</td>
<td>232</td>
</tr>
<tr>
<td>Orange Free State</td>
<td>22</td>
<td>126</td>
<td>951</td>
</tr>
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</table>

For the information of the Honourable Member it may be mentioned that on 31 December 1975 there were also 2,626 dwelling units for Whites, 11,819 dwelling units for Coloureds and 1,794 dwelling units for Asians under construction in the Republic. In addition there are 10 schemes which have already been approved but for which funds, as a result of the current monetary position, could not yet be made available.

I must also add that the term "housing shortage" is a relative one because shortage may be interpreted as a reference to someone who has accommodation but who would like to have better accommodation or to someone who lives in a shack or to an occupant of a structure which cannot at all be called a house.
11 FEBRUARY 1976

Hansard 3, 123

Housing

Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

1. What was the estimated shortage of houses for each race group in each province as at 31 December 1975?

2. How many houses were made available during 1975 for occupation by persons of each race group in each province by (a) his Department and (b) local authorities.

The MINISTER OF COMMUNITY DEVELOPMENT:

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<td>2 500</td>
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<td>Natal</td>
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<td>5 600</td>
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<td>Orange Free State</td>
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In addition to the above there are large schemes which have already been approved but for which funds, as a result of the current monetary position, could not yet be made available.

I must also add that the term "housing shortage" is a relative one because shortage may be interpreted as a reference to someone who has accommodation but who would like to have better accommodation or to someone who lives in a shack or to an occupant of a structure which cannot at all be called a house.
The MINISTER OF FINANCE:

As the matter is still being investigated thoroughly by the Committee of the Johannesburg Stock Exchange, in consultation with their legal advisers, I cannot indicate at this stage whether legislation in this regard will be necessary.

Economic/sub-economic housing

302. Mr. H. MILLER asked the Minister of Community Development:

(1) What funds were available to his Department as at 31 December 1975

(2) What funds were expended and/or allocated by his Department for the building of economic and sub-economic housing as well as housing for the aged during the nine months ended 31 December 1975 in respect of each race group in (a) Cape Town, (b) Durban, (c) Pretoria, (d) Kimberley, (e) East London and (f) Bloemfontein

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) R13.6 million.

(2) The figures in (2) above are in respect of the calendar year, 1975.
CUTS HIT BUILDING INDUSTRY

By Marion Burnett

THE South African construction industry, already suffering from a slow-down in the private sector, faces an increasingly difficult future with the extensive cuts in proposed Government building projects.

Increasing unemployment and a greater incidence of firms facing liquidation are seen as inevitable results of the curbs on Government expenditure.

The recent announcement by the Government that the Department of Public Works has postponed 180 building projects to the value of R185-million for periods ranging between six months and two years and cancelled services valued at R88-million has sent ripples of alarm through all sectors of the building industry and related fields.

This week Cape Town architects met informally to discuss the situation. Firms that rely heavily on Government projects for work fear forced staff retrenchment and it is known that some architects have already warned their clients that they might lose their jobs.

CONCERN

The general secretary of the Building Workers Union, Mr. R. G. Simmons, this week expressed serious concern, adding that small contractors would be hardest hit.

Mr. D. E. Baker, managing director of the Murray and Stewart group of companies, outlined the possible ramifications of the cutbacks.

He said that construction could not escape being affected by the Government's anti-inflation programme, particularly as it was being superimposed on an already difficult situation facing the industry.

These difficulties included a slow-down in business from the private sector recently because of a degree of overbuilding, problems with bonds and fears of rent control.

INFLATION

The high inflation rate has had a bearing on all of these, he said.

The Government's decision to cut the allocation of funds for building projects for the coming financial year from R115-million would have a greater impact because the Government as a client had represented an ever-increasing percentage of the market in recent years.

The smaller contractors are likely to feel the effects more sharply and dramatically than the larger firms,' Mr. Baker said.
State employee: Housing loans

360. Mr. L. G. MURRAY asked the Minister of Community Development:

(1) (a) What total amount in housing loans has been paid in or on behalf of State employees from 1 April 1975 to date and (b) what is the number of employees involved;

(2) what amount has been paid by the State to subsidize interest on housing loans granted by building societies since 1 April 1975.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) (a) The Department of Community Development does not grant housing loans direct to officials. Loans are granted to borrowers by building societies and at present the Government pays 20% of the loan amount as collateral. For the period 1 April 1975 to 31 January 1976 the collateral amounted to R4294854. Since 1 December 1975 the Department of Post and Telecommunications pays its portion of the collateral responsibilities direct to the building societies.

(b) For the period 1 April 1975 to 31 December 1975 2026 loans were involved.

(2) For the period 1 April 1975 to 31 January 1976 an amount of R18689745 was paid in respect of subsidies on building society loans.

Hansard 6 col 1455
2/3/76
Economic/sub-economic housing

374. Mr. H. MILLER asked the Minister of Community Development:

(1) How many families in each race group were on the waiting lists for economic and sub-economic housing, respectively, in (a) Cape Town, (b) Durban, (c) Johannesburg, (d) Pretoria, (e) Pietermaritzburg, (f) Port Elizabeth, (g) Kimberley, (h) East London and (i) Bloemfontein as at 31 December 1975?

(2) When is it expected that housing will be made available to these families in each of these categories.

The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th></th>
<th>Whites</th>
<th>Coloureds</th>
<th>Indians</th>
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<tbody>
<tr>
<td>(a)</td>
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<td>1 540</td>
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<tr>
<td>(e)</td>
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<tr>
<td>sub-economic</td>
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<tr>
<td>sub-economic</td>
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<td>251</td>
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(2) Each year housing is provided with regard being had to available funds. It must, however, be mentioned that the figures represent waiting lists kept by both the Department and local authorities and that duplication of waiting lists is general. It is an absolutely impossible task to arrive at a logical conclusion in connection with housing needs by merely taking the sum total of the waiting lists into account. Not only does a waiting list soon become obsolete but it has been my Department's experience over a long period of time that applicants usually have their names added to the Department's list as well as the lists of all the local authorities in the vicinity, which naturally brings about large-scale duplication of applications. Many also have their names added to lists at the same body, e.g. a local authority, for renting as well as for purchasing a dwelling. Many persons who are well housed but through financial or various other reasons require other or less expensive housing or who wish to reside in another vicinity, also place their names on waiting lists. As a rule, numerous persons whose names also appear on waiting lists, are reasonably housed and it does not indicate that an immediate housing need exists in respect of them.
Govt calls for less spending on housing schemes

RDM

2/8/76.

Staff Reporter

THE Secretary for Community Development, Mr. L. Fouche, has warned local authorities not to overspend on allocations made to them for housing programmes.

The department has sent a circular to municipalities throughout the country telling them that “Until further notice” they may not accept tenders made for any of their subecono mic, economic, Coloured, Indian or other housing schemes on their programmes.

This did not mean that there would be a cutback on spending, Mr. Fouche said yesterday. “I have warned local authorities not to overspend on their allocations.”

The circular has also given the go-ahead for actual planning of projects which Mr. Fonche said again showed there would be no cutbacks.

However, informed sources in Pretoria have interpreted the move as an interim measure pending this month’s Budget, in which there are likely to be heavy cuts on housing expenditure subsidies and allocations.

The chairman of Pretoria’s management committee, Mr. Phillips Nel, confirmed that the circular had been received. He said the current work in progress on housing would go ahead as scheduled, but declined to comment on the contents of the circular.

The Johannesburg City Council is still waiting for the circular.

“We are expecting a cut in our housing loans,” said a council spokesman. “We would certainly be very disappointed if the cut is a large one.”

The council’s Coloured and Asian division chief, Dr E. Jancee, has previously said that in Johannesburg’s Coloured areas alone, at least 2,000 housing units would have to be provided annually to keep the backlog down. He was not available for comment yesterday.

Mr. I. F. H. Mayet, the SA Indian Council member in charge of housing, said that far from there being any cutback, housing expenditure should be further increased.

The Rev. Allan Hendricks, national chairman of the Labour Party, said the Government was presently preoccupied with security matters.

“The best way to provide for security is a people satisfied with housing matters,” he said.
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<thead>
<tr>
<th>Year</th>
<th>Average Monthly Total Wage by Economic Region</th>
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<td>Year - 1972/73</td>
<td>FACE - AFRICAN</td>
</tr>
<tr>
<td></td>
<td>FACE - DOMESTIC</td>
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The table shows the average monthly total wage by economic region for different years. The data are presented in a format that requires analysis and interpretation for a complete understanding.
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<thead>
<tr>
<th>Type of Farm Employee - Regular</th>
<th>Average Monthly Total Wage For All Economic Region</th>
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Year: 1972/73
Applications for increases under Rents Act

423. Mr. T. ARONSON asked the Minister of Community Development:

Whether any increases were applied for under the Rents Act during the last six months of 1975; if so, (a) how many applications were (i) made and (ii) granted, (b) what was the (i) highest and (ii) lowest percentage increase allowed and (c) what was the average increase allowed.

The MINISTER OF COMMUNITY DEVELOPMENT:

Yes.

(a) (i) 12,601.

(ii) 11,893.

(b) (i) 710,625%.

For the hon. member’s information it should be mentioned that this high percentage is attributable to the fact that an application for a rent increase in respect of this house was last made as long ago as 1942.

(ii) 0.125%.

(c) 23.32%.

YEAR = 1972/73

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YEAR = 1972/73
Property Mail

Home standards plunge in SA

DEREK SMITH: Property Editor

HOUISING standards are dropping rapidly throughout South Africa. A Property Mail investigation this week has shown that a buyer in January last year got about five per cent more house than the buyer in January this year who paid the equivalent price.

And taking it over complete consecutive years, buyers in 1974 were asking for, and getting, about R1 000 more house than their 1975 equivalents.

These conclusions based on official "plans passed" allow for the rapid rise in building costs over the past few years and show, in real terms, that the average home-buyer today is far less ambitious than the man who bought a new house in previous years.

The survey has been based on official figures issued by the Department of Statistics and the conclusions bear out to some extent a recent study commissioned by the United Building Society.

This investigation appeared to indicate—even if it was in a tortuous way—that new buyers were accepting less in their homes than their predecessors in recent years.

The trend will no doubt delight the Government which has been urging homebuyers for several years to set their sights lower when choosing a new home.

In analysing the actual figures, the most important aspect to bear in mind has been the increase in construction costs. Estimates over the last two years have varied between 15 per cent and 18 per cent.

Using three alternatives, the actual position in table form is shown above.

The conclusions, for those who are not too good at figures, are that the man who bought a new house for an average of R19 331 in 1975 was getting less house than the man who paid an average of R17 865 the year before.

Just to maintain the previous year's standard, he would have had to pay R20 110 if the rise in costs over the year was 15 per cent, R20 648 if costs rose by 16 per cent and R21 187 if the rise was 18 per cent.

These figures refer to the value of plans passed, but a look at the actual buildings completed in January, 1975 and January, 1976 is even more revealing.

In January, 1975, 1 413 dwelling houses were completed at a total cost of R25 858 800—an average of R19 086 per house. In January, 1976, 1 288 houses were completed at a cost of R24 206 000—an average of R18 578.

Bought in January, 1975, would have been worth 15 per cent more, or R21 940 in January this year.

This year's figure of R18 705, therefore, compares with R21 940—a real drop of R3 234.

Without analysing the official figures, leading builders are able to confirm these conclusions.

Mr Blair Ewing of Schachat Cullum, for example, says the company's experience is that the average house price at the moment is running about the same as last year in terms of rands spent.

Even though clever designs can sometimes overcome part of the problems caused by rising costs the overall trend is the same. As Mr Ewing says: "They are paying the same money, but getting less house.

On face value, therefore, the January, 1975, buyer spent R201 less on his house than the buyer in January, 1975.

But there is more to it than that. In the intervening 12 months costs rose considerably—say 15 per cent on average. The real position, therefore, is that the house
Building societies facing a lean time

THE FLOW of funds to building societies is continuing to dwindle and if the slide persists the availability of housing loans is bound to be affected.

In February the movement attracted R23.2 million — a substantial drop against the January total of R31 million, and several million less than the same month last year.

Lending is already being curtailed and in February was R11 million down on the January total of R111 million.

Mr. Dave Alston, the director of the Association of Building Societies, said: "If the societies' intake of funds declines, obviously we have to be a bit more prudent in what we put out."

The drop in funds is not entirely unexpected. At their annual meeting in Cape Town last month building society chiefs predicted that the movement would be in for a "lean" time because of the tight liquidity situation in the economy.

"How long the current situation will continue is difficult to say," said Mr. Alston. "A lot depends on the Budget on March 12."

He said that if the Budget was austere and people were taxied more it would affect their ability to save and illiquidity in the economy would increase.

On the other hand the Government could take steps to pump more money into the economy and the situation would improve, as it did in April last year.

"But conditions in the economy are completely different this year. There are a lot more new pressures facing the country.

"It is obvious that the Minister's priorities do not lie with housing at the moment and we are not pushing for any special relief such as tax relief to borrowers, an increase in the limits on tax-free shares and the Government housing subsidy."
Eighty-eight percent more house building plans were passed in South Africa in February this year compared with the same month in 1975, according to the Department of Statistics in Pretoria.

This increase complements the higher trend in house building plans passed in January, when the rise was 77 percent above the year-ago month.

In January and February this year, a total of 4,772 house plans were passed, against 2,640 in the same period in 1975, an increase of 80 percent.

The value of the plans passed for the first two months of this year is estimated to be R52m compared with R49,7m in the corresponding period last year.

However, all sectors in the building industry, with the exception of public residential building, are expected to show a drop in the work executed this year compared with 1975, said the president of the Building Industries Federation (SA), Mr. B.L. Moyle, in Johannesburg yesterday.

Speaking at a luncheon marking the change of the name of the International South African Building and Construction Exhibition to Interbau, Mr. Moyle made a plea to all public authorities who cut back their building programmes to do so judiciously.

He asked them to follow the example of the Public Works Department which is taking into account the level of activity in various regions in order not to prune work unduly in areas where the industry is in desperate need of work.
Atlantis may be hit by shortfall

Staff Reporter

The multi-million rand Atlantis development project stands to be seriously affected by a shortfall of almost R10m between government funds allocated for housing in the year ending in March 1977 and the Cape Divisional Council's contractual obligations for the same period.

This emerged from a report from the council's housing committee at yesterday's monthly council meeting.

The report stated that the committee had been told by the Secretary for Community Development, Mr. L. Fouche, that the allocation for housing for the year was R12m. The council's contractual obligations for the period, however, was R21.5m.

The report said that Mr Fouche had suggested that the council approach the various contractors and negotiate with them to complete their tenders over a longer period than were stipulated.

OBLIGATIONS

Mr Fouche had also suggested that the council consider ways by which it could fund the difference between the allocated amount and its contractual obligations till the money expended could be repaid.

Only one of the contractors had indicated its willingness to help the council by completing the tender over a longer period.

The council decided to make an application to the Department of Community Development for an allocation of R2m and that efforts be made to obtain an additional allocation to make up the shortfall.
Rent determinations

604. Mr. L. G. MURRAY asked the Minister of Community Development:

1. (a) How many applications for reviews of rent determinations have been submitted to the various rent boards since 1 July 1975 and (b) how many such applications in respect of each rent board (i) have been finalized, (ii) are still pending and (iii) are subject to review by the Rent Control Board;

(2) what was the (a) lowest, (b) highest and (c) average percentage increase in each such rent board area.

The MINISTER OF COMMUNITY DEVELOPMENT:

Applications for review of rent determinations since 1 July 1975 were submitted to the following rent boards:

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<th>(1)(b)</th>
<th>(1)(b)</th>
<th>(1)(b)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
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Johannesburg:

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Durban:

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<td>375</td>
<td>316</td>
<td>59</td>
<td>4</td>
<td>11,9</td>
<td>324,10</td>
<td>127</td>
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<td>Bellville</td>
<td>601</td>
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<td>4,2</td>
<td>45</td>
<td>13</td>
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<td>Caledon</td>
<td>6</td>
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<td>20</td>
<td>94</td>
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<tr>
<td>Worcester</td>
<td>119</td>
<td>111</td>
<td>8</td>
<td>—</td>
<td>8</td>
<td>55</td>
<td>40</td>
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The high percentage in some instances under (2)(b) above is attributable to the fact that applications for rent increases were not made for many years—as long as 1942.

Actual data in respect of (2)(c) above cannot be furnished unless literally thousands of files are examined which will cost many manhours. The data furnished are based on test spot checks which were carried out.

The negative percentages in respect of (2)(b) above at Johannesburg Rent Boards refer to cases where application for review of rentals was made by lessors but, after investigation, existing rentals were in fact reduced by the rent boards.
Mr. H. H. SCHWARZ asked the Minister of Community Development:

1. (a) What amounts have been paid from the Community Development Fund since 1 April 1975 and (b) for what purposes;

2. what amount has been spent for the acquisition of property since that date;

3. (a) what amounts have been lent by the Fund since that date and (b) to whom;

4. whether any amounts in respect of loans not repaid have been written off since that date; if so, what amounts.

The MINISTER OF COMMUNITY DEVELOPMENT:

1. (a) R30 387 650.

   (b) The acquisition of immovable property for the purpose of achieving the Board's objectives; payment of depreciation contributions; construction costs; dwellings and buildings; development costs; loans to local authorities; maintenance costs; rents and taxes and loans to individuals.

2. R11 346 088.

3. (a) R6 872 882.

   (b) Local authorities: R6 847 000

   Individuals: R25 882.

4. No.
Funds for housing in certain cities

760 Mr. H. MILLER asked the Minister of Community Development:

What is the amount of funds allocated to the municipalities of (a) Johannesburg, (b) Cape Town, (c) Durban, (d) Pretoria, (e) Port Elizabeth and (f) Pietermaritzburg for housing for (i) Asians, (ii) Coloureds and (iii) Whites for the financial year 1976-77.

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<td>6 500 000</td>
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<td>(b)</td>
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<td>24 654 824</td>
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<td>(c)</td>
<td>5 954 000</td>
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<td>(f)</td>
<td>1 290 000</td>
<td>120 000</td>
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Call to try new ideas in building

The Argus Political Staff

IT had become a matter of national importance to find ways of alleviating South Africa's housing problems as quickly as possible, the Minister of Forestry and Water Affairs, Mr A. J. Raubenheimer, said yesterday.

He said radical rethinking on building methods and housing laws had become imperative.

The Minister was addressing representatives of various sectors linked to the building trade at a meeting in Pretoria, where he was presented with a manual on brick veneer timber frame construction compiled by the National Building Research Institute of the CSIR.

He said he wanted to ask seriously whether South Africa had been lagging behind most industrial countries in the building trade because it had been hampered by outdated legislation.

NEVER ASHAMED

In engineering, medicine and the chemical fields, South Africa was on a par with the leading countries. This had come about because it had never been afraid or ashamed to learn from others. In many cases it had even taken the lead.

He could see no reason why the same should not eventually be said of the building trade.

Mr Raubenheimer said the first steps to break away from convention had already been taken. This had been proved by the Agreement Board, which was responsible for approving new building methods. It was generally realised, however, that the issuing of an Agreement Board certificate of approval was no guarantee for
ECONOMICS & ETHNICITY

Marais Steyn, community worker.
Control

Contrary to popular belief, the sun does not rise on its axis and the moon does not revolve around the earth. The Earth revolves around the sun in a path called an orbit, and the moon revolves around the Earth in a similar manner. This is what causes the tides, day and night, and the seasons.

A trouser

A trouser is a piece of clothing worn on the lower half of the body, covering the legs and part of the torso. It is typically worn with a belt or waistband. Trousers can be made from various materials such as cotton, denim, wool, or silk, and come in different styles and designs.

All races

All races refer to the various ethnic and racial groups that exist around the world. These can be based on factors such as physical appearance, cultural practices, and ancestry. The concept of race is often used to describe differences in appearance and culture, but it is important to recognize that these differences are not inherently fixed and can be influenced by various social, economic, and historical factors.

That's the future

That's the future refers to a concept or idea that is expected to happen in the future. It can refer to a technological advancement, a social change, or a political development. The future is often the subject of discussion and speculation, as people try to predict what may happen and what it will be like.

Jean Le May

Jean Le May was a French Admiral who served during the 17th century. He was a key figure in the French navy during the Fronde Wars and the War of the League of Cambrai. He is known for his naval victories and for his role in the Battle of the Defensions of the Fleet in 1648. Le May was later appointed as the Governor of Martinique.

EXPRESSCOPE

EXPRESSCOPE is a brand of cameras that are designed for professional use. They are known for their high-quality images and durability. EXPRESSCOPE cameras are often used in the film industry and by photographers who require a high level of performance.
Without homes
probes the housing crisis
Moves to abolish rent control mooted

Roy Wilson, Property Editor 7/5/76.

The belief of building owners that the phasing out of rent control would increase the supply and availability of flats and result in more equitable rents is likely to meet with a great deal of opposition from thousands of families living in rent controlled units.

Owners have for a long time thought that the Rent Control Act inhibited the development of flats by the private sector and they say it is inequitable they should be made to subsidise flat tenants.

"Any subsidisation the State feels is necessary should be paid by the State," said Mr A J van Riet, a former chairman of the South African Property Owners' Association.

Mr van Riet said the Government's main fear of ending rent control was that it would result in a sudden increase in rents.

"I agree this would probably happen because of the flat scarcity," he said, "but control could be phased out gradually and this problem would not arise."

Property owners believed the confidence of developers would be restored again, the supply of flats would improve and rents would find their proper level in terms of location, size and degree of comfort instead of being at a premium because of their scarcity.

But tenants' associations do not agree with this.

They see sharply rising rents in an inflationary climate which would add further to the cost of living spiral, placing many tenants in the position of having to abandon their present homes and move into another home where their standard of living may be lowered.

To counter this, many building owners contended that rent control provided a blanket protection which embraces wealthy families shielding behind the conditions of the Act which they say keeps rents at an unnatural low level.

Mr van Riet said if rent control were to be phased out, a start should be made in the more luxurious flats in select areas which were occupied by families who could afford to pay the true market value for their home.

But the question would be, who would control the "means test" to which flat dwellers would have to submit? If rents rose too sharply, the position may also arise where flat owners would price themselves right out of the market.

Assurances which have been repeatedly given by the Minister of Community Development, Mr Marais Steyn, that rent control would not be extended to cover buildings put up since 1966 should be accepted by developers and not used as a possible excuse to turn their efforts to more profitable commercial undertakings which were beginning to encroach rapidly into what were formally purely residential areas.
Minister defends squatting measure

THE ASSEMBLY.—Of a total amount of R112-million made available to the National Housing Fund for 1976-77, more than 60 per cent had been allocated for Coloured housing, the Minister of Community Development, Mr Marius Steyn, said yesterday.

Introducing the second reading of the Prevention of Illegal Squatting Amendment Bill, Mr Steyn said this amount clearly indicated a special compromise to eliminate the backlog in Coloured housing and to abolish squatter conditions.

"Resettlement in terms of the Group Areas Act has repeatedly been blamed for the shortage of Coloured housing and squatter conditions, but the fact is that about 90 per cent of all those resettled had lived in dwellings which did not comply with the health requirements and which, in any event, had to be demolished.

"This Act has, in practice done more to end squatting and slum conditions than all other measures together," Mr Steyn said.

Last year about 13,000 houses had been built for Coloureds while a further 12,000 were still being built. This was 23,000 in one year compared with 33,000 houses built for Coloureds in the 40 years from 1929 to 1969.

"We today find ourselves before the challenge of solving the squatter problem, just as we found ourselves confronted with a challenge 20 years ago to eliminate the terrible slum conditions at Sophiatown and other unfavourable居住条件。"
Foreign cash for houses approved

HOUSE OF ASSEMBLY — The Treasury has approved in principle that foreign capital can be used for building houses, the Minister of Community Development, Mr. Marais Steyn, announced yesterday.

The use of this capital was subject to three conditions. The first was that the total amount annually from this source was not more than ten per cent of the amount available for housing from the budget.

Last year, for example, a further R11 million could have been raised for this purpose.

The second condition was that amounts which were raised under the first condition could be made available at any time during the loan period of that department.

The third condition was that if a financial concern expressed interest in building houses itself, it would have to tender on a competitive basis against other people.

"There are offers of this kind which are now being considered," the minister said.

The department was giving urgent attention to this and as soon as details were finalised, housing programmes for squatters would receive a major boost.

"The scheme will possibly make it possible to make a start to build between 6,000 and 8,000 more houses for Coloureds in the Cape Peninsula during 1976-77 over and above that which can be constructed from normal sources," Mr. Steyn said. — PC.
High rents, low income is the challenge

DEVELOPERS have to ask R500 a month rent for an ordinary family flat, and almost 75 per cent of White South Africans earn less than R500 a month. That is the challenge facing building societies, says Adv Ane B. de Wet, managing director of Trusthou.

Addressing a trust bank function in Pretoria, he said the combined effect of expensive land, high building costs and high interest rates on loan finance were such that to develop land and build profitably, rentals of R300 a month had to be obtained for an ordinary family flat.

South Africans were not prepared to pay this much for rented flat accommodation.

With almost 75 per cent of White South Africans earning less than R500 a month, housing the middle income group posed serious problems.

"Here lies the challenge for the building societies in South Africa during the remaining years of this century," he said.

Because bond finance was primarily long term and funds were becoming more and more short term he suggested bonus dividends in which "the longer the investment stays the higher the return."

Saying that building societies alone had been responsible for providing almost 80 per cent of home finance, he continued: "The necessity to expand the supply and quality of housing, while containing costs, in order to meet the growing demands of the country's rapidly expanding population, calls for increased support and development of building societies in South Africa.

"The role of private home ownership is so absolutely vital for creating a stake in a country that every person should be assisted and encouraged to buy and pay for his own dwelling."

Mr De Wet said new housing throughout the world for the next 50 years would be the equivalent of all housing provided since the birth of Christ.

No country could develop economically without housing its people properly. And for the safety of the future of the country the building societies must aim to play an even more significant and active role.

The state, however, enjoyed certain benefits which enabled it to make its investments more attractive than building societies.

He cited the proposed defence bonds, saying: "We only wish for an issue with competitive terms and conditions. Should the state, however, in its endeavour to attract approximately R120-million from the public, be over-generous in its terms, this will no doubt mean a withdrawal of building society funds."
Squatter problem will be wiped out—Report

HOUSE OF ASSEMBLY.

The squatter problem would eventually be eliminated by the increased rate at which housing for Coloured people was being provided, the Secretary for Community Development said in his annual report tabled yesterday.

The report said that the amount spent on housing for Coloured people had nearly doubled within two years.

It had risen from R30 million in the 1973-74 financial year to R46m the following year, and again to R50m in the first nine months of the last financial year.

During the 1975 calendar year, 13,172 dwelling units for Coloured people at a cost of R70,406,843 were built through the agency of the department and local authorities, whereas 13,519 dwelling units were under construction at the end of the year.

"At this rate the shortage of dwelling units for Coloured people must be drastically reduced and the squatter problem eliminated," the report said.

The report opposed "easy solutions" to the squatter problem such as the provision of site-and-service schemes, and urged uniform and simultaneous action against squatters of all races in a squatter concentration.

"The department is still convinced that proper housing is the only answer to this problem," it said. "If it can proceed with providing housing at the present increased rate the problem can be overcome within a reasonable period, provided local authorities continue, as at present, to apply the tighter control measures against new squating which they introduced towards the end of 1974 and at the beginning of 1976."

Costly lessons of the past, such as Elsie's River, resulted in the department being strongly opposed to the perpetuation of existing squatter camps, or the establishment of new ones on an almost permanent basis.

Since 1970 4,569 Coloured families in Elsie's River had been moved from squatter shacks and provided with proper dwelling units.

BEST EXAMPLE

"Elsie's River, where approximately R36m has already been spent on slum clearance and reconstruction, is the best example of what can happen if easy solutions to the squatter problem, such as site-and-service schemes, are advocated."

It had been suggested that one of the main causes of the squatter problem was the rehousing of disqualified persons in terms of the Group Areas Act. "A national survey has shown, however, that 90 percent of the total number of disqualified persons who have been rehoused in their own areas were not accommodated in proper dwellings and would have had to be rehoused in any event," the report said. — Sepu.
Where to get 600-m new houses!

GEOFF SIFRIN, a graduate engineer who also has a masters degree in town and regional planning, gives his views on the eve of the massive United Nations Habitat '76 Conference which he is attending in Vancouver. He works for Johannesburg's town planning department.

da and so Canada was asked to host it.
Some of the reasons behind Habitat '76:
礼 The population of the world is expected to double in the next 30 years, adding 3.5 billion people to the human family;
礼 These new people will need about 600 million housing units, more than exist in the entire world today;
礼 Already more than 100 million do not have safe water to drink, let alone adequate housing;
礼 Cities, towns and villages, both in the industrialised and developing countries, already face a crisis because of pollution, slums, congestion, unemployment, social alienation and mounting crime rates.

SOLUTIONS

"Habitat" is an attempt to come to terms with such issues, compare solutions which have been tried around the world, and formulate action programmes for the future.
The conference has been structured to place emphasis on the solution to settlement problems, rather than their mere definition. Each country will be presenting its particular method of dealing with settlement problems, and so a large array of action programmes will be exposed for analysis and evaluation by all.
There will be workshops run by prominent experts, audio-visual presentations of actual settlement schemes, panel discussions, lectures and debates.
Topics to be dealt with will include the following: human settlements, user orientated technologies, building with nature, energy, post-disaster housing, social justice and the question of differing values and cultures; land use and ownership; hardcore poverty; community involvement in improving the quality of life; children's needs; building one's own habitat and tall buildings.

SHORTAGE

South Africa is already experiencing many of the problems to be discussed at the conference. Our housing shortage runs into many thousands of units (the shortage of housing for Coloured people in Cape Town alone is estimated at about 50,000 dwelling units), and one needn't look far to find poverty and slum conditions, pollution, congestion and crime (Soweto has one of the highest crime rates in the world). Perhaps Habitat will produce solutions relevant to our own situation.

One of the most difficult problems of an international conference is ensuring that the vast political and cultural differences which exist between delegates from different countries, do not prevent meaningful action programmes from emerging.
All human activity is ultimately political, and it is true that political issues lie at the root of many environmental problems. Thus there is no point in attempting to exclude political issues from Habitat. The only trouble is that they could end up in typical UN mudslinging matches which obscure the real burning issues.
It is certain that, at Habitat, differences between Third World and industrialised countries, and between East and West, will be much in evidence. While these differences succeed in sterilising much of the purpose behind the 1972 Stockholm Conference, could it be too much to hope that Habitat, with an extra four years of problems to deal with, will rise above the level of recrimination and slander, and provide political as well as other answers to the urgent problems of the world's human settlements? (CARE).
New look at timber frame housing

THE CONSTRUCTION of timber-frame brick veneer houses in South Africa is being promoted by the Department of Forestry and the S.A. Lumber Millers' Association.

A technical guide covering all aspects of the design, selection of materials, construction and performance of timber-frame brick veneer houses has been sponsored and produced by the National Building Research Institute.

According to the guide, there has been a prejudice on the part of home owners, building societies and local authorities against non-traditional building methods such as timber frame construction.

"The picture is however changing. At the present time there is a greater awareness within the building industry of the potential technical, economic and aesthetic benefits to be obtained from the use of timber frame construction.

"It is generally conceded that circumstances are demanding a reduction in on site artisan labour skills to keep building costs and productivity at a healthy level." The method uses timber in loadbearing capacities in the walls and brickwork cladding on the external walls to protect the timber structure against the elements and maintain the appearance of an all brick building.

"It is estimated that properly built brick veneer houses will last up to 40 years of useful service. In countries where earthquakes occur timber houses generally perform more satisfactorily than masonry houses.

"There is no greater fire hazard than in traditional masonry houses and open fire places can be safely used provided that chimneys are designed in accordance with SABS building regulations."
Homes for Blacks policy under fire

Staff Reporter

THE chairman of the United Building Society, Mr Phil Scales, yesterday attacked the Government's refusal to allow Blacks to own their homes in urban areas.

"Some years ago I said that no home-owner would ever be a terrorist. Since then terrorism is on our borders. Today I say that the denial of a right to own one's own home will inevitably be conducive to terrorism," he said.

The United — the country's biggest building society — was delighted with the Prime Minister's announcement that Blacks would be allowed to own their homes.

"We have now been informed that all we will be allowed is a lease from the Bantu Affairs Administration Board with a loan from BAAD secured by notarial bond, and the lease is to be linked with citizenship of a Bantu state," Mr Scales said.

"There is a general feeling of immense disappointment throughout the whole Black and White community," Mr Scales said.
New warning on home loans

Yet another building society has warned that prospective home buyers will find it very tough to get mortgage loans in the coming months.

The society is the Trident.

Its chairman, Mr D.D. Morgan, told the annual meeting in Maritzburg that mortgage lending will be severely inhibited because of the reduced flow of funds by building societies.

TO DECLINE

Other chairmen who have recently voiced concern over shortage of housing funds include Mr Phil Scales of United, Mr E.J.G. Roy of Allied, and Mr Bert Smith of South African Permanent.

Mr Morgan said investment in building societies was expected to decline because of:

- Inflation;
- Defence Bonds, which aim to pull R120 million out of the investment market;
- The Post Office's eight percent savings certificates which are tax-free;
- Commercial banks' special eight percent savings accounts with unlimited withdrawals or similar types of accounts with building societies' limits withdrawals to one a month;
- The higher income tax which will cut ability to save.

TO MEET

Mr. Morgan said it was certainly hard to be optimistic about the medium and short-term future.

Tight money conditions were expected to go on at least until the end of the year, he added.

The ability of building societies to meet demand for housing finance must inevitably be affected, Mr Morgan went on.

They would not be able to provide enough money for vital new housing. Trident's own building company is to concentrate on putting up three-bed-roomed homes with 3 bathrooms and one garage rather than cluster housing.

' Mr Morgan believes a ready market exists for these modest homes.
State stops all new home plans

Mercury Correspondent 24/11/16

CAPE TOWN — The Department of Community Development is so short of money that all new housing projects throughout South Africa have had to be postponed till next year.

Mr. Clive Herron, chairman of the Durban Council's Housing and Amenities Committee, said last night: "This is news to me. I had lunch with the Minister of Community Development today, and he didn't mention it."

Mr. A. Schoeman, senior deputy secretary for Community Development, said yesterday that the department had "run out of funds", for all new housing projects. "The department will not be able to supply any funds for any project, until the beginning of the next financial year."

"All the money allocated to the Department in this year's Budget has been used up meeting existing contractual commitments. We can only supply money for certain urgent development schemes, like Mitchells Plain and Atlantis."

Mr. Schoeman was unable to say yesterday which projects had been postponed.

"There are more than 200 local authorities in South Africa, and all new projects have had to be postponed."

This meant even small projects, like the building of minor community services such as creches. Thousands of people throughout South Africa would be affected. Mr. Herron said: "We have a R260,000,000 project for Coloured housing. We are adjudicating a small contract in Wentworth and we have contracts out for Indian housing to mention but a few. I think there must be some mistake."

He said the Council had certain allocations for this financial year, and we are working to them."
Tenders to be called for 5 000 houses

Industrial Reporter

TENDERS ARE to be called soon for the construction of the 5 000 house phase-two development at Mitchell's Plain which qualifies for the newly introduced foreign loan scheme.

The Secretary for Community Development, Mr L Fouche, confirmed in Pretoria yesterday, that final approval was imminent, and the Cape Town City Engineer, Mr J G Brand, said the project would go out to tender as soon as this was received.

Mr Fouche disclosed that "certain other" sub-economic housing schemes in the Peninsula, involving about 1 000 units, had been given preliminary approval.

The tenders would be advertised on a "finance and construct" basis. Companies would be allowed to raise funds overseas, to allow priority projects to go ahead in the face of tight liquidity in South Africa, and the loans would be repaid by the Treasury over periods ranging from three to five years.

The aim for raising funds overseas lies with the tendering companies.

Spokesmen for major construction companies in Cape Town said they could not say to what extent they would utilize the opportunity for foreign loans till they had examined the implications of the scheme in the light of the tender documents.
Call for realism in building standards

Pretoria Bureau

The man spending more than a quarter of his income on housing is paying more than either he or the country can afford.

The Administrator of the Transvaal, Mr Sybrand van Niekerk, said this in opening the fifth international South African building and construction exhibition at Milner Park in Johannesburg today.

It was important, he said, that people and those who influenced public opinion should realise that it was in their own and in the national interest that housing standards should be realistic.

"It is just not practical for young people to want a house of excessively high standards," he said. "They should realise that they cannot start where their parents left off."

Making the appeal in the light of the country's inflationary spiral and low economic growth rate, he said a situation had arisen where "quite frankly, too many people were spending more on housing than they or the country could really afford."

Too many families were having to incur excessive debts or cut down on other equally important needs, such as food, insurance, clothing, medical care, savings and cultural activities.

