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A TENUOUS MIDDLE GROUND:
CONFLICTING RATIONALITIES AND THE LIVED NEGOTIATION OF LOW INCOME HOUSING IN CAPE TOWN

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SCHNOA001

A dissertation submitted in fulfillment of the requirements for the award of the degree of Masters in Social Sciences in Environmental and Geographical Sciences

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July 2010
PLAGIARISM DECLARATION

This work has not been previously submitted in whole, or in part, for the award of any degree. It is my own work. Each significant contribution to, and quotation in, this dissertation from the work, or works, of other people has been attributed, and has been cited and referenced.

Signature:_________________________________________Date:_______________________
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The staff members of the Client Contact Centre in Mitchells Plain were I conducted an internship over 3 months. I appreciate the time and effort you took in showing me the inner working of the Cape Town Community Housing Company. Your tireless dedication and explanations did much to change my perception of the Cape Town Community Housing Company. Thanks to the Housing Committee members and residents of Stock Road who have shared their histories, homes and experiences with me. I hope that this research can contribute to your struggles.
which you have shared with me deserve to be told and can only positively contribute to better understanding the massive challenges which face housing delivery in South Africa.

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ABSTRACT

This thesis explores debates surrounding the social production and interaction of divergent housing rationalities through qualitative research in a low income housing development called Stock Road and in the offices of the para-statal company that developed and administered the area, the Cape Town Community Housing Company (CTCHC). Investigations draw on literatures of the state, development and critiques of South African housing policy to “sketch” the predominant characteristics of the CTCHC’s housing rationality. The contours of residents housing rationalities are explored through an engagement with literatures and case studies that stress the social and historical aspects of home-ownership. The research is based on approximately 20 interviews with residents and housing committee members in Stock Road, an internship at the CTCHC’s Client Contact Centre and extensive consultation of relevant documents. The relationship between the CTCHC and residents is a deeply troubled one stemming from long standing disputes over poorly built homes, changes in rental amounts, evictions and rectifications. These four processes are investigated from the perspectives of the CTCHC and residents to “draw out” vital characteristics of each sides housing rationality. While the CTCHC sees houses in largely physical and economic ways residents understand their homes as the pinnacle of a long struggle to overcome severe housing insecurities. It is argued that residents and the CTCHC possess divergent logics, priorities and conceptions of housing that grate uneasily against each other and these have shaped, and are most evident, in the moments of conflict between them. These conflicting rationalities of housing are further informed by local contexts and histories that stress nuance and complexity working against polemical readings. The research contributes to a critical body of South African housing literature that interrogates the social production of housing policies and ideas and how these play out in local, grounded contexts.
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CHAPTER 1
THE CHALLENGES FACING HOUSING PROVISION IN SOUTH AFRICA: HOW TWO VISIONS OF HOUSING PLAY OUT IN A CAPE TOWN HOUSING DEVELOPMENT

Introduction

“Focus on delivering great numbers of houses in as short a time as possible has been perceived to be of national political importance, and at the same time assists politicians at the local level to deliver tangible product to constituents. But this approach is very difficult to reconcile with the simultaneous imperative to create sustainable human settlements, a more time-consuming and complex product needed for the healthy functioning of cities, and to help beneficiaries access the benefits of the city” (Charlton 2009:312).

The above extract describes a relationship that lies at the heart of this thesis and South African housing policy. While government has rolled out over 2 million homes over the last 16 years a focus on physical numbers, economics and a failure to redress the spatial dimensions of apartheid have led to many housing projects being located on the urban periphery away from vital resources and opportunities1 (See Huchzermeyer 2000, Mackay 1999, Wilson 1998, Seekings 2000). This policy direction speaks not only to a housing rationality that has retained a “narrow” economic and physical focus but to the omission of frameworks that can adequately include, or make space for, the complex socially “embedded” ways in which people come to see and engage with the housing process (See Borges 2006, Ross 2005). This paper postulates that on one hand, because it operates on such large scales, housing policy seeks to generalize or simplify messy social “reality” into manageable data, a process described by Scott (1998) in his analysis of the modern nation-state. Briefly put Scott (1998) argues that the state simplifies citizens’ complex social realities in order to make them more visible and easier to administrate (Scott 1998). On the other hand housing beneficiaries understand and engage with policy through their own terms of reference; ones which are captured in their experiences of housing insecurity and poverty. The tensions

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1 Furthermore the need for housing has “outstripped” the state’s ability to provide it, with waiting lists exceeding 400 000 in Cape Town alone.
implicit in this relationship between policy and everyday practice maps a terrain that resides in “the middle” of competing narratives and is defined by the moments and processes in which ideologies “sight” and meet each other. Understanding the transition and translation from institutional policy frameworks to grounded realities can improve practitioners and policy-makers ability to plan housing developments that are more inclusive, holistic and sustainable. If the state is unable to meet housing demands, it becomes even more essential to ensure that those houses which are built are a positive force in the alleviation, and not the perpetuation of poverty.

In order to access this “tenuous middle ground” this thesis interrogates the relationship between the Cape Town Community Housing Company (CTCHC), an alternative housing delivery vehicle and the residents of one of their first housing developments, Stock Road. The association between beneficiaries and the company has been characterized by mistrust, political protests and legal action spurring from disputes between residents and the CTCHC. It is these engagements revolving around four themes the paper interrogates. These are poorly built homes, rental disputes, rectifications and evictions. Through a detailed analysis of these engagements the paper posits several conceptual positions.

Firstly, as Mosses’ (2004) work suggests, the relationship between the CTCHC and residents can never be understood in terms of binaries of dominance and resistance (Mosse 2004). The nuance, complexity and context which are provided through this paper’s investigation deny polemics which “see” housing failures as resultant from policies inability to accurately describe realities. Rather the paper argues that there is a need to look at both the social production of CTCHC housing policy and how policies and narratives are “translated” into residents’ social worlds and at times assimilated, rejected or transfigured (In the context of this approach specific attention is paid to Stock Roaders housing histories of insecurity and informality). In addition how the company’s experiences, failures and lessons in providing housing have informed engagements with residents, and new approaches.

Secondly the paper stresses the ways in which the CTCHC comes to “see” residents and vice-versa. It thus interrogates the rationalities and narratives that pervade the relationship between

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2 The CTCHC is also referred to as “the company”.
“developer” and “developed” arguing that an understanding of such meanings can positively contribute to a more holistic development approach. It is recognized that narratives are ambiguous and reflect personalized takes on events that may have shifted over time depending on circumstances. They may also depend on how people perceived events, reflecting how they justified their actions and decisions. Narratives, as used and understood in this paper, are not a form of the truth but rather one of many ways of understanding how Stock Road residents and members of the CTCHC have come to talk about and understand each other.

Thirdly the paper develops a lens of scale to begin to think about how meanings move between micro lived realities and macro institutional policies and structures. This is referred to as translation across scales and describes how artifacts (e.g. rental letters) and ideas surrounding housing are re-imagined and re-configured as they move between residents and the CTCHC.

The paper is positioned neither on a micro nor a macro scale but shifts its focus to scrutinize the relationship between them. Much South African housing literature has either focused on top-down analyses of policy (e.g. Huchzermeyer 2000, Wilkinson 1998, and Goodlad 1996) or detailed ethnographic descriptions of community mobilizations to secure housing (Oldfield 2004, 2005) and the ways in which houses become implicated in peoples social worlds (Ross 2005, Lee 2005). While both schools of literature provide valuable insights and detailed descriptions of the scales in which they operate it is important to begin to theorize the places and spaces in which they meet and engage with one another. This speaks not only to the interface between policy and practice but to that between distinctive and often incompatible housing rationalities, one narrow and large the other dynamic, vibrant and social. It is precisely in these moments that the complexities, contradictions and nuances which characterize policy/citizen boundaries are made abundantly clear (Scott 1998, Mosse 2004). The “thrust” of the paper is directed at exploring such moments and demonstrating that the complexity that they generate can be positively applied to improving future housing developments.
Shedding light on Stock Road and the CTCHC: A multi-disciplinary approach

The paper draws on literatures from a range of disciplines in order to scrutinize the relationship between Stock Road and the CTCHC; firstly theoretical and empirical investigations of the composition of the modern nation-state and how it “sees” citizens through a narrow lens (Scott 1998), secondly how practitioners and organizations come to establish development interventions which do not take full cognizance of conditions on the ground (e.g. Mosse 2004, Escobar 1995 Ferguson 1994) and thirdly how alternative conceptions of housing exist which encompass the social, political, historical, personal and economic indicating how Stock Road residents see houses as more than physical products (e.g. Borges 2006, Ross 2005). The aforementioned bodies of work are closely linked to the relationship and disputes between Stock Road and the CTCHC. The contrasts and conversations in these bodies of work reflect those found in the association between the CTCHC and Stock Road.

The first major body of work is concerned with the nature of the nation-state, and more specifically how the state comes to see citizens. This draws predominantly on Scott’s (1998) book *Seeing like a State* that argues that the state actively “simplifies” the complex and messy social worlds of citizens in order to make for easier administration, taxation and management (Scott 1998). Key concepts developed by Scott (1998) and other theorists of the state (e.g. Sharma and Gupta 2006) are applied to understanding the ways in which the CTCHC comes to “see” and shape housing beneficiaries along largely economic lines. The conversations that exist between Scott’s (1998) theories and the ways in which the CTCHC has come to sight and shape Stock Roads residents addresses a key silence in South African housing debates as it presents a case study which traces how housing policy is socially produced within economic paradigms, and how this production interacts with alternative, and local rationalities. The paper uses an approach which sees the CTCHC, like the state, not as a monolithic entity but established in its own practices and negotiations of policy and housing delivery and maintenance, as well as in residents lives through day to day repetitive actions (Sharma and Gupta 2006). Importantly the CTCHC also exists, and is constrained by its position in relation to government. That is, the decisions it makes are in many circumstances dictated, or based on pressure from, national and provincial housing legislature and
officials. Although established as a separate entity to the state, it adheres to state doctrine and policy and thus cannot be understood as an autonomous organization.

The second major body of work on which this paper draws is found within development literatures and more specifically those which criticize the relationships between development agents and subjects (e.g. Escobar 1995, Watts 2001, and Ferguson 1994). The grounds on which this criticism resides is that many development institutions are seen to proliferate discourses and subsequent interventions which are based on regimes of knowledge that do not adequately represent conditions on the ground. This position is too simplistic in that it tends to create binaries between an idealized form of reality and the need to constantly re-adjust policy to reach that reality. This paper cites Mosse (2004) who tackles the ways in which development policy is socially created and legitimized within institutions and argues that these social productions often do not reflect actual events but rather serve to sustain funding and present a coherent and rational development project which is best investigated through a detailed ethnographic approach. I draw on this approach to argue that the relationship between the CTCHC and Stock Road residents cannot be analyzed in terms of polemics which understand failures as institutional inabilities to grasp lived realities (Mosse 2004). Instead the paper shows how different rationalities of housing (one found within the CTCHC the other in Stock Road) interact in problematic and deeply contextualized manners that dispel two sided readings. Charlton (2009) investigates how different rationalities of housing exist in South Africa at the level of the state, city and household. She argues that each of these rationalities has its own logic and priorities and that their relationship is defined by tension between their goals. These tensions are most evident between the need to deliver vast numbers of houses and the ability to create sustainable human settlements (Charlton 2009:16).

The idea of conflicting housing rationalities is employed throughout the paper and warrants clarification. Broadly speaking it describes the different ways in which the CTCHC and residents understand each other and the housing process and the sets of reference which they base these decisions on. More specifically it relates to the key disagreements described in Chapters 5 and 6 and how these, at times, exemplify or “draw out” conflicting views on the housing process. It does not necessarily imply divergent world views or paradigms as there is certainly common ground
between residents and the company. Rather it ranges across a spectrum of meanings which include personal opinions, past experiences, common perceptions and justifications for actions taken. In order to avoid polemical simplifications, housing rationalities are understood not as a “clash” of utterly incompatible ideologies but rather as a range of possible meanings that are explored in a contextually embedded manner.

This thesis draws on a third major body of ethnographic work that demonstrates how housing processes become deeply enmeshed within home-owners social worlds. Case studies by authors such as Ross (2005), Borges (2006), Waldman (2003) and Oldfield (2007), while having varied conceptual foci, all speak to the ways in which houses have come to inhabit social tropes of meaning and struggle. Others such as Carstens (1995) and Easthope (2004) articulate the relationship between beneficiaries and home in a more theoretical manner stressing how homes are specific types of places which have close connections to notions of identity. Ethnographically motivated studies of home shed light on the localized ways in which residents make sense of and engage with the housing process. This does not necessarily reflect an immutable rationality but rather an alternative way of “seeing” housing interventions as caught up personal experience, very real conflicts and everyday struggles.

**Bringing the CTCHC and Stock Road into empirical and theoretical conversation**

The thesis has three primary foci. Firstly it seeks to describe the relationship between the CTCHC and Stock Road empirically; secondly it develops a language and framework to link the theoretical literatures to the experiences of residents and the CTCHC and thirdly it proposes a set of “tools” to conceptualize this relationship. The first “thrust” of the paper draws upon the narratives of residents and CTCHC employees. In the context of the paper, the term “narrative” describes the stories told by residents and employees of the CTCHC which capture their histories, struggles and everyday experiences. It is from the commonalities and nuanced reflections available in these stories that the paper begins to unpack the narratives and practices that give an indication of the conflicting rationalities which inform both the CTCHC and residents (Charlton 2009). Narratives are not seen as concrete or reflective of an over-arching ideology but merely as a way of providing insight into how residents think, talk about and engage with the CTCHC and housing process.
Rationalities describes the main “points of reference” which both parties use; these may be based on narrow economic definitions of houses, the politics of resisting these definitions through narratives of economic exploitation, personal struggles to achieve homes or histories of housing insecurity. For Stock Road residents it describes a past characterized by housing insecurity, a struggle to achieve formal housing and then the continuation of this struggle when their new homes were poorly built and rental amounts proved beyond their means, with the institution that built them largely ignoring their complaints and treating them in a manner which reduced them to a rental amount (Zweig 2006, Tonkin 2008). It is argued that the CTCHC’s ideology is defined by a “narrow” vision of residents. Narrow in that the company has chosen to focus on largely economic criteria of housing, paying less attention to the fact that houses extend beyond physical and economic considerations. The CTCHC cannot be isolated from national and local government and the principles, decisions and “rationalities” found within the company are at least partly derived from far larger policy debates and decisions. These linkages, especially between the CTCHC and provincial government, are further explored in Chapter 4.

Residents housing narratives are informed by the conditions of informality and insecurity discussed in the previous paragraph. They view the achievement of formal housing as a deeply personal struggle, in terms of major obstacles overcome, and hence as a process deeply entwined with personhood (Borges 2006, Ross 2005). When their houses, understood as the pinnacle of an arduous struggle were defective; when the company ignored their complaints; when the rental amount increased without warning the illusion of achieving a formal and legal space in the city, a proper house in which to raise their families was rudely shattered. It is against this background that they have come to see the CTCHC and its failures. For its part the CTCHC has largely failed to capture the perspectives and histories of residents, instead focusing on payment and other largely economic criteria. This is not to insinuate that the company was not established with noble intentions or that it was impossible to find common ground over many of the issues discussed in the subsequent chapters. Many of the conflicts discussed in Chapters 5 and 6 were not insurmountable and the space for solutions certainly existed. Rather it is the fact that this common ground was not found, and more importantly why it was not found that warrants investigation and debate.
The narratives are focused on crucial events in the relationship between the CTCHC and residents of Stock Road. Namely those related to shoddy housing construction, disputes over rental amounts, rectifications procedures and evictions. Each of these events has been identified as a key “window” into the processes where residents and the CTCHC come into contact, and conflict, with each other. It is precisely in these disputes that rationalities are most obvious and brought to bear upon one another, making it possible to empirically and conceptually chart their resistances and accommodations, understanding the commonalities and differences that exist between them. For example how CTCHC economic definitions see only “slices” of shoddy houses, how such definitions come to permeate interactions over rental disputes informing the ways residents think and how the language of economics is “usurped” by Stock Roaders, in specific moments of protest against the company.

Secondly in order to draw empirical narratives, and the rationalities which they represent, into relation with one another the paper uses the idea of moments and processes of engagement. This term describes the ways in which the CTCHC and residents come to “sight” each other around specific issues. It relates not only how residents have come to understand the CTCHC and vice versa but also how residents have come to understand and engage with the housing process. In this manner housing encapsulates, or stands as an example of, divergent understandings of everyday lived realities. For residents these are formulated through the struggle for housing and the act of living in defective houses. For the company these relate to the political and financial constraints brought to bear through its position within, and relationship to local government. Thus, even though it may be imagined in such a manner, the CTCHC cannot be seen as synonymous with the housing process as it is equally constrained by political and financial decisions.

Residents see the CTCHC through the lens of shoddy housing conditions, unjustified rental hikes, rectifications and evictions while for the CTCHC they include residents’ rental boycotts, trying to get houses for free and over-exaggeration of faults. Moments refer to specific events that are short lived (e.g. meetings, protests, marches, visits to the CTCHC office) in which residents come into direct contact with the CTCHC, or government. The term processes connotes a more sustained engagement between the CTCHC and residents over key issues that have continued for years. To specify, processes describe shoddy housing, rental disputes, rectifications and evictions while
moments describe specific, and important, protests and stories that epitomize, or act as informative examples, of these long term processes.

Moments and processes of engagement draw together, and contrast, residents’ stories of cracked and leaking homes, impossibly high rental amounts and arrests during evictions with the economic and “narrow “positions adopted by the CTCHC demonstrating how each has led to specific perceptions of events and each other. For residents the company is seen as uncaring, their methods draconian and their insistence on payment as exploitation of the poor. For the CTCHC, there is an admission of past faults and willingness to change, but an insistence that residents make some effort to pay. It is along these separate lines that evictions, rental disputes, poorly constructed homes and rectifications are understood. The moments and processes of engagement can be seen as an area of convergence in which CTCHC and Stock Road narratives interact with one another and histories of poverty, informality, housing insecurity and struggle add further nuance to engagements.

The moments and processes of engagement highlight the information asymmetry that exists between residents and the CTCHC. It is clear that residents have housing knowledge to which the company refuses to listen or cannot access while the CTCHC may be involved in or have information on policies and processes outside the scope of residents. These information gaps undoubtedly contribute to the conflicts between both parties. More broadly they challenge notions about what forms of information gain legitimacy. That is, the value placed on information produced in formal organizations and the state versus localized forms of knowledge and experience. The asymmetry in access to information, and the inability for either party to fully grasp (or want to grasp) the position of the other certainly plays a major role in many of the disagreements discussed in this paper.

Leading on from this point the comparison between residents and the CTCHC is not like-for-like. The CTCHC is an institution while residents are ordinary people. The same terms of reference cannot be applied to both since institutional ways of thinking and “doing” differ from individual opinions and expressions. The goal of the research is not to provide a direct comparison but rather to explore the spaces in which different understandings converge and question how such moments are understood, expressed and negotiated.
Finally this paper proposes several theoretical “tools” which are used to understand the relationship between the CTCHC and residents. The primary lens which is used is the moments and processes of engagement discussed in the preceding paragraphs. In order to “unpack” and differentiate what is important in these moments and processes, and the pictures of reality they describe, the paper uses a lens of scale. The idea of scale proposed by the paper has a traditional spatial component in that it roughly differentiates between the micro lived realities of residents and the more macro policy focused processes found at the CTCHC. It also refers to the different ways in which the CTCHC and residents “frame” rental disputes, poorly constructed homes, evictions and rectifications. Residents stress the personal, social and historical; their pasts of informality, the struggle to achieve formal housing and ultimately how their homes are so much more than four concrete walls. These are the terms of reference they use, the priorities which they stress in the housing process and what is important from within their scale and rationality. The CTCHC’s references, found within its larger scale, are housing policies long standing pre-occupation with wide-scale delivery, its business like attributes and the need to generalize in order to provide houses for a large number of people. While the idea of housing rationalities is central to this paper it does not imply diametrically opposed ideological views but rather an exploration of convergences around key issues. The complexities informing these moments are manifold and cannot be neatly compartmentalized.

The lens of scale is specifically applied to conceptualizing how information changes as it moves between residents and the CTCHC. This is referred to throughout the paper as “translation across scales”. It connotes how meanings of houses, evictions, rental and rectifications get re-configured in the language and “terms” of either residents or the CTCHC, informed by the narratives and ideologies of each. This implies that meanings (and policies) are not static and are constantly being negotiated and re-configured as they move back and forth between residents and the CTCHC.

**Applying ethnographic methods to the CTCHC and Stock Road**

The paper uses a broad-based qualitative methodology which encompasses a variety of approaches including open ended interviews with Stock Road residents, an internship at the CTCHC and a detailed analysis of documents related to the problems and procedures at the
CTCHC over the last decade (Silverman 2006). This approach suited a study that engaged with the worlds and housing histories of residents, as well as the narratives and meanings which permeated the CTCHC office. It was only through an immersion or, to borrow from Geertz (1971) a “thick description” in the struggles, housing histories and daily practices of Stock Roaders and the CTCHC that it became possible to understand how residents and the CTCHC came to “sight” each other. Authors such as Perramond (2001) highlight the importance of historical context while others expound the value found in engaging with every day narratives (Oldfield 2002, Daya and Lau 2007, Nagar 2002). This ethnographic approach, also advocated by Mosse (2004), allows for a detailed and descriptive analysis of the housing rationalities of both the CTCHC and Stock Road, and a framework for describing their interaction.

Mapping engagements between residents and the CTCHC: The structure of the paper

In terms of structure, Chapter 2 considers literatures surrounding how the state and the CTCHC come to “sight” citizens in a simplifying manner (e.g. Scott 1998, Sharma and Gupta 2006, Ferguson 1994, Escobar 1995). The Chapter also engages with a set of case-orientated articles which stress the idea of Stock Road’s houses as more than a physical and economic entity (Borges 2006, Ross 2005, and Oldfield 2000). This set of literatures is then used to demonstrate the conflicting rationalities which exist in South African housing policy that are mirrored in Stock Road and the CTCHC (Charlton 2009). It is argued that South African housing policies in general and the CTCHC specifically have come to have “narrow” economically motivated visions of beneficiaries (Scott 1998). The work of Mosse (2004) and Charlton (2009) provide possible ways of understanding the relationship between the CTCHC and Stock Road based on ethnographic details and mapping the social production of competing housing rationalities. Rationalities fall across a wide gamut of contextualized motivations, a product of history and circumstance and not necessarily ideology.

Chapter 3 provides motivation for the qualitative methods employed in this project. It is argued that the multiple methods allowed by this approach are best suited to understanding the complexity found in the relationship between the CTCHC and Stock Road residents. Additionally such empirically detailed studies contribute valuable knowledge to a growing body of housing
literature in South Africa which seeks to take seriously how people perceive, experience and react to housing interventions.

Chapter 4 introduces the case of Stock Road and the CTCHC. In the first half of the chapter housing histories are used to explore the places and housing types residents have experienced prior to their move to Stock Road. In the second half a detailed history of the CTCHC is given which covers its formation and the problems that it has encountered. The contextual information “sets the scene” against which Chapters 5 and 6 discuss how the CTCHC and residents come to see one another.

Chapter 5 introduces the words of residents and the CTCHC around the issue of substandard housing construction and the rectification process. It begins with a chronology which reflects available documentation before moving on to detailed descriptions of how either side has come to see key issues. It is argued that the CTCHC through its insistence on payment, strict admissions criteria and definition as a business has come to perceive Stock Road residents along largely economic lines, an understanding that reduces residents to statistics. For their part residents see the company’s insistence on payment as illegitimate and exploitation of the poor. This is based in part on their histories of long term housing insecurity, and prior experiences with the CTCHC.

Chapter 6 tackles two further engagements; rental disputes and evictions. Rental disputes are used to illustrate how both the CTCHC and residents propose specific versions of reality based on their ideologies and reading of the dispute. By adding contextualized detail on economic circumstances a more complete picture of the dispute emerges. Evictions are read as deeply personal experiences which bring the CTCHC into direct contact with residents, fundamentally threatening their houses and futures. Changes in the CTCHC’s attitude towards eviction are also explored as the company became more lenient and accommodating under new management.

Chapter 7 tells the story of Stock Road in full, stressing the different rationalities of housing at play and how these have been shaped by the unique circumstances of the case. The paper concludes by describing the three main arguments that have been made. Firstly how the state and, more specifically the CTCHC “read” residents. Secondly how residents “read” the CTCHC and
finally how to theorize and describe the tenuous middle ground that lies between these conflicting housing rationalities.
CHAPTER 2

UNDERSTANDING HOUSES AS MORE THAN PHYSICAL: HOW LITERATURES OF THE STATE, DEVELOPMENT AND ETHNOGRAPHIES PROBLEMATISE SOUTH AFRICAN HOUSING POLICY

Introduction

This literature review draws on a number of bodies of work to illustrate two different rationalities that are interwoven in the housing process; that of a large institution tasked with the delivery of housing, namely the CTCHC, and that of the recipients of those houses, in this case the residents of Stock Road. Understanding how the CTCHC “sees” the housing process resonates strongly with literatures that theorize the nature of the state, most importantly Scott’s (1998) book “Seeing like a State.” In a similar vein it engages with a body of work that looks critically at the relationship between development institutions and the subjects of that development (e.g. Escobar 1995, Watts 2001). Policy debates are drawn upon to postulate how economic perceptions of housing are arguably accepted in both the philosophy of South African Housing policy and the CTCHC. Mosse’s (2004) critique of binaries of resistance and exploitation as too simplistic are also explored. This aligns with the position outlined in Chapter 1 seeking complexity in specific key moments, situating these moments and processes within broader contexts and drawing out the linkages and various levels within resident’s and CTCHC’s perspectives.

The second body of work with which the paper engages, revolves around the ways in which Stock Roaders conceive the housing process. Citing a number of case studies (e.g. Ross 2005 and Borges 2006) the literature review argues that conceptions of home, from the perspectives of residents of Stock Road, are tied up within local metaphors and understandings. The literature indicates how housing can never be just a physical structure for residents, and even more so those who have never owned homes. The attainment of a formal house speaks to overcoming numerous personal struggles, escaping the awful conditions found in informality and peripheral places and securing long term tenure security for one’s family.
How the State “sees” citizens: Tracing the contours of the CTCHC’s narrow vision of housing

An investigation of how the state sees and understands its citizens is imperative to understanding how the CTCHC sees the residents of Stock Road. Firstly it aims to demonstrate that the state and its various departments are active sites of knowledge production with the specifics of this knowledge informing institutions such as the CTCHC. Secondly, the knowledge produced draws on a specific set of references, in the case of the CTCHC these are argued to be the economic narratives and ideologies discussed in Chapter 1. Thirdly, that such knowledge actively shapes citizens in certain more “legible” ways increasing their visibility and making them easier to manage. Fourthly, that state interventions and understanding invariably involve, to a varying degree, the simplification, abstraction and generalization of the social worlds of citizens. This process works both ways as it is equally logical that citizens simplify the complexities of the state, a point which makes sense when understanding the ways in which Stock Roader understand processes within the CTCHC.

It is critical to mention that at no time do I take the state to be a single, homogenized body. It consists of various layers (local, national, provincial) which do not always speak in harmony. The CTCHC is also understood as a heterogeneous organization. That is there are marked differences between the way those operating at various levels of the company attempt to negotiate the interpretation and application of the company’s principles. For example a differentiated engagement with the CTCHC recognizes that upper management may face external pressures from state policy and company mandates that are not immediately evident to those who deal directly with residents. Conversely the intricacies of negotiating residents everyday housing needs while remaining within the confines of company policy requires a great deal of flexibility of which management may not be fully aware.

Leading on from this point the CTCHC, within both the upper echelons of management and the day to day machinations of providing housing is understood as being linked to the state through numerous procedural and political processes. For example state policy dictates many of the conditions that residents must meet in order to access housing, links to provincial government assist with the requisition of viable land for development, state subsidies are used to finance
houses and many of the members of the CTCHC’s board have close links to, or even jobs within provincial government. The history of these connections are explored more fully in Chapter 4 but serve to foreshadow how the CTCHC is positioned within the processes of local governmental and policy. These influences cannot be ignored when discussing the CTCHC and the trends found are at least partly derived from its position within and relationship to local and provincial government.

*A narrow vision: How Scotts (1998) Nation-State provides key insights into the CTCHC*

“A society became an object that the state might manage with a view towards perfecting it” (Scott 1998:92).

The state, like the CTCHC, can never be understood as a neutral agent that facilitates development. Although never considered a singular omnipotent body its component organs are actively involved in creating socially prevalent symbols, patterns and meanings that are assimilated by citizens and communities. Gupta and Ferguson (2005) capture this point in their analysis of the state. They argue that the states exist both within and above society (a term they dub *vertical encompassment*) and that this allows them to be “…powerful sites of symbolic and cultural production…which are themselves understood and presented in certain ways” (Ferguson and Gupta 2005: 984). In the case of the CTCHC the types of knowledge produced relate to economic and delivery focused visions of housing that are also influenced by the company’s relationship to local and national policy.

Watts (2001) analyses the production of knowledge within large organizations such as the World Bank. He questions not only how certain discourses come into being but how they gain legitimacy based on statistics, prominent individuals and exclusive circuits of knowledge (Watts 2001). He notes that we need to take the “…social construction of knowledge (by whom, with what material, with what authority and with what effects) and the relationship between knowledge and practice

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3 *Verticality:* The state understood as an institution which is above normal life and civil society, a giant umbrella. The state thus plans from “above”, contrasting against grassroots movements which work from “below”. *Encompassment:* The state is located in a series of social milieus, beginning with the family and community, moving outwards and ending with the system of nation-states (Gupta and Ferguson 2005).
very seriously…” (Watts 2001:286). In other words we need to look at the ways in which certain ideas become assimilated, engrained and perpetuated within the rhetoric of development, espoused from various sources, and whether these are always valid or merely “…regimes of truth [that] produce particularly docile development subjects” (Watts 2001:286). This leads to various questions surrounding the CTCHC and their ideas about housing which necessitate explanation. For example, how has the CTCHC has arguably come to have a largely economic view of housing and, if as argued, this view is socially produced and legitimized what factors have contributed to it? And, even more importantly, how has this largely economic view come to interact with residents more detailed and social understandings of housing, especially in the context of on-going disputes? As Scott (1998) succinctly states:

“The necessarily simple abstractions of large bureaucratic institutions, as we have seen, can never adequately represent the actual complexity of natural and social processes. The categories that they employ are too coarse, too static, and too stylized to do justice to the world that they purport to describe” (Scott 1998:262).

Scott (1998) understands the state’s role as one of simplification which he describes as a “…a narrowing of vision [which] brings into sharp focus certain limited aspects of an otherwise complex and unwieldy reality” (Scott 1998:11). For the CTCHC the “complex and unwieldy” reality to which Scott (1998) refers are residents’ histories of housing insecurity and the alternative ways in which they conceive housing. Furthermore, the states agenda is as much concerned with simplifying as it is with creating simplified citizens. In other words, the state (or a development agency such as the World Bank) not only de-codes the world in a simplified manner, but actively en-codes or shapes citizens in this manner. As Scott (1998) observes “…the builders of the modern nation-state do not merely describe, observe and map; they strive to shape a people and landscape that will fit their techniques of observation” (Scott 1998:82). Conversely citizens come to simplify the complex processes of state into more understandable and locally relevant terms. Both trends towards simplification occur in the context of Stock Road.
Scott (1998) posits that state simplifications\(^d\) have been primarily concerned with extracting taxes, conscripting soldiers and maintaining political power. By making the population more legible, through techniques such as cadastral mapping and censuses the state could hence exert more control over its citizens (Scott 1998). One of the modern responsibilities of the state “…was the improvement of all members of society-their health, skills, longevity, productivity morals and family life…” Hence, a state that “…improved its population’s skills, vigor, civic morals, and work habits would increase its tax base and field better armies.” (Scott 1998:91) It becomes clear that as the nation-state evolved, its intent was to make its citizens more legible and controllable, and hence easier to administer. Identification documents, passports, visas, bank accounts, motor vehicle registration, birth and death certificates all bring citizens into contact with the state and allow them to be “seen”, “known” and to some degree, “managed”. Housing application criteria based on incomes, pay slips as well as monthly rental letters and the Installment Purchase Agreement (IPA) are argued to perform a similar function for the CTCHC.

It is vital not to see state simplifications as a sinister mechanism of control but rather as a by-product of the need to manage and deal with large numbers of citizens. Managing citizens is an indirect part of democratic governance, and without many of the measures implemented by the state, society may well descend into anarchy. Simply put the complexity of society demands some form of partly centralized control and this control, as administered by the modern state needs to make generalizations, abstractions and reductions in order to manage vast numbers of citizens.

In consequence a researcher may wonder about how exactly, the state and the CTCHC shape citizens along certain lines? I believe the answer lies in the thousands of processes that make up the day-to-day machinations of the state and the CTCHC, simple interactions that subtly exert their presence and epistemology. Gupta and Ferguson (2005), in their discussion of the modern nation-state, argue that the mundane practices of the state which slip below the radar are imperative to re-enforcing images of the state as top down and all encompassing (Gupta and

\(^d\) Using the term simplified here may be confusing as the technocratic language of the state is often anything but simple. It rather reflects the ways in which the state categorizes, and engages with citizens, within specific narrow paradigms. Using complex language to do so does not hence mean that “it” recognizes the complexity of citizen’s worlds.
Ferguson 2005). For the CTCHC such practices include housing application procedures, workshops with prospective beneficiaries, visits to inspect houses, the payment of rentals or, in a more political sense, negotiations and protests. In each of these moments, an image of the CTCHC is projected and negotiated. Such an image can be re-enforced through a practical record of the engagement, a document. Receipts, reports, application forms and waiting lists, among myriad forms, all serve to make an engagement “visible”. Documents are invariably imbued with the rhetoric of the CTCHC with which residents need to negotiate.

Documents are usually a simplification. They aim to “distil” certain details (be they economic, social, political) for a specific purpose. For the CTCHC these relate to screening and selecting residents who meet housing criteria and ensuring, through the IPA, that residents enter into a legal contract with the company. The opposite process may occur as people attempt to make sense of documents and CTCHC processes within the complex “language” of their own social worlds (In this paper documents are seen as a powerful intermediary between residents and the CTCHC and hence warrant substantive investigation as they are understood as sites of symbolic production, mediation and conflict). Sharma and Gupta (2006) reflect on the importance of the “…repetitive re-enactment of everyday practices… [And] it is through these re-enactments that the coherence and continuity of state institutions is constituted and sometimes destabilised” (Sharma and Gupta 2006:13). They argue that such practices are not peripheral or functionalities of the state, but rather form the “core” of state apparatus. The constant performance of these actions, for they involve a degree of ritual\(^5\), constantly shapes audiences (and bureaucrats) ideas of the state and their relationship to it. This is true for the CTCHC, as it is through repeated engagements with the company and residents overwhelmingly negative experiences of these engagements, that perceptions of the CTCHC have become concretised in residents’ narratives. The state is not the only institution that simplifies or makes assumptions about the social worlds of citizens so to do development agencies.

\(^5\) There are numerous examples of this; the openings of bridges, building and airports, the use of specific language and appearance to deal with an official or meeting, the legitimacy granted by a state document or seal, the criteria people may need to present or adopt to access food grants, medicine and other aid.
A modern critique of development: a further way of understanding the CTCHC

“[Much of] development depends on a set of more or less naïve, unproven and simplifying assumptions” (Hirschmann 1968:23).

The above arguments showed how nation-states are anchored within certain ideological stances and how these have made citizens more legible and hence controllable. This idea was applied to the relationship between the CTCHC and Stock Road. The same case could be made about development discourses inasmuch that they are often anchored within a powerful view of how the world works and hence how to best intervene in the lives of “subjects”. The evidence for this assertion abounds in the Structural Adjustment Programmes (SAP’s) advocated by the World Bank and International Monetary Fund during the 1980’s that did little to alleviate poverty, but rather aggravated it. In addition, many theorists would argue that broad-sweeping Northern ideas of development have been applied to the South with little regard for local context and reality. For example, Scott (1998) shows how Western assumptions about agriculture (mono cropping) have been applied with disastrous effect in a West African setting. Development and agricultural “experts” assumed that local farmer’s practices of poly cropping were “backward” and not the best way to use their lands. However, over time Western mono cropping had disastrous results since multiple crops could handle climatic and soil variation as well as disease, a single crop could not. Swift (1996) illustrates how assumptions about desertification in Africa’s Sahel region rest on meager evidence and outdated, questionable models.

James Fergusons’ book The Anti-Politics Machine provides a detailed ethnographic depiction of a development project in the Thaba Tseka district of Lesotho. Ferguson (1994) uses a Foucauldian analysis to unpack the nature of development discourses surrounding the project drawing attention to how “expert opinions” and interventions are starkly ignorant of the historical and political realities of the people they intend to help. He further argues that this serves to expand bureaucratic state powers and reduce the realities of poverty into technical “problems” awaiting solutions by “experts” perpetuating powerlessness amongst those whom the development was designed to help (Ferguson 1994). He argues that the uniqueness and complexity of Lesotho make even the “most common development assumptions “…more completely confounded by reality than anywhere else in the world”(Ferguson 1994 in Sharma and Gupta 2006:274). For Ferguson (1994)
generalizations which did not take in Lesotho’s specific “history, politics and sociology” are key to failures. Interventions relied on general knowledge of Africa, applied across the board to vastly different development projects. Ferguson (1994) argues against “…the application in the most divergent empirical settings of a single, undifferentiated development expertise” (Ferguson 1994:275).

Escobar’s (1995) book *Encountering Development* critiques powerful development paradigms that are widely accepted as “the truth”. He questions why the industrialized nations of the North are readily accepted as models for development in Asia, Africa and Latin America. Stressing the role of economists in formulating development interventions and using the economization of food production in Colombia as a case study Escobar (1995) argues that the disenfranchised become objects of an “expert gaze” that renders them docile in the face of external intervention (Escobar 1995). In a similar vein to Ferguson (1994) he charts the production of knowledge and the contours of power in the development field highlighting the precarious relationship between the recipients of interventions and those who choose to intervene.

It is hence feasible to suggest that development institutions, in a similar manner to the state, produce the “truth”. That is their discourse, backed up by statistics, becomes the accepted “reality” in terms of development. The CTCHC has also created a specific version of the “truth” informed in part by national policy that describes the housing process in general and delivery motivated ways. Watts (2001) comments on “…the capacity of multilateral institutions like the world bank to seemingly effortlessly spin out discourses, backed up by an army of welfare statistics…” (Watts 2001:285). Again, taken the scope of development interventions, the “truth” which is produced can be an abstraction that brushes over local context. The consequences of this are apparent in the failure of the CTCHC to take seriously the ways in which the residents of Stock Road understand their houses as more than a physical product. The bottom line is that some versions of the “truth” practically expressed through reports, statistics and memorandums travel faster and have deeper impacts then others while some institutions and individuals are always seen as more valid and legitimate than others (Watts 2001).
The value of the local: an argument for the legitimacy of Stock Roads knowledge

“Most complex systems do not display a surface regularity; their order must be sought at a deeper level” (Jane Jacobs in Scott 1998:133).

The above quote from Jane Jacobs (1961) book “The death and life of great American Cities” strikes to the core of the argument by suggesting that what the state or developer superficially observes as chaos and bad practice often has a deeper contextually embedded order to it observable only through a micro, and local, lens (Jacobs 1961). Scott calls such informal knowledge Métis\(^6\) while Mosse (2004), in reference to development, calls for an engagement with the “…hidden transcripts and scattered practices below” (Mosse 2004:645). By imposing simplifying definitions of housing, rather than recognizing alternative and equally valid, albeit complex, ways of seeing and understanding houses the CTCHC fails to positively alter the lives of residents. What may seem illogical, unnatural and counterproductive to developers and institutions such as the CTCHC may make perfect sense in local contexts. Furthermore the actions of Stock Roaders through rent boycotts, protests or legal procedures can make maintaining practices which residents feel go against their best interests extremely difficult(Scott 1998). The fact is that whether the state, development agency or CTCHC like it or not there exists an alternative way of seeing the world based on the day-to-day experience, and embodied (informal) knowledge of citizens which needs to be recognized in order for development to be more successful. As Pascal states:

“The great failure of rationalism is not its recognition of technical knowledge, but its failure to recognize any other” (Pascal in Scott 1998:340).

The CTCHC, or developer, often only recognizes one form of the “truth” and the “right way of doing things”, hence disregarding alternative practices and “imaginings” of the world. Mosse (2004) argues that that “…success in development depends upon the stabilization of a particular

\(^6\) Scott (1998) defines Métis as “…a wide array of practical skills and applied intelligence in responding to a constantly changing natural and human environment.”(Scott 1998: 311) The idea of Métis encapsulates discoveries that are opportune, contextual and cannot easily be rationalized in scientific or other terms. It also encapsulates experience and passed down knowledge applied to contemporary problems. Furthermore, Métis cannot easily be written in the scientific, or policy, jargon. It is thus often in hegemonic competition with, rather than adding to, scientific knowledge and interventions.
interpretation; a policy model [and] that power lies in the narratives that maintain an organisations definition of a problem” (Mosse 2004:646). Interventions become stabilized and perpetuated, whether they are the best approach to tackling issues on the ground or not. Ferguson (1994) picks up on this point when he proposes that, “Because of the ways development interventions are institutionalized there are strong tendencies for programmes to be mixed and matched out of a given set of available choices…plans that call for non-standard, unfamiliar elements are more difficult for a large routinized bureaucracy to implement and evaluate, and thus less likely to be approved” (Ferguson 1994 in Sharma and Gupta 2006:275). They are accepted as the “truth” and through the production of symbols and statistics assert their dominance. This allows them to “…secure their legitimacy, naturalize their authority and represent themselves as superior…to other institutions of power” (Ferguson and Gupta 2005:984,985).

Participation literatures speak to the value of incorporating local knowledge into the development process. Nelson and Wright (1995) call for the recognition of local knowledge as equally important to expert opinions and the “…need to find more empowering ways of communicating with local experts ; and to develop decision making procedures which respond to ideas from below rather than imposing policies and projects from above” (Nelson and Wright 1995:57). Chambers (1997) sees participation as an important mechanism for “foregrounding” poor people’s opinions and strategies making them a key component of the every-day developmental decision making process (Chambers 1997). Participation is a tricky concept and the involvement of locals in development projects does not automatically imply success. It is vital to ask who is afforded the right to “participate” and how is this selection made? And do those who participate reflect the

7 Such a discussion cannot ignore the political power behind discourse. Institutions have money, resources and political clout while the poor posses limited ability to assert their claims for alternative knowledge-practices.

8 Of course this argument is, to a degree, a generalization and not all development interventions actively involve the imposition of knowledge onto recipients. It only hopes to highlight the fact that the relationship between “developer” and “developed” often involves the exclusion of certain types of local knowledge in favor of “developmental” knowledge. The value of such knowledge is expressed by Watts (2001) who states “…new work has begun to explore development in a much more grounded, institutional and ethnographic way, posing hard questions about how development ideas are institutionalized and how particular development interventions may generate conflict as much as consent.” (Watts 2001:286)
view of the entire community, or merely one prevailing voice? One of the key challenges facing participation is hence how to deal with difference and divided opinion within communities. Cornwall (2008) warns against interventions which seek consensus over examining the positionality of participants. In this manner participation may replace a dominant developmental discourse with a dominant local discourse still brushing over inclusiveness (Cornwall 2008). Participatory literatures are important to the CTCHC since they provide further evidence that local voices are important and can add valuable insights to the provision of housing.

*How citizens negotiate development and knowledge: the place of resistance in Stock Road*

“Cultural struggles determine what a state means to its people, how its instantiated in their daily lives, and where its boundaries are drawn” (Sharma and Gupta 2006:11).

Within this context citizens should never be understood as inactive recipients of a “stream” of hegemonic discourse but rather active in distorting or “translating” concepts into their own terms and “social dialects”. As Mosse (2004) notes, “…while ‘beneficiaries’ may consent to dominant models — using the authorized scripts given them by projects — they make of them something quite different” (Mosse 2004:641). Local history, politics, socio-economic and cultural traits all play a part in “re-inventing” discourses. For example Salo (2003) traces how global cultural and material forms have been “usurped” by youth in Manenberg (A Cape Town Township) to assert an identity, separate to the traditional values held by their parents (Salo 2003). Another example provided by Taylor (1990) deals with negative attitudes towards condom usage in Rwanda. Powerful cosmological beliefs relate the impeding of bodily fluids to sickness and incomplete personhood (what Taylor calls the “Fractal Person”). “The socially ordered flow of fertility fluids” as a factor in the non-use of condoms in Rwanda shows how locally embedded beliefs, unless recognized, can impede positive development interventions (Taylor 1990:1023). Scott (1998) uses the example of “Villagilization” 9 in Tanzania during the 1960’s to show how the states reliance on

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9 This was the process in which the state attempted to settle nomadic tribal peoples in Tanzania in villages which they had built. The tribes resisted as living in a single place seriously disrupted the grazing habits of their animals and their farming methods.
“…visual representations of order and efficiency, although they made eminent sense in some original context, are detached from their initial moorings.” (Scott 1998:224) In this case what the state deemed to be the “correct” or “proper” ways for people to live was based more on an aesthetic sense (that people should live in a house in a village), then a functional one (the fact that people migrated to best exploit resources).

In specific relation to Stock Road many of the formulations discussed above have occurred. Stock Roaders have partly accepted the “scripts” and “dominant models” of which Mosse (2004) speaks, in that economic understandings permeate their relationship with the CTCHC. However it is argued that they “have made of them something quite different” using the economic housing frameworks espoused by the CTCHC to build rhetoric of exploitation of the poor. During engagements with the CTCHC over rental, poorly built homes, evictions and rectifications residents not only argued that their opinions, and ways of seeing, have been ignored but that those of the CTCHC are illegitimate.

Working against polemics: Using Mosse (2004) to complicate the relationship between Stock Road and the CTCHC

The relationship between the state or development agency and citizens or development “subjects” is one that cannot be described in simple, polemic terms. It is not merely a case of institutional paradigms failing to fully comprehend conditions “on the ground.” This paper adopts aspects of Mosses’ (2004) reading of development in order to conceptualize the relationship between Stock Roaders and the CTCHC. Mosse (2004) challenges the relationship between development models and the practices and events they purport to assist or legitimize. Through an ethnographic analysis of an Indian development project Mosse (2004) stresses the complexity of the development process and the differences between development “models” and what actually happens on the ground. He traces how despite these complexities projects are represented as coherent representations accurately describing events as this further legitimizes projects and assists in accessing funding (Mosse 2004).

This paper draws on Mosse (2004) to understand how CTCHC policies have worked insofar as questioning how they were socially produced and what factors influenced this production.
Secondly it refuses to fall into contrasting “…monolithic notions of dominance and resistance” (Mosse 2004:645). That is it understands the subtlety which exists in the relationships between residents and the CTCHC that cannot be framed in oppositional paradigms. These are drawn out through a detailed exploration of context. Thirdly like Mosse (2004) it uses an ethnographically centered approach to deal with both the CTCHC and Stock Roaders. The descriptive nuance provided by this methodology work against binaries and highlight how specific types of knowledge surrounding housing are produced at the scales of residents and the CTCHC. This thesis now turns towards the task of applying the above theoretical considerations to a specific case, that of the housing process in Cape Town, South Africa.

A particular state, a particular house and a particular citizen: A brief assessment of South African Housing Policy

Introduction

This section intends to argue that the ways in which the state understands and implements housing in post-apartheid South Africa bears many of the simplifying traits and generalisations with which the aforementioned arguments were concerned. A spotlight on solely economic criteria has created a housing process which is far too focused on a quantifiable end product, then the long term sustainability of developments and the creation of communities\(^{10}\). The current Breaking New Ground (BNG) policy proposes a more people orientated approach, but whether people have really been placed at the centre of the housing process is debatable. By exploring the implications, and side-effects, of such a housing discourse it becomes apparent that there exists a very real juncture between what the state, and developer, prioritises and what housing beneficiaries and residents believe to be central to the process\(^{11}\). Two discourses emerge, operating at separate

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\(^{10}\) This is not to downplay that economic criteria and affordability are critical components of housing provision for without money no houses could be built, but rather to argue that these are often given immense gravity at the expense of other categories.

\(^{11}\) It would be a mistake to assume that residents do not understand their homes in economic terms, since this is how homes have been proposed and understood not only by the state, but by the market and capitalist system. As Lemanski (2009) states, “In essence homeowners view their house as physical shelter, a financial asset and an emotional symbol. Thus non-market conceptualizations exist alongside, rather than in competition with, market based understandings of housing” (Lemanski 2009:25).
scales, speaking in different languages and prioritizing different aspects. It is only natural that conflict and misunderstanding follows. Unpacking these discourses in the context of housing in South Africa, and more specifically Cape Town, is the intent of this review.

**Delivery focused policies**

Vital to any study of housing within Cape Town is a firm “foundation” in a body of work which traces the history of policy, and its results on the ground at both a local and a national level. Mackay (1999), Wilkinson (1998) and Goodlad (1996) amongst others review the historical trajectory of apartheid housing policy and how it was central to creating a spatially segregated city. Post apartheid housing policy was positioned around the Housing White Paper (1994) which made available a once off capital subsidy payment, allowing beneficiaries to access state housing. Although by 2009 over 2 million houses had been built the policy still came under fierce criticism. Seekings (2000) states “New houses and townships continue placing poor and low-income blacks in “ghettos” on urban peripheries, far from jobs and services” (Seekings 2000:835). In a similar vein Huchzermeyer (2003) argues that the housing subsidy perpetuates the rigid controls and spatial exclusion of the poor (Huchzermeyer 2003). Hence early post apartheid policy as embodied by the 1994 White Paper focused on the house as a physical, deliverable product without paying much attention to its social, political and spatial dimensions. Many developments simply put people in houses without access to public transport routes, hospitals, schools, community centers and other infrastructure which “trickled in “years later.

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12 See Huchzermeyer (2001) for a detailed history of the 1994 Housing White paper in which she argues that the policy was heavily influenced by the private sector, and its lobby the Urban Foundation.


14 For other examples of this argument see Wilkinson (1998) and Goebel (2007) et al.

15 An example of this is research I conducted in Wesbank, Cape Town, as part of a project for Brown University researchers who were looking at racial integration in Cape Town. Wesbank was an RDP housing project built in 1999 on a strip of land on the edge of Cape Town. All the residents to whom we spoke told us how when they arrived there had just been houses and nothing else. Some infrastructure had been provided subsequently but many residents felt that this was not enough. They also felt that their houses were far too small. It was clear that the housing situation, and location, had aggravated rates of unemployment and overcrowding which in turn increased social vices (crime and drug abuse being major issues in the area). Housing was not the only reason for these problems but the example
The house and accompanying title deed is seen as the end product of government developmental intervention, a “tool” which the beneficiary can use to extricate herself from poverty. As Lemanski (2009) comments “… government provides beneficiaries with their first step on the property ladder and then hands them over to the existing capital housing market in which they now have a stake, with the implicit assumption of market integration, upward mobility and collateral security” (Lemanski 2009: 20). Lemanski (2009) through her ethnographic analysis of Westlake Village in Cape Town disproves this assumption. She illustrates how RDP home-owners are “locked into the bottom rung of the property market” since the next rung up (township housing) is well beyond their financial reach. When they do sell their homes they are not upgrading but all too often moving back into backyard Wendy houses or shacks, and using the money from their houses to meet their living expenses (Lemanski 2009). Hence the economic traits associated with housing which the state assumes will benefit beneficiaries have, in this case, been ineffective. In Lemanski’s opinion “Homeownership is a weak device for upward socio-economic mobility amongst working class households” (Lemanski 2009: 30). This lends further credence to the position that state perceptions of housing are economically orientated and ignore the cultural ways in which people value and understand their homes (For example as offering tenure security, as the epitome of a struggle, or as a symbolic home for future generations) [Lemanski: 2009].

This “one size fits all”, economically centered approach often excluded residents from the housing process, leading to local political, economic and social contexts being ignored or at least marginalized in the face of massive housing roll-outs. For example Robins (2002) shows how the provision of formal housing in Joe Slovo informal settlement, Cape Town, ignored local context. The houses provided by government in Joe Slovo were quickly “converted” back into shacks or informal structures. Robins (2002) argues that the project failed because utopian planning ideals did not take local politics and informal economies into account assuming people to be “blank slates” onto which to inscribe “…the homogenous and standardized suburban housing models that we have inherited” (Robins 2002:543). For some of the poorer residents of Joe Slovo housing was shows that housing developments which focus solely on a physical product and ignore social dimensions of poverty alleviation can aggravate rather than improve circumstances.
a temporary foothold in the city and could not be seen as a viable long term investment due to job insecurity and hyper-mobility, for local businesses the new stricter controls threatened their livelihoods and for many the house became a resource which they could sell or let while living in a shack. A local housing policy and praxis which considers in depth ethnographic locally relevant variables, he suggests, will be far more successful than one which is based on utopian assumptions which deny the multi-faceted nature of house and home (Robins 2002).

Policy changes

It is pertinent to note that recent policy developments have begun to recognize some of the aforementioned short comings. The Breaking new Ground (BHG) Policy document of 2004 advocates a more sustainable, holistic and people orientated focus with housing delivery critical to job creation, community growth and poverty alleviation. The policy also recognizes the continued spatial dimension of inequality. Improving conditions will be achieved by enhancing the location of new housing projects, accessing well located state owned and para-statal land, increased funding for land acquisition and fiscal incentives (BNG 2004: 12-14) The local implementation “road-map “of BNG for the Western Cape, the Western Cape Sustainable Human Settlements Strategy (WCSHSS), promotes a move away from the “one size fits all” model towards a more holistic demand-orientated approach which recognizes the necessity of a variety of interventions across the spectrum of housing needs (WCSHSS). However massive practical impediments to successful housing provision remain and a well written policy does not guarantee results on the ground. For example a major obstacle is the refusal of private banks to extend housing loans to the poor, thus reducing the number of houses that may be available (See Charlton et al., 2003; Ward, 2003).This is only the first small step towards bridging the gap between the states and people’s perceptions of housing. What is now important is to begin to look at the ways in which people

16 These include making the formal housing market work for the poor, bringing the poor into the city so they can experience the benefits thereof, providing banking and micro-finance opportunities for those who wish to access housing and shifting to a stance which promotes sustainable resource use.

17 These include economic impediments such as the identification of viable land within the city and its linkage to job opportunities and public transport systems, budget restrictions, the failure of the private property market to create “rungs” which cater to low income housing markets. The above reasons are also extremely important to the provision of housing and need to be addressed. However this paper cannot hope to provide answers to these issues but instead chooses to focus on the equally important issue of the different ways in which the state and citizens see housing.
engage with and understand the housing process and that this is fed into future developments. If the state, or developers, can only afford to provide a limited number of houses each year it makes sense that those which they do provide are satisfactory and do not have to be continuously revisited or fixed. Taking cognizance of alternative ways of seeing housing would go a long way towards achieving this. Ironically the CTCHC was established as an alternative housing delivery mechanism to the state yet it has adhered to many traditionalist statist approaches to housing. This speaks to the constraints placed on the CTCHC by government, a point already touched upon and a relationship which will be further explored in Chapter 4.

Conflicting Rationalities of Housing

It is clear that within the context of housing delivery in South Africa, conflicting rationalities and logics of housing exist at the scale of national policy, the city and the household (Charlton 2009). Charlton (2009) outlines the main objectives of post-apartheid national policies. Firstly the need to deliver as many houses as possible to an expectant population with housing provision serving as a key component of the Reconstruction and Development Process (RDP). Secondly housing provision as contributing to economic growth on both a macro and household scale and thirdly housing as a key component in poverty alleviation (Charlton 2009:303). These goals are also reflected in the cities rationality of housing which in addition seeks to address the spatial legacies of apartheid. On a household scale residents’ rationalities of housing are found in notions of tenure security, historical struggles for home and basic needs for shelter (Charlton 2009). The policy orientated rationalities are evident within the CTCHC’s focus on delivery and economics and contrast against Stock Road residents’ rationalities which are best described in more social terms. The thesis thus understands the engagements between the CTCHC and Stock Road in Charlton’s (2009) terms of conflicting rationality.

An Alternative Vision: How Stock Road residents understand houses

“The house is an extension of the person; like an extra skin, carapace or second layer of clothes. House, body and mind are in continuous interaction, the physical structure, furnishing, social conventions and mental images of the house at once
enabling, moulding, informing and constraining the activities and ideas which unfold within its bounds “(Carsten and Hugh-Jones 1995:2).

This quote stresses the relationship between the physical house and the sets of social meanings and relationships which permeate its walls. By understanding housing in a social, rather than physical and economical manner, valuable insights into how Stock Road residents see their homes are elucidated. A number of case studies express this idea of the house and housing access. In a local context Ross (2005), working in an informal settlement near Somerset West called Die Bos (The Bush), traces how notions of oordentlikheid (respectability) are implicitly linked to perceptions of the house. She argues that “What matters is that the residents themselves conceptualize a link between new Material forms (houses) and their attempts to concretize approved social forms…” (Ross 2005:643). Borges (2006), in a Brazilian setting, explores the ways in which government policies surrounding housing waiting lists have been translated into local, socially salient idioms and commonly understood expressions related to Tiempo de Brasilia 18 (Borges 2006). Several anthropological monographs have “unpacked” the relationship between the physical house and the social lives of residents. For example Waldman (2003) investigates Griqua women’s association with home in a historical, economic and ritual context. She positions the house as a gendered space, where women create and re-enforce a hybridized form of Griqua identity (Waldman 2003). For Stock Road residents their houses are understood along similar social lines. They are deeply interwoven with struggles against long term insecurity and informality. As Lemanski (2009) notes “The socio-cultural value of a house is particularly important in South African given the history of many low-income households as previously disenfranchised and illegal urban dwellers” (Lemanski 2009:24). This is not to deny the fact that for people of all income levels housing is a physical, financial and social resource but to stress the importance of its social dimensions especially in terms of previous housing insecurity and poverty.

18 Her research took place in the shanty town of Recanto Das Emas in Brasilia. Tiempo de Brasilia is described as a different type of time specifically related to the depth and scope of people’s involvement and interaction with the government (specifically the length of time spent on housing waiting lists) [Borges 2006]
For residents of Stock Road houses are personal as well as financial and physical; the achievement of formal housing, and living in a proper home changes perceptions of themselves, others and the world around them. This implies a linkage between place and identity. Rose (1995) argues that “A sense of place is seen as natural…a territorial instinct…a sense of place is part of the politics of identity” (Rose 1995:98 in Easthope 2004). If houses, as “conduits” of social meaning, are proposed as a specific type of place, it follows that they must influence certain aspects of resident’s identities. This is not advocating a geographically deterministic approach as Meredith (2005) states “Our ancestries, identities, attachments, and affiliations are multiple and are spread throughout space and time. Location is never the singular determinant of identity” (Meredith 2005:90). Rather we need to look at the ways in which the house and home re-constitute, and re-create resident’s identities and attachments, which remain spread over space and time. In this way the house becomes an influential, but not the sole, locus responsible in re-imagining identity.

Salo’s (2003) work in Manenberg, Cape Town provides practical evidence of the linkages between material forms and aspects of identity. She traces how new global material forms (clothing, music, language etc) have been “usurped” by the youth to assert a unique identity, different to that advocated by more “traditional” older generations. This articulation of identity although based on global products is firmly rooted within local contexts and struggles. (Salo 2003) Even though not specifically related to houses, such a case highlights the multiple linkages between concrete material forms and the social worlds surrounding them. Why should houses be any different?

The above cases and discussion serve to illustrate the ways in which housing and housing access extend beyond the provision of a mere physical resource. In this way the house is understood as a “nexus” or “node” through, and around which shifting social meanings are actualized and contested, impinging on local expressions of self and understandings of others. This is a very different way of thinking about the house how it relates to residents of Stock Road. Instead of looking to generalize such a position embraces histories and contexts, it does not abstract communities as economic statistics and it does not create “partial” citizens who are solely understood according to their ability to pay. In order to conceptualize how residents’

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19 This holds true for other resources such as water and electricity.
understandings of housing interact with those of the CTCHC and how knowledge “flows” between both parties this chapter ends with a discussion of how scales, and translations between them, may prove a useful analytical lens.

Translation across Scales: Understanding how ideas and artifacts move between Stock Road and the CTCHC

“Scales are not fixed, separate levels of the social world but, like regions/places, are structured and institutionalized in complex ways in de/reterritorializing practices and discourses that may be partly concrete, powerful and bounded, but also partly unbounded, vague or invisible” (Paasi 2004:542).

The above quote speaks to an aspect of scale central to this paper and conceptually related to the evidence to follow. That is the notion of scale adopted by this paper is one which, in this case, is firstly socially produced (Marston 2000) and secondly in the words of Paasi (2004) “…unbounded vague and invisible” (Paasi 2004:542). This “porosity” not only entails a conception of scales, and their associated narratives as dynamic but, since their “edges” are “blurred”, a continuous flow of information (in numerous forms) between them. Through the evidence provided it is argued that the movement of artefacts and ideas across the boundaries between the CTCHC and Stock Road involves a process of translation, a re-configuration with numerous possible outcomes and formulations. For example rental letters, discussed in Chapter 5 may be objective for the CTCHC, but in residents hands they take on new and powerful meanings concerned with being treated like a statistic and exploited by a company that demands payment despite poorly constructed houses.

Simultaneously the meeting of scales takes place over very real issues, and retains a facet which is “…partly concrete, powerful and bounded” (Paasi 2004:542). For example in Chapter 6 when evictions are discussed and a community member was arrested during the night bringing the CTCHC into his life as a direct and personal threat. Moreover processes and engagements, such as evictions and rental disputes between residents and the company, should not only be seen as the meeting places of divergent scales but active agents in their negotiation. As Paasi (2004) remarks, “…scales are also historically contingent; they are produced, exist and may be destroyed or transformed in social and political practices and struggles” (Paasi 2004: 542). Thus the “struggle”
between the CTCHC and residents creates a space where the terms of rental disputes, poorly constructed houses, evictions and rectifications are continuously negotiated and shaped. This relationship is also informed by the contextual circumstances and histories of both the CTCHC and residents. This is not an entirely equal relationship for the CTCHC, as a large institution, holds much power however through continued protest residents have eroded this power and achieved limited, yet tangible results.

**Conclusion: Taking conflicting rationalities of housing seriously**

The central argument of the paper proposes a serious engagement and analyses of how the CTCHC and residents of Stock Road understand and negotiate housing. In order to understand key facets of this argument literatures exploring how the state and development agencies perceive citizens were related to how the CTCHC sees Stock Roaders, foreshadowing many of the conceptual and empirical arguments to follow. Through an ethnographic exploration of the social ways in which residents see and understand their houses, it will become clear that those living in Stock Road have vastly different perceptions of houses than the CTCHC. The question thus arises as how to map these perceptions, and their interactions.

The way forward, and the method used by this paper, is to seek solid anchors around which competing perceptions are negotiated and played out. Such anchors have been identified as engagements over rental disputes, poorly built homes, evictions and rectifications. These processes are what brought Stock Road and the CTCHC into conflict and have a long and detailed past filled with mistrust, antagonism and conflicting rationalities of housing. They can be understood as “nodes” around which both concrete (i.e. written rules, procedures, payment and policies) and more esoteric perceptions of home can “congregate”. Such processes can also be traced across scales. That is particular “readings” of them exist within Stock Road and the CTCHC. In order to develop this approach Chapter 3 provides a more detailed breakdown of the methodology and the theoretical impetus behind it.
CHAPTER 3

INTERROGATING STOCK ROAD: THE VALUE OF A QUALITATIVE APPROACH

Introduction

“In contrast to the god-trick of claiming to see the whole world while remaining distanced from it, subjugated and critical knowledge’s work from their situatedness to produce partial perspectives on the world. They see the world from specific locations, embodied and particular, and never innocent; siting is intimately involved in sighting” (Rose 1997:308 in Daya and Lau 2007:5).

Chapter 3 outlines the theoretical and practical components of the methodology. Building on the impetus provided by the literature in the previous chapter this chapter begins with a discussion advocating the value and benefits of a multi-faceted, qualitative approach. This not only involves a discussion of relevant literature but a consideration of how the “flexible” techniques it proposes suit a scaled investigation of housing in Stock Road, Cape Town. In order to develop a more holistic qualitative approach critical consideration is given to notions of reflexivity, selection, translation and scale. Essential to this method is its ability to access the moments of engagement between residents and the CTCHC which revolve around a number of core issues stemming from shoddy housing construction and confusion around initial rental installments. The moments or processes take numerous forms and are tackled both conceptually and practically.

An in-depth breakdown of the various data gathering methods for each site is undertaken. Careful attention is paid to the nuanced and multifaceted ways in which the field work played out across the contexts of each site. At no time does this thesis conclude or imply that the information gathered is a “complete” picture of any given situation, and hence full cognizance is given to the position that people and events extend beyond the immediate visible vicinity of the study. Of equal importance is a clear definition of the exact parameters of the study; that is, exactly what places and people were considered and what the motivation behind these decisions was. The value of relevant documentation as a legitimate source of information is also explored. It is argued that a careful analysis of such documents not only provides invaluable contextual information but a “window” into the narratives, processes and ideologies of their authors.
A Qualitative Approach: Accessing Stock Road and the CTCHC from multiple angles

The field research conducted for this thesis is loosely based upon the central tenets of a qualitative methodological approach. The adoption of a qualitative framework implies a focus on depth rather than scope. In other words qualitative researchers seek detailed information about the social machinations of a small, rather than large, number of people. “It interrogates how and why people behave in certain ways, how they negotiate and make meaning of the processes and circumstances around them, and against what context this plays out” (Ambert et al 1995:880). A qualitative approach incorporates a multitude of data gathering techniques ranging from semi-structured interviews, informal conversations, participant observation, film and document analysis to merely walking through and describing a field site. Silverman (2006) identifies four major methods used by researchers. These are observation, textual analysis, interviews and audio and video recording. A further benefit of a multi-faceted qualitative research framework is an ability to draw out linkages between micro and macro domains. The flexibility and scope of a qualitative modus operandi, coupled with an ability to elucidate structural concerns, lends itself to analysis across scales of investigation. That said, research design should be adapted according to the parameters and constraints of each case drawing on “toolkits” across the methodological spectrum where need be. As Mason (2006) states there is a need to “… theorize beyond the micro-macro divide, and to enhance and extend the logic of qualitative explanation” (Mason 2006:9).

Further vindication for a qualitative methodology is found in numerous literatures that consider the localized geographies and experiences of populations on the South African and global urban

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20 An exact definition of qualitative research is difficult to achieve. Due to its flexibility and scale it encompasses multiple descriptions. Ritchie and Lewis (2003) outline the trajectory of qualitative approaches, highlighting “key characteristics” of the methodology which aim at “…providing an in-depth and interpreted understanding of the social worlds of research participants by learning about their social and material circumstances, their experiences, perspectives and histories.” (Ritchie and Lewis 2003:3) Denzin and Lincoln (2003) see qualitative research as “…a situated activity that locates the observer in the world. They turn the world into a series of representations [data]…to make sense of, or to interpret, phenomena in terms of the meanings people bring to them” (Denzin and Lincoln 2003:4).

21 Silverman (2006) goes on to describe and explore various aspects of each method. His book Interpreting Qualitative Data (3rd Edition) provides a guide to students and researchers doing qualitative field work.

22 This does not imply that qualitative methods are better equipped than quantitative but rather that each highlights different aspects. For example, quantitative methods may demonstrate that a trend exists and posit a probable cause, while qualitative methods seek to understand how, why and in what context the selfsame trend occurs. In many cases a combination of both may be necessary (see Mason 2006).
periphery. Drawn from across disciplines (anthropology, feminist geographies, history, subaltern studies, housing studies) this set of literature provides numerous examples of deeply contextualized qualitative frameworks that have already been discussed in Chapter 2. Many authors indicate the merits of such an approach when attempting to understand and engage with people and communities on the urban fringe. Oldfield (2007) urges researchers to participate in “multiple conversations” beyond the confines of academia, hence embracing qualitative engagements with peripheral communities as a powerful and enriching teaching mechanism (Oldfield 2007). Daya and Lau (2007) highlight the importance of engaging with everyday narratives in order to read configurations of personhood and power while Nagar (2002) stresses the importance of conducting academic conversations in ways which are accessible or understandable to those being considered.

This methodology is the only feasible research design that can adequately engage with the issues at the core of this dissertation. It provides a theoretical motivated practical framework for “unpacking” the complex, multi-layered and scaled relationships between residents and the CTCHC. It creates scope for multiple sites of entry into the case and the depth needed to thoroughly investigate each. Inherent malleability ensures that research constantly evolves building on the insights and lessons which have come before. In accordance to the theoretical direction of the paper, as outlined in Chapter 2, such an approach speaks to the places, people and processes involved in the meeting of policy and reality, a tenuous and complex middle ground. A qualitative lens is hence a practical and theoretical “tool” which can be deployed to view, understand and analyze the engagements at the core of this dissertation. To further strengthen the case and add to a holistic qualitative evaluation a number of other theoretical considerations and tensions will now be explored. Wherever possible the efficacy and validity of theoretical postulations will be correlated to the practical realities and constraints of the case.
Towards a holistic qualitative methodology

*Always in the middle*

“We can never begin at the beginning, because we find ourselves in places and communities in the middle… Rarely does anyone arrive at the true beginning of any event, process, or story” (Perramond 2001:158).

The excerpt above articulates a position fundamental to the qualitative methodology of this paper. That is the lives and situations that researchers present are not totalities or neatly bounded “systems” but rather “segments” embroiled within complicated social, political, and economic processes. Researchers arrive in the “middle” of a story which is still unravelling and extends beyond the vicinity (physically and socially) of the immediately observable. They grasp fragments of anecdotes, bits of people’s lives, histories, perceptions and experiences and out of these must fashion an eloquent, rational academic argument with an introduction and conclusion. However, as Perramond (2001) wryly notes “…the only clear beginning and end in fieldwork is the experience itself” (Perramond 2001: 157).