It meant too that building and land costs had increased disproportionately, that the building industry had been over-extended and that finance for housing was in short supply.
OUT TO BEAT THE ACCOMMODATION PROBLEM

...AND FOR WHITES
Houses African families can call their own

BY MUDGE SWINDELS

In the townships soon...
a new deal
Blacks get
govt drops homes time limit

their permanence in the urban areas
as significant recognition of
-a move regarded by Blacks
when home ownership scheme

This was announced today.
Apartheid restrictions on Coloureds eased

CAPE TOWN — A series of measures aimed at eliminating points of friction and "outmoded practices and usages" was announced by the President of the Senate, Mr. Marius Viljoen, when he opened the 1976 session of the Coloured Representative Council here yesterday.

The measures included: Permission for Coloured and Indian business undertakings to be set up outside their group areas;

The ending of separate facilities at public buildings and at scientific and cultural conferences.

The relaxation of restrictions barring Coloureds from serving on the executive of mixed trade unions; and

Greater involvement of Coloureds in matters concerning housing and squatting problems.

Mr. Viljoen praised the CRC liaison committee for its willingness for dialogue and peaceful negotiations.

"One matter which is still receiving pertinent attention at the liaison discussions is the removal of what can be described as outmoded practices and usages in the national administration which cause dissatisfaction among the Coloured population group," he said.

Among the Government decisions was a new regulation concerning general industrial areas.

"Here it has been decided that such areas should have no group character, but should be freely available to Coloured and Indian entrepreneurs as well to establish their industrial undertakings there.

"It has further been approved that in cities and large towns, more liberal use will be made of the provisions of Article 10 of the Group Areas Act for Indian and Coloured traders outside Indian and Coloured group areas."

Mr. Viljoen said the Coloured people had complained that compensation for Coloured property expropriated as a result of the Group Areas Act for slum clearance schemes was inadequate, and sympathetic Government consideration could now be given to the matter.

"Concerning the restriction on Coloureds to serve on the executive of mixed trade unions, it was decided that the Minister of Labour would grant exemptions to provide for Coloureds to serve on such executives, with due consideration to the membership of the relevant trade unions, and also to ensure that minority groups were not completely eliminated.

"Satisfactory guidelines have also in the meantime been laid down by the Government for the solution of problems which exist with regard to separate entrances, separate service points, separate telephone booths, at public offices where these no longer serve any purpose.

"It is also accepted that Coloureds can participate equally in conferences for scientific and cultural purposes and at such events separation measures concerning meals, refreshment and such matters will not operate."

Mr. Viljoen said there should be separate hospital wards for the various population groups, but there was no legal prohibition on patients at any hospital being treated by a doctor of their choice.

Renewed attention was being given to separate ambulance facilities and hospital boards would be constituted with regard to the hospitals and population groups they served.

The administrators will also be requested to review all other bodies and institutions under provincial control where points of friction could arise in future, for consideration by the Cabinet."

Mr. Viljoen said he hoped there would soon be a great improvement in community facilities in Coloured areas following suggestions which had been made by a Community Development committee.

Mr. Viljoen also announced that working committees, on which prominent Coloured people would serve, would be established to co-operate with the Department of Community Development and the relevant municipalities on the planning of Coloured residential areas, Coloured housing and the handling of the squatters problem.

The present system of local government management committees had never been seen as the final answer to the aspirations and claims of local communities to have a say in their domestic affairs, and the creation of autonomous municipal authorities for Coloured urban areas would be investigated.

"There is, in principle, no objection to communal reading rooms at archives, State libraries and museums," Mr. Viljoen said. — SAPA.
KLERKSDORP. — The Cillie Commission was told yesterday that an acute housing shortage in the Jonoberto township near here was a major cause of frustration among Africans in the Western Transvaal.

An African, who may not be identified, said there was a waiting list of 1,860 people without houses in the township. The shortage had first been brought to the Western Transvaal Bantu Administration Board's attention about three years ago.

Asked by Mr Justice Cillie how the people managed, he said they were living with other Blacks in four-roomed matchbox houses in the township.

He said the Afrikaans language issue was raised for the first time on June 23 when pupils at the Matloeka Secondary School here refused to write Afrikaans examinations set for that day. All but four of the pupils boycotted the examinations, and when the police arrived they armed themselves with stones and bottles.

There was no violence, however, and the school was closed shortly afterwards.

Another African, a businessman from a Potchefstroom township, also complained about a housing shortage as well as a lack of sports grounds and sports facilities.

Asked whether Afrikaans was one of the causes of the recent unrest, he said it did not apply in his case or that of his friends as Afrikaans was their home language.

What he felt was wrong was the lack of contact between Blacks and Whites. When a White person knocked on his door, his children ran away in fear, whereas when he was a child he had swum and played with White children.

Asked what the reaction of his and his friends' children would be if told the White man was a monster, he said they would believe it.

A Black educationist told the commission that lack of high schools in the Western Transvaal forced children to attend such schools in other areas including Soweto, where they were subject to bad influences. There were also general complaints that Blacks had to pay for their schooling whereas Whites — according to Black reasoning — received free education.

Earlier, the chief director of the Western Transvaal Bantu Administration Board, Dr P Riekert, told the commission that unrest damage in the 24 townships in his area had been estimated at R5,000.

He said there had been a meeting between board officials, township representatives and police on July 26. Reasons advanced for the unrest included lack of telephones in the Kluringsong township at Carletonville, lack of a secondary school and a ban on Blacks carrying firearms for protection.

Dr Riekert said he was in favour of introducing African traditional legal systems in townships because Africans identified with their own ethnic groups. The board also aimed at establishing a traditional system of authority in the townships.

It also did not follow the Western method of dealing with an agenda item by item at meetings with Blacks, but allowed all members to address the meeting and hold full discussions in the "Bantu manner". He added that addressing Africans in their own language removed many obstacles.

The inquiry will continue at Mafeking tomorrow. — Sapa
Lower housing standards urged

The Argus Bureau

PRETORIA. — The Minister of Community Development, Mr Marais Steyn, has called for a drastic lowering of White housing standards.

Addressing the Afrikaans Sakekamer in Pretoria last night, Mr Steyn said standards would have to be lowered to reduce costs and combat a threatening housing shortage for middle-income Whites.

He added, however, that lower standards did not necessarily mean a drop in quality.

Examples of cuts which could be made included a general reduction in plot sizes to 50 sq m or less, far greater density of homes and a lowering of unnecessarily high standards required by municipalities as a condition for the provision of services.

LEGISLATION

Mr Steyn said the time might come when his department was forced to play a greater part in the setting of standards if it appeared that provincial and local authorities were making unreasonable demands.

Standard building regulations were also being drawn up by the Department of Community Development for all municipalities in South Africa. It was hoped they would be voluntarily accepted, but if not, the Government would consider passing the necessary enabling legislation.

Mr Steyn added that developers who had paid too much in the rush for township land were also partly to blame for the present high cost of housing.

HOUSING PROVISION

'This conclusion is supported by the fact that some developers are at present in financial difficulties,' he said.

Turning to the provision of housing by the Department of Community Development, Mr Steyn disclosed that in the five-year period which ended on March 31, 1976, 138,813 units costing R200 million were built for all population groups. Most of the work was done by private companies under contract to the department.

During the same period, 17,025 units costing R136 million were built for Whites earning between R580 and R540 a month.
Minister asked to clear up confusion

The West Rand Administration Board is to ask the Minister of Bantu Administration, Mr. M.C. Botha, to specify the period of leases under the new home-ownership scheme for urban blacks.

At a seminar on black home ownership in Johannesburg today, it became apparent that the “indefinite period” term used in relation to home-ownership leases in Soweto was confusing.

Several questioners referred to this “indefinite period” as not being specific enough to allay black fears that the homeownership scheme may not be reversed at some stage by the Government.

This was in “spite of assurances by the chief director of the West Rand Board, Mr. J. C. de Villiers, that he regarded ‘indefinite’ as being ‘in perpetuity’.

Mr. de Villiers agreed that the board should ask the Minister to clear up the confusion.

“In some quarters,” he said, “it is interpreted as a period of uncertain duration,” Mr. de Villiers said.

“My own interpretation, and the one which I believe reflects the intention of the Minister of Bantu Administration, is just the opposite.”

He said he had no hesitation in suggesting that “indefinite” should be interpreted as “in perpetuity.”

THE EMPHASIS

Mr. de Villiers added that he believed the State housing authorities agreed with the West Rand board.

that in future housing projects the emphasis should be on a better type of house.

“Less and less elementary housing should be provided,” he went on.

“Up to now the emphasis has been on providing the maximum number of houses in the shortest possible time.

“The consequence has been houses offering basic essentials and catering only for the protective aspect.

“The new dimension in黑 housing should provide not only for physical but also for spiritual and social development needs of the family.”

● Rumpus blows up over Soweto homes—Page 7.
Family still homeless after fire

THE Laatoe family, whose home in Kensington was destroyed by fire in September this year, are still looking for a place to live.

Mrs Fozia Laatoe, 25, said yesterday that she was finding it increasingly difficult to look after her two sons properly.

"I am now staying with my in-laws and there is not sufficient room for my husband, who has had to find a place to live elsewhere," she said.

"I have been to the City Council to look for a house, but an official there told me that there were no houses and that the list of people waiting for houses ran into thousands," Mrs Laatoe said.

Mrs Fozia Laatoe and her two sons Ridwaan and Malick.
Housing deficit is R10-m

The West Rand Administration Board's housing department expects to have a deficit of R10.3 million this financial year as a result of the unrest.

The severity of the board's losses were underlined in a statement yesterday by the chairman, Mr. Manie Mulder.

DESTROYED

"Our department of housing operates annually on an overall loss, and in the past this loss was made good from profits through the sale of liquor and Bushu beer," Mr. Mulder said.

"These sources of revenue were destroyed during the recent disturbances in Soweto and the consequence is that the anticipated loss on housing this year is estimated at R10.3 million."
Ministers to sort out house problem

The disagreement between the West Rand Administration Board and the Department of Community Development over the selling of Government-financed houses in Soweto is likely to be sorted out at ministerial level within a few days.

The disagreement between the Government departments erupted into the open in the columns of an Afrikaans newspaper.

In two reports the newspaper accused the Bantu Administration Boards and the West Rand Board in particular of dragging its heels about selling Community Development-financed houses in the townships under the new home-ownership scheme.

The paper quoted the Secretary for Community Development, Mr Louis Fouche, as saying that the boards had been given all the details they needed.

The West Rand Board retorted with a short statement saying that the matter had "some time back" been taken up at ministerial level.

The board refuses to enter into any controversy with Community Development over the selling of houses, but there are signs that all the details necessary to get the scheme off the ground are still not with the boards.

No boards have yet sold Community Development houses in the urban townships. This was an indication that all the red-tape had not been sorted out, board sources pointed out.

It is understood that there are moves to sort out the tangle at ministerial level within a few days.
Black homes plan

The railways is considering a home ownership scheme for black staff.

A spokesman said an investigating committee had been formed and it would also consider the feasibility of providing rented accommodation.

Home ownership for coloureds and Indians was already established and about 200 coloureds and five Indians would move into their own homes soon.

The schemes are identical to those for whites — the railways buys the house on their behalf. Interest rates for coloureds and Indians vary from 1.25 percent to four percent.
DEVELOPERS HIT OUT
Councillors to blame for high costs

TERRY MEYER

LOCAL authorities have been singled out as among the worst culprits in the fight to keep down housing costs by containing the price of residential stands.

Many councils according to developers, are guilty of: • Failing to observe the letter of the Nienand Commission recommendations on the provision of essential services in new townships; • Insisting on standards which are unnecessarily high and which buyers have to pay for in the end; and • Reluctance to alter their own planning schemes to allow for smaller erven at a time when there is a crying need for a cut in stand sizes.

The recommendations of the Nienand Commission on the supply of essential services is one of the main complaints.

Most councils still insist that developers provide and pay for the provision of water and sewerage schemes. The fact that the councils make a profit out of these schemes in following years at the expense of the man in the street is not taken into account.

The cost, of course, is passed on to the buyer and one well-known developer estimates that this amounts to R3 500 a stand on average.

Based on a sale of 12 000 to 15 000 units a year in the Witwatersrand area, the total additional burden on the man in the street amounts to about R15-million a year.

The recommendation of the Nienand Commission, after a close study of the position, was that local authorities should bear the cost of all revenue-producing services.

But the Government failed to enforce the measure and this has now fallen away.

The effect, the developers claim, is that private developers are subsidising the government and are compelled to pass the additional cost on to the ultimate purchaser.

The question of the minimum standards for services is also a touchy point. The complaint is that while some councils accept what developers believe to be adequate standards, others insist on more expensive materials and more complicated procedures.

Again, where exceptionally high services are demanded, the cost is passed on to the buyer.

There is a strong feeling in the townships industry at the moment that the government should step in and lay down the standard of services required.

The insistence of unnecessarily high services is another cost which is invariably passed on to the buyer.

Rapoff Rand Investments' Morris Tapaugh for example, estimates that the additional cost to the purchaser is as much as R3 500 a stand where such conditions are imposed.

The third factor — smaller stands — is also closely related to costs of housing because the 1 000 minimum price of a sq metre stand today is R6 500 whereas a convenient off half the size would cost no more than R4 000.

But, although the trend is towards higher density living, many local authorities appear to frown on smaller stands.

The development of these small stands usually requires an amendment to the town planning scheme governing the area. This requires both municipal and provincial approval, but the local authorities are often reluctant to see changes.
Mitchell's
Plain: 15/11/76

Tribunal sits again

THE arbitration tribunal, which has been sitting since July last year to determine the cost of the land on which Mitchell's Plain is being built, today began hearing evidence again.

Argument, which was due to begin today, was postponed after the tribunal granted an application by the former owners of the land, National Portland Cement Co Ltd, to reopen their case and lead the evidence of a property expert on comparative sites.

REDUCED.

The land on which the Coloured township stands was expropriated by the council in April 1974. National Portland Cement claimed the land was worth R1714 000; while the council maintained the value, at the date of expropriation, did not exceed R1.5 million.

National Portland Cement reduced its claim to R20 765 511 during the hearing.

The two arbitrators are Mr W. D. Blyde and Mr J. A. N. Cross. Prosecuting, Mr W. P. Venter (advocate for the council), will be assisted by Mr P. C. van der Vyver, while Mr M. Venter, a member of the council's legal department, will be instructed by B. H. van der Westhuizen, Mr W. P. Venter and Mr G. J. van Niekerk.
There is an overwhelming case for urban black home ownership says MR PHILIP SCEALES, chairman of the United Building Society. In an interview with Tom Duff he expresses strong reservations about the present system of leasehold for urban blacks.

It is dishonest to describe the present leasehold scheme in urban black townships as home ownership, says Mr SCEALES.

"The Government would not dare to have the electorate offer this to the white population and call it home ownership. "The scheme now put forward is to my mind completely cynical." Mr SCEALES compares it with the scheme devised by property magnate Chaim Wainer. As the owner of flats subject to rent control, he developed a scheme to sell the flats. The monthly instalments were much more than the rent the tenants had previously paid, yet, the scheme was so devised that they never became the owners.

"This is exactly the scheme the Government is offering to the blacks," says Mr SCEALES.

"At the moment they admittedly pay a very modest rental. Under the government scheme they will pay much more than the rental. But the lease is for an indefinite period which means it can be terminated at any time.

"If a black is endorsed out, he will lose his home. If he dies, he cannot bequeath it to his family. If he purchases the lease of a piece of land, he does not own the land and any building he may erect is not his property. It is the property of the owner of the land, namely the particular Bantu Administration Board."

Mr SCEALES points out that six years ago he and his colleagues called for home ownership for blacks. This was at a time before political conditions had deteriorated to their present state, and terrorism was only beginning in Rhodesia.

"I said that nowhere had I ever heard of a homeowner who is a terrorist."

"One of the basic tenets of communism is that there is no private ownership of land. By its present actions, the Government is promoting communism in this respect."

"In short: There is an overwhelming case for true urban black home ownership."

He says it may not be widely appreciated that most mortgage loans granted by building societies are subscribed by employers. This includes both the Government and the private sector.

"Virtually all the large companies have schemes with building societies in which they provide collateral security and the societies then grant loans to their employees.

"It is a great factor in recruiting, retaining and stabilising the labour force. We know from the positive approaches made to us that just as employers assist their white employees, even more would they like to assist their black employees."

"In fact, if they were able to do this, at a time when Government is very short of money, they could help to shoulder the burden of providing houses for black people. But for this to happen, proper home ownership must be allowed."
Urgent call for Black home-ownership and ending procedural snarls over alteration plans.

SPOTLIGHT ON HOUSING FOR URBAN BLACKS

Report by:
JOHN BATTERSBY

MANY residents in the Peninsula’s Black townships have made extensive improvements to their homes in spite of the fact that any additions automatically become the property of the Bantu Affairs Administration Board and no compensation can be claimed by the owner.

This is one of the major findings in a study by the University of Cape Town’s Urban Problems Research Unit (UPRU).

The survey is being conducted in conjunction with the Southern African Labour and Development Research Unit (Saltru) and with the cooperation of the Bantu Affairs Administration Board (BAAB).

In a preliminary report released this week, UPRU makes an urgent call for Black home-ownership in the Western Cape and a speeding up of the process to have alteration plans approved.

The report points out that because Blacks are not allowed to own their homes they cannot make use of building society facilities. It calls for the introduction of a scheme to make funds available for both home improvements and the building of new family houses.

CONDITIONS

The report claims that few ordinary citizens outside official circles know what housing conditions in the Black townships are like.

About 105,000 Blacks live in Langa, Guguletu and Nyanga, representing nine percent of the city’s population.

Only 68,000 urban Blacks qualify to live in family housing while the remainder — all men — live in single quarters.

There are 10,000 family houses in the three townships and only 38 of these have more than four rooms. More than 75 percent of the houses are four-room dwellings built in terraced rows of up to eight units.

OUTBUILDING

The houses are not provided with electricity, ceilings, flooring or internal door and the walls are not plastered. Each has a small outbuilding at the bottom of the plot containing a toilet and bath with cold running water.

The houses are allocated by the BAAB and tenants have only a monthly lease which is subject to many conditions imposed by regulations.

Many tenants have added bedrooms, dining rooms, lounges, kitchens and bathrooms while, in a large number of houses without additions, electricity, ceilings, flooring and cupboards have been installed.

PROCEDURE

Occupants wishing to improve their homes face a complex and drawn-out procedure to have plans improved. Proposals must be submitted to the township superintendent, the BAAB department of works and finally the City Council or Divisional Council.

The report concludes that the majority of Blacks in the townships consider the house they live in their only home. The need among Blacks to establish a family home and put down roots appears strong.
Dismal quarters for bachelors

They are fully open to accommodate up to 12 people.

These small huts, four-roomed houses are typical of about 7% of all the homes provided for married men in the block townships. But small as

THE most dismal
R100 000 homes plan

A R100 000 home improvement scheme for black and coloured employees has been introduced by Volkswagen of South Africa.

The company announced today the money would be made available on a long-term, low-interest loan basis to all employees with five or more years' service.

"We introduced the scheme to help employees overcome the problem of making houses in certain of the Uitenhage townships more comfortable," said Mr. A. O. Rademeyer, industrial relations manager for the firm.

On home ownership, Mr. Rademeyer said a scheme to lend money to black workers for deposits on homes would be considered as soon as full particulars of black home ownership in Uitenhage townships were released by the Bantu Affairs Administration Board.
Mulder doubt on pay rises

Freeze on housing

John Patten, Political Correspondent

The stumbling economy has struck a double blow at public service workers in the fields of housing and pay.

In the housing field the Department of Community Development has stopped allocation of all loans for housing schemes until the end of the fiscal year (March 31), and will spend remaining funds only on schemes already in progress.

In the public service sphere, public servants, railway workers, postal workers and teachers are in jeopardy of losing their expected pay increases of at least 5 percent, which were due from January.

The Minister of Finance, Dr Mulder, said in an interview that the Cabinet had not yet taken a decision on whether the 5 percent pay increases for public servants (proposed by the Government when the July increases were granted) would be approved.

No upturn

A decision would be announced before the Cabinet held its last meeting of the year, early next month.

Dr Mulder said the Government was eager to alleviate the position of public servants and other public sector workers such as rail and postal workers and teachers, but admitted there had been no upturn in the economy since the July increases took effect, one of the conditions under which the further 5 percent pay increase could be granted.

"Naturally, if we can assist public servants we will, but at the same time we must be responsible for our actions; otherwise we will lose everything we have gained," Dr Mulder added.

OFS speech

The criteria on which the public servants' pay issue would be decided would be "what a man is entitled to and what the economy can afford."

On the housing position, the Minister of Coloured Relations, Mr Smit, revealed in a speech in the Free State today that the financial position had necessitated drastic cuts in the allocation of funds.

Allocated funds for housing, he said, would not be used further than for contracts already undertaken.
THE need for Indian housing should take priority over commercial shopping complex buildings, the Rev. E. J. Mannikam, chairman of the Rylands Estate Management Committee, said this week.

Mr Mannikam was commenting on a management committee resolution calling on the Cape Town City Council to provide more funds to meet the present housing backlog facing the Indian community.

He said at the committee's monthly meeting that the City Council had failed in its responsibility towards the Indian community as far as housing and the improvement of sports facilities were concerned.

The fact that the council has allocated R100,000 for housing in Rylands is a joke," he said.

'PIPE DREAM'

'We all know what the cost of housing is today and how many houses can be built with R100,000. Even with a promise that a further R350,000 may be allocated for the housing project we know that this is just a pipe dream.'
THE Government's preoccupation with removing Coloureds from White areas is delaying the rehousing of hundreds of slum dwellers.

Homage to the Group Areas Act takes first place; Coloureds must not live in White areas. But Coloureds may live in Coloured areas that would be condemned by any health authority and which certainly would fall foul of South Africa's own Slums Act.

Mr Albie Pop, representative for the Kliptown area on the Johannesburg City Council's Coloured Management Committee, has become so desperate about the plight of these people that he took steps this week to have the slum declared a disaster area.

"It is the only way left to get them rehoused," he said.

The section of Kliptown known officially as 87 Short Street and unofficially as Paddaview has 38 people, no taps, and only two bucket toilets, emptied three times a week.

The owner of the property is the Department of Community Development and the rents are from R150 a month to R430. Value from a neighbouring landlord costs R1 a month.

The Good Shepherd Sisters, who do social work in the area, say that applications to the Department for new housing had been made as long as 20 years ago.

In every case, but one, residents claimed that their roofs leaked and walls were always damp. I visited the area this week with Mr Pop, Mr J. P. Leitch, chairman of the Johannesburg Management Committee, and Mr Louis Pouche, secretary for Community Development, was by appointment.

"What could they have seen from up there?" he asked. "What's the use of ratcatchers' money?"

Mr Pouche, chairman of the Johannesburg City Council's Coloured and Asian Division, had been told by the department a few days ago that they should redevelop the Kliptown area.

"We know the need for speedy action and I am very happy that the council has been asked," he said.

He could not say when redevelopment would begin, or when the slum dwellers could be rehoused.

The Department of Community Development, Mr A. van W. Schoeman, said: "I cannot give an explanation of our policy on the order in which we will rehouse new and old Slums."

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"So far, no additions or alterations are allowed. In their report, the Department of Community Development makes it clear that they will take a long time to carry out their work."

The Department of Community Development wants to make the White area white, so it needs a long time to carry out the work. They are preparing the land and houses in Doornfontein.

"I am pleased that the government is doing something," he said.

The people of the slums are left to rot, but the government ideology can be carried out.

Priority

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"The people of the slums are left to rot, but the government ideology can be carried out."
Critical shortage of homes for the aged

Staff Reporter

Hundreds of homeless elderly people are turned away from old-age homes each month.

Spiralling building costs and a lack of funds have resulted in a critical shortage of homes for the elderly throughout the Cape Province.

"There is a desperate need for these homes. Every day we receive phone calls from people who are penniless and who have nowhere to go but we do not have the room," a spokesman for Carlyle Lodge in Fish Hoek said.

The lodge has a waiting list of over 600 and while plans have gone through for a second home for the town, it is difficult to obtain a building loan and further funds to furnish and equip the homes for 100 people.

Even when the complex is completed it will only cater for 100 people. Other Peninsula homes are running at a loss and unless conditions improve, the Department of Social Welfare and Pensions will be approached for larger grants.

According to Mrs Z Droskie, director of the National Council for the Aged, most of the homes run by the council have broken even this month but problems will be experienced at the beginning of next year when staff salaries are raised.

Mrs Droskie added that the Government was encouraging the elderly to live independently to keep homes open solely for the frail and infirm. The subsidy for an elderly person who is fairly active is R10 per month — the subsidy for the frail and infirm is R88 per month.

While plans for several new homes have been submitted, by the time building loans have been granted the costs may have doubled.

Most private hotels and small homes for the aged have been forced to close down during the past two years as they have proved uneconomical.

Because of this, elderly people have been forced to turn to flats and homes for the aged, and, according to Mr R Petit, the secretary of the Cape Peninsula Welfare Organization for the Aged, flats have proved too expensive for many people.

On average, they cost R100 per month with two meals a day while the Government pension is R72 per month.
Homes

plan for
blacks

Hundreds of blacks employed by the beer division of South African Breweries will have the chance to buy, build or improve their homes.

The South African Breweries have prepared a housing scheme which provides their workers with finance facilities, low-interest subsidized loans, building plans and insurance.

The scheme is the result of a R1 million tie-up between South African Breweries and the Natal Building Society.

"Two of the most stabilising factors in a man's life are a good job and home ownership," Mr. John Seton, general manager of the breweries' northern provinces region, said today.

He said loans could be used in three ways: employees could use them to buy their existing homes, make extensive improvements to them, or to build new homes.

In terms of the scheme, which will be available to about 500 employees throughout the Transvaal, the Orange Free State and the Northern Cape, home loans will be made available at an interest rate of five percent— which is more than five percent below the prevailing building society rate.
Heavy housing costs hamper mines' aims

Mac Thain

High building costs could stand in the way of any moves to phase out migratory black labour in industry, says Mr Denis Etheredge, chairman of Anglo American's President Steyn gold mine, in his annual review.

Discussions are well advanced between the mining industry and the Government to provide married housing for senior black workers, but the cost of a comprehensive house-building programme would be great.

Mr Etheredge says the capital investment to provide a single man with hostel accommodation is R2,000 but a house will cost up to R8,000, depending upon service requirements. Progress will have to be slow, even with the present proposals being accepted, if the cash resources of companies involved are not to be overextended.

However, even if it were possible to "phase" out migratory labour, it would not be within the financial capacity of the mining industry as a whole to contemplate complete change other than over many years. The mines are likely to be faced with renewed labour problems in 1977. Some difficulty exists with the call-up of skilled white workers for army service; production may be lost with the introduction of the 11-day working fortnight; and the continuation of job reservation and closed-shop agreements of the past, with white trade unions.

ARMS SERVICE

The mining industry can consider itself fortunate that the unrest in the townships did not extend to mining communities — in fact the industry experienced one of its most peaceful periods in recent years.

It would be irresponsible, declares Mr Etheredge, to adopt a complacent attitude in the face of disturbed conditions on the subcontinent and in South Africa. The mining industry is acutely conscious of the grave deficiencies of the migratory-labour system — a feature of black employment in local industry. Notably the mines, which has been the object of attack for many years and for good reasons.

FORTUNATE
THOUSANDS of home owners in the private sector face the prospect of having tax concessions on low-interest company housing loans withdrawn by the Government in the New Year.

There are growing fears in business circles that the amendment to the Finance Act introduced last parliamentary session was a move to clear the ground for a tax-buzz on private home-owners with low-interest company loans.

If this is so, it will involve the private sector in an additional financial burden running into millions of rand. Financial experts fear that the move could have a serious rippled effect, eventually encroaching on the already over-burdened economy.

Banks, building societies, insurance companies and private businesses operating housing schemes for their employees have already examined the implications of the move. Formal and informal discussions have taken place in top circles of the business world where it was decided to adopt a wait-and-see attitude.

But, despite an assurance from the Department of Inland Revenue that there is no "campaign" against the private sector, it is agreed that the outlook is uncertain.

The amendment to the Finance Act exempted public servants from tax on their housing benefits. The effect of the amendment was to make official a practice that was introduced by the Cabinet in 1966.

In fact, there were cases when the Government was breachng its own Income Tax laws by paying cash subsidies to public servants for housing, without imposing tax.

What people in the private sector fear is that by specifying public servants in the amendment, the Government has now cleared the ground for a move on thousands of home-owners in the private sector who, in practice, have enjoyed the same housing tax concessions as public servants.

In previous skirmishes with the Receiver of Revenue on this issue, the private sector has always been able to point a finger at public servants' concessions, and the Receiver has been forced to retreat.

The amendment removes this protection and leaves the private sector exposed.

An influential tax authority, Dr. Aubrey Siske, in attacking the move, has raised alarmingly an even more alarming spectre. In his 1978/79 Supplement to "South African Income Tax" (co-written by Mr. Costa D'Alva and Mr. Michael Stein), Dr. Siske expressed the hope that the state's discriminatory action in exempting the housing benefits of its employees "does not signify that it intends in future also to exempt the salaries from taxation."

There is no reason why the principle that motivated the exemption of front taxation of their housing benefits could not be extended also to the salaries of public servants. In fact, a call for the exemption of these salaries from taxation has already been made in certain quarters," he said.

"But a spokesman for the Department of Finance said the idea was mooted by the Minister of the Interior, Dr. Conde Mulder, in February, this year. No decision has been considered at that stage."
Pensioners fear loss of homes at auction

Pretoria Bureau

More than 128 Doringkloof families in Pretoria, many of them widows and pensioners, fear the loss of their homes and life-savings when S M van Achterbergh Holdings is auctioned later this month.

Bitterness, confusion and insecurity about their future are the most prevalent emotions expressed by the tenants of Il Traviata, La Traviata, Aida, La Bohème, Carmen and Rigoletto Flats in the city.

These properties, including the Doringkloof Pick 'n Pay shopping centre, are to be sold by public auction at 11 am on January 28.

"We face a dark future," said Mr David van der Schyff yesterday.

The 72-year-old railways pensioner added, "My wife and I put most of our life-savings into the deposit for our little flat — now we may lose all."

LESSEES

Mr van der Schyff paid a R2 000 deposit on his R18 000 flat. He has been paying monthly instalments of R135.00 since 1974.

He received a letter from the joint provisional liquidators dated November 15 last year. Among other provisions, the letter stated that from December 1 1976, the occupants would be regarded as lessees and would be...
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"We face a dark future," said Mr David van der Schyff yesterday.

The 78-year-old railwayman added: "My wife and I put most of our life-savings into the deposit for our little flat — now we may lose all."

LESSEES

Mr van der Schyff paid a R2,000 deposit on his R15,000 flat. He has been paying monthly instalments of R156.60 since 1974.

He received a letter from the joint provisional liquidators dated November 15 last year. Among other provisions, the letter stated that from December 1, 1976, the occupants would be regarded as lessees and would be responsible for rent calculated at one percent of the purchase price.

This provision was not stated in the English version attached to the circular.

"It means that I now have to pay a monthly rent of R150 for a flat which may never be mine," Mr van der Schyff said.

He also referred to his neighbour whose monthly rental had been hiked to R133.

His neighbour, an elderly widow, had paid a deposit of R500 on the flat — which she may now lose.

BITTER

"People living down the corridor in exactly the same size flat as hers have been paying R100 a month rent. Where is the justice in such a system?" Mr van der Schyff asked bitterly.

"Most of us pensioners here face either the slums or old age homes if no one comes to our aid."

Tenants in the four adjoining blocks of Aida, La Bohème, Carmen and Rigoletto are considering forming an action committee "to fight for our rights."

"We will wait and see what the outcome of the auction is. Maybe the new owners will consider our position," said a caretaker of one of the blocks.
Housing projects frozen

All municipalities in South Africa have been told by the Department of Community Development to stop undertaking new housing contracts because of the lack of money.

"This is one of the most retrogressive instructions ever issued from that office," commented Mr. Sam Mok, MPC, former chairman of Johannesburg's housing committee.

He put the backlog in coloured housing in the city at 20,000—a figure which would grow.

Mr. Mok added that a shortage in white housing could also develop.

"There is a recession in the building industry. Now is the time, because the private sector is laying off staff, that the public sector should start building when workers are available."

Major J. D. Opperman, MPC, chairman of the housing committee, said he accepted the order not to begin new projects.

DEPUTATION

But a deputation would be sent to the Minister of Community Development, Mr. Steyn, to clarify whether new schemes for coloured people could go ahead if they were financed from private sources such as employers.

Major Opperman said the aim to build 2,500 houses for coloured people yearly would not be achieved. He could give no exact details of how many houses would be built this year.

The circular sent by the Secretary for Community Development, Mr. Louis Fouche, said projects already being worked on could be completed, but under no circumstances could new projects be started during the coming financial year.
VOORDELE B.

Staat kyk na nuwe bronne

Deur VIC DE KLERK

DIE staat gaat waarskynlik in die volgende Begroting sekere van die behulpingsvoordele belas wat werknemers in die private sektor geniet. Uit 'n kort ontleiding van die staat se finansies vir die nuwe boekjaar wat op 1 April begin, is dit duidelik dat sy uitgawes waarskynlik vinniger sal stig as sy inkomste uit die bestaande inkomstebronne.

Die tekort tussen lopende inkomste en uitgawes sal in die huidige boekjaar waarskynlik R1 000 miljoen wees. Dit kan op dié bestaande inkomstebronne vir die volgende jaar tot R5 000 miljoen stig.

Hierdie tekort is so groot dat dit hale meestal met leents gedraas sal kan word en die staat sal nuwe inkomstebronne moet vind. Een hiervan kan wees dat die behulpingsvoordeel wat seker werknemers geniet, as 'n deel van sy inkomste bekoor word en dat dit dan toe die gewone belasting skaal belas word.

Die huidige Belastinggeweer maak reeds hiervoor voor- siening, maar die staat was toeg op dit in die volgende te gebruik omdat dit ons begin dat sy en seppen- na wat feitlik almal 'n belastingvoordeel geniet, ook die huidige belasting sal moet betal.

UITSLUIT:

Die nuwe veranderinge in die wet sal stelt om kies wat van 'n belasting kan uitset, is egter verdeel deur die band geskied en ons kan vermy dat dit in die nuwe Begroting inge- stel sal word op werknemers in die private sektor.

Uit die tabel hieronder seer-棱 en R5 steeds dat die nuwe belastingvoordeel geniet, as seppen- na sal moet toe en dit as 'n belastingstwelfde skuldige op daaraan toe wil wees.

In die geval van die nuwe inkomstebron se huidige belasting stam, moet 4 persent van die NR-

belasting grondig met geskied moet word en nuwe belastingstwelfde skuldige op daaraan toe sal moet betal.

Selfs al sou die nuwe wetwerk gevorderd hou om belastingse graad vir die huidige bedrag, sou die staat nog 'n inkomstebron hou. Die maximum-belastinggraad vir mislukkappe is 40 persent. As die belastinggenreer wees, sou die huidige belastingstwelfde skuldige op daaraan toe moet betal.

In die nuwe inkomstebron se huidige belastingstwelfde skuldige op daaraan toe moet betal.
Upsurge in black housing forecast

Government spending on sub-economic housing, mainly for blacks, could rise by 25.4 percent to R420-million in 1977 says the authoritative Bureau for Economic Research of Stellenbosch University.

In its annual building survey released today, the bureau says the increase could be made despite Government determination to cut expenditure where possible.

The provision of more sub-economic housing "may be considered of strategic importance," says the report.

It points out that, despite the bad economic climate, Government expenditure on such housing increased in 1976 and that there was "great pressure" for a further increase this year.

"Given the domestic unrest, the provision of adequate housing together with the employment it will engender, has become a dire necessity which must be considered very high on the list of priorities for internal security."

SELECTIVE

Although the Government is anxious to cut expenditure, the bureau believes that provision can be made in the next budget for selective additional expenditure on vital projects such as low-cost housing.

"It is therefore estimated that Government expenditure will increase from an estimated R335-million in 1976 to R420-million in 1977."

This represents an increase of 25.4 percent in the current prices, but only between 11 and 12 percent in real terms.

The bureau also expects that the number of private houses built in South Africa will decrease by between 10 and 12 percent this year although slightly more will be spent on such housing in money-terms.

A survival year for many builders—Page 21.
Land for houses will cost more.

Staff Reporter

The average stand will cost between R100 and R200 more as a result of the Government’s decision allowing developers to increase their rate of interest on deeds of deferred sale from 11 to 11.5 per cent.

Houses and sectional title flats which are sold in this way will also increase accordingly, but in general the monthly payments will remain the same.

The established pattern in the property market is to ask 10 per cent down on deeds of sale with monthly repayments of one per cent. This will continue.

The difference will arise at the end of the contract period — usually about three years — when the buyer has to raise the outstanding balance and take transfer.

The balance at this stage will be correspondingly higher if 11.5 per cent is charged and it will mean an increased lump sum when transfer is taken.