This thesis concurs with the position above in realizing that there will always be facts that remain beyond the scope of the paper. For example while the paper pays attention to the fact that the CTCHC is implicated within processes of government and attention needs to be paid to this positionality it is beyond the scope of the paper to provide a detailed description of this relationship. However throughout the paper attention is drawn to this relationship and the constraints it places on the policies and practices of the company. The focus of the paper is on how residents and the CTCHC understand each other and the housing process. This implies the “tracing” and detailed analyses of key moments of engagements between residents and the CTCHC which will always be partial and incomplete. These engagements are the “crux” of the case and it is towards understanding and analyzing them that this paper endeavors.

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23 This notion of “incompleteness” does not negate the rigorous research and effort which has gone into rendering the story as “full” and “rich” as possible, but rather denotes a theoretical belief that academic research can never be a total representation.
An act of selection and translation

“The selection and presentation on facts in ethnography is a result of analysis and interpretation and not simply a record of observation made during…fieldwork” (Jacobson 1991:7).

The quote above takes cognisance of the fact that all ethnographies are, in part, an act of selection and translation. Out of the “messiness” of everyday realities, certain facts are selected and then translated into a lucid academic argument. In other words this “…involves breaking up the vivid, kaleidoscopic reality of human action, thought, and emotion…and creating out of the pieces a coherent representation of a society” (Edgarson and Langness 1974 in Jacobson 1991). Thus, for the reader the “world” presented seems “total and real” rather than a strategic “choice and construction” based on the always incomplete interpretation of available detail” (Marcus and Cushman 1982 in Jacobson 1991). Ethnographic research can never represent the totality of all observable data, and any claim to do so would be at best naïve.

Building on the arguments above, it is clear that research can never be an objective assessment of reality but is rather based on the subjective choices of the researcher. As Benjamin (1989) states “…all knowledge claims are necessarily embedded in particular subjective understandings of how the world works” (Benjamin 1989 in Lewis et al 2008:1999). This paper uses ideas of reflexivity and a clear outline of the practical and theoretical rationale behind the selection and presentation of data in order to overcome these impediments. Reflexivity can be defined as “(a) the process of critical self reflection on one's biases, theoretical predispositions, preferences; (b) an acknowledgement of the inquirer's place in the setting, context, and social phenomenon he or she seeks to understand and a means for a critical examination of the entire research process” (Schwandt, 1997 in Kleinsasser 2000:155).

In accordance it is important to state that I am an educated, white male who has grown up in the affluent suburbs of Cape Town. Although I have some experience working in areas such as Stock Road it would be very difficult for me to fathom what it would mean to have lived in such tenuous circumstances. I also would find it difficult to truly understand what it means to have never had a formal roof over my head and what the struggle to gain one would entail. My experience and
knowledge allows me to empathize with those who have struggled for formal housing and I have attempted to better understand the world through their eyes. However I wish to understand the difficulties of housing provision not only from the perspective of residents but also from that of the CTCHC and hence my position is that of a realist. To elaborate while I sympathize with residents desperate need for adequate housing I am also fully aware of what government has achieved to date and the massive physical, financial and political impediments that remain.

It is logical to clearly delineate the parameters of the study highlighting the rationale behind choices and the selection of data. Making the evolution of these decisions “transparent” to the reader helps to negotiate the above anxieties. In this vein, the broad contours of the paper shall be briefly outlined. The subsequent sections will supplement this discussion with the exact details of the research process. As previously stated this paper seeks to analyse critically the moments, or processes, of engagement between housing beneficiaries and the CTCHC. Practically and theoretically, this involves mapping a terrain that is the meeting point of multiple conversations emanating from vastly divergent “narrative scales.” In accordance with a morally responsible geography the selection of these processes is primarily based on their importance to residents as made evident through in-depth open-ended interviews and a study of the history of community malcontent and action. They include disputes over rental payment, shoddy construction, the rectification process and evictions. Data collection through interviews with residents, an internship at the CTCHC and the analysis of relevant documents was directed towards illuminating these processes from as many vantage points as feasible. In accordance with the imperative theoretical prerogative of providing nuance and context, data external to the main “thrust” of this paper was not dismissed but built into the background context, creating a thickly layered reading of the case.

A Moral Geography

A number of significant and related concepts are captured by the term “a moral geography”. They are crucial in guiding many of the decisions in this papers methodology. Parnell, Mabin and

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24 For example, housing histories in Section 2 of this chapter tell the stories of the places and spaces residents inhabited before coming to Stock Road. This not only informs the reader of the unique paths to Stock Road, but also provides a historical context of spatial exclusion invaluable in understanding present circumstances.
Oldfield (2004) argue that a morally accountable geography is not based on “…stylised academic depictions (models) of reality [which] often obscure what is actually happening on the ground” (Oldfield et al 2004:286). That is they seek to critically engage with local circumstances in the spaces and places between theory and reality incorporating new forms of knowledge, tensions and understanding into the academic project. “Theorising… takes place in multiple sites and through multiple processes that are grounded in critically engaged work” (Oldfield et al 2004:295). This description is closely linked to the goals of this paper which draw upon numerous resources and methods to understand the involvement of the places, people and processes which speak across and exist between scales. No forms of knowledge, theory or policy are privileged but rather the machinations which create and perpetuate them are interrogated. In addition research must attempt to retain relevancy to those who it is written about as illustrated in the following quote:

“[Suppose] you tell my story in a way that makes no sense at the conceptual level to me or my community, why would we care what you have to say about my life? (Group discussion with three feminist scholar- activists in Pune, India, July 27, 2000)” (Nagar 2002:179).

This quote captures the second crucial point raised by the idea of a moral geography: researchers have a responsibility to the communities with whom they engage. In this vein a simplified presentation of the papers findings will be offered to members of the CTCHC. Suggestions will deal with many of the issues raised by residents and look to small practical ways to improve the relationship between residents and the CTCHC25. My research will also be given to the housing committee in Stock Road. I sincerely hope that they can find practical value in the data and descriptions.

A “scaled” Approach

“Scale is not simply an external fact awaiting discovery but a way of framing conceptions of reality” (DeLaney and Leitner 1997:94-95).

25 For example, I observed that many residents in the area are not first language English speakers (many can hardly speak English) yet the bills and newsletters they receive are written in English. There also seems to be a lack of knowledge about how interest and arrears worked evident from discussions of the documents.
Chapter 2 introduced the reader to one of the core theoretical lenses of this paper: scale. Definitions and implications of this approach were discussed and it was argued that by using a lens of scale it becomes possible to speak to and partly decipher the tenuous middle-ground which exists between policies and realities. This was in turn related to housing in South Africa and more specifically the relationships between residents and the CTCHC. The theoretical imperatives of this paper hence sought to catalogue and scrutinize the meetings of two or more different scales which occur at the moments of engagement between the CTCHC and residents. It is hence crucial to understand what this involves practically.

A scaled lens involves a reconfiguration about how we think about data not a major alteration of the type or amount of data collected. It asks the reader to “roughly” locate conversations, interviews, events, reports, meetings and documents within certain scales (for example the local, the activist or the institutional). Each “artefact” or “conversation” is hence imbued with unique characteristics (e.g. jargon, frameworks, conceptions of people and processes) linked to the scale from which it originated. In other words it captures a fragment of the narratives, ideologies, preconceptions and attitudes which continuously circulate within each scale. When data moves between scales it is often “translated” in new ways shifting its original meanings. Such a lens of scale in compliance with Mosse’s (2004) position denies simplistic binaries between the developed and developer in favour of the complexities found between policy and practice. To meet this theoretical challenge the methodology of this paper recognises the existence of multiple definitions of the housing process which exist at various scales and attempts to draw upon and contrast them through a practical investigation of all the types of evidence generated from the moments in which they meet.

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26 The work of Borges (2006) and Ross (2005) which have already been discussed in the literature review provide clear evidence of how conceptions of housing processes and houses shift radically when they transcend scales, especially when moving from the governmental to the local.
Conceptualising the Moments and Processes of Engagement

At the core of this paper is an effort to understand the moments and processes in which the CTCHC engages with or “sights” residents. The theory of scale developed throughout the paper provides a conceptual model for reading these engagements which are best accessed through the holistic qualitative methodology developed in preceding discussions. The processes investigated in this thesis are chosen because of their importance to residents, the sustained engagements and conflicts which they relate and their contemporary relevance to the story of Stock Road. They comprise a variety of interactions ranging from meetings, protests, petitions and negotiations to monthly rental letters, housing rectifications and maintenance. Interactions “galvanise” around and stem from the shoddy construction of houses and disputes over rental payments. The moments and processes possess both a theoretical and practical component. Importantly they do not necessarily reflect deep seated ideological underpinnings or immutable positions but range across a spectrum of desires, procedures, responses and actions all placed within a specific context.

Firstly by applying a theory of scale to the moments and processes discussed above a number of fascinating observations can be made. If as corroborated by literature in Chapter 2 (e.g. Marston 2000) scale is not a pre-determined “natural” system of organisation but socially constructed and mediated it implies that moments/processes can be understood and analysed as the meetings of “housing scales” each with their own characteristics, idiosyncrasies and narratives. This takes cognisance of the existence of varying perceptions of housing providing conceptual “points” or “moments” were they come into contact with each other that can be empirically explored. A theory of scale as an analytical lens embraces the intricacy and contradictions found in these moments and the new spaces and hybridizations of knowledge which emerge from them (e.g. Ross 2005, Borges 2006).

Secondly, it is the complexities of such moments and processes that work against polemical associations between the CTCHC and housing beneficiaries. That is such engagements are deeply

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27 The idea of “sighting” is implicitly related to the ideas developed by both Scott (1998) and Corbridge (2005) in chapter 2. Both authors, within varying contexts, speak to the complex relationship between the “developer” (NGO or state) and the “developed.” Conceptually, the ideas which they develop bear numerous similarities to the relationship between the CTCHC and housing beneficiaries.
contextual continuously negotiated and fraught with anxieties, accommodations and assimilations. They imply a more complex relationship between policy and reality where failures cannot always be related to an inability to grasp or react to conditions “on the ground.” Mosse (2004) posits that policy is continually reconfigured and re-imagined in an attempt to get “closer” or better “reflect” reality (Mosse 2004:640). For him this is a social, hegemonic phenomenon which works at a certain scale to stabilize and legitimize development epistemologies while never fully describing or engaging with lived realities (Mosse 2004).

This paradigm does not equate failed housing developments with inadequate policy but instead asks the researcher to critically engage with and contextualise the moments and processes in which they meet. These need to be understood as the assemblages of distinct components (historical, social, political and economic) which operate at varying scales (the local and the institutional). It is the relationship or conversation between such divergent views and scales which this paper seeks to describe. And it is in the moments and processes of engagement between the CTCHC and residents in which this exceedingly complex relationship is most evident.

Thirdly, as will be demonstrated in Chapters 5 and 6, by developing scale sensitive readings of the moments and processes of engagements between residents and the CTCHC it becomes possible to think theoretically about the ways in which micro grounded narratives engage with larger macro structures and ideologies. In such an approach engagements are linked to scales which are in turn seen as part of a larger framework. In such a framework scales and their associated narratives (rationalities) are seen as constantly overlapping and “flowing” amongst and within each other, rather than as oppositional and antagonistic. This explains how meanings can permeate multiple, or the same narratives, and stand in complete contradiction or accordance with each other.

**Conclusion**

Understanding the research as morally accountable, always in the middle and a process of translation and selection contributes towards a more holistic methodology. Applying scale to these considerations allows the data to be read in new and innovative ways. Moreover it provides linkages between theoretical conversations and practical realities in ways which embrace a contextualised and thickly descriptive approach.
Vague outlines of theories and ideas pre-dated the research, but the theoretical core of this paper and method evolved in conjunction with the research. This “co-production” allowed a constant adjustment of theory to fit observations and not merely the application of predetermined theoretical positions to reality (See Parnell, Mabin and Oldfield 2004). In order to further augment the case a detailed description of the exact research details will now be given. It will become evident to the reader that these are closely linked to the theoretical positions that have been laid out.

**A case of the details: Break-down of research methods in Stock Road and at the CTCHC**

*Site Selection*

Stock Road suited the theoretical and practical purposes of research since there has been continual engagement between residents and the CTCHC for approximately ten years. Such engagement was essential since without it there would have been few moments or processes around which opinions, narratives, and ideologies could become visible or galvanise. This means that the site could have been any one of the CTCHC’s first villages where there have been countless issues. Stock Road was selected for a number of reasons. Firstly I had conducted my honours research in Morgen’s Village, a more recent CTCHC development in Mitchell’s Plain. The lessons I learnt during my research not only added to the techniques adopted by this thesis but aroused my interest in the enormous problems apparent in the CTCHC’s first developments of which Stock Road was one. Secondly I had previously conducted interviews in the area while working as a field researcher for Dr. Charlotte Lemanski28 and was thus somewhat familiar with it. The combination of my practical experiences in the field, my knowledge of the CTCHC’s history and the theoretical direction of my paper made Stock Road a logical choice.

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28 Dr. Lemanski’s research was aimed at better understanding “Gap” housing in Cape Town. We thus visited a number of CTCHC sites including Royal Maitland, Morgen’s Village and Stock Road. This was an invaluable opportunity for me to assess which site would be best for my fieldwork. After consultation with Dr. Lemanski and Dr. Sophie Oldfield, Stock Road was selected due to its sustained history of community engagement and activism.
**Fieldwork in Stock Road**

Fieldwork consisted of approximately 13 detailed open-ended interviews with Stock Road residents. At first the selection of residents was completely random and achieved by merely walking down the street and knocking on doors. After a few visits, we were pointed in the direction of community leaders as well as street and eventually housing committee members. During all interviews a translator, Charles Mogotsi, whose services were invaluable, accompanied me. Charles has been a close friend since a young age and has lived in Khayelisha, a nearby township, his whole life. Although he is not from Stock Road he has informal knowledge of “how things work”. For example how to approach people and ask for an interview, how to frame questions in certain ways which make them easier to understand and how to negotiate day to day encounters in Stock Road. Many residents in Stock Road speak isiXhosa as their first language and interviews would have been very difficult without Charles’ translation skills. Charles accompanied me during my entire time in Stock Road and without his assistance the interviews would have lost much of their richness.

The interviews commenced with a discussion of housing histories. Residents were asked about the places and conditions under which they previously lived and these findings are analysed in the section to follow. This not only provides context but a very general and unthreatening introduction to the interview. Questions then turned to experiences of the CTCHC. The interviewees were asked to discuss their opinions of the company with specific attention paid to the moments in which they encountered the CTCHC. Which engagements were critical to residents? What were their perceptions of these moments? In other words what were their attitudes towards and opinions of the company with specific reference to identified processes such as rental disputes, shoddy construction, and evictions? Did they understand and believe the ways in which the CTCHC spoke to them? What issues or problems did they experience in these moments and how did the community respond to these concerns? This and many other questions sought the narratives and opinions of residents with specific attention paid to the moments of engagement with the CTCHC that they felt to be most important. Theoretically these discussions speak to the smallest or most grounded scale with which this paper engages.
A second round of interviews was then conducted with residents who participated in community protests and actions against the CTCHC. These included members of the various street committees but most importantly with those who served on the housing committee. They had a more direct involvement with the CTCHC having represented the community at meetings, protests and negotiations. This inferred a better knowledge of key events and a more unremitting engagement with the CTCHC. In this vein they represented a secondary scale, an intermediary between residents and the CTCHC. Interviews focused on establishing a chronological account of community action against the CTCHC and highlighting key events, persons and meetings. The attitudes, opinions and perceptions of these moments are read against those which emerge through documentation and research at the CTCHC. All interviews as well as descriptions of the area and houses were recorded in a field journal 29 adding another layer of background description to the case.

The practical fieldwork in Stock road meets the theoretical obligations of the method since it uses thick description, builds context, relies on residents’ own words to drive the research and identifies narratives emerging from different scales. In this manner it is directed at documenting residents understanding and opinions of the key moments, the practical ratification of the paper’s theoretical imperatives. However this only forms part of the picture and the next phase of research involved gaining a better understanding of the CTCHC and its opinions of the moments identified by residents.

**Internship at the CTCHC**

In order to come to terms with the CTCHC I undertook an internship at their Client Contact Centre in Westgate Mall, Mitchell’s Plain. The Contact Centre has many duties. These include processing applications for the CTCHC’s new housing developments, running housing workshops for beneficiaries, dealing with complaints, ensuring payment of rent, negotiating disputes with communities and monitoring the construction and development of new projects. I worked a full day in the office once a week and was exposed to many aspects of the Contact Centre’s duties. For

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29 In order to build as much context as possible I provided my assistant and translator, Charles, with a journal and instructed him to note down any details he found interesting (e.g. descriptions of the houses, attitudes of respondents etc) Extracts from both our journals presented in Chapters 4 and 5 provide both reflexivity and context to the case.
example I visited houses which had been burnt down in two CTCHC villages and needed to be assessed for insurance purposes. I helped conduct a survey on residents’ opinions of alternative technology houses as part of a competition run by the National Housing Finance Corporation (NHFC) and the National Housing Builders Registration Council (NHBRC). I attended all the housing workshops run by the CTCHC for new home owners and potential beneficiaries and even helped to market housing stock to prospective buyers in the Cape Town Civic Centre. I had many informal conversations with staff members and immersed myself in the inner workings of the company. Building on my research in Stock Road and what I learnt during the internship a questionnaire was composed and key staff within the office interviewed. The questions focused on understanding the moments identified by residents in Stock Road as well as staff’s perceptions of the company and its past, present and future trajectory.

The methodological approach used to gather data at the CTCHC is clearly qualitative in nature. This differs from traditional ethnographic research which normally concerns itself with detailed and contextualised analysis of places and communities rather than larger organisations. However ethnographic methods can be successfully applied to corporations. Schwartzman (1993), speaking from an anthropological viewpoint, argues that ethnographic qualitative research is well suited to understanding the “…culture of corporations and occupations” (Schwartzman 1993:2). A number of examples exist in the literature. Briody and Baba (1991) investigate repatriation experiences of employees at General Motors. In both studies the authors apply ethnographic methodologies to gather data. The benefits of applying a qualitative methodology to a company like the CTCHC are numerous. Mapping the diverse perspectives and scales within the company promotes complexity while denying homogeneity. Multiple sources of data (texts, interviews, informal discussions, attending meetings, etc.) are all incorporated and add to the “richness” of the case. A qualitative

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30 I was completely honest about my research goals while working at the CTCHC. I made it clear that I was not there to judge the company but rather to better understand how things worked and how they had changed over time. I adopted the same approach with residents of Stock Road explaining that I was working at the CTCHC and wanted to understand both perspectives. I never encountered any Stock Road residents while working at the CTCHC.

31 Originally established as a private company, Zweig (2006) demonstrates the close links between the original CTCHC and the municipality, where many members served on the board of the company as well as working for the city. The current incarnation of the CTCHC, although maintaining links to local and provincial government, is understood as a strictly private company. The history and structure of the company will be further explored at the end of this chapter.
approach goes beyond surface appearances, working towards understanding the motivations and housing ideologies which are disseminated, negotiated and contested within the company.

Every story has two sides and in this case each side had many, many more. Prior to fieldwork it was appreciated that any meaningful engagement with Stock Road would be incomplete without a similar engagement with the CTCHC. The internship at the CTCHC served as a critical part of this engagement. Spending time at the Client Contact Centre made it possible to study and understand not only the daily machinations of the CTCHC but the ways in which they view, communicate with and understand clients and the housing process. In terms of a scaled approach this permits the reader to survey a “layer” of knowledge generated at a higher scale yet still concerning the same subject matter. The disjuncture and similarities between the ways in which each scale negotiates housing issues speak to the different housing rationalities which emerge at different scales. Rationalities are captured in relevant documentation which stretches across field sites and scales providing an invaluable source of data and analysis. The use of documents as part of the method will now be discussed.

Textual analysis

A cornerstone of this paper’s methodology is the use of texts to critically engage with discourses which emerged from the CTCHC and residents. Texts are seen as “artefacts” that provide insights into housing attitudes, perceptions and ideologies. A key part of a broad spectrum approach. Fairclough (2003) reminds us that discourse analysis is “…one analytical strategy amongst many…and it often makes sense to use [it] in conjunction with other forms of analysis, for instance ethnography or forms of institutional analysis” (Fairclough 2003:2). If texts are, to a fluctuating extent (Clumsy), instilled with housing rationalities then it follows that their dissemination is not just about presenting a certain picture of housing but encouraging that picture to be accepted and assimilated. Perpetuating this picture of housing is achieved through the movements of texts from the CTCHC to residents and also through the enactment of seemingly repetitive procedures (rental payment, fault reporting, application procedures and criteria, etc). Sharma and Gupta (2006) recognise the importance of the “…repetitive re-enactment of everyday practices… [And] it is through these re-enactments that the coherence and continuity of state institutions is constituted and sometimes destabilised” (Sharma and Gupta 2006:13). In each case
a conception of some aspect of the housing process is negotiated between residents and the CTCHC. Thus the CTCHC establishes and propagates\(^{32}\), through endless engagements and texts, a certain vision of what the housing process should be like. These ideas may be accepted or rejected but since the CTCHC is in an obvious position of power their information would logically hold more sway. Texts and the visions behind them are generally “narrow”. That is they seek to “distil” certain facts - in this case driven by economic concerns - while ignoring others\(^\text{33}\). This tends to create partial pictures of beneficiaries where economic data is fore-grounded. Such ideologies are captured in texts and they thus form an invaluable contribution to this papers methodological approach.

In this way contracts, rental letters, policy documents, monthly newsletters, minutes of meetings and material from housing workshops all present insights or glimpses into the philosophy of the CTCHC. In conjunction with fieldwork in Stock Road and at the CTCHC documents provide practical records of many of the moments of engagement that have been investigated. Texts present another “angle” on crucial moments building a detailed picture of processes from as many perspectives as possible. They should not be understood as a “distinct” area of research but rather as adding to context throughout the paper. A further way in which texts were used was in discussions with residents in Stock Road. During interviews residents were encouraged to produce and discuss documents they had received from the CTCHC such as letters demanding payments, original housing contracts and monthly newsletters. Residents were asked if they understood the documents; what did they believe was being said? Were the documents and the concepts they spoke of easy or difficult to understand? What attitudes towards them did the documents display? And how did the texts make them feel? Relevant documents when combined with the questions above and others along the same lines functioned as ‘tools’ to promote discussion around attitudes and perceptions of the CTCHC.

\(^{32}\) There is no singular intent behind this process. In other words it is not a conscious decision taken at the upper echelons of management but rather a certain attitude and vision which is circulated throughout the company and becomes part of the doctrine, assimilated within documents, attitudes and engagements.

\(^{33}\) This echoes Scott’s (1998) argument about how states simplify citizens, and in doing so create narrowed, or simplified, visions of them. In other words the state, like the CTCHC, selects certain aspects of people which they deem to be important and seeks to elicit information about these aspects (in this case predominantly economic information).
Accessing the Moments and Processes of Engagement

The three facets of the fieldwork process (Interviews in Stock Road, Internship at the CTCHC and document analysis from both sides) were chosen in order to best access the moments of engagement. Since the paper’s theoretical objectives are to understand and theorise the ways in which the CTCHC and Stock Road residents have come to see each other and the housing process the empirical research must attempt to approach these moments from the “outside-in” and from a number of angles. The most feasible way to do this was by immersing oneself in the rationality and doctrine of both sides and then asking how they had come to understand or “sight” the other at key moments which had been identified through previous research. The moments and processes selected, and hence the questions asked, were based on the two main issues in Stock Road; shoddy construction and the dispute over rental amounts. The subsequent engagements analysed (the housing rectification process and evictions) stem from these two contentious issues.

An internship at the CTCHC not only enabled me to ask questions about Stock Road but provided the opportunity to soak up the institutional atmosphere at the company’s Client Contact Centre. The numerous tasks I undertook at the CTCHC were all relevant as they gave insights into how those within the company “see” the housing process and beneficiaries. Understanding what key factors constituted this “gaze” became invaluable in deciphering how the CTCHC had come to see Stock Road residents. For example by helping the CEO and other staff members with an alternative housing competition in Paarl it became clear that there was a separation between the ways in which the upper echelons of management and those who dealt with beneficiaries on a daily basis viewed residents. The inverse was true and immersion into the worlds of Stock Road residents was vital in analysing how factors such as history and identity played such a vital role in “sighting” the CTCHC. Thus it was through understanding the context or background of each field site that the ways in which they sighted the other become more visible.

Conclusion

The first section of this chapter has presented the theoretical and practical aspects of the methodology of this thesis. Linkages have carefully been drawn between the theoretical underpinnings of the method employed and the practical research choices which were made.
Practical relationships and connections have additionally been tied to a theory of scale as well as the various bodies of literature discussed in Chapter 2. For example, a vital principle of this paper is the continual rapport between reality and theory as a “building block” for examination and debate. The method presented is multifaceted incorporating a diversity of techniques to scrutinize moments which are identified and catalogued both theoretically and practically. To fully comprehend such instances further context is crucial. Answering this directive Chapter 4 using housing histories and documents provides a detailed background history of Stock Road and the CTCHC.
CHAPTER 4
A CONTEXTUAL OBLIGATION: THE HISTORIES OF STOCK ROADERS AND THE CTCHC

Introduction

Chapter 4 aims to provide a contextualized introduction to Stock Road and the CTCHC. The first half of the chapter explores residents’ housing histories and experiences providing insights into the places, spaces and conditions they experienced prior to their arrival in Stock Road. Countering a generalizing polemic the stories which emerge highlight the unique and nuanced paths followed by residents to Stock Road. The second half of the Chapter provides a chronological account of the CTCHC. It begins with the policy impetus behind the company’s creation, the development of the first 9 villages (of which Stock Road was the largest), the institutional problems encountered and the key areas of concern that sparked heated engagements between the CTCHC and beneficiaries.

Conceptually this meets the directives of Chapter 3. Firstly it provides a comprehensive description of both the CTCHC and Stock Road which attempts to trace linkages and ideas beyond the immediate vicinity of the field. Secondly this context provides the first detailed insights into the different “housing scales” at play throughout this paper. The vast history of housing types and experiences that comprise resident’s perceptions contrast starkly, in language and form, from the often rigid directives of housing policy and practice as played out at the CTCHC and City of Cape Town (CCT). Thirdly the contextual approach not only allows for “housing scales” to become apparent but lays the analytical groundwork for the moments/processes of engagement in which these scales come into contact. It is precisely the complex relationships, accommodations and narratives which emerge in these moments that can only be accessed and understood from a deeply contextualized reading.

This approach begins with understanding the places and spaces that residents have experienced prior to their arrival in Stock Road. Consequently the ensuing section provides a brief yet concise synopsis of housing types (hostels, backyards and informal shacks) and areas experienced by Stock Road residents. The information is presented as a dialogue between resident’s words and
relevant literature and in this manner continuously relates the historical, contextual and conceptual to the empirical.

The different paths to Stock Road: An exploration of insecure housing histories

Although only one interviewee in Stock Road had lived in a hostel it is not illogical to assume that many other residents who were not interviewed had at some point in their housing histories, experienced hostel life. In brief the history of hostels is one of deep contradiction between the needs of capital (an easily available pool of cheap labour) and the social policy of segregation followed by the apartheid government. In other words, hostels are the product of, “…the need to balance the demands for labour with the determination to deny African people access to urban resources” (Ramphele 1993:15). Housing Africans in hostels provided a way to control labour while simultaneously segregating them from the benefits and resources of the city (see Wilson 1972). During the early 1990’s hostels especially in Johannesburg were sites of violent conflict between hostel dwellers and those in surrounding townships (For readings of this violence see Elder 2003, Segal 1992). In Cape Town Langa is the oldest area designated for the accommodation of African workers with the greatest diversity of hostel types (Ramphele 1993). In a post-democratic “de-segregated” city hostels no longer act as pools of segregated labour but remain as housing stock used by residents in Townships. Christine⁴, a middle-aged Xhosa speaking woman, explained the awful conditions she had experienced while living in a Hostel:

“I have been living here since 2001, before I was staying in Gugulethu, NY 70. We were staying in Hostel, very bad conditions, unhygienic there was only one toilet for twenty people. These were old hostels and had been there for 20 years. There was just one room, and it was separated by curtains so you could hear everything” (Xhosa woman in her 50’s-10/11/2009).

Christine speaks about the poor, unhygienic and overcrowded conditions found in the hostels. Ramphele (1989) states that “The hostels of the Western Cape are the logical outcome of a deliberate policy, pursued by successive white South African governments, to discourage

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⁴ Most of those interviewed have been given suitable pseudonyms. In some cases no names have been used at the request of those interviewed. For a description of those interviewed see Appendix G.
urbanization of Africans in the Western Cape in particular, and to reserve the area mainly for use by whites and coloureds. The outcome is extreme overcrowding and gross inadequacy of basic amenities in accommodation designed as single men’s quarters” (Ramphele 1989:396). Although conditions in Stock Road are less than perfect they would almost certainly be better than those in a Hostel. Christine notes not only the poor conditions but the lack of privacy when she states, “…it was separated by curtains, so you could hear everything.” The lack of private space must impact on many aspects of life within the hostel (e.g. private disputes may become public, noisy children or parties may keep you awake at night or your possessions may be stolen). The proximity of other residents and the unsanitary conditions in an old hostel that had, “…been there for 20 years…” are also serious risk factors in the spread of disease.

Hostel life is an extremely difficult and tenuous existence but other housing options for poor residents in the Western Cape present their own challenges. One such housing type which has burgeoned in the post-apartheid period is backyard dwelling. In response to the dire shortage of formal housing across Cape Town many families find themselves living in shacks or Wendy houses at the back of other properties. In 2006 the city’s housing department estimated that 75 400 households lived in backyard dwellings (Haskins 2006). Lemanski (2009b), drawing on recent data from the South African Institute of Race Relations (SAIRR), argues that, “…the proportion of households living in backyard dwellings is growing faster than the proportion in informal settlements…” (Lemanski 2009b:473). While conditions vary many backyard dwellers rely on their “landlords” (in many cases family) to access water, electricity and sanitation. Their position is precarious since they are not adequately recognized in housing policy and are hence not prioritized for the provision of services and formal housing.

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35 For example, hostels in Langa average 2.8 people per bed, 133 people for each toilet and 117 people per tap (Ramphele 1989:396).

36 For more information, see Ramphele’s (1993) excellent book, A Bed called Home, which provides detailed information about the lives of hostel dwellers in Cape Town. For information about sickness and disease in hostels, see pages 49, 50.

37 A workshop held by the City of Cape Town, and involving various stakeholders, on the 26th of February 2010 recognized the problems facing backyarders. The mayoral committee member for housing admitted the need “… to record the actual number of backyarders in the city and plan an integrated way forward. An overall strategy must be drawn up and we need to determine how the City could be able to provide increased services, such as sanitation
The relationship between backyarders and landlords can lend itself to exploitation. Studies in the early 1990’s highlight appalling conditions, unequal power relations, lack of privacy and restrictions on resources as tactics of control by landlords (Crankshaw 1993; Saphire 1992). However Lemanski (2009) argues that from the late 1990’s backyard housing became a more attractive option. This was due to the fact that conditions were no more overcrowded than those in formal townships, and relations between landlords and tenants were less exploitative. It is difficult to make generalizations about backyard housing conditions since there are numerous housing configurations and relationships and each situation will be slightly different. It is hence important to assess each case on an individual basis. Many people living in Stock Road came from backyard dwellings. Some of the conditions and challenges they faced are evident in the quotes below. For example Mr. Mkwana who ran a Spaza shop from his Stock Road home traced his housing history:

“I moved to stock Road from Gugulethu (NY103) in 2001. In Gugulethu I was staying with my mother, in-laws and my wife. The house there was very small and there were lots of people” (Mr. Mkwana, Xhosa speaking man in his 50’s-10/11/2009).

Mr. Julius, a street committee member, and long time resident of Stock Road stated:

“I have been here since they built the houses in 2001. I moved from Gugulethu, and staying here is almost the same as staying at the back there. [In Gugs] all of us were staying at the back and it was very crowded” (Mr. Julius, Xhosa speaking man in his late 40’s-14/12/2009).

connections, water connections, electricity connections, increasing solid waste removal, social upliftment programmes and safety to all backyarders.”

38 Lemanski (2009) sees this change as partly caused by the new subsidized housing market which increased the number of, “…cash poor township home-owners…” and hence the competition amongst landlords, leading to an improvement of conditions and relations. She also highlights the “…common struggle between equally poor township residents…” whether they are a landlord or tenant (Lemanski 2009:474).
Both Mr. Mkwana and Mr. Julius speak about the crowded conditions which they experienced in Gugulethu. While Mr. Mkwana was staying with in-laws in a small house Mr. Julius stayed at the “back” (In a Wendy house or similar structure) where it was “…very crowded”. Living with family is never easy especially in crowded conditions and relationships must come under constant stress. Interestingly, Mr. Julius notes that despite the overcrowded conditions “…living there was almost the same as living here…” Later he explained that this was because of the condition in which he found his house in Stock Road. Independence is also a key concern for many staying in backyards. Diana, a middle aged woman, who could only grant us a quick interview as she was on her way to the shops stated:

“I was staying in Nyanga with my parents but you get to a certain age and you want to be independent” (Diana, Xhosa speaking woman in her 30’s-17/11/2009).

This situation is echoed in the testimonial of many others. For example Ntombi, a young Xhosa speaking woman informed us:

“I have been living here for 8 years. Before I was staying in Khayelitsha. There were 6 siblings and it was very crowded…we had to extend the house. I felt that I was too old to live with my parents so I must move out” (Woman in her 30’s-26/11/2009).

Both Diana and Ntombi saw it as important that when one “…reaches a certain age” that one no longer lives with and totally relies on their parents. The statements speak of the social pressure of family and society to find one’s own place (and house) within the city. Both quotes also infer the need to provide food, shelter and security for one’s dependants and forge an independent place in the urban milieu. Rose (1995) argues that, “…a sense of place is part of the politics of identity” (Rose 1995:98 in Easthope 2004). Thus part of creating an independent identity in the city may be based upon establishing a home-place in the city. A home, through its security of tenure, can act to stabilize or “ground” people’s perceptions of self, others and the world around them.
The insecurity which can be experienced sans long-term stable housing can take numerous forms, some violent. Patricia, aged 68, did not live with family but was renting in a backyard. She told us,

“Before this house I was living in Langa from 1978-2001 in Zone 12. I was living with my children and we were renting in the backyard. It was very crowded and small. There were 2 boys and myself. It was too small and cold and the water came in. All that time I was working as a domestic in Bergvliet. It was difficult the other lady’s sons were drunk and they kick my door” (Patricia, pensioner-26/11/2009).

Patricia’s story once again highlights the cramped, cold and wet conditions all too often associated with living in a backyard. Furthermore the abuse she suffered at the hands of the drunken sons of her landlady hardly characterizes the normal relationship between property owner and tenant and highlights the violence and insecurity of her situation. She lived in Langa from “…1978-2001…” a total of 23 years, despite suffering under the conditions highlighted above. This may suggest that she had no viable housing alternatives as she surely would not have tolerated such circumstances for such an extensive period if other options were available to her. In this instance power relations seem to be vastly unequal and this, in some cases, may lead to a tenant being forced to move through no choice of their own. This is what happened to Myrtle, a helpful middle-aged Afrikaans speaking woman who informed me that:

“Ek bly hier 8 jaar saam met my gesin. Ek het gebly in Gugulethu met my spouse en sy ouers, toe het die ouers gesterf en die sisters het verkoop. Dit was council houses in Gugulethu. Ons het in n hokkie in die yard gebly, daar was genoeg ruimte. Toe moet ek vertrek na Kassava (7)”.

“I have been leaving here for 8 years with my family. I lived in Guguletu with my husband and in-laws. Then his parents died and the sisters sold the house. It was council houses there in Guguletu. We lived in a shed (shack) in the yard, there was enough room.”

In Myrtles case she and her family had no choice but to move because her in-laws passed on and the sisters sold the house. Perhaps there was some arrangement between all the siblings to sell and
split the money. Whatever the case they had to leave their home which they described as “...having enough room” and move to the informal settlement of Kassava where she described conditions as being very difficult. The long term insecurity of backyard housing is once again evident in this story as changes in fortune and circumstance, often beyond their control, undermine people’s ability to be fully “grounded” in a single space and house. Not only is this precariousness reflected socially and politically but also economically. This is revealed in both the literature and testimonials of residents.

**Economic Opportunities**

In 1996 the unemployment rate for Philippi was 15.6% and the average per capita income was R18 922 per annum. In 2001 the unemployment rate had increased to 43.1% and the average income had dropped to R16 718\(^39\) (South African Educational and Environmental Project 2009). The 2001-2006 City of Cape Town census puts the unemployment rate at 56.68%. 44.51 % of those who are employed work in elementary trades and over 70% of those who earn a salary earn below R1600 (City of Cape Town, 2006). There have been significant developments in the area over the last 10 years. A long distance bus terminus located next to Stock Road with indoor waiting areas, 106 bus loading bays, informal trading areas and traffic department offices with a vehicle testing area was completed in 2003 (Dowry 2003). Nearby the Philippi fresh produce market was opened in 2006\(^40\). Despite the proximity of these major developments many residents validate the statistics and speak of the high rates of unemployment in the area. The interviews in Stock Road indicate that scores of residents are unemployed or have low paying piecemeal jobs. Two men who we met on the street, Richard and Samuel, stated:

“More than half the people are in arrears. Unemployment is rife. I would not be able to afford it if it was my house. One option is to rent out a room. Many people

\(^{39}\) Statistics are based on the 1996 and 2001 census (City of Cape Town, 2006).

\(^{40}\) Opened in 2006 the market cost 34 million and is a joint venture between the City of Cape Town, The Western Cape Department of Agriculture and MBB consulting engineers. The market “… is aimed at facilitating a more cost-effective distribution of fresh produce, thereby boosting the emerging farming sector and acting as development catalyst for the Greater Philippi area” (Ministry of Local Government and Housing (Provincial Government of the Western Cape), 2007).
here are doing that, many to foreigners” (Richard and Samuel, two men in their early 40’s-17/11/2009).

This account is interesting for a number of reasons. Not only does it verify that unemployment is an immense problem in the area but it provides information that cash strapped homeowners may be renting out rooms to supplement their income. This may be similar to the situation which Lemanski (2009) describes in relation to the increase in backyarders in Cape Town. Richard and Samuel were renting a room in the house of Myrtle. Through conversations and observation it seemed that the circumstances of both tenant and landlord were fairly similar, in that they both lived in relatively impoverished conditions. Gideon, a Xhosa speaking man in his 60’s, explained how he lost his job:

“At this time I was working in Ottery [Suburb about 40 minutes away from Stock Road] for an engineering company, I was sweeping the floor and cleaning there” (Gideon-12/11/2009).

Gideon informed me that the engineering company for which he worked when he had first applied for the house in Stock Road had gone bankrupt and he had lost his job. He had earned R350 a week41. Gideon had a disability and was over 60 years of age. Since he had lost this job, he had not been able to find employment and the family survived, in part, on his disability grant. He explained that it was impossible for him to get a job because of his age and disability. Myrtle explained how she found it very difficult to get to work:

“I worked in Snoekies in Lansdowne for 3.5 years. It was difficult to get there. I used to walk from here at 4 and arrive at 5. My husband works as a furniture remover in Bellville” (Myrtle-19/11/2009).

41 The fact that he earned R300 would have made it very difficult to make his rental re-payments. On the bill which he showed me in late 2009 his payments were approximately R800 per month and he was in extreme arrears. In this case he might have been able to scrape together enough money for the initial savings scheme but the monthly rental repayments would have been very difficult to pay factoring in other costs. He informed me “I was only earning R300 a week (before I was retrenched in 1999) and the rent was R790. I could not pay so much. After I stopped working I stopped paying rent.”
The fact that Myrtle was prepared to walk for an hour to get to work not only demonstrates her resolve and strength of will but perhaps also gives an insight into her circumstances. She explained that the taxi fare was very expensive and she walked to save money. Only someone in an extremely difficult financial situation would be prepared to walk an hour every day in order to get to work. When we spoke to her she had lost her job but her husband remained employed\(^\text{42}\). As Patricia’s quote indicates, some residents had to travel great distances to get to work:

“I used to take a train to work. First to town and then on the Fishoek line to Heathfield. It used to take me an hour to get to work” (Patricia-26/11/2009).

Like so many in Cape Town Patricia had to travel over an hour to get to her job as a domestic worker in Heathfield. Even though there was nearby economic development in the form of the transport interchange and fresh produce marke there is no guarantee that jobs went to those in the vicinity of the development. In many aspects Cape Town remains a spatially segregated city. Traveling great distances for work is an example of this spatial segregation. As Watson (2001) states “There is a gulf between Cape Town’s impoverished townships and its affluent areas, which appears to be widening…development trends tend to re-enforce spatial divisions and fragmentation rather than assist urban integration. The consequences are costly to the poor majority through separation from social and economic opportunities” (Watson and Turok 2001:136). Not only do the residents of Stock Road face job insecurity and spatial challenges but also vulnerability to the recent economic recession. Richard and Samuel stated:

“Before we were working on and off, doing jobs like bricklaying, painting and plastering. The recession is biting so deep. We were renting before in Mitchell’s Plain for almost 10 years. We are staying here for 2 years and we arrived in 2007. We are at home now because of the recession” (Richard and Samuel-17/11/2009).

\(^\text{42}\) I visited respondent 7 on a number of occasions and in exchange for her helping me find some community leaders, I brought her a bag of groceries. It seemed that she was renting out a room in her house to earn some extra income, and from the state of her home I could surmise that she found herself in difficult financial circumstances. However she always greeted me with a smile, was interested in my research and quick to understand what I wanted to achieve.
A number of issues become evident when interrogating residents’ employment opportunities. Firstly, from both the census data and the testimony of residents, it is evident that there are fairly high rates of unemployment in Stock Road and Philippi in general. It seems that those who are employed, and have been employed, work jobs which could be described, at best, as tenuous. That is due to various factors related to both their personal circumstances (distance from work, long term job security) and external factors beyond their control (liquidation of companies and economic recession).

This information is critical for a number of reasons. Not only does it help to add another “brushstroke” to the context of the case painting a broader picture of Stock Road but it also provides “background” to discussions about the initial criteria for housing and residents’ ability to pay. The unstable nature of employment coupled with rising unemployment would undoubtedly hamper resident’s ability to make long term monthly rental payments. In addition, the vast majority of residents who do work earn below R1600 a month (City of Cape Town, 2006). It is hardly surprising that they cannot keep up with rental payments which total as much as R800 a month. It is true that many residents do not pay rent as a form of protest but one needs to give equal weight and consideration to the very real economic conditions which may impede long term payment.

Residents’ housing histories and lives are thus characterized by severe social, political, and economic insecurities. Each story is a testimonial to the spaces which people fight for and the relationships they forge in order to secure a place in a hostile and unforgiving urban environment. It is on this “tenuous middle ground” that residents of Stock Road have struggled to maintain a foothold, to make their voices heard and build and maintain a dignified home which they can call their own. Although each tale remains unique a common thread is the similarity of the informal places and conditions in which many residents have lived prior to their arrival in Stock Road. In

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43 The CTCHC’s and governments current policy is that rental payment should be no more than a third of a prospective applicant’s monthly income. In fact this is one of the criteria residents need for a successful application with the CTCHC.
adding to the picture and context of Stock Road the next section provides a brief outline of the places and spaces residents have experienced.

Experiences of informality: the places and spaces that have characterized the histories of Stock Road residents

The areas in which many Stock Road residents previously resided are classified as informal settlements. The number of people living in informal housing (shacks or Wendy houses) in Cape Town has increased significantly over the last 15 years. According to the City of Cape Town (2006) the number of people living in informal housing has increased from 28 300 (1993) to 98 031 (2005) while the number of settlements has increased from approximately 50 (1993) to over 200 (2005). The areas with the highest number of informal settlements are Khayelitsha with 13 (42 170 shacks) and Philippi with 23 (15 114 shacks) (Haskins et al 2006:5, 6). Haskins (2006) understands the increase as a product of in-migration from areas such as the Eastern Cape. As the housing histories indicate many residents of Stock Road have lived in the informal settlements described above. An understanding of these places is essential in forming a rich and contextualized picture of those living in Stock Road and where they came from.

Whether they lived in backyards, shacks, hostels or Wendy houses each resident has a unique housing history played out across similar, yet slightly different, informal spaces in Cape Town. It is critical to re-iterate that this common background does not automatically infer similar housing or livelihood experiences but rather that it plays an important role in shaping such experiences. Following this tack it is crucial to understand the history and conditions of the areas which people in Stock Road have lived in and experienced.

Many members of the Stock Road community had lived in the Township of Guguletu which means “our pride”. Originally named Nyanga West in 1958 and later changed to Gugulethu it was the only Township in Cape Town which was built during the “high” phase of apartheid housing production between 1950 and 1980. Like other townships it was bounded by natural “buffer”

44 This is not an exhaustive study of the informal settlements of Cape Town but rather a brief synopsis which hopes to give the reader a better idea of the places and spaces which residents have experienced.
zones (roads, rivers, railways, open strips of land) separating it from the city. The township consisted of hostels as described by respondent 1, vast blocks of standardized houses and shacks. There was little in the way of commercial development and limited access to the township. The area was designed in such a manner that it could be “sealed” off by security forces in times of unrest (Lee 2005:612). The housing stock consists of former hostels, shacks and brick houses built by the wealthier residents (www.sa-venues.com, 2010).

Although there has been significant development socio-economic indicators point to high levels of poverty. According to the 2001 census there are approximately 80 000 people in Guguletu. The unemployment rate is 51.22%, only 22% of the population attained a grade 12 education and 67.1% of people earn between R0-R1600 a month. In terms of housing 42.9% of people live in a house or brick structure on a separate yard or stand while 32% live in a shack or informal dwelling not in a back yard (City of Cape Town, 2001a).

Other residents had lived in Khayelisha. In March 1983 it was announced by the apartheid regime that Africans residing in Cape Town would be housed in Khayelisha, a housing development situated 39km south east of the city (Cook 1985). Like many other townships across South Africa, Khayelisha, which means “New Home” in isiXhosa, was constructed on the urban periphery far away from services and resources. The 2001 census puts the size of Khayelisha at 329 002 with an average growth rate of 5.3% between 1996 and 2001. The data also indicates a young population with 75% of residents under the age of 35. 50.8% of the population is unemployed and over 75% of those 20 years or older have an education level below matric. 57.4% of households live in shacks, 30% on households on a separate stand and 7.3% in backyard shacks.


46 Even though respondent 13 was the only resident from my interview sample who had lived in Khayelitsha it is more than likely that many other residents in Stock Road had previously lived there.

47 For more detailed statistics and information on Khayelitsha, see A Population Profile of Khayelitsha: Socio-economic information from the 2001 census, compiled by Information and Knowledge Management Department, April 2005 (City of Cape Town, 2005).
The Native Urban Areas act No 1 of 1923 is often viewed as the foundation stone of urban apartheid. “It embodied most of the key mechanisms and institutions – the segregated township, influx control and fiscal segregation”⁴⁸ (Maylam 1995:34). It is out of this act that the township of Langa was born. Using the provisions laid out in the above act residents of Ndabeni⁴⁹, the first township in Cape Town, were forcibly removed to Langa, which means “sun” in isiXhosa. The removal occurred between 1919 and 1925⁵⁰. According to the last census in 2001 Langa has a population 49,667 and an unemployment rate of 49% (38.31% of those who are employed occupy elementary occupations.) 20.45% of people live in a house or brick structure on a separate yard or stand, 30.51% live in a shack or informal dwelling not in a backyard while 16.91% live in informal dwellings in a backyard (City of Cape Town, 2001b).

In the early 1950’s Nyanga, which means “moon”, was established as Langa had become too small to meet increasing numbers of migrants. Like Langa it was designed in a manner which allowed for maximum surveillance and easy access for police and security forces. Both areas were located approximately 26 km from central Cape Town nearby the townships of Guguletu and Crossroads. In 2001 the unemployment rate was 56% and almost 80% of residents earned under R1600 per month. Roughly 48% of people live in informal housing (both free standing and in backyards) [City of Cape Town, 2001c]. The impoverished conditions which characterise life in Guguletu, Khayelitsha, Nyanga and Langa are similar to those which exemplify the history and development of Philippi in which Stock Road is located. This section ends by firmly orientating the reader within the backdrop against which the Stock Road housing development takes place.

⁴⁸ Maylam (1995) argues that the impact of the legislation was limited as municipalities could choose whether or not to implement the provisions (Maylam 1995:34).

⁴⁹ Ndabeni was created in 1901. In response to an outbreak of Bubonic plague, African residents were forcible removed to the area (See Swanson 1977, The sanitation Syndrome: Bubonic Plague and the Urban Native Policy in the Cape Colony).

⁵⁰ For a more detailed chronology documenting the history of Langa visit the website of the Centre for Popular Memory: http://www.popularmemory.org.za/index.php?option=com_content&view=article&id=32&Itemid=22 (The Centre for Popular Memory, 2010).
Philippi in context

The first recorded community in Philippi dates back to 1833. The area was originally called “Die Duine” (The Dunes) and prior to the 1970’s comprised mainly of farmlands used for grazing. Most people who moved to Philippi came from the former homelands of Transkei and Ciskei seeking work and economic opportunities in the city. The elimination of farms in Mitchell’s Plain also added to the growth of Philippi (Adlard 2009).

The first shacks in Philippi were erected in an area called Crossroads in 1974. By 1975 there were 1100 people living in Crossroads and by 1977 that number had increased dramatically to 18,000. Although houses were promised and some delivered (approximately 1100) by the then minister of Co-operation and Development, Piet Kornhoof, further plans were shelved as residents were expected to move to the new development of Khayelitsha which was expected to house all of Cape Town’s African population (Adlard 2009). No local authorities existed within Crossroads and in 1987 the informal settlement “…was declared an African Local Authority and one of the squatter leaders became the first mayor of Philippi” (Adlard 2009:6).

Philippi East (the area in which the Stock Road housing development is now located) arose out of overcrowding as residents settled in temporary camps awaiting a chance to move into lower Crossroads, an event that never occurred. Intense political divisions and factionalism hampered the development of the area but by 1996, discussions commenced. Housing was planned for residents of the transit camps, Brown’s Farm and Langa. “4 535 single units and 969 double-story units were constructed” (Adlard 2009:10). Schools were built in the area but a planned hospital was never constructed (Adlard 2009).

Today, the boundaries of Philippi follow along Lansdowne Road, Duinefontein Road, Vanguard Drive and the R300 (See Appendix A for map). The largest areas within Philippi are Philippi East, Philippi West, Brown’s Farm, Samora Machel and Weltevreden Valley (Anderson, Andari and van Wyk 2009). Based on the last available census the population of Philippi is approximately 110,000 with over 90% of the population being black and Xhosa speaking and 5% coloured and Afrikaans speaking (Anderson et al 2009). For detailed demographics see the Philippi Community Profile prepared by the South African Education and Environment Project (SAEP, 2009).
The histories and demographics of the above areas have been presented in order to explore the places and spaces which residents of Stock Road have experienced. They are not meant as a definitive reading of each informal settlement but rather as “snippets” which add context and perspective to the stories of Stock Road. Rooted in apartheid doctrine they speak to the segregation (spatial, economic, social and political) of each area. The implications of this are all too apparent in the education levels, unemployment rates, monthly earnings and housing options visible in the census data. To be perfectly clear to have lived in such places is to more than likely have lived under conditions of poverty and exclusion from the benefits of the city.

*Housing Histories: Essential to the Story of Stock Road*

The first section of this chapter through an exploration of housing histories and attached literatures has familiarized the reader with the spaces, places and socio-economic circumstances, both past and present, which have combined to shape residents’ contemporary worlds. While each story remains unique and every journey to Stock Road is distinct, numerous similarities echo across the void of common experience; informality, insecurity, exclusion and the fight to secure a long term housing foothold within a hostile urban *milieu*. In this way the past is brought into the present, the distant becomes immediate and complexity and contradiction all too apparent. It is exactly in this space, the product of multiple factors and intricate nuance, that housing narratives emerge and are negotiated.

The information provided in this section begins the process of critically examining the nature of residents’ housing narratives as produced by the contexts they have experienced. It asks the reader to question linear narratives of housing that inevitably lead to a polemical, or contradictory, relationship between institutional policy and grounded “reality.” Linear narratives are too simplistic a reading and do not accurately engage with the ways in which housing policy meets reality, the moments and processes in which two scales come into contact with each other and the epistemological accommodations and hybridizations this produces. In order to further elucidate these relationships the paper now turns to a contextualized discussion of the CTCHC. In tracing the impetus behind the company’s creation, its launch and initial projects, the problems it encountered and its changing relationship with beneficiaries, an alternative narrative of housing, orientated at a “bigger” scale, begins to emerge.
A troubled past: The History of the CTCHC

Impetus for the creation of the CTCHC

The impetus for the creation of the CTCHC lies in the call for a new and comprehensive housing policy for the City of Cape Town in 1997. The call for a new policy came due to serious problems in the administration of housing stock. A community development report on housing, dated 5 November 1997, stated,

“The state of affairs in respect of the management of Cape Town’s existing housing stock is so serious that it would be difficult to overstate the nature of the crisis…the city does not provide administrative justice to its citizens but rather dispenses a series of decisions that are, variously, ad hoc, immoral, inconsistent and very likely illegal” (Report to Housing Committee November 1997:1).

The report goes on to emphasise the major issues undermining effective housing delivery and management. These are identified as: unauthorised occupation, rack-renting/subletting, anti-social behaviour\(^\text{51}\), the waiting list, non-payment, rental arrears\(^\text{52}\) and a lack of an overall policy framework for housing in the Cape Town municipality. In light of the seriousness of the issues identified, the report proposes the adoption of a housing code of conduct and major reforms which include the introduction of a policy framework for the “…increased delivery of new housing for the poor” (Report to Housing Committee November 1997:10).

An ensuing report entitled Designing housing delivery models for Cape Town, dated 2 December 1997, outlines “…the steps that need to be taken in order to make low-cost delivery a reality at scale”(Report to Housing Committee December 1997:1). The report calls for a complete move

\(^{51}\) Examples of anti-social behaviors include houses being used for drug dealing, prostitution and gang related activities.

\(^{52}\) Of the 15 466 registered rental tenants 77.7 % are in arrears owing a total of approximately 26 million rand (Community development report on housing 5 November 1997).
away from the prevailing mode of delivery which relies too heavily on the housing subsidy. Subsidies, in conjunction with a fixation with numbers and “counting units”, have served to disempower and exclude beneficiaries from the housing process (Report to Housing Committee December 1997:1). The report goes on to catalogue the essential elements of a new housing delivery system (clear and impartial rules of engagement, disputes resolved by authorised authorities, consistency in the council’s position, formal and legal recognition of security of tenure for beneficiaries) as well as tangible delivery factors (land and services). The introduction of household saving schemes is also targeted as a crucial link in the successful delivery of low income housing53.

As part of the new policy framework54 and approach to housing delivery “…new housing stock will be built by a private company that may only work for the city” (Proposed Low Cost Housing Delivery Model for Cape Town, June 1998:2). This Special Purpose vehicle (SPV) will be established as a section 21 company. To refer to it as “…a not-for-profit will immediately create the wrong impression for a company that will, ultimately, have to manage quite large sums at risk on behalf of the council and other stakeholders” (Proposed Low Cost Housing Delivery Model for Cape Town, June 1998:10). The SPV’s role would involve the planning, construction and administration of housing stock. The impartiality of the board and the establishment of the tentative parameters of the relationship between the SPV (which is later named the CTCHC) and the City of Cape Town (CCT) are also discussed in the document55. Within this relationship the responsibilities of the CTCHC were to start the savings scheme, arrange micro loans to qualifying

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53 A report dated 21st March 1998 and titled “Low cost Housing: Financial Motivation” argues for a saving driven delivery system which empowers beneficiaries with a wide range of choices and provides a long term framework for sustainable housing delivery which “…will go to the heart of one of the most visible market failures in South Africa – the lack of any form or relationship between the disadvantaged majority and the country’s much vaunted banking system” (Low cost Housing: Financial Motivation March 1998).

54 See Appendix B for a diagram of the city’s new housing policy and the CTCHC’s role within it.

55 The details of the proposed relationship between the CTCHC are captured in a document entitled “Confirmation of contractual relationship between the City of Cape Town (CCT) and the Cape Town Community Housing Company (CTCHC)” (May 1999). A subsequent contract outlining the relationship is dated 27th May 1999. This contract is replaced by a newer version dated 27 July 1999 (post the launch of the CTCHC). See Zweig (2006:14, 15) for an in-depth analysis and critique of aspects of the relationship between the CCT and the CTCHC.
beneficiaries, hold land, provide show villages, deliver houses, administer and educate beneficiaries, hold and maintain units for 4 years and ensure rate payments to the council. The responsibilities of the CCT included providing the CTCHC with start up capital, top up funding, suitable land, uncontested beneficiary lists, the management of land invasions and an education campaign advertising policy and the savings scheme. The importance of this association is captured by the following quote. “...the success of the project is based on a separation of the responsibilities on behalf of the CCT and the CTCHC (Pty) Ltd. This implies an acceptance and acknowledgement of the need to separate political from commercial risk” (Community Development report to Special Executive Committee May 1999:5).

Launch of the CTCHC and Initial Projects

“Today the focus shifts to a genuine empowerment of the poor. Today the city will create a partnership with the community and the private sector to allow for the delivery of acceptable and affordable housing. The City has made financial resources available to augment the capital subsidy. We will ensure this resource is available in a transparent and equitable manner” (extract from speech delivered by Mayor Nomaindia Mfeketo on May 14th 1999 at the Launch of the CTCHC).

“...Houses delivered to qualifying beneficiaries are larger and built to a higher standard and finish than those currently being delivered without any additional finance” (extract from speech delivered by Mr Mervyn Bregman (CEO of the CTCHC) on May 14th 1999 at the Launch of the CTCHC).

The re-working of housing policy and praxis discussed in the preceding paragraphs led to the proposal of a special purpose delivery vehicle for low-cost housing, namely the CTCHC which was launched in May 1999. The company provided housing stock to an identified gap market that qualified for a subsidy56 and could afford a product superior to RDP houses. Each beneficiary

56 In order to qualify for a subsidy beneficiaries had to be South African citizens, be over the age of 21, single with dependants, married with a long term partner, a first time home-buyer, never have received a subsidy before and have a joint household income of below R3500 per month (CTCHC Workshop Manual, 8 November 2000).
received an institutional subsidy (R16 000) which was topped up by the city (R5000) and the private banking sector (R4000-R18 000). Residents had to enter into a 6 month saving scheme in order to prove an ability and willingness to pay. The saving scheme was administered by a company called Gilt Edged Management Services (GEMS), an apt name considering the future rental disputes which arose from this payment system. The size of the houses they wished to purchase was reflected in the monthly amounts contributed\(^{57}\) (Zweig 2006).

Once land was acquired from the city the CTCHC began with the development of 8 housing projects in the Cape Flats area. These are; The Pilon Site (Hanover Park), The Railway Site (Hanover Park), Newfields Village (Hanover Park), Erf 5 site (Heideveld), Woodridge Site (Mitchells Plain), Luyoloville (Guguletu), Eastridge Taxi Site (Mitchells Plain) and Stock Road Site in Philippi (Zweig 2006). In total 2 193 houses were built by the CTCHC on these sites. Stock Road (Erf 5268, Philippi East) was identified as a prospective site in early 2000. Correspondence between the CEO of the CTCHC, Mervyn Bregman, and the director of community development Ahmedi Vawda, states that “…the site is considered crucial to CTCHC in achieving the required number of units for the financial year” (Letter from Marvyn Bregman to Ahmedi Vawda, 2 March 2000). The site was approved and 144 units were completed by November 2000 and a further 461 units by December 2001 making a total of 605 housing units. As previously stated Stock Road was targeted as a key site for development by the city. A spatial planning report written in March 2000 states:

“Philippi has now become a critical development focus in the city and the Cape Metropolitan area as a whole…intensive development of social facilities, public transport, infrastructure and economic development opportunities in this area are critical to serving a residential community in excess of 350 000 people. The few remaining portions of undeveloped land in this area represent the last opportunities to transform and restructure the vast monotonous areas of low income housing that make up the broader Philippi area (Glover, C 2000:1, Planning and Economic Development Report to

\(^{57}\) Basic unit + one room (40m²) = R50.00; Basic unit + two rooms (52m²) = R150.00; Basic unit + three rooms (64m²) = R250.00; Basic unit + three rooms + ceilings and fittings (64m²) = R350.00 (Zweig 2006:18)
The improvements in the Philippi area fall under a number of governmental programmes that aim to address “…the most disadvantaged, fragmented and mono-functional parts of the City of Cape Town” (Glover 2000:1). The Wetton Lansdowne Philippi (WLP) corridor is a National Spatial Development Initiative (SDI) which aims to reduce transport costs and promote job opportunities. Additionally the development programme is a pilot project for the Cape Metropolitan Spatial Development Framework (MSDF). Housing developed in Stock Road by the CTCHC thus forms part of the larger economic development initiatives in the area, including the transport interchange and fresh produce market discussed earlier in the chapter (Glover 2000).

*Changing Personnel*

The directors of the CTCHC have changed on a number of occasions. Its first chairman was the Anglican Archbishop of Cape Town, Njongonkule Ndungane, and the CEO was Mr. Mervyn Bregman. In 2006 the directors were; Patrick Naylor (Chairman of the Board), Ryland Fisher (Appointed by the City of Cape Town), Dr Charlene Lea (CEO Home Loan Guarantee Company) as well as various city officials (Zweig 2006). In many instances directorship of the company is linked to positions within the City of Cape Town and hence political changes within the city are reflected in the board’s composition. Such changes may account for the company’s shifting attitudes towards beneficiaries over the years (Zweig 2006). In 2006 there was a major change in management and staff.

The current management of the company headed by the CEO, Fungai Mudima, took over in 2006 amongst numerous irregularities. These included the company’s relationship with the city, problems involving the transfer of land, defective homes within all the original villages, rental disputes, protests from beneficiaries, evictions and a climate of extreme mistrust between residents and the company. Under new management the CTCHC seems more willing to engage with and educate residents and has instituted a rectification programme to repair substandard houses. However, many problems remain.
Problems at the CTCHC

“There is no possibility that these matters can be left or avoided. For whatever reason, a very serious miscarriage of public management has occurred, which must both be rectified and opened to the bone” (Letter from Robin Carlisle to Mervyn Bregman concerning problems at the CTCHC-7/6/2005).

From its formation the CTCHC has been plagued by problems. Most issues in the initial 8 villages stem from the dispute over rental payments and the shoddy construction of houses. It is these primary concerns and their latter corollaries around which engagements have galvanized and on which chapters 4 and 5 centre. However these problems are understood as symptoms of a number of institutional failings namely the company’s structure, political changes and the troubled relationship between the CCT and the CTCHC due to a lack of clear role definitions.

The CTCHC uneasily straddled the divide between municipal entity and private company and it is perhaps this anxiety which acted as a precursor to many of the issues expounded upon in this section. Although established as a private company the CTCHC had an exceedingly complex relationship with the city with a number of board members also working within City administration. The Municipal Systems Amendment Act (MSAA) (Act 44 of 2003) states, “A person is not eligible to be a director of a municipal entity if he or she is an official of the parent municipality of that municipal entity” (Zweig 2006:15). However in contradiction to the above rule the city retained a strong interest and presence within the company undoubtedly influencing and fast-tracking many decisions which were made. For many including beneficiaries the CTCHC was seen as an agent of the city. The confusion and conflicts of interests that arose without a clear definition of the company and its responsibilities (as either private or municipal entity) clearly played its part in many erroneous decisions and procedures which were to follow.

Political pressures coupled with the severe lack of housing stock in Cape Town led to many CTCHC projects being fast-tracked and houses were rapidly built on the 8 identified sites. The spotlight on fast delivery led to many of the standard checks and balances being ignored or circumvented with disastrous consequences. Under normal circumstances a low-income housing developer accesses subsidy payments from government incrementally (Housing Code Section
6.5.5). As stages of housing projects are completed, inspected and issued with valid certificates of workmanship further funding is unlocked (Zweig 2006:31). Due to delays in provincial funding channels the CTCHC was initially funded by the CCT allowing it to begin construction of housing projects seemingly without the stringent quality controls imposed by subsidy funding (Zweig 2006). “By the time the subsidy was received [on March 19th 2002] many of the houses had already been completed and the beneficiaries had already taken occupation” (Zweig 2006:32). If subsidy funding had been released earlier and its stipulated conditions enforced, if the CCT had consistently inspected houses instead of focusing on rapid delivery at all costs then perhaps many of the structural defects could have been caught earlier and remedied. This was only one of many institutional concerns that afflicted housing delivery through the CTCHC.

The Liebenberg and Stander58 report of 2002 states that, “At this stage the 7 projects completed by the CTCHC do not have approved plans or certificates of occupancy” (Liebenberg and Stander (Pty) Ltd. Report 2002:8). Having provided substantial start-up finance the CCT should logically have ensured that due process was followed and the houses issued with plans prior to construction and inspected throughout the process. This was not the case. According to Zweig (2006) plans were submitted to the incorrect department59 and authorisation was given by the CCT to proceed without building plans.

Quoting a letter from the CTCHC’s Paul McHardy to community representatives in 2005, Zweig (2006) informs the reader that,

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58 Liebenberg and Stander are a consulting engineering and project management firm who were hired to investigate irregularities at the CTCHC. Their report, later replaced by a more substantial document, assessed structural and institutional concerns.

59 At this time there were two departments who dealt with the approval of housing plans. The Housing Directorate was responsible for low income housing while the Building Survey Branch in the Planning Department dealt with higher income areas. The Croeser report, commissioned by the City’s Interim Housing Manager in 2001, concludes that plans were mistakenly sent to the Survey Branch. This may explain the delay and lack of authorization prior to construction (Zweig 2006:33).
“While plans were submitted by the Company, the City of Cape Town instructed the Company through its board representation to proceed with construction prior to plans being approved” (Zweig 2006:34).

Perhaps authorisation was gained because members of the CTCHC’s board also held positions within City administration. Building thus proceeded without plans but with the possible tacit approval of senior officials within the City. The Housing Departments Programmes Co-ordinator at the time, Gary Nevin, stated that the building plans were rejected because the company had not provided the building department with site diagrams (Zweig 2006:35). Whichever explanation one chooses to believe one fact remains clear; without plans the stipulated building and site inspections by the city were not carried out, allowing contractors to work without being checked using inferior building materials and ignoring nationally legislated standards. It is clear that both subsidy funding and the building plans did not trigger the inspections necessary for the successful completion of the CTCHC’s housing projects. This speaks to the relationship between the CCT and the CTCHC in which roles and responsibilities were murkily defined.

The relationship between the CCT and the CTCHC was further aggravated by drastic changes within the cities configuration. The CTCHC was founded during a changeover in local government and there was a marked lack of communication between various departments which undoubtedly hampered the progress of many CTCHC plans and projects. Zweig (2006) quotes the minutes of a meeting held in 2001 between the CCT and CTCHC officials which states,

“The numerous blockages within the Cape Town Administration with regard to the CTCHC project applications were cited as a problem. It was agreed that it was necessary for all the branches of the City to be aware of the CTCHC-City Agreement, and what the responsibilities of the City are. The City Housing branch would make sure that the other branches were made aware of the Agreement” (Zweig 2006:19).

The creation of the Unicity in 2000 led to further restructuring causing further delays and confusion. Political tensions between the ANC and the DA also played a part in influencing
CTCHC projects (Zweig 2006). One cannot ignore the administrative and political dilemmas within local government at the time which undoubtedly influenced and affected the CTCHC’s delivery of housing. A senior CTCHC official interviewed in 2009 stated, “...in 1998 the city was ANC so it was set up under that leadership. But now, since it is 2004, it’s been DA so the relationship has changed. It’s very slow to get things out of them. You feel like they feel that we’re part of the old team, not the new one” (Interview with CTCHC official-28/9/2009).

It is evident that multiple institutional factors led to the construction of sub-standard houses by the CTCHC. These include failures to comply with legislated building practices (both in terms of planning and subsidy funding), political pressures to fast-track housing delivery and structural issues and changes within the CTCHC and the CCT. Many if not all the initial issues can be traced to the troubled relationship between the city and the company. Despite institutional roles and responsibilities being clearly laid out in prior policy documents and contracts
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confusion and tension often characterized the association between company and city. The true losers were the beneficiaries who moved into sub-standard homes and fought tooth and nail over the next 5 years to have them fixed. Shoddy construction was only one of two major challenges which faced residents of the first 9 villages, the second being disputes over rental payments.

As previously noted potential beneficiaries were obligated to deposit a monthly amount in a savings scheme administered by a subsidiary of the CTCHC, GEMS. The savings period ranged from 6 months to a year and the amounts contributed depended on the size of the houses residents wished to purchase. When residents moved into their houses they found that the monthly repayments were drastically higher than the savings amounts which they had previously paid to GEMS. The CTCHC have always maintained that residents were aware that their monthly rental would be higher than the initial savings amount. The CTCHC admits that “…while a certain level of misinformation was unfortunately published by one of our accredited savings agencies (Gilt

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60 This interview was conducted by Dr. Charlotte Lemanski as part of a study on “gap” housing and community organizations in Cape Town. I worked as a research assistant and attended the meeting quoted above.

61 For example the Confirmation of Contractual Relationship Between the City of Cape Town (CCT) and the Cape Town Community Housing Company (CTCHC), 3 May 1999 and the legal contracts drawn up between the CCT and the CTCHC on the 13th May and 27th July 1999.

62 For example, residents who had contributed R150 a month to GEMS now had to pay over R500 a month.
Edged Management Services, an agent for African Bank), beneficiaries were made aware of what their monthly payments would be” (Letter from CTCHC to Robin Carlisle, 7 July 2005). This was achieved through the consumer education workshops and when residents made their first rental payments. The consumer education manual states:

“The savings amount you are now paying will be less than what your instalment will be. This is because you are now paying for rent somewhere else” (Workshop Manual 2008:6).

The statement above seems vague at best as it does not mention the exact amount that residents will have to pay once they move into their homes. In a letter to Mervyn Bregman, the then CEO of the CTCHC, Robin Carlisle states that “…the amounts contracted for by the beneficiaries are subject to dispute to say the very least” (Letter from Robin Carlisle to Mervyn Bregman dated 17 August 2005). In the ensuing correspondence Carlisle goes on to argue that the CTCHC had taken no action to clarify this misrepresentation, effectively forcing those desperate for house to accept the deal on the CTCHC’s terms. At the time Robin Carlisle was a member of the DA who took the CTCHC to task about the numerous irregularities and problems within the company.