If the balance on a stand is R10,000 for example, the increased amount owing after the first payment would be R4,20.
7. The lower right-hand section should be completed. N.B. Your major course (see pages 6–7) of the attached schedule of advice—column C—will also count as one of your four senior courses (see columns B and C). Arts Faculty courses are those that are underlined on pages 6 to 7.

The working out of a curriculum is explained in detail on pages 2 and 3. See page 4 for model curriculum and the photocopy of a curriculum.

ADVICE:

Advice about how to discuss proposed major courses may be available by October 9th. The Student Adviser will be available then.

II. HOW TO

A major course is generally not to be taken exclusively in its first courses in their second year. An intensive course in English for beginners, they do count.

French Intensive
German
Hebrew
African Languages Intensive
Italian Intensive

If you qualify for admission to French I, German I or Hebrew I, by having passed that subject at Matriculation (or equivalent) examination, you will not be allowed to take the intensive courses.

A CURRICULUM is a set of at least NINE COURSES fulfilling all the requirements for a B.A. degree.
Houses for all ‘a must’

Home ownership must be extended to all sections of the population to build up a responsible, urbanised population, according to Mr. A. N. de Wet, managing director of the Trust Building Society.

He told members of the Afrikaanse Sakelskam in Stellenbosch today that this was not only one of the greatest challenges facing South Africa but was a major and vital contribution towards a stable society.

“The meaning and value of housing to the black urban population should no longer be regarded as beyond the consideration of building societies and while sub-economic housing remained the responsibility of the State, economic housing must be financed by building societies,” he said.

Pointing out that the provision of new housing had been severely curtailed during 1976 and would be even more limited this year, Mr. de Wet said the rate at which private homes continued to be built depended on the availability of building society funds.

SOMETHING WRONG

He said in 1963 five investors were needed to finance one home loan; a figure which had risen to 8.8 in 1975.

In the United States, the position was completely reversed with 9.2 investors required in 1963 to finance a loan, dropping to 8.2 in 1975.

From these figures, he said, there was something seriously wrong with the investing and borrowing pattern habits in South Africa.
Umhlanga plan for finance probe dashed

Municipal Reporter

UMHLANGA ratepayers' hopes for an inquiry into the council's finances were dashed yesterday by the MEC for Local Government, Mr. Derrick Watterson.

He said the province could not interfere in the affairs of a legally elected local authority unless there was evidence of maladministration or gross incompetence.

As far as he was aware, no such accusations had been levelled at Umhlanga.

Umhlanga ratepayers this week passed a vote of no confidence in their council and officials after rates in the town rose 60 percent in two years.

The Ratepayers' Association decided to ask Mr. Watterson to send "his experts" to look into the council's workings.

"All local authorities, particularly on the coast, are heavily over-rated because the system of rating is such that they are having to pay for amenities and facilities used by more people than the residents," Mr. Watterson said.

He suggested that residents elect another council. Alternatively, they could call on the present council to resign. "They elected our council. If they don't like them, they can change them," Mr. Watterson advised.

But last night councillors and officials hit back at the ratepayers.

The borough's mayor, Councillor Dave Cheal, said: "I was at the (no-confidence debate) meeting and can say that every figure quoted was out of context. Anyone can take a set of figures and twist them to their advantage."

The meeting heard that 6 percent of rates went to supporting the beach.

"Councillor Ken Riggs, chairman of the finance committee, explained: "5.5 percent of the rates are spent on the beach. This amounts to R78,000. What the people at the meeting failed to point out is that the high-rise buildings on the beach front, including hotels and holiday flats, contribute more than R300,000 to the rates, which is over four times the amount actually spent on the beach."

Mr. Brian Watson, acting town clerk, added: "The people who said their rates had risen enormously in the last four years also conveniently forgot to mention their properties had now risen in value."

The major reason for the increase in rates was the R4.2 million sewerage scheme."
State to stop bond subsidy

CAPE TOWN — The Government has decided to stop the interest subsidy scheme on houses costing less than R20,000 bought by private individuals from April 1.

In a statement yesterday, the Secretary for Community Development, Mr. L. Fouche, said no person not already in receipt of a subsidy in terms of the scheme by March 31 would qualify for a subsidy after that date.

People in receipt of subsidies on March 31 would not be affected by the decision, he said.

The scheme, introduced in November, 1970, provided for state-subsidized interest to a maximum of two per cent in excess of 8.5 per cent on housing loans granted by building societies and financial institutions to private individuals for houses whose valuation did not exceed R20,000. — SAPA
Mitchell's Plain cost comparison: Brand replies

COSTS in Mitchell's Plain could not fairly be compared with Bellville's new town development, less than a hundred times its size, the City Engineer, Mr J. G. Brand, said this week.

He was commenting on a report of a Bellville group housing development in last week's Property Argus in which the cost of the homes was compared with those being built at Mitchell's Plain. Mr Brand said:

"While I agree completely with the undertakings by the Bellville Municipality is a success and has achieved everything it set out to accomplish, I am disturbed at the comparison made between the costs of Bellville and Mitchell's Plain as the two schemes are completely different both in concept, construction and method in which costs have been determined.

"In order to avoid incorrect conclusions being drawn from this article I would like to detail some of the more salient differences between the two schemes.

**Concept** — It should be appreciated that Groenvlei is the development of an estate within the municipal area of Bellville and even in its enlarged and extended size forms a very small portion of the municipal area. It further does not have to support its own amenities and will share the overall hierarchy of amenities and facilities planned for the Greater Bellville area.

"With regard to major services the interconnection into the existing municipal reticulation is a fact and completely new major reticulation and link trunk services have not had to be undertaken. The same applies to the road network which within the area comprises virtually an estate system and feeds on to established major roads abutting the area.

Mitchell's Plain is of such size that Groenvlei in its completed form would constitute about 1 percent of the built environment. In contrast to falling within an already established area, Mitchell's Plain has had to be designed as a complete city with a separate network of all service facilities such as sewerage and stormwater reticulation, sewerage disposal works, water and electricity reticulation, from fairly remote take-off points, and a completely new road network which will necessitate the establishment of major roads right back to the present city network.

"All these factors are necessarily more costly than those in Bellville and have influenced the cost of housing.

**Housing** — The Bellville concept is based entirely on single storey 'terrace' housing which is only one way of handling the problem. At Mitchell's Plain, with its much greater size and accommodation of different types of housing to be considered and the situation has called for a predominance of individual houses on their own erven.

"Terrace housing in Mitchell's Plain occurs only in 'double-storied' town houses which have not been built in any great numbers.

"You will appreciate that the costs of housing in a single storey terrace houses must be lower than individual houses by virtue of shared walls, services and so on.

**Construction** — It is in the construction and finish that the two schemes basically differ most radically, the main differences between the two schemes being as follows:

- Concrete block single skin walls at Bellville as opposed to brick or block cavity wall construction at Mitchell's Plain.

- Vinyl floor tiles throughout at Bellville as opposed to wall-to-wall carpeting in living, bedroom areas and all bedrooms; vinyl in other compartments at Mitchell's Plain.

- One solid wall as party wall between units in all cases at Bellville as opposed to a cavity wall as common wall to town houses and semi-detached houses at Mitchell's Plain.

- Shared drainage reticulation at Bellville as opposed to individual (or separate) reticulation at Mitchell's Plain.

Individual houses in terraces in the Bellville scheme do not front on to roads as opposed to the street access and on-site parking provided for all dwellings at Mitchell's Plain. While the Bellville solution is not necessarily considered bad and saves considerably on servicing costs, it is an entirely different and less satisfactory approach to the one used at Mitchell's Plain.

"Garages in blocks are divorced from houses in the Bellville scheme. While this again is not necessarily bad the provision in the Mitchell's Plain scheme is considered superior in that on-site parking/garaging facilities are provided although garages have not been constructed by the Council.

**Cost** — Unlike Bellville all house costs at Mitchell's Plain include on a pro rata basis a contribution towards the cost of the infrastructure of the built city.

"While the houses offered by Bellville are approximately the same size as those in Mitchell's Plain the disparity in price of the houses offered in the two schemes is easily explained.

"I understand that Bellville prices cover only the cost of construction, land acquisition costs and service connection costs. In Mitchell's Plain approximately R2 200 must be added a dwelling unit as a contribution towards the cost of the infrastructure — for tarred roads and paved footways, street lights, sewerage and stormwater drainage, trunk services, a sewage disposal works, parks and recreation grounds, sports fields, play lots, swimming baths, libraries and community and public buildings.
Government's shock go slow on housing

By BERNARDI WESSELS
Political Correspondent
HOUSE OF ASSEMBLY

— The Government has adopted a marked change in its policy on house building instead of speeding up its programme to meet the housing backlog and reduce unemployment.

Mr. Marais Steyn, Minister of Community Development, said in reply to Mr. Theo Aronson (UP, Walmer) yesterday that an undertaking was planned this year in housing programmes for any race group. Projects already under way would continue. However, except for a few exceptions, tenders for new projects would not be called for in 1977.

Mr. Steyn's reply prompted strong reaction from the housing spokesmen of all three Opposition parties.

Mr. Aronson said: "If I understand the answer correctly, it means that thousands of houses which should have been built in addition to existing projects will not be provided.

"This could mean an even more serious backlog than existed already. Despite the cuts in Government spending, housing is the one field where there would be absolutely fatal to cut down.

Mr. Lionel Murray (UP) said Mr. Steyn had announced last week that approved housing in Cape Town area included 1353 houses in Atlantis and 4966 in Mitchell's Plain.

"Greater Cape Town alone needs about 35,000 houses for Coloureds. The announcement that no further tenders will be called this year comes as a shock.

"Over the years we have called for emergency action, with an acceptance of large scale site and service schemes in which the Coloured people would be involved in self-help. Every time the Government has turned it down.

Dr. Van Zyl Stabbert, the FBP spokesman on housing, urged the Government to reconsider.

"It must go ahead with new projects for all races if it hopes to meet the housing backlog. This has been admitted by the Minister himself.

"His latest reply simply means that the backlog will increase given the present rate of population increase and urban migration."

Dr. Stabbert referred to another reply by the Minister in which he estimated the Coloured housing shortage at 38,000. He had admitted that it would take seven to 10 years to overcome.
SA warned of critical home shortage

Roy Wilson, Property Editor

Unless South Africa steps up its home-building rate by the year 2000 there will be a shortfall of more than 3-million housing units.

This is the view of Mr. J.A.H. Woolcott, assistant property manager for Johannesburg Consolidated Investment Company, who has prepared a study of housing requirements to the end of the century.

He says if the total of South Africa's population reaches 50-million by the year 2000, with 70 percent of this number living in urban areas, then 7-million housing units will be required.

By 1970 only 1,885,000 had been built towards this total, leaving a shortfall of 3,800,000 homes to be built over 30 years—a annual average of around 129,000.

But the total rate of house construction is about 70,000 units a year, a shortfall of at least 50,000 yearly.

Mr. Woolcott pointed out that as blacks currently made up two-thirds of the country's population, it was clear that the building of black housing must be stepped up to at least 100,000 a year so that the shortage in this particular sector did not become critical.

In Soweto, with its estimated one-million people, there were only 96,000 houses. This means that in some cases housing units are accommodating more than 10 people each, he said.
Blacks now average 17 to a house

By CLIVE EMDON

THE LACK of housing for Africans has reached alarming proportions in the past five years and the average number of people living in each house has risen from 13 to 17.

The African population in 10 areas has risen 50 per cent in five years — but only 15 per cent more houses have been built.

These figures were given yesterday to the Cillo Commission of inquiry into last year's unrest. They were provided by the Association of Chambers of Commerce.

Assocom says the average of 17 people to a house in 1970 should be seen in relation to the fact that the average wage of African workers had doubled in the five years to 1976.

It concluded from this that the real improvement in income has not had the beneficial effect it could have had on living standards — it could only have had frustrating effects.

The organisation, which represents 16,000 businesses whose members in the commercial distributive trade alone employ 500,000, recommended that top priority be given to planning and building new homes for Africans in urban areas.

It also recommended that full right of ownership should be given on properties, including the site, because leasing was a restrictive form of ownership and was legally awkward.

The Assocom submission — detailed on Page 9 — examined many aspects of urban African life and recommended changes which could improve community life and work conditions.

These included:

- The principles of free enterprise should be applied more fully to Blacks to improve the prospects of economic growth and social stability.
- The proper supply of electricity and telephone services to Blacks was imperative and restrictions on their private entrepreneurs should be lifted to allow them to provide cultural, recreational, educational and social facilities which could substantially improve the quality of life.
- Attention be given to teacher training and improvement of teachers' wages and conditions. Thought should also be given to review subject being taught in schools.
- Urgent provision of more training facilities for Africans and steps to ensure the supply and demand of labour to existing opportunities regardless of race.
- The elimination of discriminatory legislation and practices against African businessmen and professional men, giving them the same rights as Whites.

920,089, only 20,357 new houses were built during the five years.

In the submission before the hearing by Assocom's president, Mr Sidney Goodwin, the association claims the Bantu Administration Boards had not revealed projection figures for the next five years. It says this 'could indicate either a lack of forward planning or an attempt to withhold important information of public interest'. Either reason was highly unacceptable, said Assocom.

The standard Soweto house, known as a 15/60th house, has four rooms including a kitchen, outside lavatory but no bathroom. The current cost is R1,425.

Another provision is modernising and equipping students for industry and commerce.

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- Attention be given to teacher training and improvement of teachers' wages and conditions. Thought should also be given to review subject being taught in schools.
- Urgent provision of more training facilities for Africans and steps to ensure the supply and demand of labour to existing opportunities regardless of race.
- The elimination of discriminatory legislation and practices against African businessmen and professional men, giving them the same rights as Whites.

Schools thus better equipped students for industry and commerce.
HOUSE OF ASSEMBLY. — The Minister of Community Development, Mr Marais Steyn, said the Government had given consideration to all the points raised by Mr Lionel Murray in his motion on housing. It was aware, for instance, that provision of housing created large-scale work opportunities; that large-scale building operations were not inflationary; that housing schemes did not require foreign capital investment and that it was an excellent way of eliminating unemployment because the building industry was labour-intensive.

He believed it was in the interest of South Africa to "brag" about the outstanding achievements in the field of providing housing.

From the time of the establishment of the Housing Commission in 1930, till 1960 an average of 800 houses a year had been built by the State. Between 1962 and 1971 the average figure had risen to 1,570 a year. Between 1972 and 1976 the figure had risen to more than 20,000 a year.

What was even more impressive was that in 1976 alone over 26,000 houses had been built and 80,000 had been under construction.

He said that 82.5 percent of all houses belonging to Coloured people were financed and built by the Government. Between 1962 and 1971 the Government had built 86,700 houses for Coloured people and in the five years since 1971 another 61,000 houses had been built.

In 1976 alone 18,000 houses were completed with 12,000 still under construction.

Time for the debate expired and the motion lapsed. The House rose. — Sapa
CAPE TOWN — The Government is planning a new housing scheme for African urban blacks, making it clear that the regulations will not only apply to the Coloureds and Indians, but will equally affect all races.

The plan, which is expected to be introduced soon, will provide for the construction of thousands of new houses, mainly in the outlying areas of the city. It is hoped that this will help to relieve the overcrowding problem in the inner city.

The scheme will involve the creation of new housing estates, with the provision of modern facilities such as schools, clinics, and recreational areas. The houses will be built to a high standard, and will be equipped with all the necessary amenities.

The Government has already allocated a significant amount of funds for the construction of these new housing estates. It is estimated that the scheme will take several years to complete, and will require the participation of thousands of workers.

The plan has been greeted with enthusiasm by many, who see it as a positive step towards the achievement of a more equal society. However, there are concerns that the scheme may not be implemented effectively, and that the benefits may not be evenly distributed.

The Government has promised to monitor the progress of the scheme closely, and to ensure that it is carried out in a fair and transparent manner. It has also urged all South Africans to contribute towards the success of the scheme, by supporting it in any way they can.
Overcrowding in Black homes is increasing

By CLIVE EMDON

THOUSANDS of families living in shacks and single rooms on the premises of African homes in urban areas accounted for Assocom's figure showing a national average of 17 people per home.

"In the cities, where there are tight controls on squatting, the average number per home dropped dramatically," according to Assocom examples of this in 1976.

were: 8.8 people per home in greater Soweto, 7.5 per home on the East Rand, and 6.5 per home in the Vaal Triangle. These figures were increasing rapidly.

Yesterday, the Rand Daily Mail found that the Northern Transvaal Bantu Administration Board, which has jurisdiction over an area including 28 rural towns, has a population of 38,662 people in the towns with 2,882 homes—an average of 13.5 persons per home.

No new homes have been built since 1970 and there are "no plans for housing of urban Africans in this area. Most workers in these towns commute from the homelands each day."

Assocom confirmed yesterday that a few administration boards included statistics for White rural areas in answering the organisation's urban housing questionnaire last year. This had "marginally upset the analysis."

"The main intention of using the statistics was really to show up the acute problem of overcrowded conditions and squatting in the urban towns and their surroundings," said Mrs C. Y. Duval of the Johannesburg Chamber of Commerce.

"We estimate that the West Rand Administration Board, which has jurisdiction over greater Soweto, will only build another 1,000 houses in 1975 and 1977—giving a total of 102,000 homes for one million people."

"This means 9.3 people to a home, a dramatically increasing rate."

Mrs Duval said: "What we call rural South Africa; the often picturesque huts and shacks, could in the most part be totally inadequate homes for squatters."

Yesterday, Mr. Albert Keller, a former president of Assocom living at Tlanen, said the Bantu Administration Board for the area "has washed its hands of the African housing problem."

He said squatting problems existed in the areas around the towns right up to the borders of the homelands.

Most of the 13 towns in the area were close to the borders with workers commuting 10 to 20 km each way daily.

In the Board's area, the number of homes in the 13 towns for Blacks has dropped from 35,662 in 1970 to 28,822.

According to Mr. C. J. Lotter, director of the Board, no new homes will be built.

The main towns in the area include Pietersburg, Tlanen, Potgietersrus, Mmabatho Louis Trichardt, Naboomspruit and Messina.

Mr Lotter said there was relatively little squatting, the main problem being in Elands. This affects about 80 families.
Co-lered housing shortage serious

By GERALD REILLY

The shortage of housing for the country's three-million Coloureds and Indians has become an acute problem in the major urban areas.

The director of the Coloured and Apartheid Affairs Department of the Johannesburg City Council, Dr. E. J. Jammine, said that in Johannesburg alone, the shortage was nearly 8,000 houses of which about 8,000 were needed for Coloured families.

A 'major' reason for the growing housing shortage was the steady drift of Coloureds to urban areas in search of work and better living conditions.

'Very serious situation has developed. We are in trouble if the drift continues and the recession persists.'

Dr. Jammine said local authorities had been told by the Department of Community Development that economic conditions made it more difficult than in the past to fund housing.

There was a growing demand for houses but less money available to build them.

Dr. Jammine said the shortage was acute in Cape Town and Durban.

Local authorities had not been told how much would be allocated by the State for housing during the 1977-78 financial year.

Without this information forward planning was difficult, he said.

A member of the executive of the SA Indian Council, Mr. Joe Carrin, confirmed that the housing shortage in Indian areas was critical. The SAIC had asked the Government to spend more on building homes.

The leader of the Labour Party, Mr. Sonny Leon, said that in some Coloured townships, three families were sharing two-bedroomed houses.

'Outraged need for houses is a major grievance among Coloureds and was one of the prime causes of recent unrest and riots.'

Mr. Leon said that when the appalling lack of homes was added to all the other disabilities loaded on to Blacks, by the Government 'then how can they expect a contented and peaceful Coloured population?'

Mr. Leon estimates the total shortage of Coloured houses at nearly 100,000.

In the Western Cape alone, he said, 48,000 homes were needed.
move on
black housing

Labour Reporter

Almost a third of South Africa's industrial employers intend implementing a housing scheme for their black or coloured workers in the coming year.

One company, Barlow Rand Ltd, has initially allocated R500 000 for housing loans for black employees. It emphasised, however, that this was a "last resort" until building societies were ready to move into the housing field.

Details of other companies are contained in a survey released today by Contact Personnel Services of Johannesburg.

Of nearly 170 leading companies which participated, only four had housing schemes for workers other than whites in operation.

But 32 percent intended to implement schemes in the coming year.

"This dramatic switch in company policy can only be attributed to the accent placed on black home ownership and the creation of a stable middle-class of black workers in the aftermath of the township disturbances," said Mr. Olof van Schalkwyk, director of Contact Personnel Services.

"However, it is clear from our survey of non-white employment conditions that the majority of employers have sought to improve conditions for their black workers for some time," he said.

Thus, the survey showed that 55 percent of the companies have a medical aid scheme for these workers in spite of the fact that blacks are known to get free treatment at Government hospitals.

Half of the companies have their own doctors.

Eighty percent operate canteen facilities and subsidise them to the tune of R99 annually on average per worker.

Three quarters have a pension plan and 65 percent have a non-discriminatory pension plan, applying to all workers irrespective of race.
Homes halt shocks MPs

Political Correspondent

CAPE TOWN.—The Government has adopted a shock mark-time policy on housing instead of speeding up its programme to beat the backlog.

Mr. Marais Steyn, Minister of Community Development, was asked in a written question by Mr. Theo Aronson (U.P., Walmer) if he planned any cut-back in housing programmes for any race group this year.

Mr. Steyn replied: "No projects already under way are proceeding, but save for a few exceptions, tenders for new projects will not be called for in 1977."

The reply

Mr. Steyn's reply has prompted a strong reaction from the housing spokesman of all three opposition parties who have been urging the Government to speed up housing in the face of a growing backlog and more squatters.

Mr. Aronson said this "means that thousands of houses which should have been built in addition to existing projects will not be provided."

It could mean an even more serious backlog than existed already.

Mr. Lionel Murray, the U.P.'s chief spokesman on housing, said: Mr. Steyn's announcement was a "shock," and called for "emergency action."

"The need in greater Cape Town alone is for some 50,000 houses for Coloureds. The announcement that no further tenders will be called this year comes as a shock," he said. "Emergency action with a new approach and acceptance of large scale site and service schemes in which the coloured population is involved in self-help has been requested and repaid over many years by the Government."

Reconsider

"The Prime Minister must appoint a competent Minister of Housing to avoid serious consequences."

Dr. van Zyverden, the U.P.'s spokesman, urged the Government to reconsider.

"It definitely needs to go ahead with new projects for all races if it hopes to meet the housing backlog. This has been admitted by the minister himself," he said.

"His latest reply simply means that the backlog will increase given the present rate of population increase and urban migration."

He referred to a pre-
Govt to mark time on housing — Steyn

The Government has adopted a shock mark-time policy on housing instead of speeding up its programme to beat the backlog.

Mr Marais Steyn, Minister of Community Development, revealed this yesterday in reply to a written question by the Independent United Party's Walmer MP, Mr Theo Aronson.

Asked if he planned any cut-back in housing programmes for any race group this year, Mr Steyn replied: "No. Projects already under way are proceeding but, save for a few exceptions, tenders for new projects will not be able to be called for in 1977."

Mr Steyn's reply has prompted strong reaction from the housing spokesmen of all three opposition parties, who have been urging the Government to speed up the housing programme in the face of a growing backlog and squatter problem.

Mr Aronson said: "If I understand the answer correctly—that save for a few exceptions new projects will not be called for for the whole of this year—it means that thousands of houses, which should have been built in addition to existing projects will not be provided."

It could mean an even more serious, backlog than existed already.

Despite the Government's cut-back in expenditure, housing is the one field in which it would be absolutely fatal to cut down," he said.

35 000 needed

In order to have a stable community it was absolutely essential for all races to be properly housed. A mass housing scheme would also provide employment for thousands of people. The Government had lost its sense of proportion.

Mr Lionel Murray, the UP chief spokesman on housing, said Mr Steyn's announcement was a "shock" and he called for "emergency action."

He said Mr Steyn had said a week ago that approved housing in the Cape Town area included 1 353 houses in Atlantis and 4 960 in Mitchell's Plain.

"The need in Greater Cape Town alone is for some 35 000 houses for Coloureds."

The announcement that no further tenders will be called this year comes as a shock," he said.

"Emergency action—with a new approach and acceptance of large scale site-and-service schemes in which the Coloured population is involved in self-help—has been requested and rejected over many years by the Government."

"The Prime Minister must appoint a competent Minister of Housing to avoid serious consequences," Dr Van Zyl Slabbert, the PRP's spokesman, urged the Government to reconsider.

"It definitely needs to go ahead with new projects for all races if it hopes to meet the housing backlog. This has been admitted by the Minister himself," he said.

"His latest reply simply means that the backlog will increase given the present rate of population increase and urban migration."

He referred to another reply by the Minister in which Mr Steyn estimated the Coloured housing shortage at 36 000 and said that it would take seven to 10 years to beat, "provided funds are obtained to proceed with projects at the 1976/1977 rate and as programmed for subsequent years."

(Report by O Potock, 71, Burg St, Cape Town)
Housing & Hostels

General

March 1976 - Nov 1977
Housing shortage for Whites/Coloureds/Indians

10. Senator L. E. D. WINCHESTER asked the Minister of Community Development:

What is the shortage of housing in the Republic for (a) Whites, (b) Coloureds and (c) Indians.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) 6,700.
(b) 57,800.
(c) 19,700.
MONDAY, 15 MARCH 1976

† Indicates translated version.

For written reply:

Housing constructed by private sector in main cities

14. Senator L. E. D. WINCHESTER asked the Minister of Statistics:

What was the total number of dwelling units constructed by the private sector in respect of each race group in (a) Durban, (b) Johannesburg, (c) the Cape Peninsula and (d) Port Elizabeth during 1975.

The MINISTER OF STATISTICS:

<table>
<thead>
<tr>
<th>Race Group</th>
<th>Area</th>
<th>Whites</th>
<th>Coloureds</th>
<th>Asians</th>
<th>Blacks</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Durban municipal area</td>
<td>569</td>
<td>24</td>
<td>1155</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>(b) Johannesburg municipal area</td>
<td>646</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>—</td>
</tr>
<tr>
<td>(c) Cape Town metropolitan area</td>
<td>3 081</td>
<td>478</td>
<td>3</td>
<td>1</td>
<td>—</td>
</tr>
<tr>
<td>(d) Port Elizabeth municipal area</td>
<td>767</td>
<td>35</td>
<td>16</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>

The Cape Town metropolitan area comprises: Municipal area of Cape Town, Bellville, Goodwood, Parow, Milnerton, Pinelands, Fish Hoek, Durbanville and areas controlled by the divisional councils of the Cape and Stellenbosch.

Dwelling units for non-Whites are mainly financed and built by the public sector.
Amounts for housing in main cities

11. Senator J. E. D. WINCHESTER asked the Minister of Community Development:

What amounts for housing for each race group were (a) requested by and (b) allocated to (i) Durban, (ii) Johannesburg, (iii) Cape Town, (iv) Port Elizabeth, (v) Pretoria and (vi) Pietermaritzburg in the financial years 1974-75 and 1975-76, respectively.

The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th></th>
<th>Whites</th>
<th>Coloureds</th>
<th>Indians</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974-75</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) (a)</td>
<td>700 000</td>
<td>1 310 000</td>
<td>1 600 000</td>
</tr>
<tr>
<td>(b)</td>
<td>565 043</td>
<td>552 500</td>
<td>1 390 800</td>
</tr>
<tr>
<td>(ii) (a)</td>
<td>1 108 562</td>
<td>1 351 610</td>
<td>—</td>
</tr>
<tr>
<td>(b)</td>
<td>834 275</td>
<td>834 000</td>
<td>—</td>
</tr>
<tr>
<td>(iii) (a)</td>
<td>3 179 411</td>
<td>7 388 177</td>
<td>—</td>
</tr>
<tr>
<td>(b)</td>
<td>2 491 142</td>
<td>6 944 566</td>
<td>—</td>
</tr>
<tr>
<td>(iv) (a)</td>
<td>486 700</td>
<td>3 166 549</td>
<td>—</td>
</tr>
<tr>
<td>(b)</td>
<td>1 660 000</td>
<td>1 363 947</td>
<td>—</td>
</tr>
<tr>
<td>(v) (a)</td>
<td>305 727</td>
<td>449 768</td>
<td>40 000</td>
</tr>
<tr>
<td>(b)</td>
<td>276 594</td>
<td>298 342</td>
<td>40 000</td>
</tr>
<tr>
<td>(vi) (a)</td>
<td>1 256 688</td>
<td>504 000</td>
<td>1 205 000</td>
</tr>
<tr>
<td>(b)</td>
<td>900 000</td>
<td>353 067</td>
<td>250 000</td>
</tr>
<tr>
<td>1975-76</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) (a)</td>
<td>1 650 000</td>
<td>3 800 000</td>
<td>3 854 000</td>
</tr>
<tr>
<td>(b)</td>
<td>1 081 375</td>
<td>2 260 655</td>
<td>3 540 531</td>
</tr>
</tbody>
</table>

For the information of the hon. senator it should be mentioned that the above-mentioned statistics represent only the amounts which were applied for and allocated at the beginning of each financial year and do not include subsequent allocations according to progress with expenditure and changes in requirements during the relative financial year.

In this way original allocations were very notably augmented and, for example, the initial allocation in respect of Cape Town for 1975-76 will be increased from R7 268 925 to actual expenditure of R17 9 million. This also applies to other centres depending on building achievements.
Housing units constructed by Department/local authorities in main cities

(13.) Senator L. E. D. WINCHESTER asked the Minister of Community Development:

(1) What was the total number of dwelling units constructed by (a) local authorities and (b) his Department in respect of each race group in (i) Durban, (ii) Johannesburg, (iii) the Cape Peninsula and (iv) Port Elizabeth during 1975?

(2) what is (a) the estimated backlog for housing and (b) the number of units under construction by local authorities and his Department in respect of each race group in each of these centres.

<table>
<thead>
<tr>
<th>The MINISTER OF COMMUNITY DEVELOPMENT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) White</td>
</tr>
<tr>
<td>(a) (i) 102</td>
</tr>
<tr>
<td>(ii) 1 210</td>
</tr>
<tr>
<td>(iii) 731</td>
</tr>
<tr>
<td>(iv) 21</td>
</tr>
<tr>
<td>(b) (i) 4</td>
</tr>
<tr>
<td>(ii) 100</td>
</tr>
<tr>
<td>(iii) 192</td>
</tr>
<tr>
<td>(iv) 49</td>
</tr>
</tbody>
</table>

| (2) |
| (a) (i) 1 100 | 4 000 | 13 500 | — |
| (ii) 1 750 | 4 200 | 1 500 | — |
| (iii) 1 500 | 38 000 | 800 | — |
| (iv) 600 | 4 500 | 360 | — |
| (b) (i) 230 | 462 | 1 052 | — |
| (ii) 960 | 1 595 | 307 | — |
| (iii) 536 | 4 355 | — | — |
| (iv) 164 | 999 | — | — |

The above statistics are applicable to the respective metropolitan areas.
34. Senator L. E. D. WINCHESTER asked the Minister of Bantu Administration and Development:

What is the estimated number of dwelling units required annually for Bantu, to meet the anticipated population increase in (a) the Durban complex, (b) the Witwatersrand complex, (c) the Cape Peninsula, (d) Pretoria, (e) Port Elizabeth, (f) Pietermaritzburg and (g) each province.

The MINISTER OF BANTU ADMINISTRATION AND DEVELOPMENT:

The information, not being readily available, would entail extensive research by the existing 23 Bantu Affairs Administration Boards to assemble. The cost involved is not considered to be warranted.
Dwelling units constructed by local authorities/Department in Witwatersrand complex

51. Senator L. E. D. WINCHESTER asked the Minister of Community Development:

How many dwelling units were constructed by (a) local authorities and (b) his Department for (i) Whites, (ii) Coloureds and (iii) Indians in the Witwatersrand complex in 1974 and 1975, respectively.

The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th>Year</th>
<th>(i)</th>
<th>(ii)</th>
<th>(iii)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974</td>
<td>926</td>
<td>937</td>
<td>—</td>
</tr>
<tr>
<td></td>
<td>356</td>
<td>235</td>
<td>—</td>
</tr>
<tr>
<td>1975</td>
<td>1210</td>
<td>1260</td>
<td>—</td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>252</td>
<td>—</td>
</tr>
</tbody>
</table>

Besides these figures there were many dwelling units under construction on 31 December 1975.

In so far as the provision of dwelling units for Indians is concerned, the Department was obliged to await the outcome of the investigation into the dolomite constitution of the land. The construction of dwelling units got underway during 1976.
24. Mr. L. F. WOOD asked the Minister of Community Development:

(1) What was the estimated shortage of houses for White, Coloured and Asiatic persons, respectively, in each province as at 31 December 1976?

(2) how many houses were made available for occupation by persons of each race group in each province during 1976 by (a) his Department and (b) local authorities.

<table>
<thead>
<tr>
<th>The MINISTER OF COMMUNITY DEVELOPMENT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
</tr>
<tr>
<td>Transvaal</td>
</tr>
<tr>
<td>Cape Province</td>
</tr>
<tr>
<td>Orange Free State</td>
</tr>
<tr>
<td>Natal</td>
</tr>
<tr>
<td>(2)</td>
</tr>
<tr>
<td>Transvaal</td>
</tr>
<tr>
<td>Cape Province</td>
</tr>
<tr>
<td>Orange Free State</td>
</tr>
<tr>
<td>Natal</td>
</tr>
<tr>
<td>Whites</td>
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<tr>
<td>-------------</td>
</tr>
<tr>
<td>2 400</td>
</tr>
<tr>
<td>2 000</td>
</tr>
<tr>
<td>500</td>
</tr>
<tr>
<td>1 200</td>
</tr>
<tr>
<td>6 36</td>
</tr>
<tr>
<td>1 692</td>
</tr>
<tr>
<td>470</td>
</tr>
<tr>
<td>1 430</td>
</tr>
<tr>
<td>30</td>
</tr>
<tr>
<td>299</td>
</tr>
<tr>
<td>342</td>
</tr>
<tr>
<td>402</td>
</tr>
</tbody>
</table>

For the information of the hon. member it may be mentioned that on 31 December 1976 there were also 3 714 dwelling units for Whites, 12 271 dwelling units for Coloureds and 2 939 dwelling units for Asians under construction in the Republic. In addition schemes comprising approximately 43 000 dwelling units for all population groups had already been approved but in respect of which funds could not yet be made available as a result of the financial position. In so far as Durban in particular is concerned a further 1 022 dwelling units for Coloureds were under construction whereas schemes comprising 1 914 dwelling units have already been approved but construction work could not yet be started. For Asians 2 131 dwelling units are under construction, whereas there are 6 348 dwelling units in approved schemes.
Black housing muddle goes on

"They will have the right to bequeath (their houses). They can sell, they can have mortgage rights."
— Prime Minister Vorster, speaking in the No-confidence debate.

It's taking government painfully long to match promise with fulfilment. Black "home ownership" has been on the cards for the past two years. After an exclusive FM interview this week with Bantu Affairs Deputy Minister Willem Cruywagen, it remains as depressingly far from large-scale implementation as ever.

The fact is that the building societies, upon whom any significant private sector funding turns, talk a different language from the Deputy Minister. They talk law; he talks intentions.

"We are determined to get this thing moving," Cruywagen tells the FM. "The merits of house ownership need hardly be stressed. At Kafleho African township, Germiston, about 74% of the houses are owned by individuals. There were no problems during the recent unrest."

One glimmer of hope is that Cruywagen sees no role for the Bantu Administration Boards as the middlemen between societies and Black borrowers. Neither societies nor Blacks are anxious to deal through them — the societies because they want to avoid their thousands of loyal Black depositors what they are doing, the Blacks because they don't like the Boards.

But it's the legal tangles which continue to cause most hassle. In terms of the Building Societies Act, a society may lend only against security of a mortgage bond over urban immovable property, which includes land on registered lease which has not less than 20 years to run. "It is therefore possible for societies to grant mortgage loans to individuals for the erection or improvement of houses in urban African areas," Cruywagen believes.

At present, according to Cruywagen, the definition of "urban immovable property" includes the cession of registered lease having not less than 20 years to run "and the cession of any lease, whether or not it is registered, entitling the lessee . . . and his successors in title to occupy any land within the District of Kimberley and belonging to De Beers Consolidated Mines or its successors in title . . . " To facilitate building society lending, Cruywagen intends adding to this definition a clause "as well as any land administered by a Bantu Affairs Administration Board."

The solution is nowhere near that simple. First, his reference to cession of leases appears to be contrary to the Deeds Registry Act, in terms of which the only method of hypothecating a lease is by registration of a notarial bond over the lease if it is for less than 10 years, and by registration of a mortgage bond if for more than 10 years. Government seems confused over the exact nature of the tenancy (or is it a right of occupation?) which it proposes granting.

Second, even if the Building Societies Act were amended to permit the societies to lend on registered leases of less than 20 years, this would be unacceptable. If a Black borrower goes insolvent, or is endorsed out of the urban area under the pass laws, the society is placed at risk. It is dependent on recovering its loan by selling the property in execution. What would a lease of, say, five years be worth? The societies are custodians of the public's finances, and cannot go dishing out public money against inadequate security, whether the borrower be Black or White.

Third, there must be no possibility of the Bantu Administration Boards being able to terminate a lease because a Black borrower can't keep up his instalments. The societies must have an option to pay up the balance of his rental. Similarly if he is endorsed out. Without the right to sell the lease in execution, the societies' security is frustrated.

Fourth, if the Boards are to have a preemptive right for five years to buy back the lease, the terms must be clearly defined. If it can be bought back at a nominal sum, then the societies' security is nominal.

If government grants freehold, which it remains dead against, or permits registered leases of at least 20 years, which it continues to avoid, then the societies can start lending directly. If it merely goes on talking about rights of occupation in perpetuity, whatever that may mean (such rights are not a legal concept, cannot be registered and cannot be in perpetuity if the home "owner" is endorsed out), they cannot lend directly.

It's high time that the Deputy Minister and the societies sat down and worked it out. Or government's sincerity may well be called into question.

Financial Mail February 4 1977
Houses made available by Department of Community Development, and local authorities

Mr. C. W. EGLIN asked the Minister of Community Development:

1. How many houses were made available during 1976 for occupation by persons of each race group in each province by (a) his Department and (b) local authorities.

2. what was the estimated shortage of houses for each race group in each province as at 31 December 1976.

3. how many houses for each race group in each province are planned for building during 1977 by (a) his Department and (b) local authorities.

### The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th></th>
<th>Whites</th>
<th>Coloureds</th>
<th>Asians</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transvaal</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>636</td>
<td>503</td>
<td>240</td>
</tr>
<tr>
<td>(b)</td>
<td>1 692</td>
<td>2 582</td>
<td>490</td>
</tr>
<tr>
<td><strong>Cape Province</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>470</td>
<td>178</td>
<td>1</td>
</tr>
<tr>
<td>(b)</td>
<td>1 430</td>
<td>13 512</td>
<td>77</td>
</tr>
<tr>
<td><strong>Orange Free State</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>30</td>
<td>—</td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>299</td>
<td>827</td>
<td>—</td>
</tr>
<tr>
<td><strong>Natal</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>342</td>
<td>102</td>
<td>162</td>
</tr>
<tr>
<td>(b)</td>
<td>402</td>
<td>192</td>
<td>1 564</td>
</tr>
</tbody>
</table>

|                |        |           |        |
| **Transvaal**  |        |           |        |
| (a)            | 2 400  | 6 200     | 2 500  |
| (b)            | 2 000  | 46 000    | 1 035  |
| **Cape Province** |       |           |        |
| (a)            | 300    | 900       | —      |
| (b)            | 1 200  | 5 500     | 17 700 |
| **Orange Free State** | |        |        |
| (a)            | 1 780  | 2 700     | 500    |
| (b)            | 1 500  | 15 000    | 60     |
| **Natal**      |        |           |        |
| (a)            | 350    | 700       | —      |
| (b)            | 209    | 1 789     | 54     |
|                | 450    | 220       | 2 000  |
323. Mr. C. W. EGLIN asked the Minister of Community Development:

What amount was spent (a) by his Department and (b) by local authorities on housing for each race group in each province during each of the past five years.

<table>
<thead>
<tr>
<th>Year</th>
<th>Race</th>
<th>Whites</th>
<th>Coloureds</th>
<th>Asians</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>R</td>
<td>R</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Cape Province</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1972</td>
<td>(a)</td>
<td>3 305 344</td>
<td>1 325 395</td>
<td>1 355 815</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9 401</td>
<td>467 989</td>
<td>968 994</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 908 915</td>
<td>1 297 389</td>
<td>2 140 076</td>
</tr>
<tr>
<td></td>
<td></td>
<td>851 520</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1972</td>
<td>(b)</td>
<td>13 568 434</td>
<td>16 522 061</td>
<td>54 401</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3 585 025</td>
<td>77 754</td>
<td>7 804 249</td>
</tr>
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<td>7 972 415</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>1 553 404</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1973</td>
<td>(a)</td>
<td>8 185 072</td>
<td>1 292 532</td>
<td>721 334</td>
</tr>
<tr>
<td></td>
<td></td>
<td>312 521</td>
<td>1 438 398</td>
<td>971 745</td>
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<td></td>
<td></td>
<td>5 223 804</td>
<td>486 219</td>
<td>470 922</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 131 029</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1973</td>
<td>(b)</td>
<td>8 655 836</td>
<td>24 195 901</td>
<td>56 960</td>
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<tr>
<td></td>
<td></td>
<td>3 129 675</td>
<td>2 49 584</td>
<td>8 506 534</td>
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<td>16 287 759</td>
<td>3 012 693</td>
<td>1 150 123</td>
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<td></td>
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<td>1 115 670</td>
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<td>(a)</td>
<td>7 029 603</td>
<td>492 101</td>
<td>367 263</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 357 795</td>
<td>680 548</td>
<td>1 086 774</td>
</tr>
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<td></td>
<td></td>
<td>8 780 848</td>
<td>1 084 786</td>
<td>214 229</td>
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<tr>
<td></td>
<td></td>
<td>521 306</td>
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</tr>
<tr>
<td>1974</td>
<td>(b)</td>
<td>10 196 755</td>
<td>33 196 658</td>
<td>210 289</td>
</tr>
<tr>
<td></td>
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</table>

During 1972 further amounts c. R7 888 126 and R70 839 in respect of Whites and Coloureds, respectively, were spent by the Department on official quarters in the Republic. These amounts were at that time kept only on a national basis and a classification according to the provinces is therefore not available.
Housing for Coloureds/Asians

12. Senator B. R. BAMFORD asked the Minister of Statistics:

How many housing units for (a) Coloured persons and (b) Asians were built by the private sector in 1973, 1974 and 1975, respectively, and (c) what was the total cost in each category in each year.

The MINISTER OF STATISTICS:

Dwelling units completed and estimated value—private sector.

<table>
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<td>1975</td>
<td>3 949</td>
<td>17 105</td>
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</tr>
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</table>
Housing for Coloureds

Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

(a) What is the total amount which his Department plans to spend on housing for Coloured persons in the Republic in 1977 and (b) how many housing units are to be built.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) It is not practicable to give an indication of the amount my Department intends spending on account of variable circumstances which make an accurate estimate of anticipated expenditure impossible.

(b) With due regard to my reply to (a), the construction of 21,381 dwelling units for Coloureds is envisaged for 1977.
### Housing projects

Mr. H. MILLER asked the Minister of Community Development:

> Whether any local authorities have been requested by his Department to carry funds for housing projects for the period March to December 1976 against repayment by

<table>
<thead>
<tr>
<th>(a)</th>
<th>(b)</th>
<th>(c)</th>
<th>(d)</th>
</tr>
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<tr>
<td></td>
<td>R</td>
<td>Year</td>
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<td>Nigel</td>
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<td>Pietersburg</td>
<td>800 000</td>
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<tr>
<td></td>
<td>344 859</td>
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<td>C.D.F.</td>
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<td>’77-’78</td>
<td>N.H.F.</td>
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<tr>
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</table>

Yes.

The MINISTER OF COMMUNITY DEVELOPMENT:

his Department; if so, (a) which local authorities, (b) what are the amounts involved in respect of each such local authority, (c) when does his Department expect to repay these amounts and (d) from which specific appropriation of funds will the amounts be repaid.
<table>
<thead>
<tr>
<th>(a)</th>
<th>(b)</th>
<th>(c) Financial Year</th>
<th>(d) Out of appropriation for relative financial year to-</th>
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</table>
Dwelling units

5 Senator L. E. D. WINCHESTER asked
the Minister of Statistics:

What was the total number of dwelling units constructed in 1976 for each race group by (a) the Department of Community Development, (b) local authorities and (c) the private sector in (i) Durban, (ii) Witwatersrand complex, (iii) the Cape Peninsula, (iv) Pretoria and (v) Port Elizabeth.

The MINISTER OF STATISTICS:

<table>
<thead>
<tr>
<th></th>
<th>Whites</th>
<th>Coloureds</th>
<th>Asians</th>
<th>Bantu</th>
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<td>32</td>
<td>407</td>
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<td>(e)</td>
<td>1 107</td>
<td>47</td>
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See Bulletin of Statistics 7.17 and 7.18 for description of areas.

Dwelling units for Coloureds, Asians and Bantu are mainly financed and built by the public sector.
The blurb of Judge Steyn... A Cantaker

Judge Steyn – give me three years

Top Talk

For April 25/27

125
Income limit for assisted housing

Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

(1) (a) What is the present income limit for (i) Whites and (ii) Coloureds and Asiatics to qualify for assisted housing and (b) when were these limits laid down;

(2) whether consideration has been given to raising these limits, if not, why not.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) (a) R200 p.m. R200 p.m.
(b) March 1975 June 1976

(2) Although during the interim no formal consideration has been given to raising the income limits, a careful watch is continuously kept on the situation. The income limit for Coloureds was increased only recently and circumstances have not yet changed sufficiently to warrant further adjustment of the limits.
No homes for crisis children

Mercury Reporter

The chronic housing shortage for Coloureds was the main cause of the acute scarcity of foster parents in this community, leaders of Durban women's organisations were told yesterday.

They were attending a meeting called by the Mayoress of Durban, Mrs. Barbara Hollis, for Durban Child Welfare Society which is trying to find people prepared to foster children.

The director of the society, Miss Dorothy Heeger, said the need was even greater among Coloureds than among Whites.

She had told the Government that if something was not done urgently about the standard of care for Coloured children, there would be "headlines one day about the death of a child." She appealed to churches and women's institutes to help find foster parents.

"The terrific overcrowding and lack of housing is the biggest problem which must be solved first," said one Coloured representative.

"Coloureds also have to foster the illegitimate children of all mixed unions."

Miss Heeger said: "We need a waiting list of stable people who are married, have a spare bed and at short notice can become loving parents to a child who has come from a crisis situation."
Housing units for Coloureds

Mr. T. ARONSON asked the Minister of Community Development:

(1) (a) How many housing units for Coloured persons were built throughout the Republic during 1976 with the assistance of his Department, (b) where were they built and (c) what is the estimated number that will be built in 1977;

(2) (a) what was the estimated shortage of houses for Coloured families as at 31 December 1976 and (b) when is it expected that this shortage will be eliminated.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) (a) 17 896,

(b) in the areas of jurisdiction of the following local authorities:
Alberton, Boksburg, Johannes-
burg, Nigel, Potchefstroom,
Pretoria, Coligny, Middelburg
(Transvaal), Standerton, Wol-
mannesiaal, Malekking, Kimber-
ley, Carnarvon, De Aar, Douglas,
Kakamas, Kenhardt, Niekerk-
hoop, Upington, Ladysmith, New-
castle, Durban, Bloemfontein,
Jacobsdal, Philippolis, Rouxville,
Springfontein, Trompsburg, Wel-
korn, Aliwal North, Port Eliza-
abeth, Adelaide, Cradock, George,
Graaff-Reinet, Grahamstown,
Jansenville, Kaynna, New Beth-
esda, Oudtshoorn, Paballdorp,
Piarans, Plettenberg Bay, Somer-
ser East, Stutterheim, Uitenhage,
Willowmore, Cape Town City
Council, Divisional Council of
the Cape, Divisional Council
of Stellenbosch, Beaufort West,
Breidtshoff, Caledon, Darling,
Fransehoek, Franschhoek,
Kraas-
fontein, Ladismith, Lady Grey,
Loeriesfontein, Montagu, Nieu-

woudville, Paarl, Prince Albert,
Robertson, Stanford, Stellen-
bosch Town Council, Sutherland,
Vredenburg, Saldanha, Wellington
and Worcester.

(c) 21 381.

(2) (a) 58 600.

(b) in 7 to 10 years provided funds are obtained to proceed with projects at the 1976-77 rate and as programmed for subsequent years.
Contrast in housing expenditure

The Argus

Parliamentary Staff

NEARLY two-thirds of the R110-million spent on housing by the Department of Community Development in the present financial year went on Coloured housing, but in contrast only three percent was spent on housing for Blacks.

This has emerged from figures placed before Parliament by the Minister of Community Development Mr S. J. Marais Steyn in response to written questions put to him by Mr Theo Armonon (IUP, Walmer).

Giving details of amounts spent by the departments on economic and sub-economic housing for each of the racial groups, Mr Steyn disclosed that more than R70-million was devoted to housing for Coloured people, nearly R23-million for White housing, R15-million for Asian housing and R3-million for Black housing. No money was spent on Black sub-economic housing.

Nearly 80 percent of the department's housing funds was spent on economic housing.
<table>
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<th>(2)</th>
<th>White</th>
<th>Economic</th>
<th>Sub-economic</th>
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<td>R</td>
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</tr>
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<td>398 809</td>
<td>—</td>
<td>267 760</td>
<td>—</td>
<td></td>
</tr>
<tr>
<td>(viii)</td>
<td></td>
<td>1 154 335</td>
<td>908 319</td>
<td>1 201 039</td>
<td>654 951</td>
<td></td>
</tr>
<tr>
<td>(ix)</td>
<td></td>
<td>3 712 131</td>
<td>1 132 111</td>
<td>979 000</td>
<td>271 000</td>
<td></td>
</tr>
</tbody>
</table>

Coloured

| (i) |                | 40 044 996| 6 118 904    | 13 831 113   | 1 023 711|
| (ii)|                | 2 678 934| 374 337      | 2 439 748    | 690 267  |
| (iii)|              | 136 733   | —            | 30 000       | —        |
| (iv) |                | 94 058    | —            | 492 548      | —        |
| (v)  |                | 1 318 433| 2 299 640    | 1 396 929    | 3 098 613|
| (vi) |                | 430 303   | 361 935      | 245 000      | 207 077  |
| (vii)|              | 163 169   | —            | 181 967      | —        |
| (viii)|             | 181 993   | —            | 135 310      | 690 232  |
| (ix) |                | 14 441 200| 1 849 475    | 8 295 690    | 584 400  |

Asian

| (i) |                | —         | —            | —            | —        |
| (ii)|                | 5 697 472| 3 396 000    | 3 870 000    | 2 584 000|
| (iii)|              | 26 042    | —            | 30 000       | 10 000   |
| (iv) |                | 1 855 574| —            | 1 843 574    | —        |
| (v)  |                | 63 423    | —            | 790 000      | —        |
| (vi) |                | 11 015    | 111 522      | 140 000      | 62 791   |
| (vii)|              | —         | —            | —            | —        |
| (viii)|             | 2 077 194 | —            | 700 000      | —        |
| (ix) |                | —         | —            | —            | —        |

Bantu

| (i) |                | 110 169   | —            | 149 586      | —        |
| (ii)|                | 868 660   | —            | —            | —        |
| (iii)|              | 39 002    | —            | 50 000       | —        |
| (iv) |                | 166 012   | —            | —            | —        |
| (v)  |                | 490 961   | —            | 367 400      | —        |
| (vi) |                | —         | —            | 27 000       | —        |
| (vii)|              | 79 648    | —            | —            | —        |
| (viii)|             | 1 629 584 | —            | —            | —        |

The data given above are in respect of the National Housing Fund and the Community Development Fund.

\[ \text{19} \text{,398} \]
Asians: Housing/rehousing

14. Senator B. R. BAMFORD asked the Minister of Community Development:

1. (a) How many Asians require housing or rehousing in (i) the area of Greater Durban and (ii) the remainder of the Republic and (b) what does this represent in terms of housing units;

2. (a) how many housing units for Asians were built by (i) the Central Government and (ii) local authorities in 1973, 1974 and 1975, respectively, and (b) what was the total cost in each category in each year.

<table>
<thead>
<tr>
<th>(2) (a)</th>
<th>1973</th>
<th>1974</th>
<th>1975</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>576</td>
<td>122</td>
<td>382</td>
</tr>
<tr>
<td>(ii)</td>
<td>4 190</td>
<td>1 374</td>
<td>1 268</td>
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</tbody>
</table>

| (1)   |  (i) 61 000.  |
|       | (ii) 45 175. |
| (b)   | (i) 12 200.  |
|       | (ii) 9 035.  |

| (b) (i) | R2 164 001 |
|         | R1 968 266 |
|         | R1 428 161 |
| (ii)    | R9 713 607 |
|         | R10 912 420 |
|         | R12 243 379 |
Dwelling units for each race group

10. Senator L. E. D. WINCHESTER asked the Minister of Community Development:

What was the total number of dwelling units constructed in 1976 for each race group by (a) his Department and (b) local authorities in (i) Durban, (ii) the Witwatersrand complex, (iii) the Cape Peninsula, (iv) Pretoria and (v) Port Elizabeth.

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Coloured</th>
<th>Asian</th>
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<tbody>
<tr>
<td>(a)</td>
<td></td>
<td></td>
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<tr>
<td>(i)</td>
<td>169</td>
<td>102</td>
<td>162</td>
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<tr>
<td>(ii)</td>
<td>176</td>
<td>498</td>
<td>235</td>
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<td>(iii)</td>
<td>253</td>
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<tr>
<td>(iv)</td>
<td>250</td>
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<td>—</td>
</tr>
<tr>
<td>(v)</td>
<td>72</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>(b)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i)</td>
<td>136</td>
<td>985</td>
<td>2343</td>
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<tr>
<td>(ii)</td>
<td>48</td>
<td>6234</td>
<td>137</td>
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<td>(iii)</td>
<td>153</td>
<td>95</td>
<td>306</td>
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<tr>
<td>(iv)</td>
<td>148</td>
<td>1180</td>
<td>—</td>
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</tbody>
</table>
Coloureds: Housing/rehousing

11. Senator B. R. BAMFORD asked the Miniser of Community Development:

(1) (a) How many Coloured persons require housing or rehousing in (i) the area of Greater Cape Town and (ii) the remainder of the Republic and (b) what does this represent in terms of housing units;

(2) (a) how many housing units for Coloured persons were built by (i) the Central Government and (ii) local authorities in 1973, 1974 and 1975, respectively, and (b) what was the total cost in each category in each year.

The MINISTER OF COMMUNITY DEVELOPMENT:

<table>
<thead>
<tr>
<th></th>
<th>1973</th>
<th>1974</th>
<th>1975</th>
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<tr>
<td>(1) (a)</td>
<td></td>
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<tr>
<td>(i)</td>
<td>187 200</td>
<td></td>
<td></td>
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<tr>
<td>(ii)</td>
<td>117 520</td>
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</table>

(b) (i) 36 000

(ii) 22 600

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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>(2) (a)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(i)</td>
<td>793</td>
<td>745</td>
<td>357</td>
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</tbody>
</table>

(ii) 11 709

7 533

12 815

(b) (i) R3 217 149

R2 257 435

R2 527 278

(ii) R27 565 498

R39 668 633

R67 378 565
Voysey Bond’s problems could hit 5,000 families

By Derek Smith

About 5,000 families in South Africa will be directly affected by yesterday’s court decision to put the holding company of Voysey Bond and its property-owning subsidiaries under judicial management.

But, unlike Glen Ami, Voysey Bond is not being liquidated and buyers and tenants will continue as usual.

The appointment of a judicial manager places a moratorium on the company’s debts and could be the prelude to recovery.

People who could be affected are buyers of block share flats, mainly in Durban’s sectional title blocks. The liquidators would probably sell these as going concerns.

Voysey Bond (Tyne), which is a wholly-owned sectional title subsidiary, has not been put under judicial management. This company is operating profitably and it will continue to trade without hindrance.

If judicial management fails and liquidation follows, buyers will have the same options open to them as they have had with the other major liquidations.

The Transvaal operation, however, would still be likely to continue. The liquidators would probably sell it as a going concern.

The Transvaal company has 12 blocks, eight of which are wholly owned. Six are registered in terms of the Sectional Title Act.

Registrations are of vital importance at this stage because buyers on each of sale should be able to take immediate transfer if liquidation cannot be avoided.

Among the eight fully-owned blocks are Trafalgar Square (East Rand); Ceres (Pretoria); Rhodesfield Heights (Kempton Park) and Cambyses (Johannesburg Berea).

Mr. N. Lilielund, Natal general manager of the Standard Bank, said yesterday: “It was a tragic decision for me to take, but to mount a rescue operation for a company of such high repute.”

“Voysey Bond’s problems are a sign of the times. The company was caught in a position where it was unable to maintain a positive cash flow.”

Mr. Paul Koep, chairman of the Transvaal sectional titles committee of the SA Property Owners Association, said the ill of Voysey appeared to have been caused by problems unrelated to the sectional title aspect.
Steyn on housing outlook

Roy Wilson, Property Editor

More than 76 percent of South Africa's white population can afford to take mortgage loans of only R19 500 or less, the Minister of Community Development, Mr Steyn, said today.

"Neither the homeowner nor the country can afford the obsession many South Africans have of keeping up with the Joneses and a far more realistic approach by both the home builder and home seeker is needed," he said.

Addressing delegates to a seminar on "Real Estate in South Africa" in Johannesburg, Mr Steyn said nearly 50 percent of South African families live in detached dwellings, with an area of between 120 sq m and 140 sq m.

EXTRAVAGANT

It was likely the average middle-income group, comprising about 38 percent of the population, would soon live in houses with a floor area of between 80 sq m and 90 sq m, he said.

The Fouche Commission is investigating extravagant standards of housing and the Minister said he hoped its recommendations, whether popular or unpopular, would give clear directions for the future.

"On the future of housing, it should be stressed: it is neither the desire nor policy of the Government to adopt a socialist approach in an expanding economy with competition from other attractive avenues of investment, it must be expected that money for home building will seldom be freely available and interest remain high."

"Neither the homeowner nor the country can afford the obsession many South Africans have of keeping up with the Joneses and a far more realistic approach by both the home builder and home seeker is needed," he said.

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‘Housing aid move won’t hit many’

The rise in property prices means that the Government’s decision to end the loan subsidy for houses costing less than R20,000 will have little effect.

Mr David Alston, director of the Association of Building Societies, said about 70,000 people already receiving the subsidy would not be affected.

HARDSHIP

"Abolition of the subsidy might cause a few cases of hardship where a man cannot afford a house costing more than R20,000, but there are few properties in any metropolitan area at that price," he said.

A man who takes a R15,000 bond will now have to pay R18.63 a month more than those who have been subsidised. On a R10,000 bond the extra monthly amount is R10.96.

Mr Alston agreed that abolition of the subsidy might have more impact on rural growth points like Pietersburg and Witbank. It might also affect the renovation boom in the older suburbs of the large cities.

"But in any case many renovators are speculators who don’t need the subsidy," he added.
subsidy to cease

Housing

The Government has decided to stop the interest subsidy scheme on houses purchased by people earning less than $30,000. Mr. L. Reuther has announced from April 31 that no further subsidy will be available.

In a recent statement, Mr. A. Cape, the Secretary for Community Development, said the interest subsidy at a rate for a maximum of 6.4 percent on the housing loans. People who are in receipt of this subsidy will be affected by this decision.
Housing contracts: value

Mr. H. MILLER asked the Minister of Community Development:

To what value is his Department committed for the financial year 1977-78 on housing contracts already awarded.

The MINISTER OF COMMUNITY DEVELOPMENT:

R169 596 000.
Housing loan interest: 2% subsidy

Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

(1) For what reasons is the 2% subsidy scheme on housing loan interest to be discontinued in respect of applications after 31 March 1977?

(2) How many persons are at present in receipt of this subsidy.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) The subsidy placed an increasing burden on the state coffers, which already amounts to R15 million per annum. Because of this, i.e. the tremendous demands on the exchequer, and the fact that the subsidy was instrumental in enabling large numbers of persons to buy more expensive houses than they would have been able to afford on their incomes without the subsidy, the Government decided to withdraw it in all new cases.

(2) Approximately 70 000.
Homes will shrink — Minister

DEREK SMITH: Property Editor

A DRAMATIC drop in the size of White South African houses has been predicted by the Minister of Community Development, Mr Marais Steyn.

He told a recent real estate seminar in Johannesburg that although an estimated 80 per cent of Sout African families now lived in detached dwellings with an area of 130 to 140 sq metres, it seemed likely that the middle income group would be living in 80 to 90 sq metres dwellings in the not too distant future.

Without elaborating, Mr Steyn implied that the findings of the Fouche Commission, investigating “extravagant standards of housing”, would play a role in the change.

“I trust that the recommendations of this commission will give clear directions—whether popular or unpopular—for the future,” the Minister said.

The 80 to 90 sq metres mentioned are far more in line with the average space occupied by Europeans—74.5 sq metres in France, 65 sq metres in the Netherlands, 79.5 sq metres in Sweden and 82 sq metres in West Germany.

The question of house sizes was mentioned by the Minister in a list of ways in which cheaper housing could become a reality.

“Neither the homeowner nor the country can any longer afford the obsession many South Africans have of keeping up with the Joneses—a far more realistic approach by both home-builder and home-owner is needed,” he said.

The fact that funds for home building were unlikely to be freely available because of competition from other investments, should force many in the future to accept more realistic standards.

Another compelling factor was building costs, he said.

Other considerations which would help keep down costs were:

• Better land use: The movement of the population to the urban areas plus natural increases in population could not be reversed or even halted.

This would result in increased urban sprawl if the status quo plots—not smaller than 1 000 sq metres, with the present one-dwelling-per-site development—was maintained.

The long run urban life would become intolerable owing to, among other things, long commuter distances in congested traffic, high costs of municipal services and of land.

“Because of this the average citizen would have to accept a new life of higher densities. He warned, however, against the development of new Hillbrow and indiscriminate high-rise flat development. Medium density development, he said, should be given preference.

Local authorities would have to give attention to sites which would probably be in the region of 500 to 700 sq metres.

As far as group housing was concerned, densities of 80 to 110 people per hectare were envisaged.

• More sensible compositions of households: A report published by the Department of Statistics in November last year showed that the average size of White households was 3.2 people.

The biggest group—28 per cent—were for two people and 18 per cent catered for three people. With 46 per cent of homes containing two or three people, he suggested there was a bigger need for two bedroomed houses which would also lead to better use of land.

Developers would have to reconsider the tendency to build nothing less than three-bedroomed homes with two bathrooms.

• Local authority requirements: Much could be saved at the planning stage and more attention should be given to creating uniform standards for services.

Attention would have to be given on the basis that inferior standards were not encouraged on the one hand, but that costs should be kept as low as possible on the other.

Boys' Town, the famous school at Magaliesburg in the Transvaal, is rising Phoenix-like from the ashes of the fire that destroyed large parts of the building in 1975. The school is being restored, rebuilt and altered by James Thompson Building Services, a member of the LTA Construction division. The R423 000 contract for the restoration was awarded late last year. Work on the project began in January, 1977, and building operations should be completed by December. Building work at the school involves partial demolition of the existing central block and the erection of certain new extensions, single and double storey. They will be used for administration purposes, kitchens, dining rooms and staff living quarters. A school hall with a floor area of 253 square metres is included in the contract.
Shortage of housing

393. Mrs. H. SUZMAN asked the Minister of Bantu Administration and Development:

Whether there is a shortage of housing for Blacks in White urban areas; if so, what is the shortage in each of the major urban centres of the Republic.

The MINISTER OF BANTU ADMINISTRATION AND DEVELOPMENT:

Yes. The shortage of family housing units are as follows:

<table>
<thead>
<tr>
<th>City</th>
<th>Shortage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Town</td>
<td>1,400</td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>11,402</td>
</tr>
<tr>
<td>Durban</td>
<td>4,000</td>
</tr>
<tr>
<td>Pietermaritzburg</td>
<td>2,000</td>
</tr>
<tr>
<td>Bloemfontein</td>
<td>5,104</td>
</tr>
<tr>
<td>Welkom</td>
<td>1,617</td>
</tr>
<tr>
<td>Germiston</td>
<td>4,621</td>
</tr>
<tr>
<td>Springs</td>
<td>3,510</td>
</tr>
<tr>
<td>Benoni</td>
<td>1,300</td>
</tr>
<tr>
<td>Vaal Triangle</td>
<td>4,725</td>
</tr>
<tr>
<td>Johannesburg/Meadowpark</td>
<td>10,235</td>
</tr>
</tbody>
</table>
30. Mr. T. ARONSON asked the Minister of Community Development:

(a) How many subeconomic houses have been sold by his Department to date on the application of local authorities, (b) in which local authority areas were these houses situated and (c) what was the total value of these houses.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) None.

(b) and (c) fall away.

For the hon. member's information I should like to explain that my Department of Community Development does not sell subeconomic houses on application of local authorities, but may on application approve the conversion of subeconomic houses to an economic basis so that they may be sold by local authorities. Since my Department requested local authorities on 30 October 1975 to give sympathetic consideration to applications to buy sub-economic dwellings, only one application for the conversion of dwellings to the economic basis has been received. This application in respect of 19 dwellings belonging to the Krugersdorp Town Council was approved and the total selling price was determined at R102,474. Prior to October 1975 approval was given for the conversion for sale of only a limited number of subeconomic dwellings but full particulars of these approvals are not available because at the time separate records were not kept.

31. In the following diagram ec.

32. The rectangle ABCD.

33. The rectangle ABCF.

34. The amount ABDF.

35. EF per unit of land.

36. The equilibrium market price of eggs was 20 cents a dozen, then the effect of the registration which raised the maximum price of eggs could not be below 18 cents. The value of long wool is.

37. The effect of a surtax of 25% on a product which raised output 20% above the expected effect of a surtax of demand for potatoes was 0.25. Then the price elasticity of demand for a good was relatively high, the effect of placing a sales tax on that good would be a relatively high proportion of the tax on the shoulders of the producers. Place a relatively high proportion of the tax on the shoulders of the consumers.

1. Have almost no effect on sales.

2. Place a relatively high proportion of the tax on the shoulders of the producers.

3. Reduce government revenue.

4. Both 1. and 2. above.

5. Reduce prices but not so far as to affect the increased output.

6. Reduce revenue by more than 20%.

7. Reduce revenue by 20%.

8. Reduce revenue, received by farmers.

9. Both 1. and 2. above.

10. Shift the demand curve to the left.

11. Where the price elasticity of demand for a good was relatively high, the effect of placing a sales tax on that good would be a relatively high proportion of the tax on the shoulders of the producers.
Foreign capital for housing

1. Senator L. E. D. WINCHESTER asked the Minister of Community Development:

(1) What foreign capital has been made available for housing in the Republic;

(2) whether departmental or local authority housing can be financed from private funds; if so, on what conditions.

The LEADER OF THE HOUSE (for the Minister of Community Development):

(1) and (2) The Department or local authorities do not make use of foreign or private capital in the provision of housing for low wage earners in terms of the Housing Act, but funds for this purpose are appropriated by Parliament to the National Housing Fund on the Department's budget vote. The obtaining of funds for the performance of its duties, is not the responsibility of my Department.

In terms of section 52(b) of the Housing Act, 1956, however, a local authority may borrow money for the construction of dwellings from any source other than the National Housing Fund, subject to the approval of the Administrator concerned and on such conditions as he may recommend of the National Housing Commission determine.
Mr. L. F. WOOD asked the Minister of Bantu Administration and Development:

(1) How many hostels for Bantu are there in (a) KwaMashu, (b) Umlazi, (c) Clermont, (d) Chesterville, (e) Lamontville and if, Ntuzuma;

(2) what is the (a) actual and (b) maximum number of (i) males and (ii) females who are and can be accommodated in the hostels in each area.

The MINISTER OF BANTU ADMINISTRATION AND DEVELOPMENT:

1. Attempt
2. Use of
3. Foundation
4. Explanation
5. Analysis

1. A state
2. An explanation
3. An hypothesis
4. An illustration
5. An idea

(1) (a) 1.
(b) None.
(c) 9.

(2) (a) KwaMashu.
(i) 18,800.
(ii) Nil.

(b) Clermont.
(i) 0.
(ii) 1,050.

1. People
2. Resources
3. Choices
4. Opportunities
5. Prices

1. Water
2. Water
3. Distill
4. Water
5. Mineral

(1) KwaMashu.
(i) 18,800.
(ii) Nil.

1. Purchase of shares through the Stock Exchange.
2. Opening an account with a bank.
3. Buying a factory completed last year.
4. Building a block of flats.
5. Buying National Savings Certificates.
Minister Cabinet be a have to

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You just
The MINISTER OF COMMUNITY DEVELOPMENT:

Yes, 68 sub-economic houses constructed by my Department were sold to Indians. It is, however, not possible to give particulars of sub-economic houses sold by local authorities because, once approval for the conversion of sub-economic dwellings to the economic basis has been given to a local authority so that they may be sold and selling prices have been determined, my Department has no interest in the subsequent individual sale transactions.

<table>
<thead>
<tr>
<th>ECONOMIC REGION</th>
<th>No.</th>
<th>Area</th>
<th>No.</th>
<th>Area</th>
</tr>
</thead>
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<tr>
<td>57</td>
<td>69</td>
<td>100</td>
<td>1</td>
<td>15</td>
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<tr>
<td>56</td>
<td>14</td>
<td>181</td>
<td>1</td>
<td>17</td>
</tr>
</tbody>
</table>


Agricultural Census No. 46 Report No. 06-01-10.

SOURCE:


Agricultural Census No. 46 Report No. 06-01-10.
### Housing units

Dr. F. VAN Z. SLABBERT asked the Minister of Community Development:

Whether any housing units built by his Department since 1973 for sale or letting to:

<table>
<thead>
<tr>
<th>Housing units</th>
<th>ONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.17</td>
</tr>
<tr>
<td>N/SALES/NO. (n)</td>
<td></td>
</tr>
<tr>
<td>Whiles in (a) the Cape Peninsula, (b) Port Elizabeth, (c) East London, (d) Durban, (e) Pietermaritzburg, (f) Bloemfontein, (g) Johannesburg and (h) Pretoria have remained unsold or unlet for more than one year after completion: if so, how many units in each area.</td>
<td>2.3</td>
</tr>
<tr>
<td>The MINISTER OF COMMUNITY DEVELOPMENT:</td>
<td></td>
</tr>
<tr>
<td>Yes, only one dwelling in Pretoria, where unforeseeable soil formation problems caused walls to crack.</td>
<td>23.1</td>
</tr>
</tbody>
</table>

### Crops

<table>
<thead>
<tr>
<th>Crops</th>
<th>ONS</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>.17</td>
</tr>
<tr>
<td>Maize</td>
<td></td>
</tr>
<tr>
<td>Grain Sorghum</td>
<td></td>
</tr>
<tr>
<td>Wheat</td>
<td></td>
</tr>
<tr>
<td>Other Cereals</td>
<td></td>
</tr>
<tr>
<td>Sunflower Seeds</td>
<td></td>
</tr>
<tr>
<td>Ground Nuts (Shelled)</td>
<td></td>
</tr>
<tr>
<td>Ground Nuts (Unshelled)</td>
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<tr>
<td>Legumes</td>
<td></td>
</tr>
<tr>
<td>Tobacco</td>
<td></td>
</tr>
<tr>
<td>Chicory</td>
<td></td>
</tr>
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<td>Seed Cotton</td>
<td></td>
</tr>
<tr>
<td>Sugar Cane</td>
<td></td>
</tr>
<tr>
<td>Sisal</td>
<td></td>
</tr>
<tr>
<td>Phorium Tenax</td>
<td></td>
</tr>
<tr>
<td>Hay &amp; Fodder Crops</td>
<td></td>
</tr>
<tr>
<td>Vegetables</td>
<td></td>
</tr>
<tr>
<td>Citrus Trees (B)</td>
<td></td>
</tr>
<tr>
<td>Citrus Trees (N-B)</td>
<td></td>
</tr>
<tr>
<td>Bananas, Pineapples, Granadillas</td>
<td></td>
</tr>
<tr>
<td>Other Sub-Trop Fruit (B)</td>
<td></td>
</tr>
<tr>
<td>Other Sub-Trop Fruit (N-B)</td>
<td></td>
</tr>
<tr>
<td>Nut Trees (B)</td>
<td></td>
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<tr>
<td>Nut Trees (N-B)</td>
<td></td>
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<tr>
<td>Grapes (B)</td>
<td></td>
</tr>
<tr>
<td>Grapes (N-B)</td>
<td></td>
</tr>
<tr>
<td>Other Deciduous Fruits (B)</td>
<td></td>
</tr>
<tr>
<td>Other Deciduous Fruits (N-B)</td>
<td></td>
</tr>
<tr>
<td>Cattle</td>
<td></td>
</tr>
<tr>
<td>Sheep</td>
<td></td>
</tr>
<tr>
<td>Goats</td>
<td></td>
</tr>
<tr>
<td>Pigs</td>
<td></td>
</tr>
<tr>
<td>Horses, Mules, Donkeys</td>
<td></td>
</tr>
<tr>
<td>Ostriches</td>
<td></td>
</tr>
<tr>
<td>Poultry</td>
<td></td>
</tr>
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</table>

### Data

<table>
<thead>
<tr>
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<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.17</td>
</tr>
<tr>
<td>Maize</td>
<td>1.5</td>
</tr>
<tr>
<td>Grain Sorghum</td>
<td>0.3</td>
</tr>
<tr>
<td>Wheat</td>
<td>0.1</td>
</tr>
<tr>
<td>Other Cereals</td>
<td>0.1</td>
</tr>
<tr>
<td>Sunflower Seeds</td>
<td>0.1</td>
</tr>
<tr>
<td>Ground Nuts (Shelled)</td>
<td>0.1</td>
</tr>
<tr>
<td>Ground Nuts (Unshelled)</td>
<td>0.1</td>
</tr>
<tr>
<td>Legumes</td>
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<td>Tobacco</td>
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<tr>
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</tr>
<tr>
<td>Hay &amp; Fodder Crops</td>
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</tr>
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<td>Sheep</td>
<td>1.5</td>
</tr>
<tr>
<td>Goats</td>
<td>1.5</td>
</tr>
<tr>
<td>Pigs</td>
<td>1.5</td>
</tr>
<tr>
<td>Horses, Mules, Donkeys</td>
<td>0.8</td>
</tr>
<tr>
<td>Ostriches</td>
<td>0.8</td>
</tr>
<tr>
<td>Poultry</td>
<td>0.8</td>
</tr>
</tbody>
</table>
THE government has set
subsidized house plan
for blacks to build
own homes in Govt.