Thus from the very start of their tenure residents from Stock Road (and the other CTCHC villages) faced two major obstacles; firstly the shoddy construction of their homes and secondly the dispute surroundings exorbitant rental amounts. It is around these two initial issues that subsequent engagements with the CTCHC galvanized. The moments/processes which brought residents into persistent contact with the CTCHC are characterized by two periods. The first, prior to 2006, is characterized by a dismissive attitude by the CTCHC towards residents refusing to take their complaints seriously. In the second period, post 2006 and under new management, the CTCHC began to listen to residents’ concerns, enter into negotiations and take steps to remedy problems. In contemplating the CTCHC it is necessary to understand these two phases and the change in rationalities they reflect.

Although new management at the CTCHC is partly accountable for the changing attitude within the company there is little doubt that pressure from government and residents played its part in forcing a change within the company’s doctrine and staff.
The Changing Face of the CTCHC

Interviews conducted with staff members at the CTCHC’s Client Contact centre provide a number of insights into the ideological changes within the company. Interviewees saw the CTCHC’s attitude towards residents prior to 2006 as distant and dismissive.

“The company’s relationship with communities was very bad, there were lots of evictions. In the beginning the CTCHC was very distant. They used to just do as they wish and change [rental] installments. [Now] people are aware of what is going on and the quality of the product has improved. The new management is more engaged with people” (Interview -12/4/2010).

“Our previous CEO did not mix with communities. We did not have social facilitators. There was only 1 person for all the villages” (Interview -19/4/2010).

It is clear that under previous management the CTCHC not only made many gross institutional and procedural errors, but remained distant from the communities which they were responsible for. The quotes suggest that the company took many decisions without consulting residents while ignoring many of their complaints. This attitude only served to heighten mistrust and resentment between residents and the CTCHC’s management creating an atmosphere which coloured future engagements. During this period, relations between the CTCHC and local government were also strained.

With the current management under Fungai Mudima came a change in attitude which recognised the need to take residents’ problems more seriously. In this vein, channels of communication were improved between the CTCHC and villages and social facilitators were appointed by the company to mediate between the two parties. Staff members noted that the company had learnt from past mistakes and had over the years made meaningful efforts to educate beneficiaries and include

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64 On the bequest of the respondents all interviews are anonymous. All those interviewed had worked at the company for a substantial time period.

65 Robin Carlisle, in a letter to the then head of the CTCHC Mervyn Bregman, states “…I suggest that you and your management team should call for a public enquiry into the CTCHC, and then make way for a management team that can rescue whatever may still be rescued from this lamentable affair” (Letter from Robin Carlisle to Mervyn Bregman August 2005).
them in the housing process. However, as will be seen in Chapters 5 and 6, the history of the company has come, in no small part, to influence current perceptions of Stock Road residents. Furthermore constant changes in personnel have done little to alleviate residents’ concerns as unfamiliar faces populate their engagements with the company and undermine the ability to build long-term trusting relationships. As a housing committee member stated in frustration:

“They must stick to their agreement. Every time there is a new person from the CTCHC and we must start over” (Man housing committee member-January 2010).

Conclusion

Chapter 4 has served to firmly orientate the reader within the history of both Stock Road and the CTCHC. This contextual obligation built on the theoretical imperatives discussed in Chapter 3 described the places and spaces which Stock Road residents have experienced as well as providing a detailed document based history of the CTCHC. Residents’ housing histories demonstrated that while each “path” to Stock Road was unique many had experienced similar informal spaces and conditions. By an examination of the CTCHC the company’s façade was broken down highlighting the policy decisions behind its creation, its troubled relationship with local government, structural failures and how these disastrously manifested in substandard housing products and how both personnel and attitudes have changed over the years. Not only does this provide much needed information about Stock Road and the CTCHC, placing the case in social, economic, geographical, historical and political context but it serves as an important conceptual and empirical “anchor”. This anchor is crucial to the discussion of the moments and processes of engagement between residents and the CTCHC to which the paper in chapters 5 and 6 now turns.
CHAPTER 5

POORLY BUILT HOUSES AND RECTIFICATIONS: THE COMPLEXITIES OF ENGAGEMENT BETWEEN THE CTCHC AND STOCK ROAD RESIDENTS

“The people had a view and the company had another view and they were not able to find each other (Interview with CTCHC official-19/4/2010).”

Introduction

Chapters 4 served to firmly orientate the reader within the social, economic, political and historic contexts affecting both residents of Stock Road and the CTCHC. On fulfilling this contextual obligation the paper now turns to a presentation of the engagements in which residents and the CTCHC meet. Chapter 5 focuses on engagements stemming from shoddy construction while Chapter 6 chronicles interactions related to rental disputes. This is a “rough” structural division and could be understood as a “platform” from which each Chapter launches rather than a clear-cut guide to its contents. The structure of each chapter is similar in nature; firstly providing a brief rundown of events from available documentation and secondly discussing the engagements and processes from both perspectives while continuously weaving conceptual threads and analysis into the argument. Findings draw heavily on the words of residents, observations and experiences from my period as an intern at the CTCHC and interviews with staff at the CTCHC’s Client Contact Centre. The intention is not to understand one “vision” as being correct but rather to seek the tensions, accommodations and metaphors that emerge between scales and narratives. To borrow from Mosse (2004) the findings are concerned with the intricacies of the relationship between the scales at which policy operates and those at which practice occurs. Consequently I examine the relationships between the CTCHC’s delivery of housing and its maintenance as well as the struggles that Stock Road residents face as they engage the CTCHC over leaking homes, cracked windows, doors that do not fit and rental amounts that keep increasing. The core issues of this analysis are not concerned with normative notions of success or failure in regards to the provision of housing but concern themselves with what actually happens. The core issues I have identified thus relate to what the company and residents think about one another and the housing process as they come into conflict over rectifications which were promised, yet remain incomplete. It talks to
resident’s frustrations and the stark realities of spending years living in sub-par homes while complaints fell on deaf ears. This is the scale of practice and its politics that lies at the heart of housing struggles.

While each “set” of engagements is covered distinctly this does not imply that there are mutually exclusive zones of reality. The entanglements, relationships and tropes of meaning that continuously “converse” between and within the worlds of the CTCHC and residents undoubtedly impinge upon each other influencing perceptions and re-configuring meanings. They can never be fully extricated from this dynamism, dissected and ordered as neatly packaged segments of rational reality (See Jacobson 1991, discussed in Chapter 3). In an attempt to retain the complexity and nuance of relationships this research provides a richly textured context while continuously stressing conceptual angles that deny simplistic relationships and polemic readings of long term processes and the day to day moments of which they are comprised (See Mosse 2004, Ross 2005, and Borges 2006). However in order to present the data in a logical and clear form I partly disaggregate particular events – in this chapter these are the poor construction of homes and the attempts at rectifications by the CTCHC. Both these long term processes are linked to and considered alongside rental disputes and evictions by both Stock Roaders and the CTCHC and are investigated in Chapter 6. This disaggregation is not intended to distort words or perceptions; instead it is used as a critical component in the formation of a cogent argument. The paper works with the tensions created by this relationship. In fact it considers Chapters 5 and 6 as two sets of analysis which are in constant conversation with each other.

**A History of Substandard Houses**

As previously stated Chapter 5 roughly considers the processes and engagements that follow from shoddy housing construction. These include early “sightings” of the CTCHC. The word “sightings” not only captures how Stock Road residents understand and respond to the CTCHC it also reflects both the troubled history of their relationship with the company and their own personal and collective struggles over housing. This chapter thus discusses protests, meetings and negotiations with the CTCHC. It also pays special attention to the building rectification procedures instigated by the CTCHC under extreme duress from both residents and government. Based on documents and interview transcripts a brief chronological synopsis of these interactions
will now be undertaken in order to familiarize the reader with events surrounding the construction of substandard houses. In what follows I aim to provide a concise history covering key events over the last decade.

One of the first documents to review the copious problems within the CTCHC’s initial projects was the Liebenberg and Stander (Pty) Ltd. report commissioned for the City’s Housing Manager in February 2002. This report was precipitated by the growing malcontent directed at the CTCHC. The report was based on meetings with the City, the CTCHC and beneficiaries. It considers many of the issues raised at the end of Chapter 4. The meetings were convened due to complaints about housing faults and took place between representatives of the beneficiaries and the report’s authors. Lists of faults for five houses in each project were provided in order that inspections could be carried out by specialists (See Appendix C for example of inspections). Key issues identified at the meetings included that houses be inspected by a third party to list the defects, the fact that houses with defects should never have been signed off by the city and that defects be remedied by the CTCHC (Liebenberg and Stander (Pty) Ltd. report 2002). The report notes that, “The impression gained from this meeting was of a responsible community of customers genuinely unhappy with the product supplied” (Liebenberg and Stander (Pty) Ltd. report 2002:185).

By 2002, recipients of sub-par CTCHC houses had already formed housing committees and sought assistance from local officials in order to give voice to their grievances. A housing committee member in Stock Road a forty year old man resident, who wished to remain anonymous, stated:

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66 A report compiled by Charles Coeser (Project Manager for the Housing Directorate) in November 2001 precedes the Liebenberg and Stander report and brings to light a number of key issues including a flawed sales process by the CTCHC, repayments that are unaffordable for new homeowners and a housing product with problems that encouraged non-payment (Coeser, 2001).

67 A meeting took place on January 14th 2002 with Natalie Bruwer from the Mitchell’s Plain City Centre Project. A second meeting took place on January 24th 2002 with Mrs. Stott, a well known ex councillor, who was acting on behalf of a group called the Community Forum (made up from leaders from each of the projects developed by the CTCHC).
“I became involved in 2001. We organized meeting and we organized people. There were meetings called with the CTCHC but there were no fruitful results. We also went to Westgate Mall in June 2001; we marched with Luyoloville [another CTCHC housing scheme] to the mall [the location of the CTCHC housing office]. There was no one to take our grievances” (Member of Housing Committee - January 2010).

It is evident that prior to the publication of both reports residents had already taken significant political actions in an attempt to draw attention to their concerns. As suggested by the quote beneficiaries had not only organized meetings amongst themselves but had also met with the CTCHC and marched to the client contact centre. Indisputably such mobilizations played a part in raising awareness of residents concerns and may in some part have galvanized action in the form of the reports discussed above. It is important to bear in mind that during this phase (prior to 2006) the CTCHC’s attitude towards residents was dismissive and engagements were more than likely one-sided. What is apparent is that by the end of 2002 both the CTCHC and the City were aware of the poorly built houses while beneficiaries had already begun to muster support and organize politically.

The period from 2003-2006 was characterized by negotiations between the City, the CTCHC and beneficiaries. A number of documents and correspondences chronicle various aspects of this period. One of many meetings held with the leaders of the villages, the CTCHC and the director of Human Settlements on 21st September 2005 illuminates many key concerns especially the dire

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68 See Chapter 4 which chronicles the two distinct phases (pre and post 2006) and how each phase embodied a distinct approach, what I describe as an ‘ideology’, towards residents.

69 The meeting was chaired by Mr. Seth Maqetuka and was a follow up to a previous meeting on August 11th 2005 at Zolani Centre, Nyanga in which many complaints had been raised by residents against the CTCHC (Minutes of meeting 21 September 2005). Interviews with community leaders in Stock Road confirm that Mr. Maqetuka acted as an intermediary in many negotiations between the company and residents.
need for homes to be repaired by the CTCHC. The CTCHC’s response to resident’s queries about building and drainage defects is as follows,

“The problems and concerns around the above are being addressed and receiving immediate attention. The remedial programme will accommodate most of these defects” (Minutes of Meeting 21 September 2005:250).

At this stage no exact details are given about the nature of the rectifications. That is in regards to when they will commence, what scope of work they will encompass and in what manner beneficiaries will be involved in the process. It is clear that an atmosphere of mistrust and tension existed between residents and the CTCHC since significant time passed from when problems were first brought to light yet little headway had been made. The slowness of the process, the lack of visible changes coupled with the CTCHC’s attitude during this period led residents to take to the streets in protest. The residents not only marched to parliament but made sure to attend public meetings in the area and make their voices heard. Two housing committee members who had been involved with “the struggle “since 2002, a patient middle aged man and an articulate woman described these marches:

“[In 2004] there was an Indaba for this ward and the mayor came. We mobilized people from the area to take our grievances to the meeting. We were given a platform and we felt that they were not getting the right info from the CTCHC. They promised that they are going to help us and get back to us. They went to the CTCHC to get their story but nothing practical happened” (Female housing committee member-January 2010).

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70 A detailed report to the chairman of the Housing Portfolio Committee concerning the remedial, or rectification, process is dated 16/5/2006 and discussed later in the chapter. (April 2006 Housing Portfolio Committee Report Appendix A CTCHC Housing Projects)

71 According to the minutes of the meeting chaired by Mr. Maqetuka residents had informed the company in 2001 that “…they are willing to pay but not for such poor standard of houses…the structures are unsafe to live in and therefore it is a disaster waiting to happen. There is great concern that the health condition of residents is due to the poor quality of these houses. It should be noted that if circumstances don’t change we would be heading for disaster [sic]” (Minutes of meeting September 21 2005:250).

72 Both wished to remain anonymous
“[In 2005] We went to parliament with all the villages [the housing schemes built by the CTCHC]. The march was fruitful there were thousands of people. After those marches the CTCHC started to listen. They didn’t recognize us as part of the committee. Things did change. During this march NomaIndia (the mayor) said that she would help us with everything, she didn’t listen and we went back to the streets” (Male housing committee member –January 2010).

These quotes describe explicit short lived moments in which residents brought collective political pressure to bear on local government and the CTCHC. In both 2004 and 2005 promises were made that residents’ complaints would be looked into and both times it was felt that promises were not kept. It is clear that for residents’ words were not enough without speedy and tangible actions to remedy problems. These and other remonstrations speak to the frustration felt by dismayed community members during this period in which, at least for residents, negotiations seemed to lead to very few results. During this period problems were further compounded by the strained relationship between the City and the CTCHC. Heated correspondence between the board of the CTCHC and Mr Robin Carlisle of the Democratic Alliance, (as well as the testimony of a politician on the Western Cape Legislature) suggests that the relation between the two entities was strained at best. A CTCHC staff member when asked about the relationship between the city and the company during this period stated that,

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73 For example housing committee members relate how other villages organized pickets outside the house of Reverend Njongonkule, the symbolic figurehead of the CTCHC at the time. Njongonkule was the archbishop of Cape Town and a board member and spokesman for the CTCHC. Over the last decade residents have marched numerous times to voice their concerns.

74 A series of letters between the two parties, already mentioned in Chapter 4, contains numerous complaints levelled at the CTCHC by the city and the CTCHC’s repost to these accusations. As related in Chapter 4 this highlights the tenuous and problematic relationship between the two institutions and undeniably contributed to inaction in terms of repairing defective houses.
“There was political interference...and a need for clear rules between the company and the city. The company didn’t have teeth to act out because people would just go to the politicians” (Interview with CTCHC staff member-19/4/2010).

The period between 2003 and 2006 was hence characterized by mistrust, confusion and ultimately inaction. Through sustained pressure residents managed to secure negotiations with relevant parties but felt that these did not lead to discernible results. Consequently they pursued alternative strategies based on political protest and legal representation suing the CTCHC with the assistance of the Legal Resource Centre75.

By 2005 the CTCHC had begun to admit to many of the structural defects. In a letter dated 7th July 2005 they state, “It is true that in some of the projects certain building materials were accepted which were not specified in the original contract documents and have failed to perform. These relate primarily to substandard window and doorframes” (Letter from CTCHC’s Board of Directors to Robin Carlisle 7 July 2005). The letter goes on to state that the CTCHC has already started renovations to repair the faults in many of the villages including Stock Road. An earlier report dated 8th April 2005 sums up the scope of work conducted in each village by the company. It thus seems that some rectifications had been completed by mid-2005. However reports indicate that the bulk of work occurred after 2006.

In late 2006 the City authored a report that outlined a plan for the renovation and remedial of defective CTCHC houses. The report was based on inspections conducted by BKS76, an engineering and project management consultancy firm, in conjunction with city inspectors. Structural assessments indicated that substandard building materials (e.g. window frames) were

75 A letter dated 19 April 2006 addressed to the then mayor of Cape Town, Helen Zille, from Steve Kahanovitz of the LRC indicates that the centre has represented residents on various occasions against the CTCHC. These disputes mainly revolve around threatened evictions by the CTCHC.

76 Although the Liebenberg and Stander report of 2002 considered housing faults it “...was not primarily a technical investigational report. It was rather an attempt to investigate the administrative and managerial procedures and possible shortcomings.” (Comments on Liebenberg and Stander Report, Annexure B of Report of Remedial Programme undertaken by the CTCHC: 132). The report by BKS thus superseded the Liebenberg and Stander report (In terms of technical assessments).
used despite stringent technical specifications within the building contracts. The plan, as described in the document, not only covers the proposed physical repairs (See appendix D for a detailed breakdown of costs and faults) to houses but delineates a detailed “community facilitation strategy” in order to gain buy-in from beneficiaries and “…conclude proper social contracts with inclusive representative forums in various projects”. R10 million was approved for this plan by the city (Remedial Programme Undertaken by the CTCHC: 127).

An independent audit of the houses was also undertaken by the National Housing Builders Registration Council (NHBRC). This was due to pressure from Province’s Robin Carlisle who took the city and the CTCHC to task over substandard housing. Resident’s protests, marches, petitions and legal actions also added to pressure. According to the Ministry of Local Government and Housing the NHBRC was “…approached to conduct a forensic audit of all units…rectification work is to be measured against the NHBRC’s technical requirements” (Ministry of Local Government and Housing, 2007). The implications of the NHBRC’s involvement are serious. Apart from being the definitive national body on housing standards and regulations, they also produced a more comprehensive list of defects then BKS. The audit began on September 20th and ended on November 30th 2006 (Ministry of Local Government and Housing, 2007).

Houses were individually checked and it was reported that 98% of the houses had defects. The majority of houses were considered to have minor structural defects which would not affect the structural integrity but would affect their habitability. Factors that contributed to defects included soil erosion, inferior workmanship and the use of incorrect materials. Using a scale between 0 and 100, with 100 reflecting a house with zero defects most houses scored between 60 and 70. The NHBRC comprehensive report found more faults and recommended that R20 million would be needed to fix major faults and R15 million to fix minor defects, a total of R35 million over and above the R10 million already spent by the city (Pressly 2007). Associations such as the Anti-Eviction Campaign contend that the NHBRC’s forensic audit was a “total mess” and that data was confused with people receiving the incorrect audits for their houses.
Remedial work was conducted from 2007-2009, six years\(^{77}\) after residents first complained. The Western Cape Department of Local Government and Housing set aside an amount of R45 million to remedy structural defects. This amount included the initial 10 million and the 35 million called for by the NHBRC audit. The amount was later increased to R82 million (South African Housing Foundation News 2009). In terms of community involvement Project Steering Committees (PSC’s) were set up by the CTCHC. The PSC’s, which held regular meetings consisted of a CTCHC representative, the building contractor and a Community Liaison Officer who was elected in each village. A CTCHC official stated, “The Community had real input in the rectification” (Interview with official at CTCHC-19/4/2010).

Throughout the rectification process residents of Stock Road complained that their opinions were not given equal voice. A disgruntled housing committee member who had engaged the CTCHC for over 7 years stated:

“The rectification was not transparent. The CTCHC had their own ideas but residents wanted something different” (Male middle-aged Housing Committee member).

For this committee member the process was one in which he did not feel included. He clearly felt that his opinions were not taken seriously since what he and others wanted was not done. Rather the CTCHC had their own ideas and went forward despite objections with an attitude that could be construed as paternalistic. Many community members echoed these sentiments, arguing they had little say in exactly what repairs were done to their houses. Furthermore it seems that by the time it came to Stock Road funding had run out and the full scope of repairs could not be

\(^{77}\) The first plans for rectifications were tabled as early as 2002 (This is noted in the introduction to the Roll out Plan for Renovation and Remedial Work authored by the City in 2006). An online article dated 6/4/2006, quoting Robert Maydon (City Manager), the City’s Housing Portfolio Committee and the CTCHC, also details plans that included; on site assessments, independent audits and immediate repairs to faulty units (http://www.dailytenders.co.za/Global/News /Article/Article. asp?ID=141). From interviews with residents in Stock Road it is apparent that some houses were plastered in 2004. Respondent 8 stated “[In 2004] CTCHC decided to put skin plaster in to keep the water out. It didn’t work the paint just came off the wall” (Interview 8-19/11/2009).
undertaken. One resident Mr. Maseru, a middle aged man who we first approached when we noticed a loudspeaker hanging at the back of his shop, angrily pointed out that,

“The whole area [stock road] was given 9 million for repairs; they have only put windows and gutters in so far. They built show houses with better foundations and all the people said that yes they would like their houses to be fixed like the show houses. The 9 million is finished already but they have just done the gutters.”

(Spaza shop owner and active street committee member-19/11/2009).

Mr Maseru questions why money ran out and why the budget only covered windows and gutters especially considering that residents had requested better foundations. This calls into question the degree to which resident’s participation influenced rectifications. For residents of Stock Road the rectification process was far from ideal. Not only had funding run out but they felt legitimately aggrieved that the work done was not what they had requested. Thus, even after an alteration in administration and outlook within the CTCHC, disputes remained. These disputes were as much about the present as they were about the past. Perramond (2001) reminds us that it is impossible to “divorce” the immediate from what has come before. The anger, frustration and disillusionment felt by residents towards a company which had in their opinion disappointed ad infinitum actively worked to shape Stock Road residents’ contemporary engagements and mind-sets.

At each progressive stage the troubled dialogue between residents and the CTCHC clarify the diverse ways in which both parties approach the same concrete issues. This analysis will delineate an empirical and conceptual conversation between the narratives of residents and the CTCHC as well as an exploration of nuanced interactions that reflect the politics of the everyday and the real.

78 This point was validated by discussions and interviews with workers at the CTCHC Client Contact Centre who confirm that when it came to Stock Road there was no funding left to complete the rectification process. Thus only windows and gutters were repaired in the area.
Processes and Moments of Engagement: Inferior Houses

The findings draw on interviews with residents and Housing Committee members in Stock Road as well as my own observations during an internship at the CTCHC. Interviews at the CTCHC Client Contact Centre in Mitchell’s plain \(^79\) will also be used. In this manner two “visions” of each process are presented and the ways in which they interact are analyzed, highlighting certain conceptual points critical to the paper. The use of the term ‘process’ is chosen because it expresses the long term nature of engagements capturing attitudes that have a temporal nature and therefore extend over a significant period of time. The processes discussed are composed of numerous moments, referring to singular events (meetings, protests, visits to the CTCHC office), as well as the everyday politics of engagements in which opinions are expressed. Each process is unique in that there is no discernable pattern that stretches across all contacts between Stock Roaders and the CTCHC. Rather each moment articulates a variety of conceptual ideas which work against polemical generalizations which cast relationships in black and white. Highlighting nuance, individuality and complexity I focus in particular on the nature of the divergent “housing narratives” that emerge.

Translating Scales: from policies of economic criteria to realities of living in poverty

From the time that residents of Stock Road first occupied their houses (2000, 2001) they noted numerous structural defects, which they reported to the CTCHC. Many residents described their first experiences of the CTCHC, and how their complaints fell on deaf ears. Florence is a friendly woman in her late thirties who assisted in running a soup kitchen that provided free lunches for those in Stock Road who were unemployed and had fallen upon hard times. Leaning nonchalantly against a wall as the wind whipped the pages of my notebook she told us:

“They said that we are going to do for you people everything (paving, plaster, and yards) but they do not even look after us. We complain to the people who come

\(^79\) Although the interviews are retrospective, in that they consider some events which occurred in the early 2000’s, the clarity and detail of testimonials stand as evidence to the contemporary relevance and accuracy.
here but nothing happens. They just come and they do nothing” (Florence-10/11/2009).

Patricia, a 68 year old pensioner living in Acacia street who slept on the downstairs couch since the stairs to her bedroom were too difficult to climb, welcomed us into her neat home in front of which stood a small, but well tended garden. She noted:

“Yes many people had complaints but they did nothing-the floor they are not straight and water is coming in under the door” (Patricia-26/11/2009).

The testimonies of these residents all emphasize that the company initially ignored their complaints. The general sentiment is that the CTCHC does not care listen or look after residents. The everyday politics of encounters is thus defined by the company’s inaction and inability to produce meaningful responses to leaking roofs, exposed electrical wires and badly fitted doors and windows-a reality which faces residents every time they enter their homes. The residents quoted above, echoing the sentiments of many others80, felt that the CTCHC had continuously failed them. Hence for those living in Stock Road one of the first “sightings81” of the CTCHC was as an uncaring and unsympathetic institution, which took no action in regards to their repeated complaints surrounding the poor quality of housing. This initial inaction, stemming predominantly from the structural shortcomings and ideology of the company as outlined in Chapter 4 established a precedent which not only contributed to an atmosphere of mistrust but affected future engagements with the company.

80 For example Mr. Julius of Acacia street, a Xhosa man in his late forties and a Street Committee member stated, “We were writing all the problems with the houses which they know themselves. They said that they would report but nothing happened” (Mr Julius, as he asked me to call him-14/12/2009). A frustrated young woman who worked at the Incredible Connection computer told us, “They (CTCHC) don’t care; they just write a letter threatening to kick us out” (Xhosa female in her late 20’s-26/11/2009).

81 The idea of “sighting” is a term borrowed from the work of Corbridge et al. (2005) who considers the ways in which citizens “sight” the state in India. Although in a vastly different context, the term remains salient as it connotes the complex, and varying ways in which citizens come into contact with and engage the state (Corbridge 2005). For more details on Corbridge et al (2005) see Chapter 2.
It is interesting to note how residents ascribe very human qualities to the CTCHC such as greed and indifference. One of the key respondents, a housing committee member, who took two hours of his time to take us through all the major protests, meetings and avenues the housing committee had pursued in taking on the CTCHC over the last decade candidly informed me that “If the CTCHC became human we would have a home” (Interview with two prominent members of the Stock Road Housing Committee-January 2010). This comment strikes to the core of the everyday politics of residents worlds. This middle aged man, who started working as a driver earning R1000 a month, wished to procure his own home through the CTCHC. He scraped and saved to put money away every month to stay on the company’s waiting list, trusting that he would eventually get a decent house and home. When he found this not to be the case he aired his complaints and was treated like a number, a piece of paper, one that was always in debt. He finds the way in which he has been treated by the CTCHC utterly problematic as he does not perceive himself as a statistic or a price and in demanding the CTCHC to become “more human” he explicitly asks them to see him as a human being. He only wishes to turn his Stock Road house into a home in which to raise his family and feel human. Thus when the company is “translated” into resident’s narratives it is personified. It is understood from a human perspective rather than an institutional one. This serves to make it legible, a tangible entity with which people can relate. In other words it no longer becomes about numbers, rental amounts, arrears and criteria but about very real and human relationships built on trust and mutual respect between two groups of people of equal importance. This indicates that as an idea or conception moves across scales it can resemble an artifact, and thus also be re-configured and articulated in new locally relevant ways. As discussed in the literature review this is not only an act of translation but a production of knowledge that “infiltrates” local narratives instituting new ways of seeing and engaging with the CTCHC.

Interviews suggest that residents understood the CTCHC’s intent as economically motivated, in that their primary concern was the collection of rent. Gideon is over 60 years old; he is disabled and was retrenched from his job cleaning a factory in Woodstock when the company he worked for went bankrupt many years ago. He supports his family on his monthly disability grant which he receives from the state. He became extremely angry when talking about the CTCHC:
“GEMS they talk nice, but the CTCHC they not talk nice. They say we build for the poor but the CTCHC they just want the money. There must be an understanding between the CTCHC and the community because they just want money” (Gideon, disabled Xhosa man over 60-24/11/2009).

For Gideon the CTCHC just wants his money. He understands their sole concern as extracting rental payments. For him this fact stands in contradiction to the notion of the CTCHC as an institution tasked with building homes for the poor. In this vein the CTCHC is first “sighted” as an economically motivated agent predominantly concerned with the gathering of money and not the repair of houses. This assertion is corroborated by looking at the ways in which residents view their monthly rental letters. The letters are the most consistent contact they have with the CTCHC and thus come to represent the “persona” or “face” of the company, in this case a fiscally driven one which is continuously “inserted” into residents’ worlds (See appendix E for an example of a monthly rental letter). During some interviews rental letters become the physical focus of the anger and frustrations residents feel towards the company. For example on the first occasion when we spoke to Gideon, while he sat over his breakfast of coffee and Mielie pap, he angrily told us:

“How can I owe this much? These are totsis\(^{82}\)–we want to pay but they rob us. They don’t tell us how much I owe but they send a letter” (Gideon who resided in Acacia street-12/11/2009).

For Gideon the letters language and concepts seem foreign and frustrating. While it speaks of interest accrued and arrears owed (accountancy jargon) he simply wishes to know how much he owes. For him it is infuriating that the money he owes is always increasing, that there is nothing he can do about the situation and that endlessly month after month the letters arrive telling him to pay or else he may lose his home. Conceptually this implies a degree of “translation” since a letter which for the CTCHC is straightforwardly concerned with the collection of rental, evokes such strong responses and emotions when in the hands of residents. Artifacts (in the case of Stock Road

\(^{82}\) Slang word describing a dubious person, thug or gang member involved in criminal activity.
rental letters) originate within a system reflecting policy criteria and directives, what could be dubbed an institutional knowledge regime which possesses business like characteristics and administrative procedures. These are reflected in rental letters that travel between the economic language of policy, the CTCHC’s mandate and imperative to recoup their debts and the experience and everyday realities of families in Stock Road living in housing that leaks when it rains, has exposed electrical wires and foundations which have started to erode. These travels between policy speak and practical realities are not absolute, they shift their meanings bound up in long term processes and daily moments of the company and of stock road. In the mix of local needs and struggles. In the everyday realities of running an office and meeting politicians while dealing with residents demands and long term need for housing shelter. In the expectations of moving to stock road and the bitter disappointments when things fall apart and in the subsequent mobilisations to demand their rights, to break down the walls they feel the company has erected. In simple terms: to get their houses fixed.

In a more esoteric or abstract sense rental letters could be understood as tangible artifacts around which meanings and expressions “solidify” allowing residents to not only make sense of documents but to do so according to their own experiences of housing struggles. For example, when viewing the rental letter Gideon is calling upon the numerous frustrations he feels with the CTCHC, not only the immediate malcontent he feels at the ever increasing rental amount. These frustrations include the unanswered complaints, the broken doors and windows, the fact that the company sees him as a statistic. For him many of these ideas and images of the company are brought to the fore when discussing this document, indeed they are entangled within it. In a conceptual language these are the narratives and metaphors which intermix with the policy speak of the company. This process reveals the ways in which “dry” policy is “translated” into resident’s narratives; more specifically it shows how residents begin to make sense of things within their own terms adding new meanings that draw on struggles for a dignified home.

As Scott (1998) would note such meanings are shaped as much by the state (CTCHC) as they are by citizens (residents). Thus working backwards if residents see the CTCHC as driven by money this attitude was, at least in part, articulated by the company. For example Ntombi, a young women who lived across the street from the soup kitchen stated, “They only call when they
demand rent. If they made an effort I would pay” (Ntombi, Xhosa woman in her 30’s-26/11/2009). Once again Ntombi, like others in Stock Road, sees the CTCHC as only engaging with her when they demand rent. If the company made an effort to take her seriously, meet her demands and listen to her then she indicates that she would pay. The CTCHC’s emphasis on collecting rentals above all else and its justification for the lack of rectifications due to a used up budget are all tendencies that reflect a doctrine that has considered firstly the economic and only secondly the human\textsuperscript{83}. Such philosophies are also driven by broader policies which frame CTCHC mandates and likewise reflect the structural economic inequalities that divide South Africa cities. As noted throughout the paper the CTCHC has to be considered as linked to and influenced by provincial and national housing policy.

*Creating Partial Citizens: The CTCHC’s narrow economic “sighting” of Stock Road*

“We must collect, collect, collect. The company has always been about collecting money. Personally it’s a business and should be treated as such” (Interview with CTCHC staff member-12/4/2010).

The above quote elucidates a key point when understanding how the CTCHC “sees” residents. As the experienced staff member states the CTCHC has always been defined as a business and run along principles and procedures that reflect this definition. In Stock Road and other housing schemes this means that the collection of rent has been prioritized in the face of massive irregularities. Despite the institutional confusions and contradictions outlined in Chapter 4 the CTCHC has always been a business tasked with the collection of rent and management of housing

\textsuperscript{83} This argument draws not only upon the evidence provided by rental letters and interviews in Chapter 5 but also the dispute over rental payment, and the CTCHC’s insistence on that payment, which is discussed in Chapter 6. This re-iterates the complexity of engagements/processes and the fact that they are only “isolated” for analytical purposes. Once again the reader is encouraged to view Chapters 5 and 6 as in consistent dialogue with each other, rather than as separate entities.
developments. In order for the company to invest in future projects, rentals need to be paid. This is a part of the company’s core mandate without which it would not be able to function. This paper does not argue against this point if the relationship between the CTCHC and their “clients” remains fair, which has definitely not always been the case. Instead of seeing the collection of money as intrinsically evil, exploitative or as the capitalization of the poor it needs to be examined in context. Consequently as long as the CTCHC remains a private housing company it must work to retain solvency and in doing so adopt economically sound practices and philosophies. As an official stated,

“How can we sustain a viable company if we give a house away for free? So we organise the loans because the person wouldn’t be able to get a bank loan, so they wouldn’t have this house if not for us” (Interview with CTCHC official-28/9/2009).

The quote speaks to the tension which lies at the very heart of the CTCHC; between its definition as a private company and the fact that it provides an invaluable and highly politicized development resource, housing. The official captures this tension aptly when she notes that in order to sustain the CTCHC the company has to charge residents for their homes. The official understands the CTCHC’s job as helping residents through the economics (getting loans, applying for subsidies) of the housing process. Conceptually the company possesses the tools with which to manage the largely economic systems of housing of which it is part.

Adding further nuance is the fact that, as outlined in the final section of Chapter 4, the CTCHC’s attitude towards residents has shifted with the change in management in 2006. In both periods the company was concerned with the collection of rent; however in a post 2006 context this fiscal drive has been integrated into what the company suggests is a more holistic and informative

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84 A further caveat is that the CTCHC is part of a larger system of housing provision in South Africa. Its ideology and economic priorities are hence shaped and constrained by policy trends. In other words the CTCHC is not an institution in isolation. Its links to the state have been demonstrated throughout the paper (e.g., housing subsidies, purchasing land, screening beneficiaries). Currently the National Housing Finance Corporation has a 50% stake in the company. Thus the CTCHC’s decisions and policies form part of a larger housing doctrine and ideology (See Huchzermeyer 2001, Seekings 2000).

85 Such a position works to counter the polemical arguments that Mosse (2004) cautions so avidly against.
approach. However it can be argued that in many engagements with residents the CTCHC’s vision was “narrowed” focusing predominantly on payment. A CTCHC staff member stated:

“In the beginning the CTCHC was distant; they just do as they wish to change installments” (Interview with staff member-12/4/2010).