JSC 1/3
House/flats owned by Department of Community Development

64. Senator L. E. D. WINCHESTER asked the Minister of Community Development:

(a) What is the total number of (i) flats and (ii) houses owned by his Department in each of the major urban areas of the Republic and (b) for what average period have they been unoccupied.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) 

<table>
<thead>
<tr>
<th>Area</th>
<th>Flats</th>
<th>Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winwatersand</td>
<td>1378</td>
<td>4680</td>
</tr>
<tr>
<td>Cape Town</td>
<td>620</td>
<td>1022</td>
</tr>
<tr>
<td>Durban</td>
<td>2720</td>
<td>924</td>
</tr>
<tr>
<td>Pretoria</td>
<td>798</td>
<td>639</td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>1506</td>
<td>197</td>
</tr>
<tr>
<td>Bloemfontein</td>
<td>54</td>
<td>249</td>
</tr>
<tr>
<td>Kimberley</td>
<td>85</td>
<td>54</td>
</tr>
<tr>
<td>East London</td>
<td>—</td>
<td>200</td>
</tr>
</tbody>
</table>

(b) As will be conceived by the hon. Senator it will be an almost impossible task to peruse each one of the more than 15 000 cases in order to determine the exact averages. It may, however, be stated that with few exceptions the demand for dwellings in the Department's possession is so strong that its dwellings almost never remain unoccupied or, if they do, then only for very short periods.
The MINISTER OF COMMUNITY DEVELOPMENT:

Department and local authorities, but are the result of the most careful analysis of available information to determine the shortage of new dwellings. Owing to duplication, obsolescence and a variety of other reasons of which the hon. Senator is possibly already aware, waiting lists are considered unreliable for the purpose of determining housing requirements and they are therefore not officially accepted for this purpose. Furnishing the actual number of applications on waiting lists can therefore serve no useful purpose.

<table>
<thead>
<tr>
<th>(2)</th>
<th>Coloured</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>1 279 494</td>
<td>2 309 000</td>
</tr>
<tr>
<td>(b)</td>
<td>7 007 736</td>
<td>20 617 539</td>
</tr>
<tr>
<td>(c)</td>
<td>5 811 043</td>
<td>74 636 052</td>
</tr>
<tr>
<td>(d)</td>
<td>2 759 603</td>
<td>714 000</td>
</tr>
<tr>
<td>(e)</td>
<td>2 469 458</td>
<td>7 759 545</td>
</tr>
</tbody>
</table>

For the hon. Senator's information it may be mentioned that data furnished above do not reflect the actual number of applications on waiting lists kept by my Department and local authorities, but are the result of the most careful analysis of available information to determine the shortage of new dwellings. Owing to duplication, obsolescence and a variety of other reasons of which the hon. Senator is possibly already aware, waiting lists are considered unreliable for the purpose of determining housing requirements and they are therefore not officially accepted for this purpose. Furnishing the actual number of applications on waiting lists can therefore serve no useful purpose.
State seeks aid in urban black home-building

PRETORIA. — About 510,000 was needed to eliminate the present shortage of 170,000 houses in black urban areas, Mr H P Joubert said here yesterday on behalf of the Department of Bantu Administration and Development.

Giving evidence before the Cillie Commission, Mr. Joubert, Under-Secretary (Housing), said the housing shortage would grow during the next five years by a further 118,000.

During the same period, 89,000 houses would be provided, leaving a backlog of about 200,000.

It was clear that the state could not bear this load alone. His department was negotiating with 36 employers on the erection of about 7,000 houses and one 800-bed hostel. Budgeting for these projects involved R33.5 m.

Other hoped-for sources included R3.5 m from building societies, R2 m from the Johannesburg City Council and loans from Ford and General Motors of R780,000 and R1 m respectively.

Hostels

About 30 percent of the estimated 444,000 houses in the urban black residential areas were already owned by blacks, he said. In many white cities the home-ownership percentage was lower than in Katlehong (Germiston) — 75 percent, and Tembisa (Kempton Park) — 55 percent.

He felt that hostels placed under suitable management and control were still the most effective and economic form of housing for workers from the homelands.

More than R17.5 m in hostels had been provided by employers in the Vaal Triangle alone. In the same area more than R500,000 had been spent by employers on housing.

The Bantu Administration Board in the Vaal Triangle had erected four "show" houses at a cost varying between R4,500 and R6,600 a house. The aim was to provide prospective buyers with an idea of the type of house that could be built on the plots made available by the board.

He said his department had asked the National Building Institute of the CSIR to do...
R510 m needed for black housing inquiry told

PRETORIA — About R510 million was needed to eliminate the present shortage of 170,000 houses in black urban areas, Mr Joubert said here yesterday on behalf of the Department of Bantu Administration.

Giving evidence before the Cille Commission, Mr Joubert, Under-Secretary (Housing), said the housing shortage would grow during the next five years by a further 118,000.

During the same period, 99,000 houses would be provided leaving a backlog of about 200,000.

It was clear the State could not bear this load alone.

His department was negotiating with 36 employers on the erection of about 7,000 houses and one 800-bed hostel. Budgeting for these projects involved R1.3 million.

Other hoped for sources included R3 million from building societies, R2 million from the Johannesburg City Council and loans from Ford and General Motors of R780,000 and R1 million respectively.

About 30 per cent of the estimated 444,000 houses in the urban black residential areas were already owned by blacks, he said.

In many white cities, the home-ownership percentage was lower than in Katlehong (Germiston) — 75 per cent, and Tembisa (Kempton Park) — 55 per cent.

He felt hostels placed under suitable management and control were still the most effective and economic form of housing for workers from the homelands.

More than R17 million in hostels had been provided by employers in the Vaal Triangle alone. In the same area, more than R500,000 had been spent by employers on housing.

The Bantu Administration Board in the Vaal Triangle had erected four "show" houses at a cost varying between R4 800 and R6 600 a house. The aim was to provide prospective buyers with an idea of the type of house that could be built on the plots made available by the board.

The National Building Institute of the CSIR had been asked by his department to do intensive research into low-cost housing. The erection of flats in the black residential areas was being considered. — SAPA.
c) work up labour supply projections;

d) select a trial overall growth rate and translate this into growth rates for the major sectors of the economy;

e) project increases in labour productivity in these sectors;

f) from the anticipated growth in output in major sectors, take the growth in labour productivity to yield the growth in labour demand;

g) if demand outstrips supply, try again with a lower growth rate, if supply outstrips demand, try a higher growth rate and continue until balance is reached.

In the peculiar considerations of the white, however, planners have been attempting to absorb the growth of the white labour force. Secondly, the absorption of the white labour force has increased in the labour force. However, planners have attempted to absorb the growth of the white labour force. Secondly, the absorption of the white labour force has increased in the labour force, which is the total value of the property owned by these bodies.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) Yes, in instances where property is being let or has been sold but not yet transferred to the purchaser.

(2) R236 958 466.

Mr. B. W. B. PAGE: Mr. Speaker, arising out of the confusion created by the hon. the Minister, is it also due to the fact that he holds the portfolio of Minister of Indian Affairs that he wants to wear a tie like that?

Mr. SPEAKER: Order!

The practical problem must have penetrated to the planners, as no later programme refers to this emigration as a factor to be considered in projecting labour supply. The 1965/70 programme noted relatively high white unemployment. White employment growth could temporarily be slightly higher than the underlying trend; it recognised, however, that the white labour force would be under considerable pressure by 1970. The 1966/71 programme noted that "no relaxation is permissible in the attempts to encourage white immigration and to maintain it at a high level, to provide better training for more persons of all races and to raise productivity"
Bonds for housing loans

725. Mr. T. ARONSON asked the Minister of Community Development:

(1) What is the last date on which bonds must be registered in deeds offices in order to qualify for the 2% subsidy on housing loans;

(2) whether there are any other conditions for the subsidy to be paid;

(3) whether the Association of Building Societies was consulted before the abolition of the subsidy was considered; if so, what was the attitude of the Association;

(4) whether bonds which were lodged in time but whose registration was delayed beyond 31 March 1977 will qualify for the subsidy.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) and (2) As the hon. member was informed in a letter dated 31 March 1977 from the Secretary for Community Development, approval has been given for the payment of a subsidy to a person who would normally have qualified for a subsidy prior to 31 March 1977 but who is not in receipt of the subsidy as at 31 March 1977 provided that:

(a) his application for a loan was lodged before 4 March 1977 with a building society or other recognized financial institution and that this is certified in an affidavit by the relative building society or financial institution;

(b) his application for a bond loan was approved by the relative building society or financial institution before 31 March 1977 and

(c) he entered, on the strength of the subsidy scheme, into contractual obligations on or before 4 March 1977 for the purchase of a dwelling in respect of which a bond interest subsidy is payable.

(3) Yes, the Association of Building Societies, requested that its attitude be considered confidential.

(4) Falls away.
THURSDAY, 28 APRIL 1977

† Indicates translated version.

For written reply:

Housing in major cities

765. Mr. H. MILLER asked the Minister of Community Development:

What amount of the proposed expenditure on housing for the financial year 1977-78 (a) has been allocated for and (b) is it estimated will be spent on (i) White, (ii) Coloured and (iii) Indian housing in the municipal areas of Johannesburg, Cape Town, Port Elizabeth, Durban and Pretoria, respectively.

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) and (b)

<table>
<thead>
<tr>
<th>Municipal Area</th>
<th>(i)</th>
<th>(ii)</th>
<th>(iii)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Johannesburg</td>
<td>R548 047</td>
<td>R6 233 395</td>
<td></td>
</tr>
<tr>
<td>Cape Town City Council</td>
<td>R323 022</td>
<td>R19 726 780</td>
<td></td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>R37 203</td>
<td>R8 230 700</td>
<td></td>
</tr>
<tr>
<td>Durban</td>
<td>R302 685</td>
<td>R4 489 232</td>
<td>R15 450 273</td>
</tr>
<tr>
<td>Pretoria</td>
<td>R394 454</td>
<td>R1 350 128</td>
<td>R701 009</td>
</tr>
</tbody>
</table>

The above-mentioned amounts were allocated to the local authorities in question out of the National Housing Fund. In addition the following amounts out of the National Housing Fund and the Community Development Fund will be spent by the Department itself on the provision of housing and services in the respective metropolitan areas.

<table>
<thead>
<tr>
<th>Municipal Area</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Johannesburg</td>
<td>R7 500 000</td>
</tr>
<tr>
<td>Cape Town</td>
<td>R1 100 000</td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>R700 000</td>
</tr>
<tr>
<td>Durban</td>
<td>R3 950 000</td>
</tr>
<tr>
<td>Pretoria</td>
<td>R1 000 000</td>
</tr>
</tbody>
</table>

Gesigte Meneer die Voorsitter, dames en here,

Dit is vir my 'n aangename voorreg om vandag met u te verkeer en om boonop die eer te hê om die opening van hierdie uitstalling te mag waarnemen.

Een van die knellendste ekonomiese probleme wat Suid-Afrika op hierdie stadium in die gesig staar, is hoe om voldoende kapitaal uit interne en eksterne bronne te mobiliseer vir die 2/......

2. finansiering van sy binnelandse kapitaalbehoeftes. In die verlede kon Suid-Afrika staat maak op 'n redelik bestendige bydrae van buitelandse kapitaal, veral langtermynkapitaal om noodsaaklike kapitaalprojekte vir ons ekonomiese ontwikkeling, in die private sowel as die openbare sektor te financier. In die na-oorlogse tydperk, dit wil sê gedurende die jare 1946 tot 1976, het buitelandse fondse ongeveer 12 persent van Suid-Afrika se totale finansieringsbehoeftes voorsien. Vir die meer onlangse jare, dit wil sê vir die jare 1974 tot 1976, het hierdie buite-

3/......
3.
landse bydrae tot soveel as 18 persent van ons totale investering vermeerder. Weens verskeie redes, waaronder politieke verwikkelinge in Suider-Afrika, sal Suid-Afrika moontlik in die toekoms nie meer in dieselfde mate as in die verlede op buitelandse kapitaal as bron van finansiering kan staan maak nie. Dit sal beteken dat ons nie meer tot dieselfde mate daarop sal kan reken om met behulp van buitelandse kapitaal 'n relatiewe hoë reële groeikoers te handhaaf nie, en dat ons dus daarop voorberei moet wees om 'n laer groei koers te aanvaar of heelwat meer in die binneland te spaar. Beide alternatiewe sal

4/.....

4.
noodwendig aansienlike aanpassings in ons binnelandse volkshuishouding vereis. Dit beteken nie slegs dat 'n kleiner gedeelte van ons besikbare inkome aan verbruiksbesteding, dit wil sê, private sowel as owerheidsverbruiksbesteding, toegewys sal kan word ten einde 'n groter gedeelte vir besparing te reserveer nie, maar ons sal ook aanpassings moet maak ten opsigte van die meer doeltreffende aanwending van die besikbare kapitaal.

Afgesien van die huidige en verwagte tekort aan kapitaal, onder vind Suid-Afrika tans ook 'n werkloosheidsprobleem wat grootliks uit

5/.....
die resessie voortspruit. As gevolg van die feit dat die Suid-Afrikaanse volkshuishouding reeds die afgelope 32 maande in 'n afwaartse fase van die konjunktuurgolf verkeer, kan werkverskaffing nie tred hou met die groeiende arbeidsmag nie, sodat daar vandag 'n aansienlike mate van werkloosheid, veral onder die nie-blanke bevolkingsgroeppe, bestaan. In die lig van die verwagte volgehewe tekort aan kapitaal sou 'n omskakeling vanaf meer kapitaalintensiewe na meer arbeidsintensiewe ondernemings ongetwyfeld 'n gewenste korrektiewe maatreël wees. Die owerhede sal sodanige ontwikkeling dus

6/.....

6.

verwelkom aangesien dit nie slegs sal bydra tot die verligting van die tekort aan kapitaal en die werkloosheidsprobleem nie, maar ook sal help om die voortdurende druk op ons betalingsbalans te verlig.

Die bou- en konstruksiebedryf, as een van die belangrike vorms van ekonomiese bedrywigheid in Suid-Afrika, sal vanselfsprekend ook aanpassings moet maak ten opsigte van die veranderde omstandighede en die finansiële eise, knelpunte en vraagstukke waarvoor die land, en dus ook die bedryf, te staan gekom het. Voordat verdere aandag aan hierdie aanpassings gegee word, is dit egter nodig om kortliks te let op die

7/.....
The importance of building and construction in the South African economy is clearly illustrated by the fact that during the nineteen seventies no less than 15 per cent of the gross domestic product was channelled into building and construction works. In 1976, when the building and construction industry experienced severely depressed conditions, investment in buildings and construction nevertheless still represented approximately 16 per cent of total gross domestic product.

8.

Outlays on residential buildings, on the other hand, represented less than 4 per cent of total domestic product during the nineteen seventies. An international comparison of investment in residential buildings, as a percentage of gross domestic product, for South Africa and the major industrialised countries for the years 1970 to 1974 yields the following:

<table>
<thead>
<tr>
<th>Percentage of GDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Japan</td>
</tr>
<tr>
<td>France</td>
</tr>
<tr>
<td>Netherlands</td>
</tr>
<tr>
<td>Spain</td>
</tr>
<tr>
<td>Germany</td>
</tr>
<tr>
<td>Sweden</td>
</tr>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Canada</td>
</tr>
</tbody>
</table>

9/
<table>
<thead>
<tr>
<th>Percentage of GDP</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.A.</td>
<td>4.0</td>
</tr>
<tr>
<td>South Africa</td>
<td>3.8</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Although international comparisons of this nature should always be treated with circumspection, it would appear that a relatively small part of South Africa's total resources is being allocated to residential construction. Also as a percentage of total domestic fixed investment, outlays on residential building in South Africa are relatively low compared to that of other Western countries. In fact, in 1976 investment in residential buildings comprised only 12 per cent of total fixed investment. During the period 1970 to 1974 investment in residential buildings on average amounted to 14.5 per cent of total fixed investment which is very low indeed when compared with the 22.6 per cent for the ten previously mentioned countries taken together.

This fact refutes the argument that, in total, the Republic allocates a too large proportion of its funds to housing. Nevertheless, the provision of functional, durable and socially acceptable housing at a reasonable cost is a basic essential for any healthy community.
11. In South Africa housing is provided by both the public and private sectors. The latter covers employers such as financial institutions and other business organisations, especially in the mining sector, and private individuals in their capacity as private home owners. The public sector comprises the central government, provincial administrations, local authorities and public corporations such as Iscor, Sasol, Escom, IDC, SABC and Rand Water Board, to mention only a few corporations. Although the provision of housing by public corporations could be grouped with that provided by the

12. private sector, the position of the central government through its specialised bodies, the National Housing Fund and Community Development Fund, and of the housing departments of local authorities is quite different. If we exclude public corporations, the public sector broadly provides economic and sub-economic housing for those members of the community who cannot afford to provide accommodation for themselves. Funds are granted for this purpose only if certain criteria relating to the income level, the amount of the loan and the cost of the stand and improvements are met. In order to keep government

13/.....
expenditure on housing within reasonable limits, these criteria and other standards have to be adhered to. Apart from purely financial considerations, the National Housing Fund applies its own set of building standards when houses are erected on its behalf, but standards differ appreciably as between local authorities.

In the case of the private sector a different situation exists. The dream of almost every South African family is to own a detached single-family dwelling. In itself this cannot be faulted, but as a result of their background and culture, South Africans also like open space, roomy rooms, and naturally, all other mod.cons. Minimum building requirements are laid down by local authorities, but at this juncture they differ from province to province and even from municipality to municipality. Each individual has his own separate taste and priorities and as long as finance is available, little if any restriction is imposed on building methods, materials or the degree of luxury. This has often led well-intentioned people to compete with the Joneses as to use of extravagant and costly building materials and the size of houses, while effective and functional
methods have gone by the board. In fact, our demands, needs and motivation for housing facilities are largely influenced by considerations which cannot be justified on economic grounds.

During a period of fast-rising living standards and bright prospects for employment it is only to be expected that subjective requirements for housing facilities will be upgraded. Moreover, the expectations of prospective home-owners are further exploited by architects, builders and landscape gardeners. Although many if not most white South Africans may have been able to afford diverse luxuries such as spaciousness, private pools, tennis courts, and professionally designed gardens during the nineteen sixties and early seventies, circumstances have changed dramatically during recent years and a reassessment of living standards in general, and housing standards in particular, is long overdue.

During the period 1960 to 1972, the per capita disposable personal income at constant prices increased by no less than 3.2 per cent per annum, thus indicating a substantial improvement in the average standard of living of South Africans. From 1973 to 1976, however,
the real purchasing power of individuals showed hardly any increase. An even more striking situation emerges when real salaries and wages, i.e. before providing for direct tax payments, of White workers in the non-agricultural sectors of the economy are analysed. During the nineteen sixties and up to 1971, real salaries and wages per White worker in the non-agricultural sectors of the economy increased by as much as 4 per cent per year on average. Subsequently however, real income per worker declined although increases were registered in the calendar years 1973 and 1974. In fact, real earnings per White worker in the non-agricultural sectors of the economy have declined by no less than 3.2 per cent between 1974 and 1976. This decline was, more than matched by a decrease in the operating surplus of businesses.

In these circumstances where declining living standards have to be accepted by Whites, in particular, a call for a change in our concepts of housing standards is necessary. Building societies and institutions such as the National Building Research Institute deserve praise for their continuing efforts to sell the idea of high density
housing to the general public. Although limited success has been
tained in this direction up to now, people are beginning to realise
that the large increases in the price of building sites and building
costs in general, escalating cost of municipal services, combined with
the scarcity and high cost of mortgage finance and constant or declin-
ing real per capita incomes, will make it more difficult to fulfil
their desires for their "dream houses". However, we also need a set
of generally accepted national building standards and specifications,
uniformly applied by the central government, local authorities, public
20/....

corporations and the private sector, i.e. all who are engaged in
providing housing facilities.

Een van die belangrikste maniere waarop die boubedryf hom kan
aanpas by die veranderde omstandighede van ons tyd en die strenger
finansiële eise wat vir die toekoms aan ons gestel word, mag moontlik
opgesluit 16 in beter standardisasie. Dit mag dus gepas wees om net
kortliks te let op die vordering wat daar al reeds op die gebied van
gestandardiseerde bouregulasies en bouspesifikasies in Suid-Afrika
gemaak is.

21/....
Navorsing oor standardisasie word deur die Suid-Afrikaanse Buro vir Standaarde (SABS) in samewerking met die Nasionale Bouings-instituut (NMBI) van die WNNR gedoen. In 1970 het die Suid-Afrikaanse Buro vir Standaarde 'n stel standaardbouregulasies (SBR's) opgestel. Die doel van hierdie reg het onder andere dat plaaslike owerhede vrywillig hierdie regulasies sou aanvaar deur afkondiging daarvan in die verskillende provinsiale koerante. Die plaaslike owerhede het egter die reg gehad om wysigings aan hierdie SBR's aan te bring deur middel van die afkondiging van sodanige wysigings van die regulasies.

22.

in hulle onderskeie provinsiale koerante. Aangesien daar uiteenlopende besware teen die SBR's was, het slegs sowat 90 uit 'n totaal van ongeveer 800 bou-owerhede die SBR's teen 1973 in die heel of gedeeltelik aanvaar, en dus is daar nog geensins eenvormigheid oor boubesifikasies verkry nie. Gevolglik het die Buro vir Standaarde in 1973 besluit om die SDR's te hersien en te vervang met 'n stel van nasionale bouregulasies (NBR's), waarna ek weer hieronder verwys.

In die openbare sektor is daar reeds aansienlik gevorder met die toepassings van standaarde vir openbare geboue. Behalwe dié van die
Nasionale Behuisingsfonds waarna reeds verwys is, is daar aan die begin van 1976 'n inter-departementele Bounormekomitee onder die vleuels van die Tesourie in die lewe geroep wat spesifiek belas is met die toepassing van bounorme by die oprigting van groot projekte in die openbare sektor. Hierdie norme is neergelê na ondersoek deur die NBNI en in oorleg met en op aanbeveling van deskundige advies.

As een van die maatreëls om inflasie te bekamp, is in 1976 aan die Anti-inflasie Komitee voorgestel dat dit vir alle plaaslike owerhede verpligtend gemaak moet word om eenvormige bouregulasies te aanvaar. Gevolglik is die Wet op Nasionale Bouregulasies en Boustandaarde voorberei wat waarskynlik nog tydens die huidige sitting van die Parlement in al sy stadiums deurgevoer sal word. Hierdie wet sal dit vir alle plaaslike owerhede maar ook vir staatsorganisasies wat bouwerk onderneem, verpligtend maak om eenvormige boustandaarde te tekon. In hoofsaak is die wet daarop gemik om (1) die veiligheid, (2) die gesondheid, en (3) die gerief van die mens te verseker.

Nuwe standaardregulasies word tans deur die SABS opgestel, terwyl die NBNI behulpsaam is met die voorsiening van gedetailleerde advies.
met betrekking tot tegniese vereistes. Die nuwe regulasies sal hopelijk teen die einde van 1978 gereed wees vir algemene toepassing op nasionale vlak.

Ook op die gebied van standaardisasie van boumateriaal is hoeelat spesifikasies reeds deur die SABS voorgeskryf. Tans word feitlik alle typo boumateriaal soos hout, bakstene, sement, klip, die grootte van venster- en deurrame, ens., reeds deur voorskrifte van die SABS gedek. Nodeloos om te sê voldoen alle produkte tans nog nie aan hierdie standaarde nie.

26.

Die algemene toepassing van standaarde ten opsigte van regulasies en boumateriale sal ongetwyfeld ook 'n aansienlike bydrae lever om stygende boukoste in toom te hou. Gedurende die afgelope vier jare (1972 tot 1976) het totale boukoste, soos deur die S.A. Reserverwebank vir nasionale rekening-doeleindes bereken, met nie minder nie as gemiddeld 16 persent per jaar gestyg. Dit het plaasgevind in 'n tydperk toe twee algemene aanwysers van inflasie, naamlik die algemene verbruikersprysindeks en die BBP-deflator, met ongeveer 11½ persent en naastenby 12½ persent per jaar, ondersteelik, gestyg het.
Ofskoon arbeidskoste ook toegeneem het, was dit veral toenames in geadministreerde en ander materiaalpryse en indirekte kostes wat tot die groot styging in boukoste aanleiding gegee het. Indien gestandar- disseerde boumetodes met voorafgespesifiseerde en gestandardiseerde boumateriaal, vry algemeen toegepas word, of dit nou konvensionele of onkonvensionele metodes en materiaal is al dan nie, kon 'n aansienlike verlaging in boukoste te weeg gebring word, veral as die gebruik van voorafvervaardigde industriële materiaal tot sy reg sou kom. In hierdie verband merk die NENI op dat ".... die voordele van een stel

28/.....

28. regulasies vir die hele land -- wat letterlik honderde verskillende dokumente en standaarde van die land se 800 bou–overhede sal vervang -- 'n aansienlike daling in boukoste sal meebring. Besparings sal reeds by die beplanningstadium plaasvind aangesien enige professionele firma in staat sal wees om bevredigend te beplan vir enige deel van die land in terme van slegs een stel regulasies. Ook by die konstruksiestadium sal besparings plaasvind vanweë heel groter vryheid by die gebruik van enige materiaal en metode wat bevredigende resultate sal lewer ongeag

29/.....
of dit tradisioneel of nuut is. Daarbenewens sal die feit dat een 

sentrale liggaam, die SABS, verantwoordelik sal wees vir die bywerk 

van regulasies ook ’n besparing ten opsigte van sodanige wysigings 

meebring en ook verseker dat dit meer effektief gedoen word as 

wanneer ’n groot aantal liggame dit elk op hul eie probeer doen.” 

Mag ek ten slotte, Meester die Voorsitter, by wyse van twee 

vrae na verdere kapitaalvermorsende faktore verwys: Eerstens, ly 

ons in Suid-Afrika nie aan die "sloopsiekte" nie? Is dit nie so dat 

ons, moontlik as gevolg van ons pioniersinstink of moontlik as gevolg 

30/.....

30. 

van die advertensiewaarde van ’n groot moderne konstruksie, dikwels 

geboue sloop wat steeds funksioneel is sodat prestige geboue teen hoë 

coste in die plek daarvan opgerig kan word nie? Daar is ongelukkig 

nie empiriese gegewens beskikbaar wat ’n gekwantificeerde antwoord 

op hierdie vraag moontlik maak nie.

Ek is egter daarvan oortuig dat ’n nuagtere evaluering van ons 

persoonlike waarnemings in dié verband tot ’n bevestigende antwoord 

by baie van ons sal lei.

51/....
My laaste vraag wil ek byvoorbaat kwalificeer. Argitekte het die uiers moeilike taak om binne die finansiële en tegnologiese beperkings wat hulle opgelê word geboue te ontwerp wat funksioneel sowel as kunsig en aantreklik is. Laasgenoemde moet nie in belangrikheid onderskat word nie, want 'n gebou versier of ontsier sy omgewing oor 'n baie lang periode. Ons kan egter die vraag vra of argitekte, baie keer op versoek van die ontwikkelaar, nie dikwels teen hoë koste die klem te veel op die nie-funksionele aspekte van hulle skeppings laat val nie? Gegee ons huidige en voorsiene toekomstige 32/....

kapitaalskaarste is dit 'n vraag waaroor ons geraas kan peins.

Suid-Afrika staan by 'n kruispad, ook wat die behuishingsverwagtings en -vereistes van sy bevolking betref. Die private sektor in die algemene en die huishoudelike sektor en private individue as huiseienaars in die besonder, besef alreeds in 'n mate dat die veranderde omstandighede te weeg gebring deur die skaarsheid van en die hoë koste van kapitaal, stadiger stygende of selfs dalende reëlle inkompe per hoof asook vinnig stygende erfprys, boukoste en aanverwante be- huisingsdienste die droom van dié man op die straat oor sy droomhuis 33/...
Other areas which over two thirds of farmers cannot lack of worker participation problems are acts of dagga are not likely to give, e.g. the inadequate medical colleges of farmers workers to be fed. That is of importing and chemicals and not have the facilities are forced to move to adequate number of farmers working conditions piling farmers workers to be fed. That is of importing and chemicals and

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Mr. L. A. Barac with a model of the winning entry in the Mitchell's Plain architectural design competition.

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"A HOUSE with four bedrooms and a selling price of about R8,900 could be one of the results of Mitchell's Plain Architectural design competition which was won by a team of Cape Town architects.

But Mr. L. A. Barac, one of the members of the design team, feels that equally important is that the scheme will create better environmental conditions.

The scheme which won the R5,000 first prize is for 165 houses which will range from two to four-bedroomed homes.

Prices will be between R6,200 and R8,900.

The construction will be fairly conventional with cement blocks and an asbestos roof. The houses will have insulated ceilings and they will face either north or east.

One of the requirements stipulated in the competition rules was that the houses had to be suitable for two-car families. Access to the houses is provided by what Mr. Barac calls "trafficable play courts".

He explained the idea was to give cars roads in the development but to make them just difficult enough to discourage through traffic.

But the presence of cars at night and the possibility that an area could be lighted up unexpectedly by headlamps would have a certain "policing" effect.

The layout of the scheme provided houses with a view of the streets and private open space.

The winning team was drawn from two city firms Barac and Hirschman and Cruickshank and Cruickshank. Mr. Barac said there was no team leader as such. "We were very democratic about it all," he said.

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The research findings reported upon above reveal certain important characteristics of the farm wages and labour supply situation in Natal. Other aspects of the survey inter alia: size of farm, location, have yet to be fully examined and related to them. This, and the paper, needs to be evaluated in the light of political, social and economic factors affecting conditions of labour and subsistence of rural workers in South Africa as a whole.
R57m to be spent on housing in 5 cities

THE ASSEMBLY. — About R57-million would be spent on housing in the five major metropolitan areas this year, the Minister of Community Development, Mr Marais Steyn, told the Assembly yesterday.

The United Party member for Jeppe, Mr Hynie Miller, asked Mr Steyn how much the Government estimated it would spend on housing for Whites, Coloureds and Indians in the municipal areas of Johannesburg, Cape Town, Port Elizabeth, Durban and Pretoria, during the 1977/78 financial year.

Mr Steyn said in a written reply that the amounts allocated from the National Housing Fund were R1 803 411 for White housing, R40 030 235 for Coloured housing and R1 151 282 for Indian housing.

In addition, R14 350 000 had been allocated from both the National Housing Fund and the Community Development Fund to be spent by the department itself on housing in the five areas.

The total amount was R57 236 928. — Sapa.
ORMANDE POLLOK, Mercury Political Correspondent

A bonus bond housing plan?

How about a "bonus bond" scheme to help clear up the country's incredible housing shortage and the attendant squatting problem throughout the land?

In spite of what some people may think, South Africans are not entirely without a social conscience.

While most appreciate the need for increased finances for defence purposes, they are also sympathetic enough to realise that something must be done - urgently - to help in the provision of housing for all people.

Having accepted that there is nothing wrong in principle about the defence "bonus bonds" why could we not also have "housing bonus bonds."

I am quite sure that there are enough people in this country who will support both, and that neither scheme will suffer inordinately because of the existence of the other.

Defence is necessary to ensure that South Africa can try to sort out its own problems without outside intervention. Having secured this, the country should surely try then to put its internal affairs in order.

Housing for all population groups is an essential facet. It is a mammoth task.

It has often been pointed out by the Government that to provide homes, no matter how humble, for the entire population it will have to build more units before the end of the century than have been built in the country's entire history.

According to the Minister of Community Development, Mr. Marais Steyn, the Government intends to spend R37,2 million on housing in five major metropolitan areas this year.

It is not enough. The country needs a crash housing programme to deal with the issue, and if the Government has not got the money it should raise it through a "bonus bond" scheme.

Surveys have shown that 36 percent of the people who need housing are either squatters, urban dwellers, or people who are already living in overcrowded conditions.

INSENSITIVE

The Government's own insensitive approach to race issues has contributed considerably to the housing problem - such as in places like District Six, where people at least had homes but were told to move. At the very least people with homes should not be moved until others without them have been settled.

Members of the United and Progressive Reform parties should be congratulated on the stand they took against the Government's new Prevention of Illegal Squatting Amendment Bill this week. While they failed to convince the Government to drop it they managed successfully to highlight the extent of the problem.

NOT ENOUGH

It is difficult to see how, as Mr. Steyn promised, the housing issue could be settled in eight years. A mere R37 million a year is not enough to do it.

Removing squatters from the "homes" they already have is not going to help either. If the country needs money for housing let the public raise it through "bonbons" so that a full-scale building programme can be launched. This would also ease the rising unemployment situation.
Urgent probe into Black housing costs

By Patrick Laurence

The government has agreed to an "immediate and urgent" inter-departmental investigation into the financing of housing and services in Black townships.

The agreement was announced yesterday by the Minister of Bantu Administration, Mr. M. C. Botha, in the wake of last week's decision to suspend proposed rent increases in Soweto and West Rand townships for a month.

Subsidies from the Treasury will almost certainly be one of the alternatives considered in the investigation.

Townships in "White" areas fall under Bantu Administration Boards, which are required to be financially self-sufficient.

Before the introduction of boards in 1973 townships were administered by municipalities, many of which subsidised administration of townships from their general revenue accounts.

Since their establishment, the boards have faced deficits, which they have sought to overcome by raising rent and service charges. Opposition spokesmen have warned of adverse effects of increases on race relations and have called for subsidy by the Treasury.

But Mr. Botha warned yesterday that the proposed rent increases could not be suspended totally because of the rising costs over the past few years.

He asked employers of Black labourers to consider how best they could help. Theoretically employers could assist in two ways — by raising wages or by agreeing to higher levies on their use of Black workers.
Call for review of Slums Act

THERE is an urgent need to review South Africa’s prewar Slums Act to bring it up to date and possibly save hundreds of thousands of rand on big housing projects like those at thousands of rand on big housing projects like those at Mitchell’s Plain, according to an architect, Mr. David Hirschman, who won the national competition for the design of a low-cost housing scheme.

Mr. Hirschman said in an interview that the Slums Act was a key factor behind the delay in the area of the room by 2 sq m to about 9,5 sq m, to meet the requirements of the act. Ironically the extra two square metres space made it possible to put an extra bed in the room and overcrowd it — the very thing that the act was designed to prevent.

Extra cost

The cost of the extra floor space could add R0,50 to each of the vast 5,000-house schemes at Mitchell’s Plain.

A further concern was that housing designed to be occupied by six or seven people were occupied by 12 or more people. He said anybody who had anything to do with the building of homes was aware of this and the situation was tolerated.

In these overcrowded conditions, condensation and mould-formation problems were experienced largely because windows and air bricks were often blocked to keep out drafts.

Mr. Hirschman said a better approach to the problem would be to ensure adequate and less easily obstructed ventilation in rooms with a reduced volume.

He also questioned the need, in terms of the Slums Act, for divisions between all the bedrooms to go right up to the ceiling.
Senator L. E. D. WINCHESTER asked the Minister of Community Development:

(1) Whether the amount appropriated for housing for the current financial year includes provision for the repayment of loans advanced by local authorities during the past financial year;

(2) what amount is provided in the appropriation for the current financial year to meet the escalation of building costs;

(3) whether the amounts allocated to local authorities will enable them to meet all existing contracts;

(4) whether any local authority has made representations to his Department regarding the amounts allocated to it, if so, with what result.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) Yes;

(2) no specific amount, because escalation costs cannot be determined beforehand. Such costs are defrayed from the total amount appropriated;

(3) generally speaking amounts allocated together with supplementary financial arrangements should be sufficient to enable local authorities to meet commitments under existing contracts;

(4) yes, having reviewed the funds position, an increased allocation could be made only in a few instances, but agreement was reached with certain local authorities to the effect that essential schemes be temporarily financed with funds from sources other than the National Housing Fund, whereas a number of smaller local authorities were advised to renew their representations later in the financial year after amounts allocated have been spent when an increased allocation will be considered in the light of possible savings by other local authorities.

Senator L. E. D. WINCHESTER: Mr. President, arising from the hon. the Minister’s reply, can he tell this House by how much the net amount, after the local authorities have been paid back the amount due to them, exceeds the amount allocated last year?

The MINISTER: Mr. President, we have to repay about R70 million to local authorities, and now my friend can do his own sum on the estimates.

Senator L. E. D. WINCHESTER: I thought the amount was R100 million?

The MINISTER: No, it is R70 million.
Housing of Coloured/Indian squatters

1013. Mr. H. E. J. VAN Rensburg asked the Minister of Community Development:

(1) How many sites have been established in South Africa for the temporary housing of (a) Coloured and (b) Indian squatters awaiting accommodation in permanent housing;

(2) (a) what is (i) the size and (ii) the number of families accommodated, (b) what is (i) the type and (ii) the number of toilets provided, (c) how many water taps are provided and (d) what (i) health and (ii) other services are provided, at each site for Coloureds' and Indians, respectively.

The MINISTER OF COMMUNITY DEVELOPMENT:

(1) (a) 15.

(b) none;

(2) (a) (i) not available;

(ii) 34, 43, 70, 121, 117, 31, 28, 114, 34, 27, 44, 53, 38, 90 and 100;

(b) (i) pit latrines in 13 instances and buckets in the other two instances;

(ii) 1 latrine for every ten persons of the same sex in respect of 13 instances and 48 and 10, respectively, in respect of the other two instances;

(c) in 13 instances none because water is obtained from nearby canals and 4 and 10, respectively, in respect of the other two instances;

(d) (i) a mobile clinic pays periodic visits in 13 instances and a doctor and nurse are available twice a week at clinics in the other two instances;

(ii) in two instances refuse and night soil removal and in the other instances which are situated in rural areas, far removed from the nearest township development, the provision of such services is not feasible, but proper supervision over the camps is nevertheless exercised by the local authorities concerned.

The reply to (2)(b) also refers.

For the hon. member’s information it may be mentioned that the abovementioned instances are all emergency camps, established in terms of section 6 of the Prevention of Illegal Squatting Act, 1951, which came into being before the administration of the said Act was entrusted to my Department during October 1975. As the hon. member is aware it is my Department’s policy not to establish any new temporary camps unless this is absolutely unavoidable. Existing camps are cleared as permanent housing, which is being provided as fast as funds allow, becomes available, and in other instances those who are poorly housed are resettled directly into proper housing as soon as possible.
Employers can help with black housing

JOHANNESBURG — Organised commerce has called on its members to help their black employees obtain housing.

Introducing a new booklet of procedures at a press conference in Johannesburg, Mr Ted Smale, president of the Johannesburg Chamber of Commerce, said companies could secure existing homes in Soweto and elsewhere at R1 360 or R2 295. This could be paid in cash, or secured with a 25 per cent deposit and a loan from the Bantu Administration Boards at 9.5 per cent.

The purchase gave a right of occupancy in perpetuity, as the first stage.

The sponsoring organisations of the black home purchase scheme are the Johannesburg Chamber of Commerce, the Johannesburg Afrikaanse Sakekamer, the Transvaal Chamber of Industries and the National African Federated Chambers of Commerce.

Mr D. Masson, president of the Sakekamer, called on businessmen to mount an act of faith in supporting the homes purchase scheme. There were already 17 000 people on the Soweto waiting lists for existing houses.

New housing could also be built, and there were some 14 000 building sites available in Soweto, of which 1 200 were in the existing suburbs. Loans of 75 per cent were also available from the Boards, but the interest rate was 1.25 per cent higher at 10.75 per cent.

Estimated costs of building two standard type houses at present prices were R2 800 for the design known as type 51-6 and R3 500 for the type 81-9, which has an internal bathroom.

The right of occupancy was granted to blacks who had dependants, and who had worked continuously for one employer for 10 years or more.

In addition to individual company finance, the building society was offering loans against the purchase of paid-up shares by employers. These loans were also administered by the Boards.

Finance could also be raised by direct loans from employer to employee, provided the monthly repayments were not more than 25 per cent of the employee's income.

Tripartite agreements could also be entered into between the Board, employer and employee, but this would apply only where a minimum of 20 houses were to be built for a particular company's employees.

The full amount would have to be paid to the Board, who would guarantee repayment if the employee defaulted or left his employment.

Improvements could also be made to existing homes by people who had acquired the right of occupancy. The present estimated cost of two extra bedrooms, a bathroom and kitchen was R1 600.

Site rental varied between R11.50 and R12.95, and typical monthly repayments per R1 000 of loan were R9.44 over 25 years or R11.05 over 15 years.

Mr Masson said loan finance for black employees would be easier if there was title to the property. — SAPA.

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continued/
workers. Obviously a farmer's discretionary powers are rather extensive in this respect.

Other requirements are more specific and follow below under separate

ARGUS 14/6/77

R250 000 GIFT TO FOUNDATION

THE main responsibility for improving the standards and quality of living of all of South Africa's peoples lies with the private sector of the economy, the chairman of Mobil Oil SA, Mr W. F. de la H. Beck, said today.

Mr Beck was presenting a cheque for R250 000 from Mobil to the director of the Urban Foundation, Mr Justice Jan Steyn.

"There is no doubt that the highest standards and quality of living appertain in those countries which are dedicated to the free enterprise system," Mr Beck said.

While South Africa could be proud of the progress it had made in improving the standards and quality of living of all its peoples since World War 2, there was still considerable leeway for further improvement.

FAIR PAY

The private sector was fully aware of the importance of training people to ensure that they reached their maximum capacity, that they received equal and fair pay for the work they did and that human dignity was accorded them.

Mr Beck said individual organisation was not as effective as collective organisation. In the collective areas of housing, transport, schooling, recreation and health facilities, the Urban Foundation could play a vital strategic role.

He believed the Urban Foundation would succeed because it mobilised the necessary capital and know-how from the private sector to act as a catalyst in 'helping people to help themselves to improve their quality of living.'

NO DELAY

Mobil was giving the R250 000 as an immediate contribution, not spread over a number of years, because they believed the project of the foundation should be implemented without delay.

Mr Justice Steyn said the gift spoke of the perception and appreciation of the gravity, urgency and dimension of the problems which faced South Africa.

Urbanisation produced distortion in society. But the resolution of the problem could not be left to the private sector alone. It requires more than money to bring about the long-term stability we seek.

It requires changes of attitude and participation of all South Africans to achieve a more just society than the one we have," he said.


10/ Calculated from numbers given in R.P. 45/1975.

11/ Community Government/Territorial and Farm Schools together account for 95% of all schools, 97% of pupils and 96% of teachers.
More get economic housing

THE ASSEMBLY — The Minister of Community Development, Mr Marais Steyn, announced concessions enabling more poor people to qualify for sub-economic housing and bringing 'lower' economic housing scales for coloured people and Indians into line with those existing for whites. The bread-winner's income limit to qualify for sub-economic housing was being cut from R200 a month to R150. The qualifications of coloureds and Indians for economic housing would be brought into line with those applying to whites. The 'third change' was that the income limit permitting single coloureds and Indians to live in youth centres, would be brought into line with the R300 a month qualification for whites. — Sapa.
INVESTMENT

Consider the following examples:

(a) You agree to lend someone 5 per cent per annum.

\[
P = \text{the sum lent}, \quad i = \text{the rate of interest}, \quad P = P_0(1 + i)
\]

(b) You agree to lend someone annually. At the end of 1 year you receive:

\[
P = P_0(1 + i)
\]

Housing for each race group

What amounts have been (a) applied for by and (b) allocated to each local authority in (i) the Durban complex, (ii) the Witwatersrand complex, (iii) the Cape Peninsula, (iv) Port Elizabeth, and (v) Princes Town for the financial year 1977-78 in respect of housing for each race group.

The MINISTER OF COMMUNITY DEVELOPMENT:

P = P_0(1 + i)

The rate of interest of 3 per annum compounded.

6.

Therefore, the amount to be paid by the developer to the owner of a factory will be:

\[
\text{Future value} = \text{Present value} \times (1 + i)^n
\]

This is to know if the profit and the interests have been borrowed, etc. Therefore, he will borrow the sum. He will want to know for a factory will (for example, to a rate of return, the rate of discount and the efficiency of each 4 years to reduce the annual income below.

\[
\text{Reduced annual income} = \text{Present value} \times \frac{1}{(1 + i)^n}
\]

\[
\text{Reduced annual income} = 6%
\]

\[
\text{Reduced annual income} = 346.51
\]

\[
\text{Reduced annual income} = 354.60
\]

\[
\text{Reduced annual income} = \text{P.T.O.}
\]
<table>
<thead>
<tr>
<th>White R</th>
<th>Coloured R</th>
<th>Asian R</th>
<th>Bantu R</th>
</tr>
</thead>
<tbody>
<tr>
<td>Town Council of Durbanville (a)</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Fish Hoek (b)</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>City Council of Cape Town (a)</td>
<td>3 301 786</td>
<td>45 250 724</td>
<td>700 000</td>
</tr>
<tr>
<td>(b)</td>
<td>1 163 022</td>
<td>17 093 484</td>
<td>—</td>
</tr>
</tbody>
</table>

In addition a finance and construct scheme for Coloureds to the value of R30 million, which will be spent over three years, is at present being undertaken at a rate of interest of

\[ i = \text{the rate of interest per annum compounded} \]

1.76.

and what the value of a specific sum at a specific time, depending upon the loan and what the value of a specific sum at a specific time, depending upon the assumption that the loan will be paid back in a year. Therefore, the earnings of the company will be

\[ \text{Witwatersrand} \quad R 7 500 000 \]
\[ \text{Durban} \quad R 9 500 000 \]
\[ \text{Cape Town} \quad R 1 100 000 \]
\[ \text{Port Elizabeth} \quad R 700 000 \]
\[ \text{Pretoria} \quad R 1 000 000 \]

After forecasting the return (excluding demarcation) that he expects to receive each year, the businessman will then be able to determine the net rate of return (i.e., the net present rate of profit). This percentage is simply the rate of discount which makes the present value of the series of annual returns equal to the purchase price of the capital asset. This rate of discount is the marginal efficiency of capital.

Suppose the capital asset cost R354.60 and yielded R100 at the end of each 4 years after which time it was of no value. The rate of discount which reduced the annual returns to equal the cost of the asset would be 5%, as in the example below.

<table>
<thead>
<tr>
<th>Expected Return</th>
<th>3%</th>
<th>4%</th>
<th>5%</th>
<th>6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1 R100</td>
<td>R97.09</td>
<td>R96.15</td>
<td>R95.24</td>
<td>R94.34</td>
</tr>
<tr>
<td>Year 2 R100</td>
<td>94.26</td>
<td>92.46</td>
<td>90.70</td>
<td>89.00</td>
</tr>
<tr>
<td>Year 3 R100</td>
<td>91.51</td>
<td>88.90</td>
<td>86.38</td>
<td>83.96</td>
</tr>
<tr>
<td>Year 4 R100</td>
<td>88.85</td>
<td>85.48</td>
<td>82.27</td>
<td>79.21</td>
</tr>
</tbody>
</table>

Sum of discounted returns R371.71 R352.99 R334.60 R346.51

Cost of asset R354.60 R354.60 R354.60 R354.60

If the rate of interest on borrowed funds was 6%, the capital expenditure would not be worthwhile. If 4%, it would be worthwhile. n.t.o.
Housing shortage 'can aid unrest'

Political Staff
THE ASSEMBLY — The provision of adequate housing could be an important factor in preventing unrest in urban areas, Opposition speakers warned yesterday.

They said that unless the present housing shortage was overcome serious problems would arise. Housing was one of the main issues discussed in yesterday's budget debate on the Community Development Vote.

Mr Lionel Murray (UP, Green Point), congratulated the Department of Community Development on "meaningful progress" made in the provision of housing, with the cooperation of local authorities, but pointed out that according to an official report amounts voted by Parliament had hardly covered increased building costs.

It had been reported that witnesses before the Cillie Commission had testified that the shortage of housing was one of the most important causes of unrest.

Mr Murray said it was true that there had been little or no unrest in home-ownership areas. A man given a home of his own became involved in the maintenance of law and order.

Dr F van Zyl Slabbert (FRP, Rondebosch) said the shortage of houses for black people could become one of South Africa's most urgent problems of the future.

Referring to coloured housing, Dr van Zyl Slabbert asked the Minister how the shortage was calculated, what consideration was given to the quality of housing and whether the problem of crowded living conditions was taken into account. These and other factors should be taken into account in determining the extent of the housing shortage.

It was necessary to take into account the financial circumstances of people to whom houses were made available. It would not help to build houses for people who could not afford to pay for them.

Mr S F Kotze (NP, Parow) said separate residential areas for the different race groups was one of the basic principles of National Party policy.

South Africans would have to be accommodated in blocks of flats to an increasing extent. Scientific surveys had shown that high-density living was not as harmful, psychologically and emotionally as some people believed.
Determination to solve housing problem 'shown'

HOUSE OF ASSEMBLY. — The meaningful progress that had been achieved up till now to provide housing for the coloured people showed the determination of his department, municipalities and divisional councils to solve the problem as soon as possible, the Minister of Community Development, Mr Marius Steyn, said yesterday.

Speaking on his vote in committee on the Budget, Mr Steyn said that since the new act on squatters came into operation last year, an additional 5,348 decent houses had been provided in the Grobler Cape Peninsula. This was a remarkable achievement; “and we see light at the end of the tunnel.”

The temporary transit housing being provided by the Government should not be seen as permanent accommodation. The houses had, however, been built in such a way that the occupant, should they desire, could rebuild their houses into permanent residences.

All this showed that the Government was trying its utmost to speed up a solution to the squatters’ problem. Everything today, however, was subject to the availability of funds.

Mr Steyn said the housing shortage for whites, coloured people and Indians in South Africa at present was 6,100, 58,600 and 21,235 respectively.

To meet the natural increase in requirement of houses until 1980 it would be necessary to provide 25,700 family units a year for whites, 13,400 a year for coloured people and 4,000 a year for Indians. — Sapa
Concessions on housing

HOUSE OF ASSEMBLY. — The Minister of Community Development, Mr Marais Steyn, yesterday announced a reduction in the qualifying ceiling for sub-economic housing from R200 to R150 a month and the equalizing of economic housing qualifications for coloured people and Indians with those existing for whites.

Speaking during the debate on his vote, Mr Steyn said that in view of the present economic situation and the heavy load that the sub-economic income limit placed on the National Housing Fund, the National Housing Commission had decided to lower the headwinner's income limit to qualify for sub-economic housing from R200 a month to R150 a month.

It had also been decided to lower the limit of income of between R200 and R250 a month, enabling a person to qualify for assistance from the National Housing Fund at a differential rate of interest of 3½ per cent, to between R150 and R250 a month for all race groups.

The qualifications of coloured people and Indians for economic housing would be brought into line with those applying to whites.

At present, Indians and coloured people earning less than R400 a month qualified, irrespective of the number of children they had, while qualifications for whites were:

- R380 a month (no children); R440 a month (one or two children); R500 a month (three or four children); R540 a month (more than four children).

The third change announced by Mr Steyn was that the income limit permitting single coloured people and Indians to live in youth ventres, would be brought into line with the R300 a month qualification applying to whites. At present the income limit for coloured people and Indians is R220 a month.

Mr Steyn said the changes would be effective immediately. — Sapa
Housing Amendment Act: Amount spent on amenities

Mr. G. W. MILLS asked the Minister of Community Development:

What amount has been (a) allocated to and (b) spent on amenities for which the Housing Amendment Act, 1975, provides?

The MINISTER OF COMMUNITY DEVELOPMENT:

(a) R15 677 161, being the value of loans granted by the National Housing Commission for the provision of community facilities.

(b) R8 776 499 of the approved amount under (a) has already been placed at the disposal of local authorities, but it is unfortunately not possible to indicate precisely how much has already been spent because loans amounting to R6 021 978 are being financed from reserve funds over which the local authorities themselves exercise direct control. An amount of R1 791 318 has been spent in respect of loans which are being financed out of the National Housing Fund.
Rent control must be scrapped—commission

suggested that the existing law on rent control discriminated between tenant and lessor and between lessee and tenant on the basis of arbitrary approach of fixing a date which can be changed.

In addition, the law restricted improvements to buildings and maintenance because the fixing of rents on the present basis results in a great percentage of cases in the subsidising of tenants by lessors.” —PC.

Average flat rents

<table>
<thead>
<tr>
<th>Cities:</th>
<th>Controlled</th>
<th>Uncontrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single:</td>
<td>R45-R65 pm</td>
<td>R70-R120 pm</td>
</tr>
<tr>
<td>One bedroom:</td>
<td>R50-R80 pm</td>
<td>R70-R130 pm</td>
</tr>
<tr>
<td>Two bedroom:</td>
<td>R60-R100 pm</td>
<td>R100-R120 pm</td>
</tr>
<tr>
<td>Three bedroom:</td>
<td>R80-R120 pm</td>
<td>R150-R300 pm</td>
</tr>
<tr>
<td>Larger than 3 bedrooms:</td>
<td>R300 plus pm</td>
<td>R300 plus pm</td>
</tr>
</tbody>
</table>

Rural areas:

<table>
<thead>
<tr>
<th>Cities:</th>
<th>Controlled</th>
<th>Uncontrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single:</td>
<td>R30-R50 pm</td>
<td>R50-R80 pm</td>
</tr>
<tr>
<td>One bedroom:</td>
<td>R45-R80 pm</td>
<td>R70-R90 pm</td>
</tr>
<tr>
<td>Two bedroom:</td>
<td>R70-R100 pm</td>
<td>R90-R120 pm</td>
</tr>
<tr>
<td>Three bedroom:</td>
<td>R90-R110 pm</td>
<td>R110-R150 pm</td>
</tr>
</tbody>
</table>

4. Under all market conditions a firm’s marginal revenue from a given output is

(1) the price at which the marginal unit sells
(2) total revenue from all units sold divided by volume of sales
(3) average revenue of total output minus average revenue of one less unit of output
(4) the profit yielded by producing the last unit of output
(5) the change in total revenue resulting from the sale of the last unit of output

5. The fixed costs of a firm

(a) are fixed only in the short period
(b) when expressed as an average, do not change with output
(c) increase with the level of output
Steyn wants urban blacks to own land

BY PATRICK LAURENCE

Mr. Justice Eam Steyn, director of the Urban Foundation, has called for freehold land tenure for urban blacks as part of an overall revision of policy towards black townships. The Government has repeatedly refused to grant urban blacks the right to private ownership of land, in spite of pleas from homeland leaders that it do so.

"Laws and systems are like old clocks — in the course of time they need to be cleaned, oiled and set to time," he told a Rotary Club lunch in Johannesburg this week.

"That is what we in South Africa need to do in regard to the many rules, regulations and practices which operate in respect of our urban black communities."

He listed several advantages which flow from private ownership of land in black townships. Among them were:

- Social stability arising from security of tenure.
- Consolidation of private enterprise values among blacks.
- Incentives towards the development of a stable black middle class.

Mr. Steyn said: "I may add that I have good reason to believe that authority at all levels is well aware of these advantages."
Owning one’s home ‘basic to stability’

EVERYTHING possible should be done to bring about a conversion from home-lesseeship to home ownership, says Mr Justice J. H. Steyn, director of the Urban Foundation.

The Judge was seconding the adoption of the directors’ report and the annual meeting of the United Building Society at the annual meeting last week.

He said: “Land tenure and home ownership are basic to the kind of stability an orderly and progressive society strives after.”

Turning to sub-economic housing, which fell outside the range of building society activities, he said: “Although some progress was being made there was scope for imaginative and original ideas and action which would improve considerably the present position.”

NEW FORMULA

Unless he can progress readily beyond this stage, the sub-economic lessees will find it hard to acquire self-reliance and citizenship. He will remain, inclined to rely on others, particularly the authorities, to do things for him. The faster we can promote home ownership, even if it means creating a new housing formula aimed at providing homes that fall between the existing economic and sub-economic classes — the sooner we will promote stability and independence.

On urban Black housing, Mr Justice Steyn said: “It is recognized by all and certainly by authority at all levels that there are enormous benefits which would flow from making land tenure and home ownership available for all Blacks who aspire thereto. Some of these benefits are:

1. Social stability arising from security of tenure and pride of ownership.
2. The opportunity of providing capital formation by Blacks.
3. The stimulation of efforts to upgrade standards of low-cost housing.
4. The consolidation of the concept of private ownership of land and the confirmation of private enterprise values among Blacks.
5. The impetus it would provide toward the rapid development of a stable middle class among Black communities.

It was also important that the private sector be permitted to participate in the financing of urban Black housing, particularly in the areas of new housing construction, improvement of existing housing and the provision of social amenities.

Rights conferred under any new system had to:

1. Render the borrower’s title essentially unassailable.
2. Permit free and unfettered transferability.
3. Provide that rights to the property must be conferred for a substantial time — the period which homes, readily to mind is 20 years.”
REPORT "IS THREAT TO HOUSING STANDARDS"

price, so it is far from certain that advantageous decisions if they were not.

These two trivial games suggest one idea the strategic interplay among the rival oligopolists play are far more complex contend with the actions of several con and each will have a range of alternative product design, merchandising policy, or of only a single dichotomy. On top of business make it impossible to write have done.\n
Mercury Correspondent
CAPE TOWN—The housing standards of more than half the homeowners in South Africa are threatened by recommendations of the recently tabled report of the Commission of Inquiry into Housing Matters which would revise subsidies on home loans if accepted by the Government.

Angry civil servants and other employees, groups are preparing to fight the proposals which estate agents claim will further depress the falling property market.

And the country faces massive wage demands from hundreds of thousands of workers in the public and private sector, to counter the possible increased housing costs.

Subsidies
The Commission headed by Mr. E. Pouch, found housing subsidies advanced to employees by State corporations, building societies, insurance companies and other large firms were a primary reason for increased housing prices.

The "subsidies" enabled people to live in homes they would otherwise never be able to afford.

And Commission recommended the revision on all subsidies to ensure they did not have a significant influence on the cost of housing.

Existing State and private schemes save participating homeowners a month and more through low interest rates, and allow larger loans than normal building society regulations would permit.

Enjoyed
A senior building society official yesterday said that more than 50 percent of the employees in the Republic, who owned their own homes enjoyed some sort of subsidy.

"We did not expect the proposals to affect existing subsidies, but they would mean that many people would never be able to sell their homes because they would not qualify for the same subsidies on new dwellings."

Independent
The president of the Estate and Telegraph Association, Mr. B. J. Blume, said in Pretoria that civil servants would fight the proposals to do away with subsidies.

House prices were such that workers would not be able to afford them without subsidies. The housing price rise had been independent of the subsidies.

Mr. Blume said civil servants had been granted the housing subsidies for about seven years ago in lieu of pay rises. It would cost the tax payer, even more if the subsidies were abolished because this would lead to widespread agitation for higher pay.

Serious
The president of the Institute of Estate Agents, Mr. D. B. Forrest, said in Pietermaritzburg that any lowering of housing subsidies would have a serious effect on the property market.

"It's the first law of economics. Demand will fail if people don't have buying power. Areas such as Pretoria would suffer more than others, because of the higher proportion of civil servants. We believe building societies and other institutions should be allowed to offer low-cost housing loans.

It was a major perk which attracted the right type of staff."
**Building a better future**

**Mercury Reporter**

**Pietermaritzburg**

A UNIQUE scheme to ease the shortage of Coloured housing and provide work for building artisans has been launched here by the Lions.

Work has started on the club's first project with a Coloured teacher at Woodlands being the first customer.

The service club finds Coloureds able to afford a house. From then on the club takes over, finding a suitable site and organising building society finance.

In addition, the club selects the best Coloured tradesmen, currently unemployed to help build the house.

It is believed the project is the first of its kind by a service club in South Africa.

### Telephone and Address

<table>
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<tr>
<th>Name and Address</th>
<th>Telephone</th>
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**QUESTION:** Which horse won the 1977 Durban July Handicap?

**Manager**, of **Natal Mercury**, and the winner contacted by telephone. Thank you for your support.

**WP Colts Tour to Southern Cape (George): 30 June July 1977**

**Western Province Hockey Association**
Wrab breaks its ethnic rule over houses

By PATRICK LAURENCE
Political Staff

COMPANIES employing blacks have made enquiries about buying a total of nearly 10,000 houses in Soweto for their employees — sufficient to wipe out the official housing waiting list.

But the market forces unleashed by the home ownership scheme are threatening a cardinal aspect of official ideology in the process of reducing the housing waiting list.

Officially Soweto residents have to be placed in separate ethnic areas, but houses are being sold to buyers who, can raise the money without regard to ethnic origin.

Some blacks are able to raise the deposit on their own but most are dependent on loans from their employers.

In either case the West Rand Administration Board is selling houses without inquiring into the ethnic origin of the owner.

The board has nearly completed 80 houses in Pimville Zone 5, and is busy with a further 120.

Material for another 200 is available.

During a visit to Pimville, Mr M P Wilsnach, deputy chief director of

MRS HELEN SUZMAN
... not tribal links...
the board, admitted that his sole concern was money, not ethnicity.

Since the introduction of the home ownership scheme last September, the board has sold 628 houses and is currently in the process of selling more than 1,000.

Enquiries and applications from employers on behalf of black employees cover a total of 10,000 houses or just under one-tenth of the present number of houses in Soweto.

Standard model houses are built by the board at a target rate of two a week. The houses under construction in Pimville are the new 51/9 model, a superior version of the standard "matchbox" house or 51/6.

Unlike the 51/6, the 51/9 has:
• An internal bathroom and lavatory.
• Internal wooden doors.
• Concrete floors in all rooms.

Like the 51/6 it has two bedrooms, a lounge-cum-bedroom and a kitchen without a stove.

Its total cost is R3 650, of which the buyer has to deposit just over R800. Monthly instalments vary, depending on period contracted for repayment.

Monthly instalments on a 30-year repayment period are R17.

Commenting on the undermining of ethnic grouping by market forces, Mrs Helen Suzman MP, said yesterday, "I am glad to hear it. Blacks in urban areas are much more interested in improving their standard of living than in preservng tribal links."
House, hope now flat

PORT ELIZABETH — Plans by a city man here to restore a 150-year-old home in Blanco, near George, and turn it into a museum, came crashing down last week when the house was bulldozed flat, in error.

The owner, Mr. N. P. Terblanche of Rintoul Street, Port Elizabeth, speaking yesterday of the demolition of the house and garage and a 1954 light delivery van which had been in the garage, was extensively damaged.

"I am livid" he said, "and have instructed my lawyers to claim compensation once we have discovered where the blame lies." The house had been in good condition and he had recently added a bathroom and toilet.

The house has been in Mr. Terblanche's family since 1941. It is believed contractors who had been instructed to demolish an old building on an adjacent site, had also demolished Mr. Terblanche's house.

The owner of the contracting firm, Mr. J. W. Stander, confirmed from George yesterday that a mistake had been made.

"I did not personally supervise the demolition but I am aware of what had happened," he said.
Mitchell's Plain in money trouble

BUILDING at Mitchell's Plain could come to a standstill because the National Housing Commission has turned down the City Council's application for a R14.6m loan to pay for water and electricity services.

The council's Executive Committee, unhappy about the decision, decided yesterday to resubmit the application.

Mr J G Brand, City Engineer, said the services were urgently required for houses being built by contractors in four areas of Mitchell's Plain, the new housing project for coloured people.

They could not be delayed without bringing a halt to the housing development at the new city.

In a report to the committee, Mr J Watkins Baker, City Treasurer, said R10.6m was required for electricity and R4m for water.

In the past the council had provided the money for these revenue-earning services but it was now having difficulty raising capital. The treasury had also limited the council's capital spending.

Mr Watkins Baker said the National Housing Code provided for loan funds for these services, and other major local authorities had been granted such loans by National Housing.

It was the responsibility of the State to provide capital funds for housing, and the need for the R14.6m loan arose solely 'as a result of the development of Mitchell's Plain in terms of government policy'.

The executive committee endorsed his recommendation that the council should offer to provide bridging finance of nearly R2m for the present financial year.
Council seeks new powers to subsidise Blocks

The council's new powers will allow it to subsidise new developments, according to the report.

The new powers will enable the council to provide financial assistance to new developments, helping to address the city's housing shortage.

The report also recommends that the council should work closely with developers to ensure that new developments are sustainable and meet the needs of the local community.

The new powers will be subject to the approval of the local council and will come into effect on January 1st, 2023.
Dreaming of homes from rubbish

IF you want to build your own home an "ecological house" may well be the answer.

This new form of habitat, which is supposed to heat itself, cool itself, and generate its own water, power and food source, is now occupying the minds of architects in their idle moments.

"It has always been the dream of architects to provide a truly self-sufficient home," says architect and University lecturer Mr. Danie Theron.

With this in mind he asked students at the Natal University School of Architecture to design their own versions of the "ecological house."

The results they produced featured solar collectors for the generation of heat, windmills for constant supply of electrical power, roof water for cooling, drinking and cultivation and sewerage which could be treated for use as green-house fertilizer.

Building materials, they suggested, should consist primarily of "re-cycled" material such as old timber, paper, gum poles, motor car parts, bottles, beverage cans and packing cases.

"This type of housing is not all that far-fetched," said Mr. Theron. "For example, Durban is ideally suited for windmill generators because of the strong prevailing winds. Solar heaters are not effective here but what is needed is cooling for the hot summer months. This can be achieved with large overhangs and proper ventilation and window arrangement."

"Every house should have roof water piped into storage tanks. Just look at the savings that would be achieved in the cost of water, pumping and storm water drain networks."

"Rose gardens and lawns, which are large consumers of fertilisers and pesticides, should be put to more productive use as green-house vegetable gardens and I'm sure with a bit of ingenuity the contents of septic tanks could be converted into fertilizer."

In America recently the government has announced tax concessions to people who make energy savings through home ingenuity and Mr. Theron suggested that the South African Government or local authorities should consider similar subsidies.

"The ecological house is certainly something that individuals, developers and Government bodies should look at as a viable alternative to conventional housing."

Useful booklets

USEFUL information for do-it-yourself homebuilders is contained in a series of booklets published by the National Building Research Institute.

The booklets, available from the Institute at 75 cents each, cover a wide range of subjects on home building and improvements including noise control, painting and solar heating.
Homes for stability

A n adequately housed nation is one insured against sociological discontent and political strife, for there is nothing like a stable home environment to encourage the best in the individual and enable him to withstand the pressures of life.

Bearing this in mind, one would expect the Government, provincial and local authorities, as well as employers of large labour forces, to apply themselves assiduously to the accommodation problem. The efforts to date have fallen far short of expectations and there are no signs of any improvement.

Indeed, nothing short of a miracle will eliminate the immediate shortage of 170,000 houses, and in any case where is the necessary R.510 million to come from in these parlous financial times? And just to compound the issue, within five years the shortage will have grown by a further 118,000 dwellings.

Private companies are rising nobly to the occasion in the Transvaal, where they have made inquiries about buying a total of nearly 10,000 houses for their employees – a number that would virtually wipe out the official waiting list.

In Natal the industrialists appear to have been moving somewhat more slowly, mainly as a result of legal and policy restrictions on the funding of housing in the Black areas – restrictions which only the Government can remove.

The authorities are obviously aware of the immensity of the problem – earlier this year the Department of Bantu Administration and Development laid the relevant figures before the Cillie Commission – but the extent of their desire to solve it can only be gauged by the alacrity and determination of their remedial efforts.

These have not yet manifested themselves, otherwise, in the case of Natal at least, it would not be necessary for a local authority like the Durban City Council to have to apply for legislation to enable it to subsidise loans for its Coloured, Indian and African employees.

We urge the Government to remove all existing legal impediments on funding, and hope that the fine example now being set by the Urban Foundation in helping to finance the housing of Black workers will soon be emulated by others.
SOUTH AFRICAN cities will become increasingly Third World in character, with declining living standards, a University of Cape Town lecturer said yesterday.

Dr David Dewar, senior lecturer in the Department of Urban and Regional Planning, was the speaker at the Centre for African Study's course Introduction to South Africa.

He said South African cities would become increasingly populated by low-income people. The fundamental urban priority would not be housing, transport or related services — important as these were — but economic survival, in the form of enough job opportunities.

The other implication of the increasingly 'Third World' nature of South African cities is that the problem of urban supply will not so much be the provision of housing, social services, infrastructure and the like on a hitherto unprecedented scale, but the provision of these facilities at prices which allow people access to them.

There is no doubt that presently unquestioned Western-based attitudes to what constitutes acceptable minimum standards will have to undergo radical revision within the foreseeable future.

Dr Dewar added: 'The emphasis in city development must necessarily become the creation of opportunity. At the present time, however, the emphasis is almost entirely on restrictions: the efforts of individuals are hampered at every turn by... among others, legal restrictions, restrictions on access to capital, unnecessary rigid building regulations, inadequately created and insufficient opportunities in newly planned areas, and above all, through zoning which is blindly based on the simplistic and dangerous ethic of land use separation.'

Probably the most powerful tool for the creation of opportunity lay in building cities to maximise the processes of reinforcement.

The collective power of the system can provide opportunities for the individual... the poor benefit from the presence of the rich; one man benefits from his neighbours; the whole is much greater than the sum of the parts.

In South African cities, however, this reinforcing effect of collectiveness has been dissipated not only by removing the rich from the more wealthy, but also through the practice of 'township' or 'housing estate' development.

Large, rapidly completed and low-density townships which were cut off from the rest of the city by freeways or open spaces had to be self-sufficient.

This was impossible and attempts to achieve it resulted in areas which were environmentally sterile and lacked opportunities normally inherent in urban areas.

Homeland policy doomed

If the Government's homeland policy is as much as 50 percent successful, 11 more cities like that of Cape Town will have to be built by the turn of the century to house the growing urban population, Dr Dewar said.

If we look at it in terms of African population increase, eight million of the 10 million Sowetans will have to be built by the turn of the century — and this if the policy is as much as 50 percent successful, he said.

MIGRANTS

He added that a 50 percent success rate by the year 2000 was impossible and that the need of migrants to the urban areas of South Africa would continue at an unprecedented rate, regardless of legislative measures to prevent it.

For the policy to be successful, he said, all jobs, social services, and the infrastructure would have to be more than double in the next 20 years.

Dr Dewar, said, the projected growth of South Africa's population, Dr Dewar said, exploited some central problems: the real pressure was still to come.
'Govt giving priority to housing'

Political Reporter

The Government is giving priority to the provision of housing for the lower and middle income groups of all races in South Africa, the Minister of Community Development, Mr Marais Steyn, said today.

In a prepared speech to the Lumber Millers' Association in Johannesburg, Mr Steyn said implementing the recommendations of the Commission of Inquiry into Housing Matters would be very important to the future of housing.

He said the R150-million spent in the past year on housing showed a R100-million-a-year increase over expenditure four years ago. The number of houses built a year had increased from 24,000 to 30,000, he said.

Mr Steyn quoted figures which showed that in the past five years the Department of Community Development had spent R254-million on white housing, R238-million on coloured housing, R38-million on Asian housing and R34-million on black housing.

He said an analysis of these figures showed that 89 percent of the housing provided for blacks in white areas had been provided from State funds.

Only 13.5 percent of white housing had come from Government coffers.

Mr Steyn said the fact that the Government's expenditure constituted 21 percent of the total investment in housing illustrated the volume of work done by private contractors. This supported the policy of the Government that "the economy of South Africa must remain based on private enterprise."
Steyn tells lumber millers:

Wanted yearly:

33,700 houses

JOHANNESBURG — A total amount of R872 million had been invested by Government sources to further the project of housing the peoples of South Africa during the past five years, the Minister of Community Development, Mr. Marais Steyn, said here yesterday.

In an address to the annual meeting of the S.A. Lumber Millers' Association read by the Secretary of Community Development, Mr. L. Fouche said 33,700 housing units at a cost of R350 million would be needed annually for Whites, Coloureds and Asians.

"To estimate the housing needs of Blacks in White urban areas is more difficult. But 9,084 houses, 16 hostels and 32 schools at a cost of R26 million had already been passed for urban Blacks."

A total amount of R318 million had been budgeted for the building of dwellings for Whites, Coloureds, Asians and urban Blacks:

This involved the building of 33,266 housing units, 16 hostels and 32 schools.

"I sincerely believe that it is only through an alliance with all those concerned and their collective effort that the provision of sufficient and effective housing can be successful."

The number of dwellings constructed increased from 24,110 in the financial year 1971/72 to 30,716 in 1976/77.

The amounts spent rose from R36.5 million to R160 million.

An analysis of these figures showed that 80 percent of all Coloured housing, 65 percent of all Asian housing, 13.5 percent of all dwellings for Whites and 89 percent of housing provided for urban Blacks had been provided by State funds budgeted for community development over the past five years.

The total gross domestic investment in housing in the republic for this period amounted to R4.156 million.

Govt. sources

Out of this amount R872 million had been invested by Government sources.

The fact that the Government's expenditure constituted 21 percent of the total investment in housing during the past five years, illustrated two elements of importance:

"Firstly, it gives evidence of the volume of work which has been done by private contractors for the public sector. Everyone of these housing schemes erected by means of State funds has been built by 'private' initiative."