This long serving staff member explains that between 2000 and 2006 the CTCHC did not consult residents or take their complaints seriously. The company felt that they knew better, a paternalistic attitude expressed in their dismissal of residents complaints and a “do as we wish” attitude. This point was further corroborated during many informal discussions with staff members many of whom acknowledged that prior to the change in management the CTCHC was uninterested in residents. The company did not care what residents said or how they felt about things; their voices were not seen as legitimate, they were not qualified to assess their own homes; they were not experts so how could they know better than the CTCHC.

An idea captured by Richard and Samuel, two Afrikaans speaking men in their late 30’s who, although not living in Stock Road, rented a room in a house and had a sister who lived in the area. They told us:

“[The] CTCHC do listen to us, but they do not stick to their promises. The managers and their company come first, what is important from us is to take money” (Richard and Samuel who were both unemployed-10/12/2009).

Richard, to whom we mainly spoke, believes that the company thinks of itself before anything else and only wishes to extract money from him. Along such lines residents became reduced to statistics, numbers and economic data, a monthly rental amount that needs to be collected. Beneficiaries, from the perspective of the first incarnation of the CTCHC, became “partial images” since the company saw them largely in economic terms choosing to ignore the social and

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86 For example the vastly improved educational programme comprising three compulsory workshops for new homeowners that helps prospective residents apply for the government housing subsidy, explains the Installment Purchase Agreement (IPA), the specifications of the house, the procedures to undertake if maintenance issues arise and a number of other key points.
political meaning attached to their housing struggles while narrowing its vision to focus on the payment of rent.

It is argued that a focus on payment served to create partial “reflections” of beneficiaries. Such partial images were selective and the selection was based on economic criteria. Like Scott’s (1998) nation-state the CTCHC, when faced with the complex contradictory “messiness” of reality, narrowed its vision to focus on certain economically motivated “slices” of beneficiaries. For example if one examines the company’s current criteria for the selection of beneficiaries (See Appendix F) many prerequisites are fiscally derived (e.g. the performance of credit checks, the documentation of income levels, pay slips, the assessment of disposable incomes etc). Such documents/procedures help to provide a practical interface which “distils” pertinent economic facets of resident’s worlds while omitting “less relevant” ones. This has been observed in South African Housing Policy as a whole and the CTCHC cannot be isolated from this trend.

Concurring with Scott (1998) this act of “abstraction” is anything but random; it serves a specific purpose; that is the stabilization and perpetuation of the CTCHC’s rationality and priorities. The CTCHC has both actively and subconsciously disseminated actions/procedures/semiotics that work to “create” pictures of residents that are largely economic. In doing so they create a “partial image” of beneficiaries that, while making for easier administration, is woefully inadequate in capturing the full scope of resident’s housing narratives and social worlds. Many institutions or apparatuses of the state process knowledge in a similar manner relying on generalizations (Scott 1998) and repetitive procedures (Gupta and Ferguson 2005) to not only

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87 The form has two sets of criteria. One devised by the CTCHC and the other by the government. The criteria had evolved over the years becoming far stricter as a CTCHC official stated, “Previously... give me a pay slip, and if it’s enough you can have a house. Now, in the credit crunch they take in all your expenses – school fees, transport – and work out what your disposable income is. In the past they have out approvals too easily, now it’s gone too far the other way because you find that even if the math says it won’t work, people find a way to pay” (Interview with CTCHC official-28/9/2009).

88 To re-iterate an earlier point, this paper finds no fault with a private company being economically motivated. The realities of society are driven by the needs of capital and the inescapable fact is that to build houses costs money. This paper merely questions how such economic narratives interact with, and grate against, alternative and more grounded perceptions.
“distil” citizens into relevant and manageable data but to perpetuate and legitimize epistemological regimes. It is thus arguable that the CTCHC has created a “housing hegemony”, one defined by largely economic characteristics.

Stock Road’s responses: How residents work within and against CTCHC definitions

“The government [CTCHC] says they give housing to the poor people, when […] I am poor; I cannot pay the money just go up and up” (Gideon-12/11/2009).

Gideon finds it utterly inexcusable that housing for the poor, a group which he sees himself as a member of, keeps increasing in price. He feels that it is unaffordable, and each month as more and more interest accumulates and the money goes “up and up” his home and ability to pay fall further from his reach. Once again Gideon’s words speak to how residents have come to see the CTCHC’s vision as motivated by money and the collection of rent. This captures both a general dissatisfaction with poorly built houses and a highly politicized and widely accepted belief that residents should not have to pay because of the this and the many faults made by the CTCHC. This response has two components. Residents feel well within their rights to withhold payment due to their poorly built homes and the fact that they feel abused by the CTCHC. The second more conceptual reading positions this resistance as working against the CTCHC’s economic dictates. This reading understands the resistance as an attempt to “usurp” economic terms, and paints a politicized picture which highlights capitalist exploitation of the poor and the privatization of an essential resource. It thus works to destabilize the “housing rationality” promulgated by the CTCHC and discussed in the previous section.

This view is expressed most avidly by organizations such as the housing committee and the Anti-Eviction Campaign (AEC). It is also evident in specific moments of protests such as marches to parliament and petitions to local leaders. For example, an article describing one such march appeared in the Cape Argus on Wednesday 22nd August 2007. It recounts how irate residents from the 9 CTCHC villages marched to the Cape Town Civic Centre to deliver their demands. They called for the resignation of the CEO of the CTCHC “…and the city council to shut down the company, saying it was privatizing housing delivery” (Cape Argus-22/8/2007). In this specific and very political moment the privatization of housing is seen as incompatible with the needs of
the poor and as one of the reasons behind the CTCHC’s failures. Mr. Khani, an active housing committee member told us:

“Why did the government establish the CTCHC to make profit from poor people?”
(Well spoken man member of housing committee in his late 30’s-10/12/2009).

For Mr. Khani, Gideon and residents who march to parliament, the CTCHC is concerned with making profit from the poor. This idea reflects the belief that capitalist institutions or businesses should operate separately in respect to organizations tasked with development. Stock Roaders understand that the primary goals of development should be orientated towards providing resources such as water, electricity, and housing and through these dignities to the poor. These expectations are self-incompatible with the prioritization of profit a policy which they attribute to the CTCHC. Residents thus use the notion of the CTCHC as a business motivated by economics (an idea that has been entrenched by the company through its own narratives) to construct a counter-narrative framing the same terms of reference in a new highly politicized argument.

One could hence dub residents responses as “counter hegemonic” since they are actively confronting powerful definitions which have been disseminated at a “higher” scale. These definitions are generated by economic criteria which shape the CTCHC’s outlook as well as its status as a private company, one tasked with providing a resource which many regard as a human right. For Gramsci and the theorists who developed his work counter-hegemony did not imply a new ideological order. Rather it involved starting from “…that which exists…where people are at…such a conception of counter hegemony requires the re-working or re-fashioning of the elements which are constitutive of the prevailing hegemony” (Hunt 1990:313). Gramsci himself states that counter hegemony “Is not a question of introducing from scratch a scientific form of thought into everyone’s individual life, but of renovating and making critical an already existing activity” (Gramsci in Hunt 1990:313). This theory holds true for Stock Road. It draws attention to how residents use the ways in which the CTCHC has defined itself as a development business to
build narratives that undermine the company. The bases for these counter hegemonic narratives are founded in the very real disappointments and failures of the CTCHC.

Adding Nuance: A contextualized conversation between Stock Road and the CTCHC

It is imperative to note that resident’s perceptions of the CTCHC are built on a past of incessant disappointments; poorly constructed homes, increasing rental amounts and dismissive attitudes. It is a past characterized by largely economic characteristics, a past which Perramond (2001) has warned us to ignore at our own peril. For residents of Stock Road this is the predominant but not the sole way in which they came to see the company. It is too simplistic an argument to understand resident’s narratives as being solely dictated by the terms of protests. At times and within certain moments (marches, meetings, interviews) this may be the case. However at other times they may have to accept the terms of the company in order to avoid evictions or access rectifications. Visions of the CTCHC are, like shifting identities, always situational and relational. If residents engage the company in formal meetings as part of a large group they may adopt a highly politicized rhetoric of exploitation (as discussed in reference to the protests in the previous section). For example housing committee members explained that when public Indabas (meetings) occur in the general area, they would mobilize the community and air their grievances at the meeting. These moments would have a highly political atmosphere in which those in attendance stood in solidarity to protest their treatment by the CTCHC (Interview with male and female housing committee member-January 2010).

While working at the Client Contact Centre I witnessed many prospective beneficiaries and current residents come into the office to apply for houses, lodge maintenance complaints, query eviction letters or attend workshops. I often did not hear their exact words but by paying close attention to their body language and the tone in which they spoke it was evident that they were

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89 A body of international globalisation literature catalogues the ways in which the oppressed use the systems, narratives and methods of the oppressor in order to mobilise resources and makes their voices heard. For example Evans (2000) explores “globalisation from below” which allows the poor to build transnational networks based on long distance transportation and communication (Evans 2000:230). Appadurai (2001) describes the alliances forged between civic organisations in India and similar institutions across the globe that experience many of the same problems, issues and concerns.
using, or at least adopting, postures and tones that were compliant. This makes sense since they are in an alien space with its own rules, regulations and etiquette. From my time at the contact centre it is clear that the relationship established in the office is very much one between “client” and “company”, the lines clearly drawn in terms of office layout, feel and the dialogues between the receptionist and housing applicant, workshop teacher and beneficiaries and on the telephone, when each caller is asked “how much do you earn” or “what is the status of your credit record.” The “laws” of this type of space imply new ways of “seeing, acting and doing” that alter how, at least superficially, residents engage with the company. This is only one specific moment; another may occur when social facilitators visit fire damaged homes or attend meetings with community liaison officers.

It is apparent that when speaking about the ways in which the CTCHC and residents “perceive” each other numerous formulations are possible. A post-modern critique would argue that it thus becomes difficult to make large scale generalizations about the economic nature of interactions, since each engagement and process is influenced by so many factors. This tension is overcome not only by the sheer weight of evidence which supports an economic “reading” of interactions but also by a theoretical position which attempts to reconcile the general with the complex, nuanced and by individual . Imagine a vast swimming pool that is completely empty. Over the years, the CTCHC has filled the pool with “economically tinged” water. Residents have also added water with traces of their personal history, identity, relationships and socio-economic status. The water has been added disproportionately favoring the CTCHC’s “economic” mixture. Thus each bucket of water removed from the swimming pool will have a slightly different combination but a significant amount of it will remain “economically tainted”. This analogy serves to illustrate that while individual circumstances have influenced interactions between the CTCHC and residents a vast “repository” of economically motivated definitions exist “around” and “within” these interactions and cannot be ignored.

The preceding discussions have sought to theorize the ways in which economically motivated definitions of housing have come to characterize many of the moment and processes of engagements between residents and the CTCHC. By applying Scott’s (1998) reading of the state it is argued that the CTCHC has created partial “economic images” of citizens. In other words when
the CTCHC engages with residents through various mediums one aspect of this interaction seeks to “reduce” residents into economically manageable data. The stimulus behind this philosophy can be found in the complexity of the company’s ethos. This ethos is derived in part from its definition as a private business and on a larger macro scale from its linkages to an economically centred state housing policy (see Chapter 2). At the opposite end of the spectrum residents have used the economic definitions that pervade their interactions with the CTCHC to create their own narrative of exploitation which they employ both personally and as a dialogue of protest. It becomes clear that by looking at the moments and ways in which the CTCHC and residents sight and engage with each other a number of nuanced conceptual discussions are allowed to emerge. The complexities and varied articulations found in such moments deny simplistic binaries for a more grounded reading of circumstances. The paper now turns to applying the same theoretical “lens” and methodology to the rectification process.

These Foundations are not well: Rectifications in Stock Road

As illustrated throughout the paper abundant processes and moments exist in which the CTCHC’s and residents worlds (ideologies, narratives, and scales) have come into contact with each other. The preceding discussions indicated that such moments are in many cases economically “tainted” and involve a translation across scales. These are only two conceptual aspects that this mode of analysis brings to the fore and further evidence for each will be investigated in Chapter 6. The rectification process is an important category of enquiry. It not only reflects one of the CTCHC’s primary tactics in resolving the dispute within Stock Road and the other villages but also makes reference to a fairly recent event. Analysis of this evidence provides scope for a number of theoretical debates. These debates deal with how residents and the CTCHC have divergent conceptions of time, of how the balance between paternalism and community input operates and of the importance of the past to current perceptions and of how houses become a marker of identity.

At the time of the research (2009-2010) funding for rectifications in Stock Road had run out and work was still outstanding (information gathered from all staff members at the CTCHC during
internship and evident from visits to Stock Road). Residents were also aware of this fact. Mr. Maseru, a Xhosa man in his late 30’s who owned a Spaza shop in Sunset Road stated that:

“The whole area was given 9 million for repairs. The 9 million is finished already but they have just done the gutters” (Mr. Maseru-19/11/2009).

As Mr. Maseru points out the rectification process has certainly not been completed in Stock Road. Strolling through Stock Road I saw that all the gutters and most windows had been changed. In many homes the area around the new windows was not painted over contrasting sharply against the faded yellow of the houses. As the wind whipped the Cape Flats sand across the roads I noticed how the sides of most homes were overly exposed to the level were the foundations began. In one house a middle aged Xhosa lady showed me how her door would not open because it didn’t fit the frame, in another home an angry man showed me how the pipes above his toilet had been left exposed after his windows had been replaced. The CTCHC maintains that money ran out because of constant delays to the project caused by disputes over the use of local sub-contractors. A frustrated staff member stated

“... They wanted to fix everything and it was impossible. The two major things were the water penetration and the windows, residents wanted everything done”

(Interviews with CTCHC staff members-19/4/2010).

The staff member states that the CTCHC could not fix everything in Stock Road inferring that resident’s complaints held up the process. However the CTCHC repaired all the major defects in the other villages. In addition the CTCHC would have had to work from the NHBRC forensic audit that had provided a detailed and objective list if all the faults. They were obliged to complete this process and a failure to do would surely have breached the terms laid out by the NHBRC. This response is also paternalistic as the staff member assumes to know what residents wanted to be fixed-water penetration and the windows. However many residents were insistent that they wanted the foundations of houses to be fixed.

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90 One staff member even took me on a drive through all the villages to see the rectifications. It was clear that repairs in other villages were far more comprehensive than in Stock Road.
Interviews with Stock Road residents point unequivocally to the fact that they are dissatisfied with the repairs to their homes. Residents protested that the remedial work was of an inferior quality and that their homes remained in an unacceptable state. Mr. Maseru explained that,

“CTCHC decided to put skin plaster in to keep the water out. It didn’t work; the paint just came off the wall” (Mr. Maseru-19/11/2009).

Patricia (68), whose “madam” had helped her pay for the house, confirms the above position, arguing that despite the replacement of windows water still leaks into her home,

“They fixed the windows but the walls are still very wet. They said that they would break the wall and put in windows. Everything is no good, it’s not right” (Transcript 11-26/11/2009).

Ntombi (30’s), who had lived with 6 siblings in a small house in Khayalisha before moving out to Stock Road, blames cheap labour for the faults in his home,

“Yes they did fix the windows but they use cheap labor. We don’t know what they are doing. The toilet in this house has been leaking from day one” (Ntombi-26/11/2009).

For the three residents quoted above and others interviewed\(^{91}\) the remedial work undertaken by the CTCHC did little to fix many of the structural defects which residents experienced on a daily basis for many years. Resident’s words demonstrate their continued anger, frustration and disillusionment with the CTCHC while simultaneously berating the company’s attempts at rectification (e.g. when Patricia 11 states “…everything is no good, it’s not right” and when Ntombi says “…we don’t know what they are doing”). It is highly plausible that behind the straightforward critiques of the CTCHC’s rectification process a deeper rhetoric built on past judgments lies. A past in which the company and politicians promised comprehensive repairs, a past in which an NHBRC forensic audit catalogued all the structural defects of homes, a past

\(^{91}\) For example Mr. Julius, who had been in Stock Rod since the houses were built in 2001, told us that “They have only changed the windows and not the doors” (Mr. Julius-14/12/2009). Mr. Khani informed us that “In 2004 they plastered the houses but they damaged many things. They used people’s water to build but did not repay” (Mr. Khani-10/12/2009).
characterized by empty promises and continued failures to deliver. It is residents and not company officials, lawyers or politicians who have felt the cold wind and rain through their ill fitted doors and windows, heard their children cough because of the damp in their rooms and seen the cracks appear in their walls. This is their history, their everyday experiences and ultimately it comes to fundamentally shape all their engagements with the CTCHC.

Present perceptions are not divorced from the past (a la Perramond 2001) and definitively influence contemporary “sightings” and opinions of the CTCHC. These perceptions not only become part of resident’s narratives but also work to shape their identities in relation to the company a point which will be further explored later in this section. In addition to the fact that resident’s felt repairs to be of an inferior quality they also complained that the CTCHC had ignored their requests to renovate certain parts of homes. Mr. Maseru stated:

“We try to sit with the CTCHC and tell them what we need, they do not listen to us, and they do what they want. For example we do not want the gutters we want them to fix the paint and the apron (foundation?) Many times they do different things” (Mr. Maseru-19/11/2009).

Xoliswa (20’s) was a member of the community policing forum. The forum consists of 40 non-paid members who organize the neighborhood watch, conduct patrols and liaise with the local police. She echoed the sentiments expressed in the above quote:

“The government92 came to fix the houses but they have not finished. They have only done the windows and the gutters and there have been no doors and painting. They are not right; they are always changing their minds” (Xoliswa, Xhosa woman in her 20’s-19/11/2009).

Resident’s are not only livid at the nature of the repairs but at the fact that what they wished to be fixed was not. As with prior quotes discontent extends to an attack on the nature of the CTCHC.

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92 The use of the word “government” here, and in a number of other extracts, lends credence to the supposition expressed throughout the paper that for many residents of Stock Road the CTCHC and government have become synonymous.
For example when Mr. Maseru angrily states, “...they do not listen to us...many times they do what they want” or when Xoliswa says “They are not right; they are always changing their minds”. Firstly this shows that concerns are not just material (what is fixed and not fixed) but about inclusion, mutual respect and trust. Mr. Maseru’s and Xoliswa’s anger is as much about their feelings of not being included, of their words having no impact on the company’s decisions as it is about the real and physical shortcomings of the rectification procedure.

Secondly this indicates that the history of engagements between residents and the CTCHC operate in influencing current negative perceptions. Histories of not only the CTCHC’s failings as a company but of residents experiences of crowded shacks and backyard sheds with only a single room; residents experiences of insufficient housing and their ideas of what constitutes a proper home. It is argued that, too a varying degree, such historical processes serve to shape residents identities. The history of living in a defective house with cracks in the walls, water leaking through the roof and ice cold winds blowing through badly fitted windows works to effect changes on the ways in which residents picture themselves, CTCHC politicians, local ward councillors, housing officials and the environment that surrounds them. If we recognize substandard houses as places, anchored in a precise history, then it is not improbable to propose that the history of these places infiltrates the imaginations (and identities) of residents. The histories of houses, as specific places, become entwined with the history of those who inhabit them; their struggles, setbacks, successes and failures. As Ross (2005) aptly sums up “In short, ‘home’ is an ideal toward which people strive, over which they struggle, and in relation to which they construct aspects of identity” (Ross 2005:648). Not only do residents criticize the company based on a specific “history of place” but they also challenge a relationship which could be construed as somewhat paternalistic.

From the quotes assembled in the previous paragraphs it becomes apparent resident’s anger is not only directed at the quality of rectifications but at the way in which the CTCHC “chose” what should be done for them. From resident’s perspectives this attitude is a direct continuation of a

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93 Further evidence of this assertion can be found in research conducted in 2008 by the author in Morgen’s Village, a later CTCHC development. Interviews with residents suggest that their housing histories are closely linked to personal triumphs and disappointments. And actively work to shape more “grounded” identities.
history characterized by inferior building, failed or substandard fixtures, the intransigence of the company and forced protests falling on deaf ears. This has in large excluded them from the decision making process\textsuperscript{94}. Furthermore given the nature of this history it could be argued that current staff members of the CTCHC adopt an approach which is vaguely paternalistic or at least somewhat “detached” in assuming to know what is best for residents especially in terms of rectifications\textsuperscript{95}. Although not directly related to rectifications I witnessed further evidence of this attitude while helping the CTCHC conduct a survey on an alternative technology housing show village. The show village consisted of houses built by various companies and, as part of a competition to gauge the best housing products, residents from nearby informal settlements were taken on a tour through the homes and asked to assess each house. I acted as their guide, explaining the survey and taking them from house to house. My thoughts were recorded in my research journal.

\textit{All the people were very excited about the houses and they wanted to know what they were made from. There were only one or two houses that had posters showing what materials were used and how the house was built and people kept on asking me all these technical questions and I had no idea how to answer. Some of the questions, as recorded in my journal, were; “What material is this wall made of, surely it is too thin and water will get in?”, “Why is there a toilet and a shower so close together in the same bathroom, that is not hygienic?” . Others informed me “This house isn’t right, there are not enough windows” or “What are these walls made of, they will let the damp in too easily”.

It is evident that many questions were concerned with what materials the houses were made from. Indeed it was clear that those who were shown the houses were not ignorant and had firm ideas about what materials were best. This is hardly surprising since many had built and maintained

\textsuperscript{94} It is difficult to provide “solid” evidence for a paternalistic “attitude” as it is never outwardly obvious in the ways which staff members treated beneficiaries. Rather it is captured in tone, body language and attitudes

\textsuperscript{95} It is important to bear in mind that this attitude would have been markedly different before the change of management at the CTCHC in 2006 (See Chapter 4). It can be strongly argued that at this time (1999-2006) the CTCHC ignored resident’s opinions and undertook actions “in their best interests” without any form of major consultation.
their own informal dwellings and had also worked as unskilled labourers. They were thus reasonably familiar with the materials used to build houses.

So I went to this engineer who was working for the CTCHC and told him, “Listen mate, these people want to know what the houses are made out of? Can’t we get some posters or something to put on the walls, I mean even as a suggestion for next year’s competition.” He looked shocked and replied, “We don’t need that sort of thing it’s too complicated and they won’t understand it” (Field Research Journal).

For the engineer it was implausible that people could actually understand anything about the materials from which houses were made. They, unlike him, were not experts and not qualified to assess technical aspects of housing. In other words their knowledge because it was not ratified by a degree is seen as less valid and disqualified. In this case people’s knowledge was based on the reality of building their own homes and they certainly would have understood information about the materials that were used. As noted in the discussion surrounding participatory literatures in Chapter 2 local awareness can prove valuable to the development and housing process. The engineer’s attitude like many housing officials is paternalistic. It reflects a belief that housing experts know best and that the involvement of beneficiaries is little more than a token gesture to appease policy. A point captured in this extract from my journal:

It seemed that all the government officials and fancy people from the CTCHC were bringing in these people [to view the show houses], but they didn’t really care that much what they said. It was more like a publicity stunt to say “hey we listen to communities; you are involved and making decisions about your future but we still know what’s best for you.” I could be reading too much into the whole thing and at least local people were involved so it has to be a step in the right direction, I just can’t help feeling that they didn’t really care about the people. It wasn’t callousness just a vague form of indifference and of we know what is best (Field Research Journal)
As both the journal extract and the engineer’s response suggests there is no outwardly malicious intent in these actions but rather a paternalistic belief in knowing what is best for residents. The dictionary defines paternalism as,

Restricting freedom and responsibility by well-meant regulations (Oxford English Dictionary 2010).

This definition succinctly captures the tension between the company whose “well meant regulations” may genuinely have the interests of residents at heart but come across as paternalistic. In terms of the rectification process CTCHC staff members stated that the repairs undertaken were based on detailed technical reports. According to the CTCHC these reports assessed the houses and prioritised certain areas for repairs. They argued that residents had a say in the process.

“There was clear transparency, steering committees were set up. Community Liaison officers were appointed, the budget was transparent and the community had real input in the rectification process. If they are not happy then they have the power to stop the project” (Interview with CTCHC staff member-19/4/2010).

There were monthly meetings of the Project Steering Committee (PSO) that consisted of the CTCHC, community members (represented by the elected Community Liaison Officer) and the building contractor. CTCHC staff members informed me that the reason why repairs were not completed in Stock Road was due to the many delays during construction. Stoppages were caused by quarrels over the use of local labour:

96 For example a CTCHC employee, while discussing what doesn’t work with community interaction about rectifications, stated “You have to make sure people are heard, interact, win people’s trust, tell them things are not working and withheld nothing” (CTCHC staff member-19/4/2010). For further evidence see the final section of Chapter 4.

97 Residents insisted that more local labour needed was used, creating work opportunities for the many that are unemployed in the area. From the interviews and discussions with staff members it seems that some work was subcontracted out to local tradesmen, but the company insisted on hiring people with proper experience.
“If the community decides that the project must be stopped...then they have that power...but we still have to pay the company for those days when they don’t work and the money runs out...they say its our way or the highway” (CTCHC staff member-19/4/2010).

From the CTCHC’s perspective resident’s insistence on local labour delayed construction to such an extent that rectifications could not be completed. According to the staff member the very structures and processes the company provided to allow for community participation worked to stall and impede the rectification process. This led to the funding (provided from government) running out.

The CTCHC has much to answer for. Firstly questions need to be asked about why funding ran out for rectifications in Stock Road? To say that it was due to residents stalling the process is not good enough. Surely negotiations over local labour and the selection of sub-contractors could have occurred before the arrival of contractors on site? Secondly responses indicate residents are less than happy about the scope of their involvement. The CTCHC has undoubtedly made an effort to involve residents but whether this goes far enough is debatable. A valid claim could also be made that the company retains a moderately paternalistic attitude despite significant strides forward under new management.

**Conclusion**

Employing a detailed analysis of the moments and processes of engagement between residents and the CTCHC Chapter 5 has highlighted two major themes. Firstly drawing on Scott’s (1998) vision of the state it examined the ways in which the CTCHC has come to create largely economic visions of housing beneficiaries in Stock Road and other villages. The company’s narrow vision has served to “sight” residents in ways that see them as statistics, numbers and rental amounts. A nuanced and detailed examination of this process shows how meanings and definitions move back and forth between the CTCHC and residents. This “translation across scales” demonstrates how residents come to understand institutional housing definitions within their own metaphors- a conclusion that resonates strongly with the work of Ross (2005) and Borges (2006). Further nuance and complexity is added through the argument that narratives, like
identities, are situational, relational and historical. This stresses the importance of context while also denying polemical arguments that simplify conflicts into cases of “us” and “them” (Mosse 2004).

Secondly the chapter focuses on the rectification process. A careful examination of remedial work confirms that Stock Road residents remain largely dissatisfied with the CTCHC despite significant structural changes within the company. This is largely due to the fact that rectifications in Stock Road remain incomplete due to funding having run out. By examining this on-going process it also becomes clear that despite claims to the contrary, residents did not feel their opinions were taken into account and reflected in the practical building work. It is also apparent that a past racked with disappointments and failures by the CTCHC has come to shape residents attitudes towards the company. A moderately paternalistic approach by the company has done little to change opinion towards it. The examination of rectifications stresses the complexity of a specific development process (Mosse 2004) the ways in which a development institution may come to see subjects in a paternalistic manner (Escobar 1995, Watts 2000) and how two scales of housing enter into a troubled conversation. On this note Chapter 6 explores two further housing engagements, the conflict over rental payment and evictions.
CHAPTER 6

RENTAL DISPUTES AND EVICTIONS: CONSTRUCTIONS OF REALITY AND THE POLITICS OF THE PERSONAL

“Why were the rental amounts so much more than the monthly contributions to the GEMS saving scheme? When they applied they were told that rental would be one amount, at the workshops it was explained it was another amount...according to my information it was explained, according to the people it wasn’t” (Interview with CTCHC staff member-19/4/2010).

Introduction

Pursuing the thematic trajectory of Chapter 5 this chapter will explore another set of long term processes and day to day moments between residents and the CTCHC. From when residents first moved into their homes Stock Road was plagued by bitter rental disputes. Before officially moving into their homes residents had saved money for their monthly rent by setting aside amounts that ranged from R150 to R350. These savings were placed in the GEMS saving scheme. Despite these preparations upon arrival residents found that in addition to their homes being poorly built, the rental amounts that they had already paid had increased significantly. Over the subsequent years residents adopted non-payment as a method of political protest against this increase and their poorly built homes. This draws on a long history of non-payment as a method of township protest to apartheid policies. Despite these protests the misfortunes of residents were increased by the fact that the CTCHC sometimes attempted to evict those who did not pay their rent. Evictions added to already heightened tensions between the company and residents contributing to an atmosphere of anger, mistrust and collective protest.

By investigating the ways in which the CTCHC and Stock Road narrate and understand rental disputes and evictions nuanced debates are once again made possible. To begin with such an investigation reveals how both the CTCHC and residents have come to see the rental dispute in line with their own specific ideology. In this respect while residents implement a humanist rhetoric of protest and past disappointments the CTCHC draws on the economic vision outlined extensively in Chapter 5. It is argued that neither perspective can lay claim to complete
A fair and comprehensive assessment of the situation is instead reliant on a perspective which embraces the complex and nuanced relationship between parties. Such a view works against the polemical positions of black and white, right and wrong.

This Chapter begins with a brief synopsis of the rental dispute and preceding interactions based on available documentation. It then focuses on the ways in which the CTCHC and residents “sight” each other. Once again theoretical analysis will be integrated into the subsequent arguments. Chapters 5 and 6 should be viewed in dialogue with each other. In fact on numerous occasions (in meetings, discussions with residents, government correspondence etc) shoddy construction and rental disputes have been collectively raised as the key issues behind the conflicts between residents and the CTCHC. This view is strengthened by the fact that it was in political protest to substandard housing that residents’ began to withhold monthly rentals. Rent was also withheld because of the dispute over the amount which was due. A detailed analysis of the rental disagreement also argues that many residents simply could not afford to pay. The boycott hence provided a socially justifiable reason to withheld payment that has been used before as a strategy against Apartheid era laws. As in Chapter 5 an abbreviated chronology of rental disputes and evictions will be provided.

**A specific History: Placing Rental Disputes and Evictions in context**

*The rental dispute*

The story of the disagreement over rental payment stretches back to before 2000. Soon after the establishment of the CTCHC prospective beneficiaries were encouraged to deposit a monthly amount in the GEMS saving scheme. Zweig’s (2006) paper on the CTCHC and the data collected through this research project and already elaborated upon in previous chapters indicate that future residents paid according to the size of home which they wanted to receive. Many residents in Stock Road described the process. Florence, a woman in her late thirties who had lived in Stock Road for 10 years:

“Every month we had to pay R150 for 2 years to GEMS. Their office was in Athlone…You chose the house yourself; I chose to have 2 bedrooms. The house
was nice but there was no ceiling or tiles although they promised us” (Patience-10/11/2009).

Myrtle, an Afrikaans speaking woman in her 40’s who rented out a room in her home for extra income stated:

“A friend told me about these houses. Ons moet as a familie kom en apply vir die huise. Ek moet betaal elke maand R350. Hulle wil weet wie bly saam in die huis (We had to come as a family and apply for the houses. I had to pay R350 every month. They wanted to know who would be living in the house)” (Myrtle-19/11/2009).

The above details were repeated in most interviews with residents of Stock Road. They all tell the same story of residents who went to the GEMS office in Athlone to apply for houses, were offered different payments options depending on the size of the house they wished to acquire (see P.14 for prices) and entered into a monthly saving scheme until they received a home. A common thread amongst the testimonials of those interviewed in Stock Road and a core issue of contention described in this chapter is the belief that the rental amount which residents initially paid to GEMS would be the same as their monthly installments when they moved into their homes between 2000 and 2001. This was not the case. As discussed in chapter 4 and based on the work of Zweig (2006) amounts increased from R150 to over R500 for a single bedroom house and to over R600 for a 3 bedroom house (interview with Ntombi-26/11/2009 in Zweig 2006).

On one hand residents strongly argue that at no time were they told that their monthly rental installments would increase drastically from the initial savings amount. Tonkin (2008) in a study

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98 As we sat on the couch she slept on because the stairs were too difficult at her age, Patricia informed us: “They said that I must go to Athlone. I was paying every month R350 for 3 years. It was difficult to pay and if I did not pay then I would have to start again. The office in Athlone wanted my I.D. and my pay slip and I had to fill in forms there” (Patricia-26/11/2009).

99 The specifics discussed were further corroborated by research conducted in Morgen’s Village in 2008. During interviews residents related almost identical accounts of the housing application procedure to those discussed in regards to Stock Road.
of Stock Road notes that “…beneficiaries asserted that the costs of units were not communicated to them [and] they were entitled to withhold payment due to the fact that the CTCHC was in breach of their contract” (Tonkin 2008:266). They also argued that when they first moved into their homes they had to pay R800 for their key, a cost they were completely unaware of\(^\text{100}\). This is apparent in the following quotes taken from interviews in Stock Road.

“They said to us that when we signed the paper the rent was R350 then they said we must pay R550 [for the houses each month] so then we stop paying…” (Transcript 2-10/11/2009).

“They called me to a workshop and they said I must pay R638 for the house. So when they started building things changed. First they said it was R350 and then it went up to R638” (Transcript 13-26/11/2009).

In her excellent and thorough report on the CTCHC and issues surrounding the transfer of land Zweig (2006) quotes a telling letter from the Housing Consumer Protection Trust to the National Housing Finance Corporation. This letter claims there were many occasions when rentals “…escalated from R250 to as much as R900 per month” (Zweig 2006:36). She goes on to further confirm residents’ complaints by referencing Installment Purchase Agreements (IPA’s) in which monthly charges increased from R350 to R700 (Zweig 2006:36).

However, from its own perspective, the CTCHC believe that residents were informed about the possibility of a rental increase during their attendance of housing workshops. According to the CTCHC residents were adequately informed that the rental amounts which were paid through GEMS would increase once they moved into their new homes (see the history of the CTCHC in Chapter 4 for more details). In a CTCHC report to community representatives and other

\(^{100}\) Mr. Julius not only told me that his rental increased but that he had to pay an initial R800 fee for his key. “The rent is R500 for two rooms. I had to pay R800 for the key when I came to the house” (Mr. Julius-14/12/2009). Mrs. Dlamini, a middle aged Xhosa woman, also indicated that she had to pay for her key. “I was paying R50 every month to GEMS. GEMS they moved us here but when we arrived they told us we must pay R800 for the key to the house” (Mrs. Dlamini-10/11/2009).
concerned parties (dated 8 September 2005) the company admits that one of the consultants\textsuperscript{101} they employed distributed false information sheets. The document claims:

“It was extremely unfortunate that one the consultants appointed by the CTCHC to hold ceded savings of clients distributed an information sheet indicating that potential clients will pay R150 (1 bedroom), R250 (2 bedroom) or R350 (3 bedroom) for their houses over 4 years. These amounts quoted were incidentally the same as the monthly savings amount required by the company” (CTCHC response to issues raised by the Director of Human Settlements 8 September 2005).

The report goes on to state that the CTCHC “…went to great lengths…” to dismiss this notion. They cite the training manual, workshops, the signing of contracts and the fact that clients had to make their first payment before moving in as instances in which rental payment amounts were clarified (CTCHC responses to issues raised by the Director of Human Settlement 8 September 2005). However, this rejoinder - which has been used on previous occasions by the CTCHC - did not satisfy Robin Carlisle of the Western Cape Legislature who notes that:

“The key document in question clearly bears the name of the CTCHC alongside that of GEMS. The misrepresentation continued for over a year whilst people signed up for the offer, paid their installments every month and attended seminars as insisted upon by you. At no time did the CTCHC repudiate either the offer or its agent GEMS” (Robin Carlisle in letter to Mervyn Bregman 17 August 2005).

The logical result of the drastic increase in rental amounts was that many people could not pay\textsuperscript{102}. In March 2004 amidst large scale defaulting in rental payments the CTCHC instituted an affordability programme. The programme offered “…lower interest rates, extended payment terms and a discount off the original purchase price” (CTCHC responses to Director of Human

\textsuperscript{101} The consultant is not mentioned by name but is most certainly GEMS.

\textsuperscript{102} The CTCHC recognized that some residents were genuinely not able to pay. “...The company realized that some people had contracted with the Company without truly having the ability to pay” (CTCHC response to Director of Human Settlements September 8 2005:3). They blame this on a flawed screening process which used savings track records rather than credit checks to screen clients (CTCHC response to Director of Human Settlements 8 September 2005). Issues surrounding non-payment will be explored in the analytical section of this chapter.
Settlement 8 September 2005. Zweig (2006) cautions that although “The Affordability Programme offered the beneficiaries a once-off reduction on the amounts due on their houses and their repayment amounts were reduced, the period of repayment was significantly extended, effectively making their houses more expensive in the long term” (Zweig 2006:37). A CTCHC staff member stated that about 80% of people across all the villages signed up for the affordability agreement which gave them 28.8% off their remaining balance (Interview with CTCHC staff member-19/4/2010). The remaining balance that the staff member refers to is the overall outstanding amount on the house.

In retrospect the CTCHC recognizes that the screening process was flawed. This admission implies that, in many cases, those who applied came from an economic background that was more suited to a Reconstruction and Development Project (RDP) housing product. RDP houses were fully state subsidized while the “top-up” houses provided by the CTCHC combined the subsidy with a loan from the company that residents had to repay. One staff member stated, “The people in there should never be in the houses. The screening process was flawed…they came from the wrong economic profile” (Interview with staff member-19/4/2010). A CTCHC document dated 8 September 2005 admits that “…people had contracted with the company without truly having the ability to pay” (CTCHC responses to Director of Human Settlement 8 September 2005). The company argues that they had not screened clients through the Credit Bureau believing that the monthly payments to GEMS provided enough evidence of the residents’ ability to save and pay. This “…provided a second chance for those traditionally excluded from formal markets [but] ultimately led to people over-exposing themselves to levels of debt which they could not afford” (CTCHC responses to Director of Human Settlement 8 September 2005:3).

103 A practical example is provided in the document. “A client who had occupied a 3 bedroom, 64 square meter unit (the most expensive) was initially billed R790 a month over 4 years. In this example we assume that the client has occupied the unit for 3 years and only paid a R350 installment plus the R92 levy every 2\textsuperscript{nd} month. With the affordability programme the client would now be paying R500 a month (R408 + R92 levy). Should the client have paid R350 every month he/she would now only be paying R379 a month” (CTCHC responses to Director of Human Settlement 8 September 2005:3).
Staff members at the Client Contact Centre agreed that many people simply could not afford the monthly amounts. They also claimed that there were a large number of residents who used housing faults as an excuse not to pay. They often stated that if people came and spoke to them, explaining their situation and offered to pay “something” they could reach a compromise. For example if someone was facing eviction and they made an effort to pay something then they could be moved to the bottom of the eviction list. They felt it was unfair that people had lived in CTCHC houses for 10 years and never paid a cent. For them even if people could not pay the monthly amounts they owed they needed to demonstrate a willingness to pay by contributing “something” towards their homes. The CTCHC does merely collect rents because it is a business but more importantly because without rental payments the company would not survive. Rental assures the company can continue to acquire land, build and maintain houses and process applications amongst other essential processes; in essence retain solvency.

**Evictions**

Prior to the arrival of new management in 2006 Stock Road residents describe how the CTCHC had attempted to evict rent-defaulters from the area. Mr. Maseru who indicated his involvement in resisting evictions informed me that:

“They tried to evacuate [evict] people with the metro-police. The community fought back and came back into their houses. We did try to go to the lawyer but then we just came and took the houses back. This was in 2005” (Mr.Maseru-19/11/2009).

A number of other residents spoke about the “red ants”- a security firm whose employees wore red jackets and who had removed belongings from a number of households. They stated that the security firm was used to enact evictions in Stock Road often piling up residents belongings on the side of the road. In the wake of attempted evictions and threatening letters from the CTCHC residents took their concerns to the streets as they marched to parliament and local imbizos (meetings with local government officials). During this march they demanding an end to evictions and insisted that there be negotiations over rental amounts and the poor construction of their homes. According to conversations with members of the Client Contact Centre, documents and
residents pressure mounted on the CTCHC from both the Stock Road Community, the other 7 schemes built at the same time, and local government to suspend evictions while negotiations over disputes took place. As a housing committee member for Stock Road recalled:

“The negotiations were about the payment, the problems with the houses. The company was forced to wait about the letters. They were arrogant and didn’t want to listen” (Housing committee member-January 2010).

The CTCHC acquiesced to residents’ demands and pressure from government suspending evictions while negotiations took place. The Cape Times of September 13th 2005 reports that CTCHC beneficiaries took to the streets in protest of evictions and shoddy housing amidst growing calls for the premier, Ebrahim Rasool, to call a public enquiry into the CTCHC. The article quotes DA spokesman Robin Carlisle in stating that all evictions should be suspended until the company has met its obligations (Cape Times 13 September 2005). In the words of the housing committee member “…they were forced to wait about the letters”. In this quote he is referring to the monthly rental letters sent by the company. During this period the CTCHC did not suspend the interest which despite the reductions guaranteed by the Affordability Agreement continued to accrue on residents’ accounts. Currently the CTCHC professes that they do not evict the unemployed, disabled and pensioners. Instead they claim to only target the ten worst rental defaulters in each village.

It is clear that both residents and the CTCHC have strong opinions of rental disputes and evictions. Rather than taking sides or seeking a purely objective position, it is more important to stress the information asymmetry that exists between residents and the CTCHC. There are certainly gaps in information evident on both sides. While residents may have been excluded from meetings and remain unaware of larger policy decisions which may affect them the CTCHC has taken little cognizance of residents claims. Undoubtedly asymmetry has changed over time and is dependent on access to resources, but it is an important “thread” which runs through both sides of the stories. The ways in which both residents and the CTCHC have experienced evictions will be discussed in the second half of the chapter. This will follow an analysis of the rental dispute.
The Politics of non-payment vs. the Reality of non-payment: Rental disputes in Stock Road

“They said to us that when we signed the paper the rent was R350 then they said we must pay R550 so then we stop paying-then they come and throw our things out. If the houses were fixed then we would pay the rent but they do nothing” (Xhosa speaking woman in her 40’s-10/11/2009).

Introduction

From the points outlined in the preceding chronology it is possible to understand why residents and the CTCHC “see” the payment of rent in very different lights and the information asymmetry that exists between both parties. In addition to this the chronology also aims to clarify the ways in which each party “sights” the conflict and how these ‘sightings’ may differ from the actual reality, complexity and politics of the situation. For residents, as highlighted in the above quote, non-payment is a political choice. It is linked to the sudden and unexpected change of rental amount, the poorly constructed houses and the CTCHC’s inaction and disinterested attitude. For Stock Roaders non-payment becomes part of the narrative of protest against the company, a legitimate approach that can be employed to challenge a relationship that they perceive as exploitative. On the other hand, although admitting to the fact that houses are substandard, the company believes that residents must still make an effort to pay. They do not see maintenance faults, which they have addressed (if only partly in Stock Road) through rectifications, as a legitimate reason to withhold payment. They also argue that residents were well aware of the rental increase (through the housing workshops) and that the affordability agreement has addressed many of the cost issues. Both these positions ascribe to housing rationalities, one derived from legitimate protest the other from an economic outlook. Rationalities shape the manner in which both parties come to understand rental disputes, evictions, rectifications and poor construction. Of course both pictures claim to represent the “truth”, but a deeper contextualized engagement of rental disputes, argues that if one fails to take cognizance of very real conditions of poverty and unemployment that render most residents unable to pay they remain incomplete. Discussion will begin by looking at the ways in which residents have “sighted” the rental dispute.
Residents in Stock Road spoke angrily of the discrepancy between the monthly savings amounts through GEMS and the amount they were actually charged by the CTCHC when they first moved into their homes. Residents argue that in protest to this irregularity and the shoddy conditions of their homes they have, and continue to, withhold rental payments. Mr. Julius, who found it difficult to pay when he first moved in (as he had recently lost his job at Marine oil when the company was shut down), stated:

“We are prepared to pay for rent but fix all the problems and then we are prepared to negotiate” (Mr. Julius-14/12/2009).

Ntombi who was fortunate enough to work at a computer store argued:

“I am not paying the rent because of the bad housing conditions not because I cannot pay. They only call when they demand rent. If they made an effort I would pay” (Ntombi-26/11/2009).

Both Mr. Julius and Ntombi object to paying rent on principle. They believe that the CTCHC has an obligation to correct the housing defaults, compromise on rental amounts and treat them as human beings instead of numbers or statistics. In this context they understand their refusal to pay as a legitimate action, a form of protest against the company. Thus from a residents perspective the boycotting of rent became an overtly political tactic. Such a decision allowed them to could gain some form of leverage over the CTCHC, an exercise of power in a decidedly unequal relationship. The tactic of boycotting rental payments in protest has a long and lively history in South African townships with its roots in the draconian laws of the apartheid system. Boycotts were most intensive in townships in the Orange Free State and the Transvaal and were a reflection of chronic malcontent with entrenched racist policies, vastly unequal access to resources, housing rental amounts, inadequate local representation and transport systems. They became a popular strategy of resistance during the 1980’s and quickly spread across Townships in South Africa (Chaskalson et al 1987). Since many Stock Roaders grew up in townships it is possible that they are well aware of the history of rental boycotts and their place as a powerful mechanism of political protest in South Africa’s history.
It is hardly surprising that in a climate ripe with antagonism issues became politicized. The boycotting of rent had cohesive qualities which united the Stock Road community and could achieve tangible results (for example the suspension of evictions during negotiations). Concrete events such as marches to parliament and community meetings allow for the wide-scale dissemination of a politics of resistance. Rent boycotting is naturally crucial to such a tactic. Accordingly in Stock Road rent boycotts have been advocated by the housing committee and remain widely in effect. In this manner a narrative of protest emerges.

**What people want is to get houses for free: CTCHC commentaries on non-payment**

For the CTCHC in both rationality and practice the rental dispute was and is economically motivated. Since the CTCHC is run along business principles it seeks to act as such by recouping its investments and the loans extended to residents. A CTCHC staff member wryly noted that,

“What people want is to get houses for free. The government should chip in for the houses. The CTCHC will never write off the debt” (Interview with staff member-12/4/2010).

The staff member argues that the government should ‘chip in for the houses’. The fact is the government does make such a monetary contribution. The government provides through the state subsidy which funds a large part of the home and which the CTCHC applies for on the behalf of residents. In addition to this the province and local government have spent over R80 million on rectifying the houses built by the CTCHC. Apart from this, the quote also alludes to a certain mind-set within the business. Thus although the CTCHC “sees” resident’s complaints as partly justified they also believe that such complaints are motivated by an attempt to get something for nothing. While those working at the client contact centre readily admit to the massive problems that have plagued the CTCHC they do not see the boycott as completely legitimate. Nor has the company made any significant attempt to write off debt or suspend rental payments during negotiations\(^{104}\). One employee notes that,

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\(^{104}\) Although the Affordability agreement of 2004 did reduce monthly installments, outstanding balances were still carried forward and to this day a vast number of Stock Road residents find themselves in massive debt to the CTCHC.
“Some do pay…but some of them are riding on the history of non-payment” (Interview -12/4/2010).

The “history” that the quote refers to is a CTCHC version of the past in which there were housing faults but with a minority and not a majority of homes. In this version of the “past”, residents who simply wished not to pay “jumped on the bandwagon” by joining protests and boycotts when there was little actually wrong with their houses. They effectively used a few problems as an excuse not to pay and get a house for free. The history of which the staff member speaks could also refer to the apartheid era rental boycotts discussed earlier in the Chapter.

This version of events is juxtaposed against an alternate history of exploitation expounded by residents, one that is partly captured by Tonkin (2008) when she notes that, “…there was a general feeling amongst residents that the CTCHC does not want anything, only money” (Tonkin 2008:270). This demonstrates the main conceptual thrust of this section. That is how different narratives operate on divergent scales and consequently generate alternate views of reality. This is an important fact that policy-makers and relevant urban professionals need to take full cognizance of.

Staff members also argue that with the completion of the rectification process residents have no reasons not to pay their monthly dues. As far as they were concerned the remedial work had fully dealt with residents’ demands and they had no excuse not to pay. As one staff member stated:

“Now that the rectifications are complete, what more do they want, now they must pay” (Interview 12/4/2010).

While this may be true for the other villages it is not the case in Stock Road were rectifications remain incomplete. The areas around newly fitted windows are unpainted, some doors still do not close properly and the concrete aprons (which many residents had requested) do not surround houses. While the above quote again highlights an economic focus within the company, it should be noted that the CTCHC is not simply a private sector business; its mandate is derived both from business procedures and South African housing policy. For example the application criteria for houses are mostly derived from national housing policy and the company is half financed by the National Housing Finance
Corporation (NHFC). Therefore it is the combination of policy and business principles that informs and contributes to an economically centered approach within the company. This does not mean that individuals within the CTCHC do not express genuine sympathy towards residents. Rather it means that the ways in which they see the dispute will for the most part align with an economically motivated outlook. Importantly this is a perspective which is propagated and disseminated by the CTCHC’s administrative structures.

**Unemployment and non-payment**

The stark reality of Stock Road is that many residents simply cannot afford to pay. Chapter 4, in providing context, discussed the economic profile of Stock Road and its extremely high rates of unemployment and underemployment. Tonkin’s (2008) study of Stock Road concludes that only 40% of household heads were formally employed while a quarter of household heads that were fit and able were unemployed. She notes that those who were employed work as domestic workers and shop stewards in the clothing industry all earned below R3500 per month at the time of application (Tonkin 2008:269). Many residents corroborated these facts. For example Gideon’s wife, a Xhosa speaking women in her late 40’s, informed us:

“We are both unemployed and out children are living on my husband’s disability grant” (Xhosa speaking woman-10/11/2009).

A housing committee member while discussing the rectification process argued that the CTCHC should have procured more local contractors because of “…high rates of unemployment” (Committee member-10/12/2009). From these quotes, along with discussions in Chapter 4, it can be confidently argued that unemployment is extremely high in the area. In addition those who are employed work jobs that are extremely tenuous (e.g. cleaners, domestic workers, factory workers) and as has occurred changing macro-economic conditions have caused many to lose their jobs. Under such circumstances the initial amounts (paid to GEMS) were affordable but the increased amounts would have been extremely difficult for many to pay. Since many residents earn below R3500 (Tonkin 2008) the increased rental amount added up to a significant portion of their monthly income. While all residents feel genuinely upset with the CTCHC and justified in
boycotting rental, the hard cruel fact remains that many of them (from the time that they moved in) simply could not afford to pay the increased monthly installments.

During the research process many of those interviewed were all too eager to show us their monthly rental letters. In most cases the amounts due were over R20 000. The chances of residents being able to pay this back are negligible. The reality of their financial situation is that they are unemployed and those who do work fail to earn enough to re-pay debts of this magnitude. Furthermore these debts are to be understood in the context of the rent boycott. This means that above all else residents feel that the money owed to the CTCHC is not a legitimate debt. These sentiments are due to the change in the original amount required for rental payments (deposited through GEMS) and also because of what residents feel to be the inferior quality of the ‘finished’ housing product.

*Conversations between three versions of “reality”*

In the case of rental disputes three factors are closely linked in empirical and conceptual conversation. The first conditioning factor is the commonly held belief amongst residents. This rationality advocates non-payment as a legitimate form of protest against the change in rental amounts and poorly built homes. The second factor is the CTCHC’s own attitude. The CTCH entrenches an ethos which places almost exclusive emphasis on payment for homes. The third factor is the economic realities of Stock Road; high rates of unemployment, tenuous employment subject to economic changes, low wages and underemployment which make it extremely difficult for residents to pay. The positions adopted by residents and the CTCHC each attempt to ratify the authenticity of a specific version of “reality”. Understood in a more neutral sense they attempt to paint the history of rental disputes in a manner that justifies their position. Residents achieve this by narrating a story of an unfair relationship in which the CTCHC changed the amounts due without telling them. The CTCHC on the other hand admit to a history of past mistakes, but one which does not justify the complete boycott of payment. Even though many (e.g. AEC, Robin Carlisle) have and continue to side with residents this paper’s primary concern is not to take sides. Rather it argues that by situating the residents within a context of dire economic circumstances, nuance is added to an argument which could be described in mere black and white terms. The version of reality it proposes is one in which all three factors are in empirical and conceptual
discussion, closely interlinked and influencing one another to a significant degree. This may be in an antagonistic manner (resident vs. the company) as much as one in which dire economic circumstances provide “unstated” encouragement for residents to boycott rental payments. These competing versions of events further highlight the information asymmetry that exists between residents and the CTCHC.

This assertion is significant. It proposes that each position is a reflection of events “filtered” through the rationality of the two parties. Mosse (2004) makes this point when arguing about development. He notes that although coherent representations of events, practices, policies and interventions may be maintained at the scale of the NGO, company or state these do not reflect the totality of events on the ground. Rather, according to Mosse (2004), these representations are needed to maintain a coherent picture of the world which ratifies the rhetoric, relationships and scale at which organizations operate. In the case of the CTCHC and Stock Road it is a relationship which is significantly unequal and the consequence of residents’ politics of non-payment may perhaps lead to their evictions from Stock Road.

**The fight against eviction in Stock Road: Making the collective personal**

*Stories of Resistance*

Prior to 2004, and in direct consequence of non-payment, the CTCHC attempted to evict a number of residents from Stock Road and other villages. This eviction campaign drew sharp “battle lines” between the company and residents. Residents saw this as a direct threat to their families and long term futures. Furthermore it also challenged the narrative of protest that had become established in Stock Road heralding a call for action on the part of residents: how could the company be justified in evicting people when they had provided substandard homes, overcharged for rent, ignored complaints and refused to treat residents as more than a number or statistic?

On the other hand the company, under old management, sought to evict residents who had not paid. Some residents were forced out of their homes by a private security firm their belongings left on the side of the road. Aggravated by these actions the community came together and helped evicted community members to move back into their homes during the night.
Firstly evictions present a very real and material threat to residents’ lives and futures. Consequently the loss of their houses starkly frames their engagements against the CTCHC in very personal terms. The corollary of this is that the resident’s conflict with the CTCHC is not only collective (i.e. community standing together against the CTCHC) it is also extremely personal. It is personal because of arriving at your house and finding your belongings on the pavement, because of being thrown in jail because you resisted eviction and lastly because of the danger of having to return to the unstable housing circumstances that you experienced in informal settlements. As Myrtle stated, “…if they chase me out where must I go?” (Myrtle-19/11/2009). Secondly the resistance of eviction, seen by residents as a personal attack by an illegitimate and exploitative organization, has contributed to the narrative of protest and highly politicized atmosphere that exists between residents and the company. Thirdly importance nuance which contextualizes the argument against the background of changes in the CTCHC is added by exploring how the company’s attitude towards eviction has changed with new management.

*Stories of eviction*

Between 2000 and 2006 a number of evictions took place in Stock Road. Tonkin’s (2008) study states, “In 2003 five beneficiaries were evicted. Eight were arrested during July/August 2004, but the case was withdrawn” (Tonkin 2008:267). The most striking story of eviction in Stock Road was related to us by Mr. Mkwana, a Xhosa speaking man in his late 50’s, who ran a Spaza shop from his house. He stated:

“I was evicted during the night. CTCHC hired security and there were ten people evicted that evening. Ten people were taken out personally and they were taken to Langa police station. This was in 2005. Another community member protested –next day the men appeared in Philippi court –These ten men they are deleted from the computer because they do not want to pay. After I was released in order to go on the system I must pay R280 per month” (Mr. Mkwana-10/11/2009).

Mr. Mkwana’s harrowing ordeal describes an eviction process that brought the collective struggle against the CTCHC crashing down into his personal world. Instead of an abstract “corporation” existing far away the CTCHC and its security guards were suddenly very real threats to Mr.
Mkwana: indeed their sudden intrusion posed a direct threat to his home and all it represented. As Mr. Mkwana stated:

“This house is important to me because I will hand it over to my children. I will never sell it and I will give it to my children. We eventually found a home for ourselves and our family” (Mr. Mkwana-10/11/2009).

For Mr. Mkwana the eviction threatened not only the home he had found for his family but the house he wished to pass on to his children. The danger was thus extremely personal. Sitting in his house at night it must have come as a terrible shock when hired security guards came to enforce an eviction. Not only was he evicted but he was arrested and taken to the police station where he had to spend the night, a highly unpleasant experience. Was this mild-mannered old man a criminal for not paying a rental amount he genuinely felt that he had not signed up to pay for? Did his arrest not serve to heighten tensions between residents and the company, further alienating the CTCHC from those who they were tasked with housing?

It is extremely difficult for the CTCHC to justify evictions considering the numerous shoddy houses they provided for residents and the clear dispute over rental amounts. It is even harder to fathom why they would arrest residents even if there was resistance to evictions. For Mr. Mkwana, and the co-evicted this specific moment not only brought them into harsh and unpleasant contact with the CTCHC it also shaped their perceptions of the company being an uncaring and exploitative entity. Evictions worked to “bring together” the community in very real moments of strife when their futures in Stock Road were fundamentally threatened.

**Stories of political protest**

“In 2005 there were evictions, people were getting summons. There were about 8 people. The security came and threw their things out, they were sent to jail in Philippi. We marched to Nyanga police station, then we went to court and protested and they were released. We moved their things back into the houses” (Man housing committee member in his 40’s-January 2010).

This housing committee member, quoted above, also describes the events of Mr. Mkwana’s arrest. In describing the moment he stresses the community’s involvement in fighting against the arrests.
According to him the community marched to the police-station as well as the court were the case was held. The fact that the CTCHC, through the proxy of hired security, was in their area evicting their friends and neighbors was a direct call to arms for the committee. For the community such actions spoke of the moral audacity of an institution that would evict and arrest Stock Roaders despite houses that were cracked and leaking and rental amounts that were seen as exploitative of the poor. The company was suddenly situated in hostile proximity to the community. No longer removed in an office it was directly threatening their houses, futures and livelihoods. This concrete reality of evictions brought the community together to resist them. They thus added to the narrative of protest against the CTCHC, a very real occurrence which could be fought against by moving furniture back into homes or, as the story describes, by going to the police station and court house when residents were arrested.

Further evidence of the politicization of evictions can be found in the association between Stock Road residents and the Anti-Eviction Campaign (AEC). A perusal of AEC records details their involvement with residents of the original CTCHC villages. For example an article written by Gary Harzenberg of the Newfields Village AEC (Another CTCHC development) in 2007 describes a march by disgruntled residents of all villages to the Cape Town Civic Centre on August 27th. The AEC’s website also posts numerous press releases regarding evictions in CTCHC developments. In this respect an AEC Eastridge press release dated April 30th 2009 calls the CTCHC to task for supposedly enacting an eviction in an area in which evictions should be suspended until negotiations between the company and residents are completed (Eastridge AEC press release 30 April 2009). The involvement of the AEC not only demonstrates how residents have linked with larger social movements to assist in their fight against the CTCHC but more specifically it demonstrates how evictions have, and always will, remain an extremely political issue since they so directly threaten residents lives. Indeed this fact will remain despite significant attitude shifts towards eviction at the CTCHC, a further contextual point that will be added to this conversation.

*Stories of context*

As noted in chapter 4 the CTCHC can be characterized by two periods. The first period embodied an attitude towards residents which dismissed their claims as frivolous and, in addition, avoided
meaningful engagements with communities. The second phase of the company, post 2006 and under new management, incorporated a more open-minded and lenient approach which no longer completely sidelined residents. From this it follows that the company’s attitude regarding evictions has certainly changed. Beginning with their suspension of evictions during negotiations over rental amounts and poorly built homes their approach had become more attuned to the needs and realities of residents.

The CTCHC agreed not to evict pensioners, the unemployed and the disabled. In this regard the onus was on residents to prove that they were pensioners or disabled. Those who were unemployed also had to demonstrate that they were actively seeking work (Discussions with CTCHC employees during internship). This is a welcome gesture if we consider some of the testimonials related to pensioners in Stock Road who have certainly not been accommodated by the CTCHC in the past. For example Ntombi stated:

“...the rent was not affordable and there are pensioners here-how can they give a pensioner a double story house. There was even one old man who slept underneath the stairs” (Ntombi-26/11/2009).

In chapter 5 Patricia a 68 year old pensioner is quoted as saying that she sleeps on the couch because she cannot walk up the stairs. For pensioners like Patricia and the old man referred to in the above quote eviction would be disastrous. They no longer work, are frail and are particularly vulnerable to a sudden change in housing circumstances. Employees also informed me that if people came in and explained that they had lost their jobs and had no money this month or had sick children and hence expensive medical bills an arrangement could be made. A staff member stated:

“Evictions are the last resort...we are prepared to listen to people as long as they make an effort to pay something...then we could put them at the bottom of the eviction list” (Interview with CTCHC staff member-19/4/2010).
A Social facilitator, on the bequest of the company, had recently made an effort to visit residents of Newfield’s Village\textsuperscript{105} explaining that if they did not pay something they would eventually lose their homes. She had undertaken detailed interviews with rent defaulters, stressing the importance of payment in securing long term tenure for future generations. Detailed descriptions of residents’ situations were taken and many residents agreed to pay whatever they could each month as they wished to keep their homes. This process was planned for other villages such as Stock Road (Informal discussion with Social Facilitator at Client Contact Centre).

The CTCHC’s changed attitude towards evictions is largely due to the managerial “overhaul” in 2006. However it is also influenced by the extremely negative press the company has received over the years. Residents’ constant struggles against the company have also forced the CTCHC to be taken to task politically. This has affected a change within their attitude at least with regards to evictions. This change may be significant but the stories of eviction adding to the company’s troubled past mean that from the perspective of Stock Roaders the CTCHC will always be an unsympathetic and exploitative institution that cares little for residents. Consequently the history of Stock Road and evictions is far more powerful than structural changes within the company.

\textit{Conversations surrounding eviction}

As the case of Mr.Mkwana demonstrates eviction is first and foremost a direct and material threat, the consequence of which is the loss of one’s home. The term ‘home’ not only describes material shelter but also long term security and the ability to provide for future generations. As discussed in Chapter 2 (See Borges 2006, Waldman 2003, Ross 2005) houses are understood not just as physical realities. They are also deeply implicated in personal struggles. Following this tack eviction is not only an economical “attack” on residents; it is also a “stigmata” which impinges on personal and social perceptions. Being evicted from a home thus implies an inability to provide long term security and stability for one’s family. In this regard and in the case of Stock Road it can be forcefully argued that evictions will always be a personal threat that has the ability to categorically “interrupt” and alter residents, livelihoods.

\textsuperscript{105} Newfield’s Village, like Stock Road, is one of the 8 original CTCHC villages.
While evictions may be personal responses to them rely on collective community action. These responses can lead marches to the police station, to moving belongings back into an evicted person’s home and on linking up with organizations such as the AEC. Evictions are thus a direct and visible threat; the threat they pose serves to bring the community together against a common enemy who is invading their homes. The history of struggle against poorly built houses, exorbitant rentals and a callous CTCHC cannot cast evictions in any other light than an extremely political one. Despite significant attitude shifts at the CTCHC the history and stories of eviction coupled with past failures have become part of a narrative of protest that will, in large, always see the CTCHC as an exploitative and uncaring institution.

**Conclusion**

An investigation of evictions, like rental disputes, once again stresses the complex relationship between three important factors; resident’s political narratives of the CTCHC, the CTCHC’s economic justification for eviction and a contextualized and deeply “embedded” history of protest. Once again it is in the combination of these three factors that the most complete picture of evictions emerges; a picture that does not paint the engagement in terms of “us” against “them” but rather looks at how “us” and “them” see the eviction process. This is an approach based on the ideas of Mosse (2004) that seeks to describe the “why” of decisions. That is the rationales that exist behind them. Such an enquiry analyses how rationalities come to be shaped while also questioning why it is that these ideologies project a certain outlook of events. Questions regarding how key contextual factors further complicate engagements and how these factors cannot be described in terms of “black” and “white “are also addressed. The final chapter of this paper tells the story of Stock Road and ends with a description of the papers’ key arguments.
CHAPTER 7

A TENUOUS MIDDLE GROUND: THE STORY OF STOCK ROAD

The story of Stock Road is essentially a story of two worlds; residents and the CTCHC’s. It is a story of houses; of what they mean to residents, of the histories and struggles hidden beneath their walls and of attempting to forge a small niche in a peripheral urban environment. It is also a story of what it means to provide houses for those who have never owned them; the responsibilities, the setbacks, the conflicts, the mistakes and the policies which guide decisions. It is a story of how houses mean different things for residents and the CTCHC and how these differences have surfaced or are most evident within conflicts over poorly built homes, rental hikes, evictions and rectifications.

As with any tale the backdrop, the places and spaces through which it weaves, influence the story telling and the characters perceptions. This story of houses, residents and the CTCHC has three backdrops. The first is one of informal and crowded houses, backyards shacks on the periphery of the urban environment cramped, cold and wet conditions, of walking for half an hour to get to a bathroom, of living under the roof and rules of another, of tenuous employment and scraping to make “ends meet” and essentially of long term housing and economic insecurity. The second is Stock Road itself, the achievement of formal housing and a space in the city, the realization then that the pinnacle of your struggle is flawed, that you’re house walls are cracked, that the windows and doors do not fit and the roof leaks. The third and final setting is the CTCHC; its lists and criteria, its forms, administrative procedures and policies, its generalizations and abstractions and its changes of management and attitude. These backdrops are the settings against which the story of Stock Road plays out. A story that in its telling can provide valuable lessons and insights for housing professionals and policy-makers, activists and families struggling to achieve formal housing. And like any good story it has a beginning and middle but sadly the ending has not yet been decided.

It is difficult to say exactly where the story of Stock Road begins. It could start as far back as the exclusionary policies of apartheid and their re-enforcement of an already divided Cape Town. It also could start in the informal spaces, which came to characterize the poor’s position in this
urban landscape. The overcrowded hostels in Langa and Nyanga, the backyards “hokkies” (cages) in Mitchell’s Plain and the shacks with no toilets in places like Khayelitsha. These are the experiences that Stock Road residents bring with them. It could also start in 1994 when Nelson Mandela announced a vision of a new South Africa to a jubilant world; one with houses, water, electricity and sanitation as key to the restoration of dignity. A vision in which housing policies were quickly formulated and mistakes were made, mistakes that focused on delivery and quantity over location and quality in many cases re-enforcing past spatial inequalities (e.g. Seekings 2000, Huchzermeier 2001,2003). It could also start when residents first applied for homes from the CTCHC. Perhaps Stock Road’s story starts in all these moments but more importantly in understanding this past we can understand how residents have come to see the CTCHC and the housing process and the conflicts that have emerged over houses.

As with all stories there are main characters that have specific histories. Residents’ histories are found in long term housing insecurity, of never having owned a “proper” house, of living in a cramped, crowded, smelly single room. These “housing histories”, described in Chapter 4, cannot be ignored since as with all characters in any story past events influence present perceptions. As the story of Stock Road played out, as residents moved into their homes and discovered major defects overpriced rental and an unsympathetic CTCHC this specific past shaped how they saw the CTCHC and houses. They saw their homes as more than bricks and mortar, as the final step on a long and difficult journey to achieve formality, as a foothold in the city and a place to raise their family, affectively as the opposite to the precarious and tenuous circumstances which had preceded their arrival in Stock Road. Their houses were tied up with their struggles and personhood, understood in their own terms and metaphors, an extension of their socio-economic histories and personal successes and failures. Other contemporary tales of houses told by authors such as Borges (2006), Ross (2005), Oldfield (2000) and Waldman (2003) capture the relationship which exists between houses and those who inhabit them stressing the ways in which houses take on social meaning and significance and how they become understood in residents own “terms of reference” which are local, historical and complex.
The second major character in the story of Stock Road is the CTCHC. As with residents the CTCHC has a specific and deeply troubled past. As discussed in Chapter 4 it is one characterized by major structural and practical problems; the lack of clarity in initial roles and responsibilities between itself and the City of Cape Town, the numerous failures to follow the correct procedures in terms of building houses, acquiring land, managing housing stock and its uninterested attitude towards residents’ complaints (Zweig 2006, Tonkin 2008). It is also a past that has been shaped by a narrow vision. Just like a character in a story may focus on certain facts while omitting others the CTCHC’s focus has been predominantly economic. Like Scott’s (1998) nation-state the CTCHC has focused on largely economic characteristics of residents and houses while paying less attention to the social and historical meanings that carry such importance for Stock Road residents themselves (Scott 1998). As characters in a story learn from mistakes made so has the CTCHC and over the years and under new management since 2006 the company has changed its attitude towards residents, learning to be more receptive to their complaints and adjusting future housing developments in accordance to errors made (for example refining the screening process for residents to assure affordability, including more stringent checks on building contractors and insisting that better materials are used).

It is clear that the two protagonists in the story of Stock Road come from very different backgrounds and have divergent histories. Yet they converge over a common goal, housing and the provision thereof. To this process each brings a “set of references” to apply, understand and engage with housing and houses. For residents these are their histories of tenure insecurity, socio-economic disadvantage and the struggle to achieve a formal house. For the CTCHC they are housing policies, regulations and generalizations that stress economic, above social and historical factors. In an ideal world the two characters in our story may not have much in common but they may be each able to perform their allotted functions and enter into a relationship that is mutually beneficial. One in which the CTCHC provides sound houses at a fair price to communities who pay their monthly rental amounts. However this was certainly not the case. The houses provided by the CTCHC in Stock Road were substandard and built of inferior materials and, as demonstrated by the NHBRC forensic audit (see Zweig 2006), in many cases not up to national standards. The rental amounts which changed so drastically from the monthly saving amounts prior to occupation were well beyond the ability of many residents to pay. The CTCHC was
dismissive of numerous complaints from both residents and members of local government such as Robin Carlisle, then a Democratic Alliance member of parliament, now Western Cape Provincial Minister for Transport (Zweig 2006). Hence from the time in which residents moved into Stock Road their relationship with the CTCHC was one of antagonism, mistrust and anger which in turn was added to their “set of references”, or outlook, further shaping the ways in which they saw the CTCHC.

Thus the protagonists coming from two different worlds, one small and nuanced the other large bureaucratic and generalized came to face each other in Stock Road. As with two “enemies” in a story there were a certain issues over which they disagreed and battles fought. In the case of Stock Road these were poorly constructed houses, drastic increases in rental amounts, the rectification process to fix homes and evictions. These are the engagements identified as being most important to residents in Chapters 3 and 4. Chapters 5 and 6 explore how, through these engagements, the CTCHC came into contact with residents, and their pasts. Each process and key moments within these processes exemplifies not only how the CTCHC and residents see each other but also the importance of placing the aforementioned engagements in localized contexts.