"Secondly, the fact that the State makes use of private entrepreneurs and that 79 percent of the gross domestic investment in housing was made by the private sector, portrays the desire and the policy of the Government that the economy of South Africa must remain based on private enterprise," Mr. Steyn said. — (Sapa)
call for cheaper housing

Builders are calling for cheaper housing.

The National Housing Bureau is looking into the idea of bringing housing within the reach of the common man. The President himself visited the National Housing Bureau and said that the country is capable. The President also said that housing is important for better living conditions.

The National Housing Bureau is looking into the idea of bringing housing within the reach of the common man. The President himself visited the National Housing Bureau and said that the country is capable. The President also said that housing is important for better living conditions.
A full minute of 8.5 law

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Amicus
Discount house takes knock

By NIGEL BRUCE

NORMALLY, discount houses, which borrow surplus banking deposits and invest them in short-term securities, make profits when interest rates are falling and losses when they rise.

Ironically, however, Interbank Discount House has in the past year reversed the process, largely because of the infectious apprehension the smaller banks experienced as a result of, among other things, the difficulties of Rondalla and Rand Bank.

Interbank, the youngest of the three discount houses, saw its profits tumble in the financial year to June by 17.5 per cent to R165 000.

Admittedly, interest rates didn't fall all that much over the year. Pretoria couldn't allow that in view of our shortage of foreign liquidity - but they fell sufficiently to enable considerable scope for capital gains.

To make matters worse, this is the second year in which Interbank's profits have tumbled - in the previous year they were down from R0.8-million to R0.6-million.

The other two discount houses, however, showed substantial profit increases, despite Interbank's greater penetration of their markets. Of course, they have greater reserves on which to rely to keep declared profits heading in the right way.

What really knocked Interbank were the provisions it had to make in view of its big involvement with Rondalla and Rand Bank.

And there was the banking crisis too. But it was not as widespread as chairman C. H. J. van Aswegan implies. It was a crisis among small banks, mainly Afrikaans ones, which form the core of Interbank's customers.
Cost-cutting causes summons fiasco

TUCKERS, the township developer that attempted to sue about 1,000 of its stand buyers who had fallen in arrears, has been forced to withdraw many of its summonses.

This was because they were all issued in the Johannesburg magisterial district and not in the districts in which either the stand purchase documents were signed or where the real estate buyers reside.

Managing director Hymie Tucker says that where the summonses were inappropriately issued they have been withdrawn and are now being reissued.

This occurred because Tucker issued all the summonses itself to save legal costs. "We were inexperienced and it has meant extra expense (about R40 a summons) and some delay," he explains. Had he issued the summonses through his attorney, Joel Melamed, it would have cost me R4 000.

Simultaneously, summonses that Tucker's sales in townships prior to the provision of statutory guarantees are being amended to imply that the original sale was in fact not a sale but an option to purchase which becomes binding on proclamation.

Indeed, this is at the very heart of Tucker's controversy with Horace Sammel's Stand Owners' Action Committee, which is trying to invalidate some of these transactions.

Mr Sammel contends that the Town Planning and Township Ordinance states quite plainly that sales prior to the provision of guarantees are illegal. Tucker claims to have legal opinion to the contrary.

This week, however, Mr Tucker conceded that the "matter was still debatable" and that the amended summonses "could work in our favour."

According to Mr Sammel, Transvaal MEC Dean Hough has legal opinion supporting the view that these sales were illegal. Yet, despite promises to do so, Mr Hough has made no public pronouncement that his office would be added grist to his committee's mill.

Mr Hough has been occupied with number plate proclamations and, in any case, whether the opinion of a minor Nationalist politician really counts in a matter that clearly needs judicial clarification is open to question.

However, notwithstanding the withdrawals and amendments, more than half of those who received summonses have "made satisfactory arrangements for paying" and others are still negotiating, Mr Tucker tells me.

On the other hand, "quite a considerable number" had entered an appearance to defend.

One thing Mr Tucker is anxious not to do in the present business climate is to repossess land. This is understandable as currently deeds of sale inscriptions are quite likely the main prop to Tucker's cash flow, which is currently R6-million a year.

Indeed, this cash flow is a sore point with Mr Sammel who believes that, while it has fluctuated over the past eight years, Tucker's income from the sales of townships to citizens is currently R500 000 a year.

Tucker's estates manager, Hymie Gluckman, doesn't go along with that. He points out that the Crocodile River township service is based on an average of R565 per stand and that rising competition in the present depressed construction industry is likely to bring down the cost further.

Of course, it's difficult to say who is right. One has only to look at Tucker's audited report to see that hazardous it must be to make such estimates. It says..."we are unable to form an opinion as to the value of townships land and the inflationary factor applied to the cost estimates for future development expenditure."

What might assist developers in the future is the "Fonseca Report on Housing Matters' suggestion that the standard of township services required is on the high side. This, plus pressure from developers and stand buyers to limit their investments remaining mortgaged, might lead to an eventual reduction in standards, which in turn could modify development costs.

A major factor preventing, in recent years, the proclamation of townships in the Pretoria-Witwatersrand-Vereeniging triangle was the official freeze for three years to enable road planning.

This explains why Mr Tucker's statement to the effect that he has had such a bad proclamation record, but that the provincial authorities tell him it wasn't the only one.

Moreover, not all Tucker's townships were affected by it. According to Mr Sammel, Oakdale Exits 3 and 4, Valleyview, Wonderwood Ext 6 and Nadurstia are in areas where road planning did not hold up proclamation.

Nor had anything to do with the Crocodile River township in the Eastern Transvaal which, after about eight years, has still not been proclaimed.

Tucker's recorded handling of the affairs of buyers in this township is at best arrogant and at worst characterised by administration that can only be described as slipshod.

For example, correspondence between Tucker, to which sales contracts in this township were transferred in 1970 by Country Wide Development, and one Crocodile River buyer (Mr H.D. Prince who bought eight years ago) shows a sad record of unkept proclamation promises.

In November 1971, it was promised by the end of March 1973; in March 1973 by early 1974; in June 1974 by the end of 1974; in April 1975 by the end of 1975; in March 1975 by the end of 1975; and in March 1977 by July of this year.

According to Mr Tucker, proclamation is now being held up by a dispute with Peri-urban Board over recreational facilities, which began by requiring R5.5 to be spent on them but which has subsequently reduced to R50 000.

Apart from that, some buyers in this development are concerned over whether they will, in terms of a provincial proclamation, be able to live there for the full 12 months of each year.

When Mr Prince enquired about this, he received a reply from Tucker's office saying: "As far as the limited townships are concerned we cannot comment until the conditions of establishment are made known."

Mr Gluckman explains now, however, that "interrupted sojourn is a provincial requirement for holiday establishments for health reasons. The relevant clause states that residence may be for no longer than four months until the Administrator's permission is obtained and that this will not unduly be withheld.

In July this year, in reply to a letter from Mr Hough a few days before D. Cooville, Tucker's credit controller, says we are not purchasing any more land in the townships until we are, in effect, the government's agent for purchasing in this township."

Another example of a haphazard administration is a letter from the Transvaal dated June 1976 to Mr L. Hachet, who bought stand 746 at Leondale Ext 10, offering to purchase it back because the government's absence made it "unfit for residential building". It was signed "J. Coleman, accountant."

In July this year, in reply to a letter from Mr Hachet a few days before D. Cooville, Tucker's credit controller, writes: "We are not purchasing any more land in the townships until we are, in effect, the government's agent for purchasing in this township."

Messes Tucker and Gluckman acknowledge that J. Coleman, accountant, wrote to see how similar letters, but that he was wrong to have done so and that he has eventually left Tucker and is in Israel.
Black employees of the Lion Match Company throughout the country are being helped by a new scheme to obtain and improve the quality of their homes.

They are given up to R100 in interest-free loans at a time backed up by advice on purchasing and design.

"Most South Africans would agree that the two major priorities in improving black standards are education and accommodation," says the company's Personnel Manager, Mr. Al van Wyk.

"We have a well-established educational programme for all employees which ranges from basic literacy training for blacks to post-graduate level for all races.

"We are helping employees to upgrade the accommodation side.

The housing loan scheme has already been used by 50 employees to improve their houses.

At Mabopane near Roslyn, personnel officer Mr. Isaac Mogajane has bought a house with company financial assistance and is aiming to improve it steadily.

"The scheme enables me to build a basic rectangular house comprising two bedrooms, lounge-dining room, kitchen and bathroom-was to a larger and more attractive dwelling which I hope will not be out of place in any suburb," says Mr. Mogajane.

Whites who, upon presenting themselves at the Association's office to work in Southern Rhodesia'. In addition, the W.N.L.A. and Agricultural Native Labour Limited (originally entered into in 1943), whereby W.N.L.A. would remain undisturbed. This agreement until 1965 when the A.N.L.L. folded up and ceased competition between the two bureaux worked of W.N.L.A., the higher wages stipulated on the latter's the all important determinant of the distribution of labour them. Only Nyasaland government limitations on permissible levels enabled the R.N.L.S.C. to secure a growing 1 as its permit maximum was periodically re-negotiated 16th Bechuanaland a similar pattern of W.L.A. superi- the supply of R.N.L.S.C. recruits from this country being th of latitude 22° S. the N.R.C. operated for the Chamber 1953, whereby Nyasaland only under the political power of Southern Rhodesian employers, tended to dominate the Nyasaland foreign contract labour market. rhentina continued to place most of its reliance on the 16 though the R.N.L.S.C. did build up annual recruitment high level. The peak was reached in 1956 with a total 16 recruitment of 16,234 workers. After 1958, with the onset of economic recession in the Federation, the growth of a substantial labour surplus in Southern Rhodesia and the adoption of a new foreign labour policy by the Southern Rhodesian government, the R.N.L.S.C. contract system faced steadily increasing supply constraints. Its annual throughput began systematically to be run down. This occurred as W.N.L.A. hegemony in Nyasaland became more easily asserted and as farm wages fell seriously in real terms in Rhodesia after 1963. By 1960 the Chamber of Mines (S.A.) had recruited 83,000 'Tropicals' (20.9 per cent of all their African miners in South Africa). By 1973, as may be seen in the table below, the figure for Malawian workers alone had reached 106,638 or 27.7 per cent of the total complement.

Table 1 ......
HOUSING LOANS TO BLACKS OBSTACLE IS REMOVED

A major obstacle in the path of corporate housing loans to black workers has been quietly removed in the latest financial institutions Amendment Act of 1977, according to Paul Clipsham, director of African Pension Trusts.

He points out that the new Act rescinds an amendment to the 1976 Act which effectively barred access to pension fund contributions for the repayment of members' debts to their employers.

This, he adds, meant that companies making housing loans to their workers had problems in securing their loans "creating an understandable reluctance to advance the money."

The latest amendment, however, makes it possible to recover housing loans through pension fund money in terms of section 10(6) of the Act.

But, Clipsham warns: "There is almost certain to be a tax liability on the repayment of loans."

Finance Reporter

"But, he adds, the type of pension fund plan maintained by a company can affect its approach to the question of granting a mortgage."

If you have a privately administered fund, you obviously have greater flexibility over the cash flow within statutory limits. The only real problem is tying up pension funds at what may be an uneconomic rate of interest," he says.

If, on the other hand, you have an insured fund, you can't easily get monies out of a pension fund for housing loans. It is, however, sometimes possible to pressure building societies, which have links with insurance companies, to advance the loans required."

"The latest changes to the Act, says Clipsham, mean that the employer's security remains the same irrespective of the nature of the pension fund. Providing the fund allows cash refunds on the termination of a worker's service."

But, he adds, type of pension fund plan maintained by a company can affect its approach to the question of granting a mortgage.

"If you have a privately administered fund, you obviously have greater flexibility over the cash flow within statutory limits. The only real problem is tying up pension funds at what may be an uneconomic rate of interest," he says.

"If, on the other hand, you have an insured fund, you can't easily get monies out of a pension fund for housing loans. It is, however, sometimes possible to pressure building societies, which have links with insurance companies, to advance the loans required."

FOOTNOTE: The new change to the Act also applies to white staff housing loans and pension funds.

by D.G. Clarke

Saldrub Working Paper No. 6

Cape Town October, 1976
Hierby word bekend gemaak dat die Staatspresident sy goedkeuring gegee het aan die onderstaande Wet wat hierby ter algemene inligting gepubliseer word:


It is hereby notified that the State President has assented to the following Act which is hereby published for general information:

ACT

To amend the Housing Act, 1966, so as to further define certain expressions; to increase the number of members of the Commission; and to provide for the summary ejection of persons who move into certain dwellings.

(English text signed by the State President.)
(Assented to 11 July 1977.)

BE IT ENACTED by the State President, the Senate and the House of Assembly of the Republic of South Africa, as follows:

1. Section 1 of the Housing Act, 1966 (hereinafter referred to as the principal Act), is hereby amended—

(a) by the deletion of the word "or" at the end of subparagraph (i) of paragraph (c) of the definition of "scheme" in subsection (1);

(b) by the deletion of the word "or" at the end of subparagraph (ii) of paragraph (c) of the definition of "scheme" in subsection (1);

(c) by the addition of the following subparagraph to paragraph (c) of the said definition:

"(iii) a protective workshop for persons who are handicapped to such an extent that they cannot be admitted to sheltered employment with the Department of Labour; or"; and

(d) by the substitution for subparagraph (iv) of paragraph (c) of the definition of "woning", in the Afrikaans text, of the following subparagraph and words:

"(iv) 'n algemene reservewond; en ook die bouterwond waarop die woning gebou is of gebou staan te word.".

2. Section 6 of the principal Act is hereby amended by the substitution in paragraph (a) of subsection (1) for the words preceding subparagraph (i) of the following words:

"6. (1) (a) The Commission shall consist of not less than nine and not more than twelve members appointed by the Minister of whom—"

3. (1) The following section is hereby inserted in the principal Act after section 86:

"Summary ejectment of persons.

86A. (1) If any person moves into and occupies a dwelling belonging to the Commission without the permission of a person authorized by the Secretary, the Secretary or a person authorized by him may, without having obtained any judgment or order of court, summarily enter upon and take possession of that dwelling and employ such force as may be necessary to remove from the dwelling that person with his dependants and their possessions."
HOUSING AMENDMENT ACT, 1977.

(2) If any person moves into and occupies a dwelling erected or acquired by a local authority with moneys from the fund without the permission of a person authorized by that local authority, a person authorized by the local authority may, without having obtained any judgment or order of court, summarily enter upon and take possession of that dwelling, and employ such force as may be necessary to remove from the dwelling that person with his dependants and their possessions.

(3) Any person who moves into and occupies a dwelling referred to in subsection (1) or (2) without the permission referred to in the said subsections shall be guilty of an offence and liable on conviction to a fine not exceeding two thousand rand or to imprisonment for a period not exceeding two years or to both such fine and such imprisonment.

(2) Subsection (1) shall be deemed to have come into operation on 1 September 1976.

4. This Act shall be called the Housing Amendment Act, 1977.
BLACK HOUSING

More complications

The constantly reiterated demand by city Africans for freehold title raises several interlocking issues of government policy that will have to be resolved before the private sector, especially the building society movement, can become meaningfully involved in the financing of black housing.

Specifically, four difficulties must be resolved: the nature of the land title; the establishment of a direct relationship between lender and borrower; a solution for the sale of sub-economic housing; and the abolition of the legal restrictions on the rights of Africans to reside in the so-called "white" urban areas.

Black leaders have made their views clear: "We have been foiled with interim solutions that became permanent solutions ever since Soweto was created. The people of Soweto will not accept anything less than freehold title now," says Nhato Mpolana, chairman of the Committee of Ten.

Under the present regulations, Africans may only "purchase" their houses from the Bantu Affairs Administration Boards (Baabs) on an "indefinite" period lease which is not notarially certifiable and therefore not mortgagable. The Natal Building Society, which has made funds available to several of the Baabs for the purchasing of housing under this scheme, has come under heavy fire by the Committee of Ten and others for failing to present a united front with the other societies on the issue of freehold title.

Tim Hart, regional manager of the NBC, replies: "Our absolute preference is to lend directly to individuals borrowers against freehold title. We believe that changes in government policy to this end are inevitable and so we are making use of facilities that are available in this transitional period to allow blacks to improve and purchase their own homes. If we believed that we were in any way jeopardising the eventual granting of freehold title to urban blacks we would certainly withdraw."

Even assuming that freehold title were to be granted, however, difficulties would still remain concerning the sale of sub-economic housing. The Association of Building Societies has clearly stated that its members would not concern themselves "with sub economic housing which is, and must remain, the responsibility of the State." Based on the inadequacy of sub-economic housing as security for long-term loans, this is established society policy with regard to other races, but has particularly serious implications for African housing.

While technically there is little or no sub-economic housing in Soweto, inasmuch as the Department of Community Developments' definition covers only those households with incomes below R60 per month, the Association is adamant that it would only lend against the "better quality" of black housing anyway. The result is that the vast majority of black homes will effectively be placed outside of the circle of building society involvement.

Moreover, the housing backlog in Soweto (22,000 units) and elsewhere is so great that even the many black families who could afford better accommodation have no alternative to their existing sub-economic homes for a long time to come.

One obvious solution to this problem is to grant municipal status to Soweto, which could then become a "lender of last resort." The building societies could then place funds with the Soweto City Council in terms of prescribed investment requirements. It would then be able to make these funds available as mortgage of home improvement loans to its citizens in sub-economic houses. "If home-ownership is not to be just a sop for a small elite, which would generate great resentment, then a way of financing ownership for the mass of the people must also be found. Obviously a Soweto City Council could play an important role, though the central government would initially have to play a bigger role than the building societies in making loans available," says Mpolana.

Yet another question is that of the legal restrictions on the rights of blacks to dwell in the urban areas. "In some ways these legal disabilities are even more serious than the issue of land tenure," says Hart. "Even with freehold title, the building societies would have great difficulty in lending to borrowers who could be dispossessed of their tenancy rights in terms of Section 10 and other legislation regarding fit and proper residents.

"Until these disabilities are completely removed, so that black urban dwellers enjoy the same rights as their white counterparts, the private sector's involvement in the financing of black housing must necessarily remain strictly limited."
R318m earmarked for house schemes

JOHANNESBURG — The Government had earmarked R318 million for housing schemes up to March 31 this year, for the lower and middle income groups.

The building industry, which was going ahead with funds earmarked for low cost housing, he said.

The demand for housing and shortage of housing are patent and exert a powerful and demonstrable force in a society where the lack of adequate housing is no longer acceptable.

The provision of sufficient housing, together with the employment it would engender, has been considered high on the list of priorities for the maintenance of internal and order.

The construction of low cost housing had a high priority for the economy. It was calculated that R1 spent on low cost housing projects, created 260 man years of employment. (SAPA)

BLOEMFONTEIN

Harm Liebenberg

We continue our series on the equestrian industry with a look at the impact of the pandemic on the sport. (Wednesday's article: 460-71)

PICKERING

J.C. du Plessis

The decision of the High Court to strike down the section 46 of the Constitution Act, which empowers land reform, has been described as a 'crusade' by some in the industry. (Wednesday's article: xxx)

W.E. Griffiths

Says he doesn't think much of the proposals, but J.G. comments, 'I guess we'll go with it this week, if we can get it done.'

S.J. Kennedy

I'm sure we can talk about this later.

W.S. Andrew

With average air pressure in mb. at 14h00 (South African Standard Time), 7.45-160 (Standard Time) at Table Bay, 15h00, 7.37-20. (S.A. Standard Time)

D.K. Botho

He says he's caught and his sheep are in a good condition.

S.A. Andrew

It is suggested that the travelers meet at the post office, with him; we leave Bloemfontein and Windhoek from 19h00. (Wednesday's article: xxx)

C.J. Botho

I'm afraid I have to stay up there. (Wednesday's article: xxx)

N.J. Kinley

I should have pointed there at the meeting of the Church.
MILLIONS SPENT ON NEW HOMES

Mercury Reporter

AN AMOUNT of R2.5m had been spent so far in developing Pinetown’s new Coloured township Mariannridge, Minister of Community Development Mr. Marais Steyn said yesterday.

The 602 units were almost completed and a further 1 000 would be put out to tender early in 1978, he told guests at the official opening of the township.

"It is the department’s intention, if funds allow, to erect about 600 units a year."

Population would eventually be about 45 000, the minister said.

Sewerage facilities were provided by a regional sewerage scheme for the upper Umhlatsana River Valley.

This scheme would serve Mariannhill and give impetus to the development of other townships in the valley. Industrial development had been hampered by the lack of sewerage facilities in the past, Mr. Steyn said.

Durban Corporation would supply electricity and the water supply had been undertaken by the Pinetown Regional Water Corporation — both at the Department of Community Development’s cost.

Construction of roads, stormwater drains and sewage reticulation had also been undertaken by the department.
Need for homes in SA

Johannesburg — Would South Africa be able to afford additional low-income housing in the future? This question was raised by Mr. G. K. Muller, managing director of Nedbank Limited.

Speaking at the second annual congress of South African Home Builders, Mr. Muller said, "in a social sense, the country as a whole cannot afford not to equip itself with an adequate and appropriate housing stock — but can the economy afford it?"

He said the demand for additional housing for urban blacks was 84,000 units a year. If the present known backlog was to be wiped out, about 45,000 urban units would have to be built in the next five years.

He said the Minister for Community Development had said South Africa would need to build about 32,700 housing units a year for the white, Coloured and Indian population groups, and this would entail spending approximately R250 million a year.

"Because the population is increasing, there will be a continuing demand for additional owner-occupied housing and dwellings of all types by all sections of the population," Mr. Muller said. — SAFA


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All groups ‘need home security’

Political Staff

DURBAN — All race groups should be given the security of home ownership, particularly in urban areas, Professor Erika Theron, who was chairman of the controversial commission of inquiry into the future of the coloured people, said in Durban yesterday.

Prof Theron speaking at the bi-annual conference of the South African Institute of Housing Management on “The human being in housing” also hit out at local authorities for not doing enough to supply homes for people of all races in the lower income groups.

“People must have security and they only get it with home ownership,” she said.

Prof Theron said people lived for years in an area wondering when they would be removed. Their fears were sometimes justified and at other times not.

ALL GROUPS

An indication of how insecure the other race groups felt, Prof Theron said, she had been told by a coloured woman in the Transvaal that “she saw white homes coming closer and closer to her area and she wondered when we would be moved again.”

In an interview after her speech, Prof Theron said she was referring to all race groups, particularly in the urban areas, when she spoke about home ownership.
Big housing backlog for blacks — survey

PRETORIA — An enormous housing backlog has developed in 308 black urban areas within the white sector of South Africa, according to a survey carried out by Prof P. Smit and Mr J. J. Booyse of the University of Pretoria.

In 1975, the backlog was estimated to be 110,000 houses and 118,000 hostel beds.

This, according to the survey published by the Institute of Plural Societies at the Pretoria University, had led to concealed squatting in the black townships.

The black urban population exceeded that of whites soon after 1946, notwithstanding influx control measures, and the gap had continued to widen.

The researchers found that urbanisation in the homelands did not offer a total solution to blacks in white areas.

Most homelands had a parasitic rather than generative effect on homeland development.

The black population was moving from the heartlands of the homelands towards the black towns on the borders of the homelands.

The survey showed that uncontrolled squatting was taking place around many homeland towns.

Low wages, low house rentals, and accompanying problems were responsible for the fact that housing services in certain townships had to be subsidised by more than 50 per cent.

The natural increase of the black population made a heavy demand on the housing supply, it was found.

The survey claimed that the urbanisation process of the blacks was probably the most important socio-economic and political phenomenon in South Africa.

The common interests of urban whites and blacks were to a large extent entwined, and the most stringent test of the policy of separate development.

Many people considered urbanisation in the homelands the solution to many of the problems of urban blacks, particularly in regard to towns and cities located near the homelands like Pretoria, Durban, East London, Pietersburg, Newcastle and Rustenburg.

The number of towns in the homelands had increased from three, accommodating 33,000 inhabitants in 1980, to 88 with an estimated population of about 1 million at present.

During the period 1960-1975 the expenditure on the development of towns in the homelands amounted to R384 million. Towns were in most instances only "dormitory towns" for black workers who commuted daily to neighbouring white towns and cities.

The survey found that black towns near white urban areas were causing considerable problems as large numbers of blacks travelled daily to white towns and cities where mealtimes, leisure and other amenities were mostly inadequate or non-existent.

...
Crash housing plan to boost economy

Financial Editor

THE Government is planning a crash non-White housing programme in a bid to counter any further deepening of the recession.

This programme has been decided on because:

- It will have a low direct import content.
- It will have a high direct potential to provide employment.
- It will be productive in the social sense.
- It can be got going quickly.

This was announced by the Prime Minister, Mr B. J. Vorster, last night in a statement reviewing the outcome of the latest meeting of his Economic Advisory Council on August 29 and 30.

CONTRIBUTION

In addition to the low-cost housing which the Government was planning to provide, the council believed the private sector could also make a significant contribution in supplying a higher standard of housing to those people in the non-White population groups who could afford it, Mr Vorster said.

As an indication of the urgency which the Economic Advisory Council sees the question of selectively stimulating the economy, Mr Vorster added that the council even saw justification for the use of short-term bank credit as bridging finance until the houses had been built and longer-term funds could be found.

'JUDICIOUS CHANGE'

He said the council's views largely corresponded with those of the Government, which had already indicated that the time had come for 'a judicious change of direction in economic policy.'

However, Mr Vorster warned that it was not the intention of the council to give the green light to any large-scale stimulation of the economy by giving free rein to Government spending and embarking on the extensive creation of money.

'The conditions to enable such an approach to be followed without serious detrimental consequences clearly do not exist in the economy at present,' he said.
Black housing: get a move on call to Govt

Michael Chester, Financial Editor

The annual congress of Assocom in East London next week is expected to trigger new pressures on the Government to act without more delay to provide the economy with stimulants to pull out of recession.

Mr S O Goodwin, president, will press the argument that priority should be given to the building industry via plans for a sweeping advance with the black housing programme.

He told me in an exclusive interview that using low-cost housing as a spearhead towards economic recovery promised a number of specific advantages. It would:

- Haul a crucial industrial sector out of a depression that has chopped the building labour force by 20 percent or 60,000 workers over the past year.
- Help to cure the critical unemployment problem by being especially well suited to put together a labour-intensive package, by the wide use of workers rather than machines to tackle house building.
- Avert the risk of a steep rise in demand for imported materials which in turn would threaten the recent improvements in the balance of payments.
- Provide a big contribution to a solution to socio-economic and socio-political tensions by cutting the long queue for new black homes.

The policy is likely to be tied to a motion from the Johannesburg Chamber seeking speedier progress towards the scrapping of racial discrimination.

Assocom will take its final policy package to a round-table session with the Cabinet which will follow the three-day congress.

It is virtually certain that Assocom will urge the government to stop dilly-dallying over actual action with economic stimulus and racial reform.

In particular, the Cabinet will be reminded of the contents of an August statement by the Prime Minister in the wake of an Economic Advisory Council meeting in which Mr Vorster said "it would be best not to procrastinate" over stimulants and pick on projects that could be put under way quickly.

"As far as I can see," Mr Goodwin told me, "nothing has emerged yet — and time is pressing."

Also it was weeks ago that the Minister for Bantu Affairs announced a decision to widen the rights of black traders in black urban areas. "But we have still seen no action," grumbles Mr Goodwin.

And it was way back in 1975 that the Prime Minister talked about reverting back to the pre-1967 system of granting home ownership to black families, allowing them to buy houses in urban townships.

"Here, too, we are still awaiting new regulations," says Mr Goodwin.

"The time to act is now — and we hope to persuade the Government to call a halt to the dilly-dallying."

The issue is bound to be taken up with Mr Chris Heunis, Minister for Economic Affairs, who is due to formally open the congress on Monday.
Builders welcome move on low-cost homes

THE building of more low-cost housing is one of the best ways the Government could have chosen to stimulate the economy, because it is labour-intensive and does not involve imported materials, according to large building contractors said today.

Welcoming the Government’s decision to stimulate the building industry, the managing director of the giant LTA group, Mr M. T. Ridley, said: “It is long overdue, like most of these actions authorities take.

They should have stimulated the building of low-cost housing much sooner.

It will do a great deal to solve the widespread unemployment problem in the building industry as well as helping to solve the serious housing problem.

The big advantage of low-cost housing is that most of it is a type of building which is labour-intensive, providing the greatest number of jobs, and it involves virtually no imported materials.

He said he hoped little time would be wasted in implementing the new policy. In the present state of the industry, there would be a quick response from a great many firms as soon as contracts were put out to tender.

APPROVED

Mr Lionel Sheffield of HSK said his company approved of the Government action.

It would be a good thing for the country as a whole if the building industry were given a boost, because there would be a big spin-off benefit to other industries as well as relieving unemployment in the building trades.

He pointed out that the state of the building industry was usually taken as a barometer showing the state of the economy as a whole.

A spokesman for Clifford Harris said the building industry had been in dire straits for some time.
Black urban housing backlog increases

By GERALD REILLY

An enormous housing backlog had developed in 309 black urban areas falling in the white regions of South Africa, according to a survey carried out by Professor P. Smit and Mr. J. J. Booyzen of the University of Pretoria's Geography Department.

In 1978 the backlog was estimated at 110,000 houses and 118,000 hostel beds. The survey, published by the Institute for Plural Societies at the university, said this had led to concealed squatting in black townships.

The black urban population exceeded that of whites soon after 1945, despite influx control measures. This gap had continued to widen.

The researchers found that urbanisation in the homelands did not offer a total solution to blacks in white areas.

Most homelands had a parasitic rather than generative effect on homeland development, they said.

The black population was moving from the heart of the homelands towards black towns on the homeland borders.

The survey showed that uncontrolled squatting was taking place around many homeland towns. Low wages, low house rentals, and accompanying problems were responsible for the fact that housing services in certain townships had to be subsidised by more than 50%.

The natural increase of the black population made a heavy demand on the housing supply, it found.

The survey claimed the urbanisation process of the black population was probably the most important phenomenon in South Africa from a socio-economic and political point of view.

The common interests of urban whites and blacks were to a large extent entwined, and were the most stringent test of the policy of separate development.

Many people considered urbanisation in the homelands the solution to many of the problems of urban blacks, particularly in regard to towns and cities near the homelands, like Pretoria, Durban, East London, Pietersburg, Newcastle and Rustenburg.

The number of towns in the homelands had increased from three, accommodating 2,300 inhabitants, in 1960, to 80 with an estimated population of approximately 1-million at present.
Fouche reveals more housing findings

By JOHANN STOLTZ

ABOVE: More than a million homes will have to be built in the next five years to meet the needs of all South Africans, said Mr. Louis Fouche, Secretary for Community Development, at a function in Florida yesterday.

Speaking at a function organised by Rooiport's "Area 77" on the latest developments of the Fouche Commission's report on housing, he said local authorities will have to remain most realistic to meet demands.

Mr. Fouche said that about 80 recommendations had been made by the commission - established two years ago - after extensive investigations.

"All members are convinced that implementation of these recommendations must result in more modern, efficient and cheaper housing, and provision of services of acceptable standards," he said.

Mr. Fouche emphasised that the commission's approach was one of modernity, reality and conservativeness because it is unjustifiable that people must live in houses or occupy homes of a standard well above their means.

"They then have to turn to the Government and the general taxpayer for help," he said.

Referring to the commission's recommendations, he said building societies should be precluded from granting a loan demanding a higher mortgage instalment than 25% of the buyer's income. Loans should be granted subject to the condition that no second mortgage bond be given.

The total number of housing units needed annually for whites is 25 000 to 30 000. An increase in the number of housing units needed annually for coloureds and Indians is also being considered.

He said that for the second year in a row, there was an oversupply of houses on the market, which was a good indication of the state of the housing market.

The commission was forced into this after finding that only 19% of white occupants pay more than the incomes of their units for rent.

The commission recommended that the phasing-out should be continued by regulations that no new rental-controlled units be built for more than 10 years for the next two years.

This will not result in an immediate substantial increase in rentals but may lead to the construction of more units for letting purposes.

INTRODUCTION
Who gets the profit on black housing?

Property Reporter

profits from selling houses in the interests of the black people.

"It is also a fact that if the profit goes to the Department of Community Development it could again be taken up as a loan, but further loan charges would then apply which again would have to be paid for by the black man."

Mr Rabie said the claim to the profits by the Department of Community Development could only be partially justified.

"In addition to Bantu housing, the Department of Community Development is also responsible for the provision of European, coloured and Indian housing and there is no guarantee that these funds will again revert to Bantu housing, particularly in view of the priorities which are determined by the Cabinet as is presently the case with coloured housing."

On coloured housing, the enormous Mitchell's Plain scheme at False Bay came under the conference scrutiny. The figures of the scheme as described by Mr. Denis Mabin, Cape Town's assistant city engineer (housing), are awesome. Money is being spent on the scheme at the rate of a R1 million a week; by the time the 280,000 population scheme is completed in 1982 it will have cost R450 million.

It is popular, probably because, as Mr Mabin said, involvement with the community and with the community leader was considered vital from the start.

Photo identification of this type is possible due to the short habit of the grass after grazing giving a fine-textured image, which is green in colour.

5.3.1 (v) Eragrostis chloromelas - Eragrostis plana co-dominant grassland community as represented by plot 13

The waterways of the mesa have different dominants as the clay fraction and salt concentration increases towards the lower parts of the micro-relief.

Eragrostis plana is the most distinctive species as it is seldom grazed and stands one metre tall and retains its colour. The accompanying species are Eragrostis chloromelas, Kyllinga erecta, Elionurus argenteus, Setaria flabellata, Themeda triandra and Aristida congesta, which remain greener in this area as water remains available longer. The lushness of the vegetation gives this photo-unit a light-grey/yellow-brown (lggybr) hue which helps define the limits of this community on species and habitat criteria.
Fouché-Kommissie

Kabinet het verslag al bestudeer

Deur ALPHONS DU TOIT

DIE kabinet het reeds die verslag van die Kommissie van Onderzoek na Beuringsareaangeneempte bestudeer en sekere riglyne vir die wyse van inwerkingstelling van die aanbevelings in samewerking met die betrokke instansies neergelê.

Ek is bly om te kan aankondig dat die Kabinet die aanbeveling sympatiek oorweeg het met die aanvordering dat dit in oorlegging met die provinsies geïmplementeer moet word.

"Die benadering is nie

Eiendoms-RAPPORT

dat die Departement in enige mate in die bedrywighede van die private sektor sal inmeng of dat 'n staatsinstelling in mededinging met die private sektor moet staan nie, maar bloot dat die gebrek aan vooruitbepaling oor die toekoms-

nuutste stad, Roodepoort, gratis ontvang. Die handeling bevat, in 'n neutdedep waardereal raad oor al daardie dinge wat vir die voortrekkende huisie en van belang is - nie net in Roodepoort nie, maar op elke plek in die land.

Hierdie maatskaplike verskyn het by die somerreërs, nie die dak van haar huis sal laat lyk nie. Sy gebruik Marley se nuwe middel, 'n sterk waterdightings- en bindmiddel. Dit is spesiaal ontwerp om te deur die doen-dit-self huise na met gemak gebruik te kan word.

Dis 'n mengsel van rubber en bitumineuse emulsie en is in besondere doelstreefende middel vir waterdichte vir die meeste dakke soos o.a. golf- of gegalvaniseerde yster, asfalt-lood-, sink-, hout- en seker soorte betondakke.
BUILD COMMUNITY.

HOSES FOR PEACE

APPEAL

By COLIN VINEALL

The theme of the conference was housing for all, the message came through loud and clear: homes for blacks are top priority.

The papers presented to the 188 delegates, ranged from one stressing the importance of home ownership for blacks by Mr. A. V. Sibley, director of housing for the Bantu Affairs Administration Board, Vaal Triangle, to the role of community involvement in low-income housing by Mrs. Ken Finlayson, senior chief research officer at the National Building Research Institute.

Dr. Jammine said "Compared with national expenditure actually spent on less important projects, the priority rating financial-wise given to housing seems far removed from the need it should enjoy. "Unless the immediate pressing housing problems can be solved swiftly, it would be neither presumption nor conjecture on my part to suggest that a most important contribution towards promoting sound inter-race relationships and improvement of this great country's image would be lost."
Black housing boom ahead

A R150,000 home improvement project, with far-reaching implications for black urban communities, is to be launched in the Vaal Triangle early next December.

The plan, formulated and financed by the Urban Foundation, could generate a potential R15-million worth of building activity through black self-help in the Vaal Triangle alone.

It could also launch new black entrepreneurs — one of the aims of the project being to train potential black building contractors to do home improvements.

If successful, this pilot project could become a master plan for urban townships elsewhere.

The pilot project, based at Sishokeng, near Ventersdorp and Vaalwater, exemplifies the foundation's aims to improve the quality of life in black urban communities through self-help.

The outlay of R150,000 goes into a framework for advice to assist black home owners and builders in the extension and upgrading of township homes.

It comprises:

1. A large hall in the centre of Sishokeng where the foundation provides financial, technical and administrative assistance in the form of plans and information regarding alterations, building materials, names of local builders and costs.

2. An exhibition in the hall of building materials of a wide range from various suppliers.

3. Ten show houses, adjacent to the exhibition centre, where home owners and builders can see a wide range of completed improvements to standard houses.

"We are making it possible for people in Sishokeng, to use what money they have for home improvements most effectively," said Mr Pat Dempster, the foundation's general manager in the Transvaal.

The show houses would be rented from the Vaal Triangle Administration Board and altered under the foundation's supervision.

"In doing so, we shall be training black builders, whom we would like to see carrying-on."
b) Now the HPC = gradient of the indifference curve.

\[ K = \frac{MPJ}{MPW} \]

Therefore \( HPC = 1 - MPW \)

So, \( HPC = \frac{1}{1 - MPW} \)

3) When \( Y = 0 \) or \( HPS = 1 \)

Money from "value" of homes to own

Who profits?

TOWNSHIP HOUSE SALES

F.W. M.A. 2/4/77
Discounters handle hidden R72-billion

THE THREE discount houses, whose disclosed capital and reserves total little more than R15-million, handle securities with a value of a staggering R72 000-million a year.

These remarkable statistics emerged in an investigation I made this week of the money market, that little-known but vital part of our financial infrastructure, whose activities seldom attract public attention as it deals only with other financial institutions, and never comes into direct contact with the public.

Indeed, most business men, let alone laymen, probably have only a hazy idea of what the money market really is.

**Surplus**

On the face of it, one might assume that any market in which one can deal in money-related assets is a money market. But, technically, the term is restricted to the activities of the discount houses in channeling the surplus finds of banking institutions into profitable investments.

Legally, discount houses may only accept call money (that is, deposits whose repayment can be demanded with no notice by the lender) from banks, mining houses and building societies, but in practice 95% of the funds probably come from the banks.

Mining houses and building societies can generally employ surplus funds more profitably elsewhere. But for banks, deposits with the discount houses have the advantage of being classed as liquid assets under the Banks Act, unlike call deposits with other banks.

Discount houses are legally allowed to accept deposits of up to 50 times their disclosed capital and reserves, so at present the total volume of funds they administer is between R750- and R800-million.

Relating this to the "turn-over" of R72 000-million I mentioned earlier, suggests that they hold securities on average for about three weeks, but a generalisation of this nature is not really meaningful, because of the diverse nature of assets the discount houses deploy their assets in.

Figures supplied by the movement suggest that just under half the assets dealt in are Bankers' Acceptances, about 20 per cent Treasury Bills, just under 20 per cent Negotiable Certificates of Deposit, 10 per cent short term (that is, with a remaining life of less than three years) Government and Land Bank stock, and 5 per cent long-term stock.

**Stock**

BAs normally have a total life of 90 days, but typically a discount house would only hold them for about a month. If it takes a position in Government stock it might be prepared to hold for much longer than this; conversely, if a house is offered a quick turn, it may literally sell a stock it bought no more than 10 minutes previously.

The MD of one discount house recalled one, admittedly exceptional, morning when he bought R85-million of stock of various sorts, of which he sold R77-million again the same morning.

On this R102-million of two-way business, he showed a profit for the day of between R17 000 and R18 000, or just over 0,01 per cent — indicative of the frighteningly narrow profit margins in this highly competitive business.

You need nerves of steel to be a successful money market dealer; for when margins are as paper-thin as this, it only needs a marginal misjudgment of the way interest rates are going to move, to run into a loss instead of a profit. And it follows from these narrow margins, also, that you have to do a lot of big, profitable transactions to recoup even a small loss.

The cost should any paper held by a house not be honoured on maturity is even more severe, and recently houses have been looking much more closely at the names on BAs they invest in.

When a discount house undertakes a short-term jobbing operation in three-year Government stock, it will happily deal on a turn of 0,01 per cent. It would prefer a wider turn on a BA with, say, 10 days left to run: 0,15 per cent, or even 0,20 per cent if it could get it.

When stocks are held for a longer period, naturally the required margin of profit also widens, conceivably even up to 0,50 per cent or so.

The discount houses are currently paying 8,25 per cent for call money, so it may be wondered why they invest at all in Treasury Bills, on which the current rate is 7,9 per cent.

The answer to this lies in the fact that their business consists basically of borrowing short and lending (relatively) long. This is fine if things go well, as long rates are generally higher than short rates, but can be embarrassing if there are unexpected demands for withdrawals of funds which are tied up in assets that cannot be immediately realised.

**Profits**

Disclosed net profits of the three houses total about R2,6-million, so this is one of the more profitable areas of financial activity in relation to capital and reserves. But this reflects the high level of skill and knowledge involved, as well as the risk element.

The three existing houses were all established by major financial institutions, who still own their share capital. The two oldest, Discount House of SA and National Discount House of SA, probably each conduct about 40 per cent of the total business: the youngest, Interbank, is largely owned by Afrikaans interests, and was probably doing more than its present 20 per cent before the Rand Bank and Rondalia setbacks, in which it was thought to have been more seriously affected than the other two.

**Revenue**

The houses thus accept a loss on TBs (although usually the gap is not as great as it is now) because the Reserve Bank is always prepared to buy them back, admittedly at 0,5 per cent above the nominal rate, but with a 7-14-day option to repurchase at cost. If this option is exercised, the discount houses escape without capital loss, although they do of course lose revenue.

Since the last presidential address of the Governor of the Reserve Bank, the Bank has also been prepared to rediscount BAs stamped as liquid in terms of the Banks Act. But it will only buy back short-term Government stock at penal rates of interest, which would involve the discount houses in heavy losses, so they all hold TBs as a protection against being caught short, in effect regarding the small loss in interest as an insurance premium, part of the cost of maintaining flexibility.

At the moment, the banking system is so liquid that there is not much risk of the discount houses being caught short, but this happy state is by no means always the case.
South Africa

Shipload arrives.

Other government orders received.

Department of Trade Affairs.

Krugerrand finance

EXPORTS

SOUTH AFRICAN RESERVATION

Factories built homes

Rush orders for

Facility-wide home manufacturing of pianos and phonographs for the United States.

National Star, April 17, 1939
Tax employers to build Black homes—Marais

By Derek Taylor and Pam Kleinot

AN EMERGENCY company tax should be used to finance Black housing because most businessmen are leaving the job to an unfairly loaded minority.

This is the view of Dr M D Marais, doyen of South Africa's industrialist-economists and a former member of the Prime Minister's Economic Advisory Council.

"It is equally unfair to expect the Government or the minority of socially-responsible businessmen to shoulder this immense project," Dr Marais said this week.

"A special company tax, limited to this objective, is the only way of spreading the load fairly." Businessmen complained of Government interference but did not hesitate to plead with the Government to take over unattractive jobs.

"We can't have our cake and eat it in this matter," Dr Marais said.

"Either we accept a Government tax on the private sector goes down to the job on a genuinely co-operative basis." Dr Marais's call for a Black housing tax on business came after the failure of an appeal to the 2 000 members of the Johannesburg Chamber of Commerce to help their Black employees with loans to buy homes in Soweto.

Only 52 companies responded.

Government contributions to house and hostel construction in Soweto has averaged less than R2-million a year since 1933.

According to a Johannesburg Chamber of Commerce inquiry 52 companies have lent R50,000 to R250,000 Black employees since the appeal to help provide housing was made six months ago.

Most of the loans were made to buy existing houses. About 30 new houses were financed.

This year, only 970 homes are to be built in Soweto for the 22 000 waiting families (nearly 100 000 people)

The national backlog totals more than 400 000. Half of this is for Blacks living in White areas.

One estimate, by a West Rand Bantu Administration Board spokesman, claims that R150-million is needed to clear the backlog of Black housing in the Vaal Triangle alone.

"Dr Marais believes the cost of Black housing should be extracted from employers, even if a government levy or tax mechanism is needed to collect it."

"Bodies such as the Urban Foundation are praiseworthy, but one can see from the support they get that the blunt of getting something done in significant terms is being borne by a minority of responsible contributing companies," Dr Marais said.

"Blacks are not fond of paternalism and that is why the contribution of the private sector must be stressed — housing projects can and should be designed for the people, the locale, and their working needs, with variations of scale, cost and types of housing.

"Besides, the social asset of proper housing, the consequent stimulation of the scarce building industry can do something to lift business in a safe way."

Judge Jan Steyn, director of the Urban Foundation said:

"The employer's responsibility does not cease at the work place but extends into his employees' living environment.

"But I still prefer voluntary participation in better Black housing to the compulsion of a tax."

But a main supporter of the Urban Foundation, Mr Ray Ackerman of the Pick n Pay supermarket chain, has enthusiastically welcomed Dr Marais's Black housing levy on all businesses.

"The companies who have ignored the appeals should certainly be compelled to pay their share of a project which is, in the most limited sense, a great commercial asset to them," Mr Ackerman said.
Housing Faces Threat

By Tony Kendall

Sunday Times Business Times, October 30, 1977
‘Pay more, cut black subsidies’

The State and employers of blacks should phase out their contributions to black housing and services. Whites in places such as Soweto should eventually foot the bill themselves.

This view has been expressed by Mr Fred Haslett, president of Johannesburg Chamber of Commerce.

His statement follows last week’s announcement that Soweto site rentals will increase by 80 percent. Contributions paid by employers of blacks will go up from R1.80 a month to R2.15 per employee.

Mr Haslett said: “We believe that as a matter of principle, the subsidisation by employers and the Government of housing and services for blacks, such as transportation, should be phased out. This could happen only with the opening up of job opportunities that will enable them to earn higher wages.”

On the question of higher wages, he said a general wage increase without a corresponding increase in output, would be inflationary. Barriers in the way of black ambition should be removed.

Commenting on Mr Haslett’s view, Mr Sam Moss, a former member of WRAR, said: “Mr Haslett, under the guise of so-called good business management, is trying to evade his social responsibilities.”

Mr Moss, who used to be chairman of the city council’s Non-European Affairs Committee, completely rejected Mr Haslett’s call to phase out black subsidies.

Mr Moss said State laws prevented commerce and industry in Soweto. Such firms could provide taxes to run Soweto, as happened in white municipalities.

“We, the whites, must pay the price of apartheid legislation,” he added.

Mr Moss said black wages should go up with the cost of living.
SHELTER waits 8 months for bureaucracy

EIGHT months have gone by since SHELTER was launched to a spectacular response from the public but work has not yet begun on its first major project – the building of 30 self-help houses.

One of the reasons for this became clear at last week’s City Council meeting during a long wrangle that had most people confused.

In two instances, the Executive Committee had changed recommendations by the housing committee for reasons that never became clear during the unduly debate.

The first problem cropped up when the 30 self-help houses were discussed.

These “starter” houses have been designed by a City firm of architects at no cost to the Council of SHELTER for erection in Lot NMH.

The plots for the houses were to have a nine metre frontage and this had been agreed by the housing committee and the housing engineers.

The nine-metre frontage plot was an integral part of the design.

Then the matter went to the executive committee and the executive committee, in its wisdom, or on official advice, decided that nine-metre frontages were a bit much and more plots could be squeezed on to the land by reducing the nine metres to six metres. In the stroke of a pen, they made the design useless and also set the project back a month or two.

Fortunately there were some councillors who persuaded the committee to reconsider the matter and discuss it with SHELTER. The council gave the executive power to act.

The second problem involved the housing committee’s plan to use the old John Power Holiday Camp in Retreat as a transit camp for the homeless people of the City.

The people who gave money to SHELTER in the simple desire to help the squatters and the homeless must be amazed at how most of the eight months since the launch of SHELTER have been spent in negotiations with officialdom.

Between the people who gave their money gladly and those who need shelter is a bureaucracy...

Last week the Divisional Council elected its second “instant” chairman within a year when Mr Ivan Hampshire stepped straight into the chair after only two years as a member of the council.

And about 11 months earlier, the retiring chairman, Mr H J Kriel, did exactly the same.

On the face of it, this appeared to be just another case of an energetic young man doing well for himself, but the indications are that there is more to it.

In a carefully thought-out speech, Mr Kriel raised the question of whether public representatives get a fair financial reward for the time they put into their work on local authorities.

He also spoke of the need for a balanced council with both younger and older people playing their part and he suggested that attempts should be made to attract younger professional men into civic affairs.

Reading between the lines, it seems that local authorities may be experiencing some difficulty in persuading people to take on the responsibilities of public office – or is it mainly a divisional council problem?

One of the reasons why Cape Town’s big housing estates look so dreary is that very few of them have gardens.

This is something which the authorities recognize and, in their own unimaginative way, they have been trying to do something about it.

For many years now both the City Council and the Divisional Council have run gardening competitions, but I understand that the response has been so poor that many prizes are not awarded because there are so few entries.

The Divisional Council is more generous than the City and their first prizes are R20 followed by prizes of R15, R10 and R5. These prizes are awarded in each township and the total purse is R770.

First prize in a City Council housing estate is only R10. The local authorities will have to do a lot better if they want to tempt people to take up gardening, but I’m not sure they are the right people to do it.

What is needed is a few prizes like television sets, radios and furniture to get things moving. Naturally one can’t ask the councils to find prizes like this but they might be found in the commercial world where any number of firms, ranging from supermarkets to furniture and electrical dealers, would like to be identified with a promotion like this.

It will not be difficult to persuade a commercial nursery, that 100 fruit tree prizes will produce quite a few customers for pruning shears, sprays and fertilizer in a few years time.

By the way, entry forms for the Divisional Council competition, which will be judged next month, are available from the housing manager’s offices in the various housing schemes.

The amenities and health committee meets tomorrow and there is a town planning committee meeting on Wednesday. The executive committee meets on Thursday.
Commerce chief wants end to housing subsidy

Industrial Editor

THE subsidisation of housing and services in Soweto should be phased out, says the president of the Johannesburg Chamber of Commerce, Mr Fred Haslett.

Commenting on the proposed 8% increase in Soweto site rentals announced by the Minister of Bantu Administration and Development Mr M C Botha, Mr Haslett said it was accepted that the increases were unavoidable, but the timing was unfortunate because of sociopolitical circumstances.

The increases are to be phased in December, April and July.

They should provide the West Rand Bantu Affairs Administration Board, which faces a R11-million deficit, with some relief. But it offers no real solution to the board’s financial problems.

Mr Haslett says in the JCC bulletin: “We believe that as a matter of principle, the subsidisation by employers and the Government of housing and services for blacks should be phased out over a period of time.

“It must be accepted that ultimately the people of Soweto themselves would have to pay for their housing and services in the township.”

Mr Haslett says this could only happen if job opportunities were opened up, allowing blacks to earn higher wages and salaries, and assume the responsibilities that would follow from this.

He does not go along with the suggestion that employers should adjust the earnings of black employees to meet the rent increases.

Mr Haslett says it is JCC policy that any wage or salary increases should be linked to improved productivity.

An upward adjustment of wages without a corresponding increase in output would be inflationary and bad practice.

Mr Haslett stresses the need to remove barriers to black ambition and calls on the authorities to make known the findings of the interdepartmental committee appointed to look into Bantu Affairs Administration Board financing.
State told to help with housing

THE RECTOR of the University of the Western Cape, Professor Richard van der Ross, today called for further State subsidisation of housing for families who cannot pay basic rentals.

He also called on authorities to create minimum standards below which they will not build low-cost housing.

One should not supply low-cost housing for low-income people in such a way that the people are kept poor.

It is one thing when people set low standards for themselves; it is another, and worse, when authorities set low standards to compel people to perpetuate a low quality of living, he said.

Professor van der Ross was speaking at the opening of the R12 million housing project of the large chemicals and explosives company, AECI, at Macassar.

Vision

He congratulated the company on its vision but called for “still greater injection of public funds into housing projects.”

Talking about the quality of State provided housing, he said: “I am told, for instance, that local authorities, in providing alternative housing for coloured squatters, are being compelled to rehouse all the inhabitants of one squatter shack in one council house.

Thus, even if there were two or three families in the shack, they must go into one council house. If this is so, it can only lead to a very poor situation under the new conditions, where the quality of living might well be worse than in the squatter camp.”

Deduction

Professor van der Ross said there should be further subsidisation of families where the funds left after deduction of rents are too low for an adequate living standard.

“Nor can a single simple formula such as one-quarter of income be applied. If a man earns R400 a month, and pays one-quarter for rent, he still has R300 to live on. But if he earns R100 a month, he cannot be expected to live on R25 a month.

It is here that his rent should be lower, and where the Government subsidy should make up the difference,” Professor van der Ross said.
One of the houses in Macclesfield, near Somerest West, which was officially opened today.

The girl, to be spread over five years.

Rim to Urban

AECL gives

Regua. March
An example

Great needs

The creation of opportunities for human advancement presents a unique challenge and opportunity for development and planning. In this regard, the importance of education cannot be overstated. Education not only provides the means for personal growth and empowerment, but also serves as a foundation for economic and social development. The provision of quality education should be a priority for all communities, as it has the potential to transform lives and societies.

As the saying goes, "Education is the key to unlocking the door to opportunities." This is particularly true in today's world, where access to knowledge and skills is becoming increasingly important for success. Investments in education can lead to a more knowledgeable and skilled workforce, which in turn can drive economic growth and innovation.

The role of education in promoting social cohesion and reducing inequalities cannot be underestimated. It helps to bridge the gap between different groups and fosters understanding and respect for diversity. In this context, providing education to all, regardless of background, is a fundamental right that should be upheld.

In conclusion, education is not just a tool for personal development but also a catalyst for social and economic change. As we move forward, it is crucial that we continue to prioritize education and ensure that it remains accessible and affordable for all.
Township light bill 'enormous'

Pretoria Bureau

It would cost R1 150-million to generate and distribute the 1 510 MVA of electric power required for full electrification of black townships, the Minister of Health and of Planning and the Environment, Dr van der Merwe, said in Pretoria today.

In addition, a labour force of at least 2 000 skilled and semi-skilled persons would be required for the relocation of the power to the houses in the townships.

Dr van der Merwe gave these figures in a statement based on investigations by the National AFR Pollution Advisory Committee and the Department of Health.

Because of the far-reaching implications of fully electrifying the townships and the capital required to do this, the matter was referred to the Cabinet.

The Cabinet resolved that in the national interest further investigations be carried out before any further resolutions could be made.
AECI sets example with R1m gift to Foundation

THE URBAN FOUNDATION yesterday received a donation of R1 million from the Anglo-American explosives and chemical giant, AECI, at the official opening of a coloured housing project by the company at Macassar.

The AECI project comprises 95 houses erected at a cost of R1.2m with a “no strings” freehold title.

The executive director of the Urban Foundation, Mr Justice J H Steyn, described the scheme as “an example of how free enterprise can make a contribution towards the creation of greater stability in our communities”. He added that it was imperative for the achievement of the long-term goals of security and stability in the country that all citizens be accorded a stake in it. “If we really believe in this (free enterprise) system, let us also implement and extend it among all sections of our community, and especially among all race groups.”

It was essential that private enterprise should supplement state efforts in the provision of housing, “otherwise it seems to me that in this area the movement towards socialism will proceed relentlessly”.

Mr Justice Steyn said he hoped the scheme would be the forerunner of many more, there having never been a greater need.

The new project has been named Marvin Park, after the managing director of AECI, Mr D N Marvin.

The Rector of the University of the Western Cape, Professor R E van der Ross, in an address at the opening ceremony, appealed for increased state housing subsidies to assist home ownership in low-income groups. Home ownership would become a burden, even an impossibility, for many unless this was done. Good housing should be seen as a pre-condition, not a punishment, rather than as a reward for enduring a lifetime of misery.

But Dr Van der Ross asked if there would be enough time for the processes indicated in the housing project to come to fruition, given the trend of events in South Africa.

The manager of the AECI factory at Somerset West, Dr Peter Ashwell, pointed out that the company had offered bridging finance, interest free, of R1.2m for 18 months, and that, furthermore, 100 percent mortgage loans over a period of 30 years were being arranged with a major building society. The scheme offers nine designs of homes with three and four bedrooms and a choice of roofing material.
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**Housing Unrest**

Cape Town — Events during the past week have again provided the opportunity for housing issues to receive attention in the national media. The housing crisis is a serious problem and one that requires urgent action. The government has taken steps to address this issue, but more needs to be done. The shortage of affordable housing is causing widespread dissatisfaction and unrest in many areas. It is important that we work towards providing adequate housing for all citizens.

The government has implemented various programs to increase housing availability, but the pace of progress is slow. There is a need for more investment and a coordinated approach to address this urgent problem.

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**Notes on Session**

- The session focused on the need for improved housing conditions.
- Participants discussed the challenges faced by residents and the importance of affordable housing.
- It was agreed that more resources need to be allocated to housing programs.

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**Completion**

This log sheet should be completed after each session and submitted to TEACHING METHODS UNIT, Room 305, UCT.

Thank you.
Blacks never own theirs.
WRAB makes the loans, case by case, to the black buyer. He buys a house, pays the money back to the Board, not to the NBS, at 10,75 percent, and the WRAB raises the loan back to the NBS.

Quite happy

WRAB says the fact that an employer has made money available for loans does not bind the employee to one company for the rest of his life, which would constitute a snare in the system. The WRAO deal is with the Board, not his employer. And the employer deals with the NBS, not the employee.

"Everybody is quite happy with the arrangement," said Mr. Main, who was one of the NBS, because his money is secure, and the NBS man, who gets a certain right. And the Board is happy.

There has been no stampede to follow NBS; lead in making money available. Only two other societies have shown an interest. A senior executive for another large building society explained the reluctance of his company to join in.

"Some building societies are participating because it's the only possible way they can assist," he said. "Others don't want to use this method because they want a better form of vehicle, to deal with the black man directly. They do not want to perpetuate a system they do not approve."

Notarial bond

There are other complicated lending methods, skirting the building societies. For example:

An employer may lend his black employee money to buy a house. In order to give the employer security for his loan, the black signs a notarial bond, in favour of his employer, over his only "movables": the certificate of occupancy or the site permit. WRAB will presumably issue him. The employer holds the relevant certificate until the loan is repaid.

No notarial bond is required for a third arrangement, a tripartite scheme among, WRAB, the employer and the employee. But a large operation is necessary. An employer who supplies enough money for houses to be built for at least 20 of his employees can hand the money over to WRAB, which guarantees repayment should the employer change jobs or be unable to repay the loan.

Whatever scheme is used, however, the buyer will never "own" his home in any normally acceptable meaning of the word.
Housing
for 1-m
more in
3 years

John Patten,
Political Correspondent

The Minister of Community Development, Mr Steyn, predicted today that up to 1 million more people could be housed in the coming three years as a result of the Government's new housing drive.

The Government's house-building capability would be increased by a third, he said, and a total of 160,000 new homes should be built by the end of 1980.

The R235-million additional housing plan announced yesterday would provide about 40,000 houses, but the department's own building pace had risen to about 40,000 houses a year.

SQUATTERS

The Minister added: "In three years we may be on top of the squatter problem in Cape Town, Durban and Johannesburg.

The Minister disclosed that a conference of local authorities had been arranged for Monday to launch the R50,000 special housing plan. Large and small municipalities would send representatives to obtain guidelines for bringing the plan into operation.

They would be encouraged to put out to tender immediately those schemes they already had at an advanced stage of planning.

I expect building to start on some of the schemes in January," he said.
R250m to be spent on black housing

PRETORIA — The Government plans to spend R250 million over the next three years on housing for blacks, Coloureds and Indians — R100 million each for blacks and Coloureds and R50 million for Indians.

This was announced here yesterday by the Minister of Finance, Sen Horwood.

The amount for blacks will be split — R50 million in homeland townships adjacent to metropolitan areas and R50 million in urban areas.

Among the names high on the priority list is Mdantsane.

The move is the most important in a seven-part package aimed at a moderate stimulation of certain sectors of the economy.

Sen Horwood said the new policy was only a shift in emphasis. There was no question of large wage and salary increases, general tax or interest rate reductions.

He said, however, that about R140 million of the R250 million would probably take the form of wages and salaries of building workers and those in related activities.

A consortium of banks is to provide R165 million in bridging finance. The rest will be provided for in the budget.

Other measures announced include:

- Building society loans to urban blacks, and measures to ensure satisfactory title in black home ownership schemes;
- Export promotion;
- Import replacement, made more important by the recent arms embargo and the threat of further sanctions;
- Assistance to the motor industry through a six-month extension to hire purchase agreements to stimulate sales, and adjustments to the local content programme;
- Public sector investment and fiscal incentives to private investment, and adjustments to broad monetary and fiscal policies, including maintaining adequate rates of increase.

In Johannesburg, the director of the Building Industries Federation, Mr J. H. Grotsius, said the federation was "extremely pleased that its representations to the authorities earlier this year are finally bearing fruit."

Commenting on Sen Horwood's plan to stimulate the economy, Mr Grotsius said the only disappointing feature about the announcement was that expenditure would be spread over a longer period — approximately 28 months — than the industry had hoped for. — SAPA.
Million more in homes in 3 years—Minister

The Argus Correspondent

PRETORIA.—The Minister of Community Development, Mr S J M Steyn, predicted today that up to one-million more people could be housed in the coming three years as a result of the Government's new housing drive.

The Government's house-building capability would be increased by a third, he said, so that a total of 160,000 new homes should be built by the end of 1986.

The R230-million additional housing plan announced yesterday would provide about 40,000 houses, but the department's own building rate had risen to about 40,000 houses a year, the Minister added. In three years we may be on top of the squatters problem in Cape Town, Durban and Johannesburg.

"I said in Parliament two years ago that unless there was a decrease in the financial appropriation for my department, we could eliminate the squatters problem in about seven years, so we have five years left. I can say that with much greater confidence," Mr Steyn said.

CONFERENCE

The Minister disclosed that a big conference of local authorities had been arranged for Monday to launch the R230-million special housing plan. Large and small municipalities would send representatives to obtain guidelines for bringing the plan into operation.

They would be encouraged to put out to tender immediately those schemes they already had at an advanced stage of planning. "I expect building to start on some of the schemes in January, immediately after the builders' holiday, and the first houses to be occupied within weeks after that," he said.
HOUSING PACKAGE – 1
Banks muscle in

One of the most important items to emerge from Finance Minister Horwood's speech to the FM Investment Conference was the announcement that an additional R250m will be spent on low-cost housing in "non-white" residential areas during the remainder of the current fiscal year and the following two fiscal years.

The breakdown in financing is as follows: R85m will be provided for in the next budget; R165m will be financed by the four major commercial banks, Barclays, Standard, Volkskas and Nedbank (plus one or two other smaller banks) in equal amounts of roughly R41m each.

The banking sector claims to have taken the initiative in the whole scheme, which is considered long overdue from a political viewpoint.

At 3% above Bank rate — thus 12% — the rate of interest offered cannot be regarded as particularly attractive under normal market conditions. But certainly as safe as houses.

Although the amounts involved rank as prescribed investments, and not considered particularly useful to banks since most already have large phases-over and above their legal requirements.

Despite these minor adverse factors, the scheme and its timing have been generally welcomed by the banking sector. The bulk of expenditure will not take place until 1979, however.
financing of new housing but also with the development of a new form of “home-ownership” title, and the removal of some of the regulations providing for the summary eviction of Africans from their homes.

Though the new allocations are to be welcomed, they will not be enough to alleviate the desperate African housing shortage. Assuming an average construction cost of R3 000 per house, a total of only about 33 000 additional houses will be built for Africans throughout the country. Against this there is already a backlog of 22 000 houses in Soweto alone, while the shortage in the whole PWV area is estimated at almost 100 000.

Stressing the importance of private sector involvement in the provision of African housing, Horwood noted that urban Africans would be “greatly assisted if they could be afforded suitable title to residential properties in urban areas outside the homelands”. Discussions have recently been held between the Departments of Finance and Bantu Administration and representatives of the building societies. Horwood is confident that an “acceptable and satisfactory scheme of home-ownership” for urban Africans will be established.

The new scheme will, he says, incorporate “satisfactory certainty of title”.

and availability of all the usual rights associated with ownership (including selling, subletting, building or altering the property, encumbering the property by passing of a mortgage bond, etc).

The scheme will also, claims Horwood, make the occupation of properties by black owners as “secure and permanent as possible”. Government is therefore withdrawing regulation R1036 of 1968, which provided for the summary eviction of people from their homes by a number of grounds. A township superintendent could, for example, evict on 30 days’ notice anyone who in his opinion “ceases to be a fit and proper person to reside in the Bantu residential area”.

Says Association of Building Societies director David Alston: “The building societies’ first choice must always be freehold titles. However, provided that basic lending criteria are met, there should be no particular problem with the introduction of a new form of home ownership title. Its acceptability to black borrowers will still have to be tested in the market place.”

This of course is a crucial point. The new form of title mentioned by Horwood evidently does not include the freehold land rights for which Africans have been consistently asking. Instead, of allowing land-ownership to urban African government, is presumably going to amend the Building Societies Act so as to permit lending against a new form of title which will fall short of this.

Before he was detained, Ntuthu Motlana, chairman of Soweto’s Committee of Ten, made the point: “We have been fobbed off with interim solutions ever since Soweto was created. The people will not accept anything less than freehold title now.”
**Government begins spending those millions**

The Government begins work tomorrow on ways of spending the R250 million it has set aside for low-cost housing — and has set a target of 150,000 homes to be built by 1980.

Yet, despite the announcement this week by Minister of Finance Senator Owen Horwood of the massive injection of funds, housing experts have suggested that the money still falls alarmingly short of what is needed.

And, by borrowing R165 million from a consortium of banks, the Government has saddled itself with another multi-million rand bill — to pay off the 12 percent interest the banks are demanding.

The Minister of Community Development, Mr Marcel Steyn, said in Durban at the weekend, that the prospects for the scheme were “exciting”.

By COLIN VINEALL
Property Editor

Lead money to blacks — a fact cautiously welcomed by the director of the Association of Building Societies, Mr David Alston.

**Details**

He said they would have to wait for written details from the Registrar of Building Societies but the association was on record as saying that societies had been worried about the fact they could take black money but not lend it back.

Professor J. J. C. Greyling, director of the Institute for Social and Economic Research at the University of Durban-Westville, reacted cautiously to the R250 million plan.

“The R50 million is worth more than nothing but it is not really a large amount for the Indians. At the moment there is a backlog in Durban of 20,000 homes for Indians.”

Mr Alan Mountain, regional director of the Urban Foundation said the injection of the money was “positive, laudable and necessary, but in relation to what is needed it is still a long way off.”

“For Durban alone, creche facilities which are needed now would cost R10 million. And what about nursery schools, other schools, community centres, halls, clinics and the other kinds of services new developments need?”

**Split**

The R250 million is to be split up this way:
- R200 million to be spent by Mr. Steyn’s Department, once described as the world’s biggest estate agency.
- R50 million to be administered by the Department of Bantu Administration and Development.

Mr Steyn’s R250 million is to be further split: R100 million for coloured housing — a priority, said Mr Steyn; R50 million for Indian houses and R50 million for “housing in the Homelands.”

Senator Horwood also announced that building societies would be able to
A long way to go for housing

By HUGH MURRAY
Political Editor

BUILDING society loans will only be granted for the "better class" of Black township homes — and they will only be given if the Government provides guarantees that Black holders of building society bonds will not be "endowed out of the areas in which they buy.

This was disclosed to the Sunday Express by the Association of Building Societies, which is engaged in negotiations with the Government on these points.

It appears that despite the announcement by Finance Minister Owen Horwood that urban Blacks will get satisfactory certainty of title, the right to buy, sell, let or bequeath property, and security of tenure, it will be a long time before any such scheme gets off the ground.

Director of the Association of Building Societies Mr. David Alston said that building societies would impose the same conditions on Black applicants for bonds as they do on Whites.

This means Blacks will not be allowed to pay more than 25% of their wages on bond instalments — and they will have to convince the societies they are good risks.

"There's no reason why we should change from sound lending principles just because an applicant is Black," Mr. Alston said.

As to what kind of homes society would invest in, he said: "The better class — such as the kind you find in Dube (the Houghton of Soweto)."

He added he did not wish to be categorical or definitive on this, but suggested they would also look at home financing in the R6 000 to R7 000 bracket.

According to Mrs. Sheena Duncan, of the Black Sash, the average building cost of a Soweto house at present is about R2 400. Therefore, she argues, the building societies' scheme will be way beyond the reach of most Blacks.

This week Senator Horwood announced the Government was providing a R250-million package for low-cost housing. Fifty-million will go to expenditure on urban Black homes, R50-million for homeland Blacks, million for Indians, and R100-million for the Coloured people.

Mrs. Duncan said: "Don't knock it — it's a start." But the figure is regarded as inadequate by many — particularly as the R250-million is to be spread over three years.

Mr. Alston, who also welcomed the move, nevertheless confirmed that building societies lend more than Rl 000-million a YEAR at present, of which 90% goes on "dwelling houses".

Seen against this figure, the Government effort does seem to pale.

Nevertheless, Mr. Alston cautions, it must be borne in mind that the unit cost per Black home is far lower than that for Whites, so the R250-million will go a lot further.

Just how far is debatable. Sheena Duncan points out that the R50-million will buy
Marginal pri-
mary pro-
duction is the rate of change in disposable income with respect to the value of output.

The multiplier effect of the income from the CPR.

16,000 houses for urban blacks across the country when the waiting list in Soweto alone is more than 30,000, and she dismisses government claims that the list in Soweto is only 9,500 as "nonsense".

"They'll tell you that and then talk about the secondary list of 10,000. What's that supposed to mean?" she asks.

At the moment it looks as if the government is going to have to iron out a lot of legislation directly related to influx control before it can implement its housing plans.

For example, it will have to amend its regulations allowing the authorities to endorse certain blacks out of urban areas.

According to building society sources, loans will only be considered in the case of people who comply with section 10 (1) A (blacks who have lived continuously in one area since birth) and Section 10 (1) B (people who have lived continuously and lawfully in one area for 15 years or have had one employer for 10 years).

In normal circumstances, these blacks would be reasonable business risks, provided they met the normal financial requirements, but it is feared by building societies and organisations like the Black Sash that these potential bond-holders may also fail of influx control regulations.

I understand a tough new amendment to the law, empowering the Bantu Administration Boards to "endorse people out" if they can be shown to have been out of work for 120 days of the year, is on the cards. This could mean a man hit by the deteriorating employment crisis could lose his house by being sent back to his homelands.

There is also the risk, as legislation stands at present, that a homeowner may move from one area to another and lose his house.

Though the Minister has said the black homeowner's right to let will be observed, the boards may well decide to cancel the lessor's right to live in the area where he owns a home if he stays away for, say, three years.

Then there are the provisions disqualifying adult males whose wives don't live in the areas and who don't have dependants, from having homes. And these problems are just the tip of the iceberg.
If the government is indeed going to spend R250m extra on low-cost housing "please don't spend it on little concrete boxes which produce a terrible, unstoppable sequence of protest, graffiti, vandalism, violence and social disorder," says British housing boffin Tony Cadman, a former director of the British Brick Development Association, now visiting SA.

Cadman lists four rules for successful mass housing:
- Land or property ownership, rather than tenancy, encourages maintenance;
- Grade the housing opportunity by at least five different styles, of which 10% would be the top style, so that the occupants know they can improve their housing status;
- Accept that communities are groups which will cling together and choose the houses that will reflect their normal status;
- Design community housing around the habits of the community and avoid dangerous and deteriorating common usage areas such as corridors, stairways and, above all, lifts.
We asked for "about R250m" for the building industry (Property September 30). And that's exactly how much Finance Minister Horwood is pushing in that direction.

Unfortunately this gift horse has to be looked in the mouth. It's not the amount that is cause for concern but the timing of the spending of it; it is to be spent on non-white housing between now and the end of 1979.

Without that injection about R2000m will be spent on building this year. If the cost of building goes up 10% (it's likely to go up nearer 12%) that means you have to spend R200m in a year just to maintain the same level of building in real terms. So if that R250m is to have real impact it must be spent as soon as possible.

It doesn't look as though it will. If it stretches to the end of 1979, the most the injection is likely to achieve, says Wilsey Kifian, chief economist of Stellenbosch's Bureau for Economic Research, is "to break the downward slide on residential buildings". It certainly isn't going to result in a building boom.

Building Industries Federation (Bifs) director Johan Grotsius adds that Bifs would like to have seen the whole R250m being spent in 12 months.

Also, if the last shot of the injection coincides with a general upturn in, say, 18 months, the industry could be overburdened before it has adapted to the increased demand, which would be inflationary.

Another fear is that the boost may benefit the larger contractors at the expense of the smaller. Horwood has given the assurance that "the authorities will keep in mind the need to achieve appropriate regional distribution and assist not only large but also small builders". But some builders fear that the R200m to be spent on housing in urban areas, the R165m to be provided by a consortium of banks will be for big projects in the main centres, to be big by big contractors. Only the R35m to be provided in the budget is likely to go to smaller schemes.

The fact that only housing has been included and not community services such as schools and hostels — which would help to spread the work among more firms — is also regarded as an omission.