Chapter 5 explored engagements related to poorly constructed houses and the rectifications of these houses. Evidence is quoted from documents, interviews with residents and staff members of the CTCHC Client Contact Center. Residents’ testimonial speaks to how the CTCHC ignored their complaints about their flawed homes, failing to take meaningful action and only being concerned with money in the form of rent collection. Residents felt like numbers, statistics or rental amounts and not human beings who had legitimate grievances. The CTCHC’s attitude is also discussed; highlighting how the company sought payment despite the fact that it had provided an inferior housing product, and treated residents in a paternalistic manner. It is argued that in regards to defective houses the CTCHC came to create partial economically derived “images” of Stock Roaders just like the limited visions proposed in Scott’s (1998) assessment of the state. This approach ignored what houses actually meant to residents in context of their long-term histories of housing insecurity and served to marginalize their knowledge, voices and claims, reducing them to a rental amount. The second process explored in Chapter 5 is that of the rectifications to flawed homes. Resident’s words once again suggest that they are less than happy about their
involvement and feel that their demands were certainly not met – especially considering that rectifications remain incomplete in Stock Road. Staff members at the CTCHC stated that residents had been included in the remedial process and it was due to delays caused by their insistence on the use of local sub-contractors that work remains incomplete. The engagement over rectifications illustrated that despite a much-improved attitude at the CTCHC under new management traces of paternalism still remain. In addition the many disappointments of the past have come to shape how residents “see” the CTCHC.

Chapter 6 investigates two further engagements; rental disputes and evictions. It uses rental disputes to theorize about the ways in which the CTCHC and residents understand events in a certain “light” determined by their rationality. For residents the sudden rental hike by the CTCHC feeds into a narrative of exploitation of the poor who should not have to pay such high amounts, especially for houses that are structurally flawed. This has led to a large-scale rental boycott. For the CTCHC there is an admission of past mistakes but a firm belief that residents should at least make an effort to pay something for their houses. While both “positions” claim to represent reality an assessment of economic circumstances within Stock Road underscores the fact that many residents simply cannot afford to pay. It is argued that these three facts taken together paint a far more holistic picture of the reality of rental disputes than arguments which cast the CTCHC and residents in an antagonistic and two sided relationship (Mosse 2004). Secondly an analysis of residents’ experiences of evictions indicates that the eviction process serves to make the struggle against the CTCHC personal. While the CTCHC was seen as exploitative it was never as present and threatening to residents housing futures as when evictions were enforced. Hence evictions presented an immediate and material threat. From residents perspectives this could only be understood as a direct and personal “attack” by a company that they already saw as illegitimate, a threat which they decided to resist through political actions.

These four engagements are at the heart of the story of Stock Road. They cannot be understood in isolation from one another and are deeply interwoven, bringing the worlds of residents and the CTCHC together in nuanced ways. Understanding them in the context of the backdrops against which they take place and the histories on which they draw is essential. Several lessons are found in the narrative of Stock Road. The story proposes new ways of thinking about houses, ways that
are not rigid and determined by policies and statistics but vibrant and dynamic and explicitly related to home-owners rather than the institutions that build houses. Secondly it details the many ways in which housing policies are “re-invented” on the ground, within residents own words, categories and metaphors. Thirdly it describes the meeting place between two worlds of housing, one of policy and the other of lived experience. In mapping this terrain it calls on researchers to dismiss simplistic binaries of development and critically challenge the ways in which institutions have come to think about housing. Despite being widely disseminated these are not accepted as “the truth” or the only way of providing houses to the previously disadvantaged. Alternative conceptions that recognize the social, historical and spatial characteristics of houses must be included in a more holistic and grounded approach with beneficiaries at the center and no longer on the periphery.

In the final section of this chapter I bring together the literature and empirical evidence that has been presented. Firstly, drawing on the data and literature discussed I turn to the ways in which the CTCHC “sights” or “reads” residents. Secondly the converse is applied with a focus on the ways in which residents understand the company. Finally the value of theorizing and engaging with the spaces in which these two “worlds” meet is propounded. These debates build on the solid basis of the research undertaken in this thesis but also propose linkages that extend to larger questions surrounding the ways in which developmental states and other large institutions “sight” and engage with citizens especially in the context of providing services such as housing.

**How the CTCHC reads residents: economic vision of houses**

In chapter two the work of Scott (1998) was used to argue that the modern nation-state “generalized” people in order to make them more manageable. The CTCHC, although a private company in name, resembles the state which Scott (1998) describes, at least in that it seeks to simplify its “subjects” in broadly economic terms. As argued in Chapters 5 and 6 the company’s main focus seems to be on creating economic profiles of beneficiaries and applicants which “discards” the complex social attachments which they carry with them. As Scott (1998) would put it this “…narrowing of vision…” by the CTCHC allows for the creation of partial economic citizens which the company, at least in theory, is able to process easily and efficiently (Scott 1998). This is evident in the monthly rental letters sent to Stock Road residents, in the insistence
on payment throughout engagements and in current screening processes which rely on credit checks, pay slips and other largely economic indicators.

It would be naïve to assume that such an economic focus originated within the ambit of the CTCHC but rather it filtered down from national and provincial policy and from market-based housing development practices. Authors such as Huchzermeier (2003), Seekings (2000) and Watson (2000) all comment on how government housing policy\textsuperscript{106} has, in many cases, re-enforced spatial segregation through its economic “rigidity” and insistence on housing the poor on the urban periphery while others stress the importance of understanding houses as more than a physical and economic entity (Ross 2005, Borges 2006, Carsten and Hugh-Jones 1995). As Lemanski (2009) comments, “This approach embodies a developmental philosophy which sees the house, and its economic attributes, as a panacea for poverty alleviation” (Lemanski 2009:23). Thus, as stressed throughout the paper, the CTCHC’s rationalities are at once informed by their own scale but also those which extend above and, to a lesser extent, below them. These linkages and the complications that surround them have been demonstrated by the engagements discussed in Chapters 5 and 6. Not only in the ways in which each side “sights” the other but how rhetoric pervades and “infiltrates” popular conceptions and ideas which stretch across both the CTCHC and resident’s worlds.

As with Scott’s (1998) nation-state the CTCHC does not only “imagine” citizens in an economic manner but through its actions it begins to shape them in accordance with this philosophy. This should not be understood as an overt attempt at some form of indoctrination but rather a more subtle effect which is achieved through the everyday engagements and relationships between residents and the CTCHC. Sharma and Gupta (2006) argue that it is precisely through the mundane day-to-day machinations of state apparatus that the state is constituted and destabilized amongst citizens (Sharma and Gupta 2006). As indicated by the research the CTCHC like the state is in constant interaction with residents through negotiations, rental letters, applications for

\textsuperscript{106} As discussed in Chapter 2 changes found in the Breaking New Ground Policy of 2004 address some of the issues raised with regards to moving away from largely economic definitions of housing. The policy also recognizes the continued spatial dimension of inequality. Improving conditions will be achieved by enhancing the location of new housing projects, accessing well located state owned and para-statal land, increased funding for land acquisition and fiscal incentives (BNG 2004: 12-14).
maintenance and many other administrative procedures. Borges (2006) describes a similar situation, albeit in a Brazilian context, that illustrates how state definitions come to infiltrate local metaphors and cosmologies (Borges 2006). Through all of these processes which are economically “tinged” and in the moments of engagement described in this thesis the CTCHC’s rationality and narratives become translated, assimilated or rejected by Stock Road residents. Hence the CTCHC, like Scott’s (1998) state imposes a “narrow”, economically motivated vision into the worlds, metaphors and narratives of residents.

While the CTCHC’s “reading” of residents reverberates with many of the characteristics of Scott’s (1998) nation-state it also “sights” citizens in ways which are similar to development organizations. That is many have argued that development interventions rely on particular versions of the “truth” and reality, which tend to brush over local context and histories (for example see Escobar 1995, Watts 2001 and Scott 1998). In its first incarnation prior to 2006 the CTCHC undoubtedly displayed an attitude which was paternalistic at best and ignorant at worst (see chapters 4 and 5). While claiming to act in the “best interests” of residents it ignored their opinions and complaints not allowing them any meaningful engagement in issues which affected their everyday lives and development. This speaks to an attitude within the company which “saw” residents “worlds” as inconsequential, or at least not important in the context of providing housing. Although this attitude has changed under new management it set the tone which influenced future engagements.

In Fergusons (1994) book *The Anti-Politics Machine* he argues that those who “do development” need to take in the unique contexts and histories of the places in which they work, rather than applying broad assumptions and generalizations (Ferguson 1994). Like Ferguson (1994), Perramond (2001) warns us that we need to take heed of the past if we are to have any hope of understanding the present (Perramond 2001). In chapter 3 “historicizing” Stock Road was discussed theoretically, in Chapter 4 this was achieved practically through a detailed description of both Stock Road and the CTCHC, while in Chapters 5 and 6 the importance of understanding residents’ politicized histories, in the context of current processes and engagements was stressed. Drawing on these debates it has become clear that while the CTCHC may acknowledge the past and even the mistakes which they have made therein this does not significantly influence their
current perceptions of residents especially with regards to rectifications, the payment of rental and evictions. It seems that their contemporary “view” of residents is at least partly divorced from a past which they see as “water under the bridge” despite the fact that this has a direct bearing on the ways in which residents “sight” them.

Finally a comparison can be drawn with regards to the ways in which the CTCHC “reads” and engages with residents as along business like principles. Chapter 4 related how the CTCHC was established as a private company despite its close relationship to local government. The economic narratives which pervade the moments and processes of engagement discussed in Chapters 5 and 6 originate both from government housing doctrine but are further re-enforced by the CTCHC’s definition as a business. As stated by the employee in Chapter 5, “…we are running a business not a social welfare company” (Interview with CTCHC staff member-19/4/2010). Since the CTCHC currently defines itself as a private corporation it makes sense that it comes to see residents as clients entered into an economic contract with the company. In fact staff members often referred to residents and prospective beneficiaries as clients. Despite a more compassionate and accommodating outlook the CTCHC as a business will always retain a rationality and ideology which is, in many ways, economically motivated.

This paper has elucidated the ways in which the CTCHC has come to “sight” or “read” residents. Although this is a geography which may at first glance appear vague or fragmented the weight of evidence suggests that it has an important bearing on the ways in which organisations such as the CTCHC interact with their subjects/beneficiaries/clients. It is a relationship, and subject matter, that is mirrored not only in the state apparatus but in numerous developmental contexts. If as researchers we begin to understand the ways in which organisations and institutions come to “see” the subjects of development and the “realities” and “histories” which they inhabit then providing houses, water, electricity or healthcare can be placed within frameworks that are sensitive to such conditions an approach advocated by the work of authors such as Watts (2001), Ferguson (1994), Swift (1994) and Escobar (1995). As Mosse (2004) realises this position asks the researcher to actively question the narratives and rationalities behind development choices and institutions. Within which knowledge regimes, or philosophies, are these based and is the version of “reality” they purport to represent a true reflection of events on the ground? The matter is further
complicated when one turns to the ways in which residents/citizens/beneficiaries have come to “read” the state.

How residents read the CTCHC: Houses as more than a physical object

The second “thrust” of this paper has been concerned with providing a detailed description of the ways in which Stock Road residents “read” the CTCHC. Through reading chapters 5 and 6 it becomes clear that residents “sight” the CTCHC in multiple and complex ways that are dependent on the situations, relations and contexts in which they find themselves. As demonstrated by the nuance of the moments and processes of engagement a range of choices are available to residents in any given interaction with the CTCHC; they could assume the rhetoric of the CTCHC (e.g. economically tainted ways of thinking), subvert it to their own ends (e.g. use the idea of capitalist economic exploitation as a narrative of protests), politicize it (e.g. community action and marches), place it in a historicised context (e.g. drawing on past failures to characterise contemporary engagements) or draw on all of these factors to shape a counter-narrative. Numerous examples of such responses exist within development literature. Watts (2001) quoting Moore notes how many recipients of international aid quickly adopt a donor way of thinking in order to secure more funding (Moore in Watts 2001). Sharma and Gupta (2006), in an Indian context, stress the importance of writing. They argue that anything which is not written is seen as illegitimate by the state (Sharma and Gupta 2006). Borges’s (2006) work demonstrates how popular metaphors related to housing waiting lists inhabit both the worlds of residents and the state in Brazil while Ross (2005), in a South African context, shows how residents make sense of housing within their own social categories and idioms related to respectability.

The research here implicitly points to the fact that resident’s conceptions of the CTCHC extend beyond the immediacy of the provision of a merely physical resource, housing. Testimonials suggest that residents strained relationship with the CTCHC has come to populate social, historical, political and economic categories, shifting the ways in which they see themselves, others and the current incarnation of the CTCHC. This position is substantiated by the work of authors such as Borges (2006), Ross (2005) and Lee (2005) who all explore the ways in which various functions of the housing process configure, or re-configure, social tropes of meaning and relationships. Easthope (2004) sees the house and the social home which surrounds it as a specific
type of “place” which has strong linkages to the politics of identity (Easthope 2004). The same could be said for Stock Road as the struggle against the CTCHC has come to inhabit many aspects of local personhoods.

As stated one of the key ways in which residents come to see the CTCHC is in economic terms. This does not imply that the powerful economic rhetoric of the CTCHC has become assimilated by residents; this is far too simplistic an assumption. While it permeates their worlds and the ways in which they “sight” engagements it takes on its own unique articulations built on antagonism, mistrust and protest. For example the protests against the CTCHC discussed in Chapter 5 used narratives of capitalist exploitation of the poor to muster political and public support. This attitude was also evident when residents discussed their rental letters protesting vehemently that the exorbitant amounts which the CTCHC requested were tantamount to abuse of the poor. In other moments residents have to strictly adhere to the CTCHC’s economically defined rules, whether they agree with them or not. For example when they applied for their homes through the GEMS saving scheme and had to pay a fixed monthly amount. Despite its Brazilian context the writing of Borges (2006) closely reverberates with the ways in which a common set of meanings (in this case economically derived ones) infiltrate the scales of both Stock Road residents and the CTCHC (also see Ross, 2005). Economic narratives are in constant circulation and deployed in day-to-day engagements between the CTCHC and residents thus becoming continuously re-enforced and legitimised until they seem natural. This speaks to the manner in which certain potent discourses become naturalised and accepted as the “truth”, a point noted in the context of development by researchers such as Escobar (1995), Watts (2001), and Mosse (2004) amongst others.

A second way in which Stock Road residents have come to sight the CTCHC is from a very specific past, one characterised by political protest, constant disappointments and numerous frustrations. The central tenets of a qualitative methodology, as illustrated in Chapter 3, call for a “deep immersion” in the area of study using a variety of methods (Ambert 1995, Silverman 2006). To borrow from Geertz (1971) this “thick description” relies on understanding the framework through which people see things, it hence seeks to not only notate what people do, but understand the motives behind their actions (Geertz 1971). Heeding this prerogative and setting the case in context Chapter 4 provided histories of both the CTCHC and residents. Chapters 5 and 6 in
exploring the engagements between residents and the company stressed the importance of these histories in shaping the ways in which residents “read” the company. This explains the bitter attitudes with which residents continue to see the company, despite significant structural and administrative reforms, a more approachable veneer and a leniency towards evictions. It is only when one gives careful and equally weighted consideration to the past that the present relationship between the CTCHC and residents makes sense. Hence the ways in which residents “read” the company will be partly constructed from past experiences many of which have been negative.

A final way that residents come to “read” the CTCHC is through intermediaries. Corbridge et al (2005), in an Indian context, stresses the importance of networks beyond the state that can be employed to access state officials and resources (Corbridge et al 2005). This holds true for Stock Road in that it is through intermediaries that negotiations and actions have often taken place. The housing committee is one such group that has entered into negotiations with the CTCHC and sought assistance from larger organisations such as the Legal Resources Centre and the Anti-Eviction Campaign. What this thesis research indicates is that the transfer of information “downwards” has often not been smooth and while residents have basic knowledge dependant on their circumstances and level of involvement, those within the committee are far better versed with the history and scope of engagements with the CTCHC. It is clear that there will always be a degree of distortion and translation as information “flows” down from committee to residents; this may be due to many factors such as internal politics, false rumours or wilful omission of details. In order to conceptually deal with such differences this paper has drawn on scale as a theoretical lens, in a bid to create a conceptual space that can examine both micro and macro articulations of knowledge within the same framework rather than as contradictory to each other.

Scott’s (1998) theory proposes that the state simplifies “social processes” into categories which are “coarse…narrow and static” in order to make them easily manageable and controllable (Scott 1998:262). It has been argued the CTCHC performs a similar function in “reading” citizens along predominantly economic lines. If we “flip” Scott’s (1998) idea around then the ways in which citizens see the state would rely on re-creating social complexity in order to make sense of policies and interventions within the context of their own worlds and histories. In other words they would seek to rebuild the meanings which had been stripped away through large-scale
generalisations, by adding layers of social, political and economical nuance albeit ones which make sense within their scales and contexts. The evidence for this assertion abounds within the research. It has been established that the ways in which residents “read” the CTCHC relied on their histories, identities, situations and relations. All these factors added complexity and nuance to the ways in which they saw the CTCHC, conceptually speaking, the converse process to that ascribed to Scott’s (1998) state.

**Conflicting rationalities: understanding the engagements between residents and the CTCHC**

A number of key conceptual arguments are made in regards to understanding how the CTCHC and Stock Road residents “read” housing and each other. The first major point draws on the work of Charlton (2009) to place this relationship within a framework of conflicting housing rationalities. Charlton (2009) argues that different scales (national, city and household) within the South African housing landscape have different priorities and logics of housing (Charlton 2009). The CTCHC’s priorities align with many of the characteristics that Charlton (2009) ascribes to national policy; a focus on delivery, quantity and economics while Stock Road priorities are found within those ascribed to households; tenure security, shelter and the house as a symbolic triumph over informality and insecurity (Charlton 2009).

Within this framework when the company and Stock Road come into conflict over rental amounts, poorly built houses, rectifications and evictions two separate sets of priorities and logic are at work. Each set is understood as “correct” and legitimate within the confines of its own scale (This was especially true for the CTCHC as policies, like the development discourses Mosse (2004) describes, are widely institutionalised and accepted). What is telling in these engagements is not only the ways in which the CTCHC describes events but what is omitted from these descriptions. These omissions are residents’ insecure housing histories, struggles for home and in general, how they conceptualise their houses in a social manner (Ross 2005, Borges 2006). It is these omissions that further differentiate the CTCHC’s rationality from that of residents.

In addition a framework based on the conflicting rationalities of housing allows a conceptual space for the social production of policy since it is clearly evident that both the CTCHC’s and residents’ rationalities are socially produced and mediated. This is exemplified in Mosses’ (2004)
argument and a central principle of this paper. To re-iterate Mosse (2004) argues that instead of questioning development interventions successes and failures it is important to understand how their discourses are socially produced, mediated and legitimized (Mosse 2004). In this vein the CTCHC’s housing rationale understood as being forged in larger policy debates. Residents’ rationalities are socially produced by their past experiences of informality and the moments and processes in which they encounter the CTCHC.

The framework also gels with ideas surrounding translation across scales. It has been argued that scales are socially produced and reflect different housing priorities for residents and the company, the CTCHC operating at a larger scale than residents (Marston 2000, Paasi 2004). As ideas and artefacts move between residents and the CTCHC they take on new configurations in accordance to what is most important to the scale in which they find themselves; in other words they are “translated”. As has been argued this translation has numerous formulations ranging from direct assimilation to rejection and re-configuration for a new purpose. This is logical against a backdrop of conflicting rationalities for it is the different logics and priorities of these rationalities that serve to “translate” ideas into more comfortable terms.

Research of this nature is significant as it understands housing rationalities as socially produced and mediated. In this sense it sees failings as located not only in policies inabilities to grasp lived realities but the different logics and expressions of housing that residents and institutions have. The contrasts and divergent priorities found in these different “languages” of housing grate against each other leading to conflicts and poor planning and policy decisions. This thesis has demonstrated the complexities found in these engagements between rationalities and how local histories and circumstances also need to be seriously considered. In doing so it contributes to a growing literature that looks critically at South African Housing Policy, one in which there is certainly a niche a case that takes the social production of housing knowledge, and its ramifications, seriously.
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APPENDIX A: MAP
APPENDIX B: CTCHC’S ROLE IN CITIES HOUSING POLICY

HOUSING DIRECTORATE: INFORMAL SETTLEMENTS STRATEGY

EXISTING SETTLEMENTS: 40,000 SHACKS (ANNUAL GROWTH OF 4000)

CITY’S PRESENT HOUSING PROGRAMME

Communication Initiative

C.T.C.H.C. (PTY) Savings led initiative

1. I-SLP (Capital Subsidy only housing)
   - 23,000 over 5 years
   - 9,000 currently saving
   - 10,000 over 12 years
   - Larger number from backyard dwellers & historical waiting list

2. Hostel Upgrade Initiative (665 units)
   - 800 planned
   - Tenant options
   - (Rehab & Chemical waste)

3. Rental stock

4. Capital Subsidy only Projects

5. PIP
   - Technical Facilitation Support

6. 230 Housing Opportunities
   - (Vyggoekraal & Tambo Square)

ESTABLISH INTEGRATED MANAGEMENT TEAM

- Co-ordinate all aspects of the strategy
- Installation of basic services

PROPOSED STRATEGY: INFORMAL SETTLEMENTS CRISIS

- Acknowledge extent of the problem and devise a responsive strategy
- Installation of basic services
- Criteria for prioritization
  - Flood prone areas
  - Fire disaster incidents
  - Health risks (gas, non-habitable areas)
  - Existing densities

- Determine criteria for resettlement
  - Identify alternative/additional land (de-densification)
  - ACME (Land + Subsidies)
  - Backyard (Pilot Projects)

- Recommendation
  - Receive subsidy & land issues
  - 30% distribution of subsidies to CTM by FHD by December
  - Research to determine that CTM cities with 65% of all informal settlements
  - Province has not released assets (land, property, etc.)
  - The following areas have
    - Already been identified
    - Baradene
    - New Rest
    - Princes Park
    - Wykefield

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### APPENDIX C: INSPECTION LIST FROM LIEBENBERG AND STANDER REPORT

#### Table No. 3: Minimum Building and Materials Standard Specification

<table>
<thead>
<tr>
<th>NO.</th>
<th>ELEMENT</th>
<th>MINIMUM SPECIFICATION</th>
<th>AUTHORITY</th>
<th>PLAN COMPLIANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>STRIP FOOTINGS</td>
<td>- Min 600 x 200 mm and 10 MPa concrete. Deviations to be certified by a registered</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Top of footing shall be min 200 mm below normal ground level.</td>
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<td></td>
<td></td>
<td>- Foundation to be founded on solid ground.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Foundation walls to be filled with mortar.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>2.</td>
<td>RAFT FOUNDATION</td>
<td>- Must be designed and certified by a registered practicing engineer.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- The raft must be designed with a rebate for the external wall to prevent water</td>
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<td></td>
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<td></td>
<td></td>
<td>running straight through onto the floor slab.</td>
<td>✓</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>- Special care must be taken to prevent soil/sand erosion from the edges of the</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>raft.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>FLOOR SLAB</td>
<td>- Floor slabs shall be a min of 75 mm thick and of 10 MPa concrete.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Floor slabs shall be a min of 200 mm above the lowest kerb of the plot.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Finished floor level to be above ground level.</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td></td>
<td></td>
<td>- A DPC membrane of 250 microns must be laid on a 50 mm sandbed under the slab or</td>
<td></td>
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<td></td>
<td></td>
<td>raft with 150 mm overcoats and all joints sealed.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Surface beds to be wetted and compacted in layers not exceeding 150 mm.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>4.</td>
<td>EXTERNAL WALLS</td>
<td>- Min of 140 mm wide hollow block walls. Blocks to have a minimum strength of 3.5</td>
<td>✓</td>
<td>✓</td>
</tr>
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<td></td>
<td></td>
<td>MPa.</td>
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<tr>
<td></td>
<td></td>
<td>- 140 mm block must be plastered or 190 mm block unplastered.</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td></td>
<td></td>
<td>- Blocks shall be of a good standard with a high water resistance.</td>
<td>✓</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>- Contractors shall provide the developer’s certification on the blocks.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Mortar joints should be shell-bedded and not raked.</td>
<td>✓</td>
<td></td>
</tr>
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<td></td>
<td></td>
<td>- 375 Micron embossed DPC membrane to be placed under walls.</td>
<td>✓</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>- Blockforce shall be placed at plinth level and then every 3rd course.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Internal walls shall be bond to the external wall with blockforce and the joints</td>
<td>✓</td>
<td></td>
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<td></td>
<td></td>
<td>pointed.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- All openings greater than 400 mm above windows and doors to have prestressed</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td>concrete lintels.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- All openings to have lintels.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Mortar mix to be 1 volume cement x 1 volume unhidrated lime x 6 volumes of sand.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Mortar mix to be NBR Class 2.</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

---

*Liebenberg & Stander*
APPENDIX D: OUTLINE OF PROPOSED RECTIFICATIONS

4.4 Execution of Rectification Work

The implementation of the physical rectification/remedial work will happen in terms of the agreed priorities, in consultation with the relevant forums and in accordance with the availability of adequate supervision.

It is also of fundamental importance that the external plastering of the houses coincide with the other repairs. This is necessary to synchronise work properly and to cause minimum disruption to family life.

5. COSTS

5.1 Repairs/remedial Work for CTCHC’s Account

5.1.1 External plastering of 2 188 houses of various sizes and configurations will be done using a new skim plaster product supplied by MCC (Multi Construction Chemicals). This product has been applied on a sample house in Luyoloville whereas it has succeeded a 24-hour SABS water penetration test - though only a 16-hour duration is specified. The CCT building survey branch have already accepted the proposed product. Preliminary estimates indicate that application of the product including its price and painting will amount to R8 209 560-00.

5.1.2 Replacing of 2 188 hardwood doors is estimated at R1 263 570-00. This can be considered as a ceiling figure as a case can be made out in some of the housing projects against the contractors to replace these doors on their accounts.

5.1.3 Due to the size and design of the CTCHC houses generally no gutters and downpipes have been provided. However at 819 houses the valleys of the roofs are located directly above external front doors. In these cases it has been decided to provide partial guttering and downpipes at an estimated cost of R515 970.

5.1.4 At present window frames in several projects are of an unacceptable quality. At this stage discussions with contractors are conducted and no final agreements have been reached. BKS are however confident that renovations of some of these windows will be for the contractors’ accounts. In some cases however, remedial work is necessary which will have to be paid for. A provisional sum of R1 500 000 is set aside for these anticipated repairs.

This results in the following budget:

<table>
<thead>
<tr>
<th>Item</th>
<th>No of Units</th>
<th>Cost (R)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Plastering and repainting</td>
<td>2 188</td>
<td>6 209 560</td>
</tr>
<tr>
<td>2. Hardwood external doors</td>
<td>2 188</td>
<td>1 263 570</td>
</tr>
<tr>
<td>3. Guttering and downpipes</td>
<td>8 19</td>
<td>515 970</td>
</tr>
<tr>
<td>4. Window repairs</td>
<td>850</td>
<td>1 500 000</td>
</tr>
<tr>
<td><strong>Subtotal A</strong></td>
<td></td>
<td><strong>R9 489 100</strong></td>
</tr>
</tbody>
</table>

5. Other Costs

5.1 Community facilitation     | 100 000    |
5.2 Project Management         | 240 000    |
5.3 Building Control           | 90 000     |
5.4 Disbursements              | 30 000     |

**Subtotal B**                  | **R460 000** |

**GRAND TOTAL (A + B)**         | **R9 949 100** |
APPENDIX E: EXAMPLE OF MONTHLY RENTAL LETTER WITH NAMES AND ERF NUMBER REMOVED

<table>
<thead>
<tr>
<th>Selling Price</th>
<th>Subsidy</th>
<th>Affordability Grant</th>
<th>Balance of Selling Price</th>
<th>Total Interest</th>
<th>Total Levy</th>
<th>Total Receipts</th>
</tr>
</thead>
<tbody>
<tr>
<td>R 44,206.20</td>
<td>R 18,400.00</td>
<td>R 7,355.00</td>
<td>R 18,451.20</td>
<td>R 29,464.07</td>
<td>R 9,194.00</td>
<td>R 16,948.84</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DATE</th>
<th>REF</th>
<th>DESCRIPTION</th>
<th>AMOUNT PAYABLE (R())</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009/01/31</td>
<td>316488</td>
<td>1401 Interest</td>
<td>R 410.90</td>
</tr>
<tr>
<td>2009/01/31</td>
<td>314834</td>
<td>1701 Levy</td>
<td>R 97.00</td>
</tr>
</tbody>
</table>

Tax is included at 14% on the items above marked Valable (V) to the amount of R 11.91

Closing Balance: R 40,160.43

Arrears: R 23,561.59

Amount Due: R 24,451.36

The minimum amount due this month is

NBI BILL AND GENERAL INFORMATION

- "Amount Due" includes the "Overdue Amount" / Arrears
- If any of your payments has not been reflected on this or previous statements, please query with Client Contact Centre
- Do not hand over money to any persons for payment

**IF YOU DO NOT HAVE AN EASI-PAY CARD, PAYMENTS CAN BE MADE DIRECTLY AT ANY STANDARD BANK BRANCH.**

Direct Deposits:

**BANK: STANDARD BANK**

ACCOUNT NAME: CAPE TOWN COMMUNITY HOUSING COMPANY (PTY) LTD

BRANCH CODE: 026999

ACCOUNT NUMBER: 97 314 426 6

Queries may be directed to (021) 371-0677
APPENDIX F: CTCHC APPLICATION FORMS

NB. PLEASE RETURN SIGNED FAX TO 021- 3710843

Attention:
Ref:
Fax sent to: 021 -
Consultant:

NB. Kindly ensure that the following documents are also faxed & remember to write down ref. No. on all accompanying documents: Id/Id’s, Marriage certificate, Divorce order, Payslip/pay slips, Children’s birth certificates.

In the event of you qualifying for a house, the company will be providing you with a loan to assist you in purchasing the house. This loan will need to be repaid by yourselves. You hereby authorise the company to carry out the following functions:

a) Perform a credit search on your records with one or more of the registered credit bureaus when assessing your application.
b) Monitor your payment behaviour by researching your records at one or more of the credit bureaus.
c) Use new information and data obtained for credit bureaus in respect of any future credit applications.
d) Record the existence of your account with any credit bureau.
e) Record and transmit details of how you have performed, and how the account is conducted by you in meeting your obligations on the account.
f) Use information obtained from one or more credit bureaus to assess future credit applications by you and members of your family.

You hereby acknowledge and agree that any information regarding your credit worthiness, defaults in payments to the company, and details of how your account with the credit grantor is conducted may be disclosed to any other creditor of the Applicant or to one or more credit bureaus.

APPLICANT:

Applicant: ..........................................................
Identity number: ....................................................
Address: ..................................................................
Date: .....................................................................
Contact details: ........................................................

Signature of Applicant: ..........................................................  
I declare that I have read this form carefully and that all particulars are true and correct.

PARTNER:

Partner: ..........................................................
Identity number: ....................................................
Postal address: ..........................................................
Date: .....................................................................
Contact details: ........................................................

Signature of Spouse: ..........................................................
I declare that I have read this form carefully and that all particulars are true and correct.
Governments Criteria
South African Citizen or in possession of a permanent residence permit
Married or single with financial dependants, divorced with dependants (Spouses seperated will not be considered)
Combined income not to exceed R3500 (Husband and wife) per month
21 years or older
Not have received a government subsidy before.
Never owned property before

Companies Criteria
Income must be between R3400 & R3500 (Husband and wife’s) same applies to single
Good Itc (credit record) –both parties to be present when signing. - Regular checks will be conducted.
Self employed (cash only) and still qualify for government subsidy
Formal (Permanent employment) – No temporary employment
Disposable income not less than R1500.00 (After Deductions) To Be confirmed at a later date
Deposit of R2500.00-required by the 1st workshop

All Accompanying Documents
Id/Id’s- if married both parties to be present
Marriage Certificate (both parties to be present when signing.)
Divorced Order (if applicable)
Payslip/s
Children’s Birth Certificates/Financial dependants e.g. Mom, brother, sister etc. and should not have owned Property before
6 Month Bank Statement to show Income being paid in Via Bank Account
Salary to be deposited into bank account by Employer

Further Screening will be conducted on
Confirmation of Employment via Labour Department
Deed search via Provincial Government to confirm whether client has owned property or received a subsidy before.
ITC screening via TransUnion
## APPENDIX G: STOCK ROAD INTERVIEWS

<table>
<thead>
<tr>
<th>Interviewee</th>
<th>Age</th>
<th>Gender</th>
<th>Previous Housing type</th>
<th>Area</th>
<th>Language</th>
<th>Arrival</th>
<th>Resident</th>
<th>Housing Comm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christine</td>
<td>50's</td>
<td>Female</td>
<td>Hostel</td>
<td>Gugulethu</td>
<td>Xhosa</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Mr. Mkwana</td>
<td>50's</td>
<td>Male</td>
<td>Living with Family</td>
<td>Gugulethu</td>
<td>Xhosa</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Mr. Julius</td>
<td>48</td>
<td>Male</td>
<td>Backyard</td>
<td>Gugulethu</td>
<td>Xhosa+English</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Diana</td>
<td>43</td>
<td>Female</td>
<td>Living with Family</td>
<td>Nyanga</td>
<td>Xhosa</td>
<td>?</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Ntombi</td>
<td>30's</td>
<td>Female</td>
<td>Living with Family</td>
<td>Khayalisha</td>
<td>Xhosa+English</td>
<td>2002</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Patricia</td>
<td>68</td>
<td>Female</td>
<td>Backyard</td>
<td>Langa</td>
<td>English</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Myrtyle</td>
<td>40's</td>
<td>Female</td>
<td>Living with Family</td>
<td>Gugulethu</td>
<td>Afrikaans</td>
<td>2002</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Richard</td>
<td>40's</td>
<td>Male</td>
<td>Renting (Backyard)</td>
<td>Plain</td>
<td>Afrikaans</td>
<td>2007</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Samuel</td>
<td>40's</td>
<td>Male</td>
<td>Renting (backyard)</td>
<td>Plain</td>
<td>Afrikaans</td>
<td>2007</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Gideon</td>
<td>60's</td>
<td>Male</td>
<td>?</td>
<td>Gugulethu</td>
<td>Xhosa</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Anonymous</td>
<td>40's</td>
<td>Female</td>
<td>?</td>
<td>?</td>
<td>English</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Mr. Khani</td>
<td>30's</td>
<td>Male</td>
<td>?</td>
<td>?</td>
<td>English</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Mr. Maseru</td>
<td>40's</td>
<td>Male</td>
<td>?</td>
<td>Gugulethu</td>
<td>English</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Florence</td>
<td>30's</td>
<td>Female</td>
<td>Backyard</td>
<td>Gugulethu</td>
<td>Xhosa</td>
<td>2001</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Xoliswa</td>
<td>20's</td>
<td>Female</td>
<td>?</td>
<td>?</td>
<td>Xhosa+English</td>
<td>?</td>
<td>Y</td>
<td></td>
</tr>
</tbody>
</table>