

AN INVESTIGATION INTO THE PRINCIPLES AND MANAGEMENT OF ASSISTED SELF HELP HOUSING WITH SPECIFIC REFERENCE TO THE STEENBERG AREA A SCHEME, RETREAT

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UNIVERSITY OF CAPE TOWN

12 SEPTEMBER 1988

TECHNICAL REPORT PREPARED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF BSc (BUILDING MANAGEMENT)

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Terms of Reference

This Technical Report was requested by Mr Peter Butt, Director of the Building Management Programme at U.C.T.

Mr Butt's specific instructions were:

1. The topic investigated must be closely related to the building industry.
2. The report must be comprehensive in scope containing all relevant aspects of the topic under discussion and as defined by the title of the document.
3. The report must be submitted by September 12th, 1988.

Acknowledgements

I wish to thank the following people for the assistance given to me in completing this report.

- Mr J Smit - Director of the Building and Production Branch, Cape Town City Council.  
- For the information and time afforded me, as well as the generous advice and supervision.
- Mr C Jacobs - Project Manager  
Steenberg Area A Self Help Scheme  
For the information and time afforded me.
- Mr J Hopkins - Director - Self Help Housing  
House of Representatives  
- For the interview afforded me
- Mrs M Maia - Typing  
Mrs M Sayers - Typing

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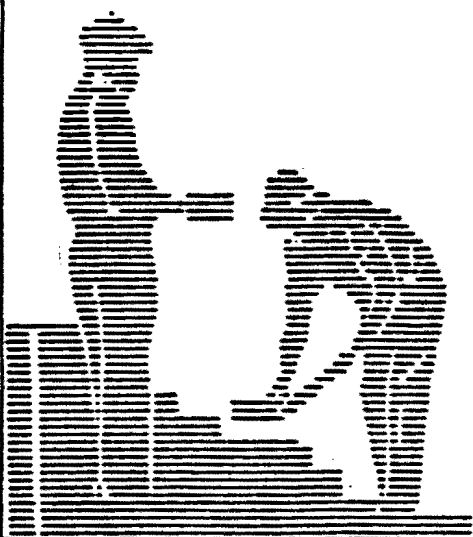
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# 1. INTRODUCTION



1. INTRODUCTION

It is commonly acknowledged that South Africa is faced with a massive housing shortage, which is becoming more serious every year. The shortage in housing stock is almost exclusively in the non-white population sector, and naturally enough is experienced by persons of lower income groups. The current backlog is estimated by a number of sources to be between 500 000 and 800 000 units nationally, and it is projected that in excess of 3 million units will be required by the turn of the century.<sup>1</sup> The reasons for this trend are many, and include the high population growth rate in the black community, the growing urbanisation trend following the removal of influx control, and the fact that houses are becoming less affordable. In addition, inefficient Government procedures and policies hamper the availability of land for those who can afford to build, and prevent affluent people moving into more luxurious housing in different group areas, thereby vacating their houses for others in the lower income groups.

For many years it was believed that it was the Government's responsibility to provide housing for people who could not afford to build themselves. However, this proved to be an unsatisfactory solution to the problem in terms of both the limited quantity of housing which could be supplied, and the poor quality of life enjoyed by tenants who had no security of tenure, or motivation to improve their circumstances. It is largely due to the inability of this policy to cope with demand that South Africa is now faced with a situation where it is estimated that

1 000 houses must be built per working day to the end of the century to eliminate the backlog.<sup>2</sup> Given the limited budget available to the Government for housing supply, it was obvious that a new policy was required which enlisted the support of the private sector. This sector includes the individual, the employers, as well as the financial institutions.



Such a new policy was implemented by the then Department of Community Development in January 1983. The current policy is that individuals must make a contribution to the provision of their housing. Priorities for the utilization of funds from the National Housing Fund are:<sup>3</sup>

- 1) To make serviced plots available for individuals to purchase and erect houses with their own resources.
- 2) To house persons who cannot provide for themselves such as the aged, pensioners, and other needy persons.
- 3) To assist people who are prepared to help themselves, but who cannot obtain financial assistance from private sources. Funds are available for supervised self help projects.
- 4) Thereafter funds will be used to provide housing for the lowest income categories.

Under this policy Assisted Self Help Schemes have become accepted as one of a number of means of meeting the housing demand. However, being a relatively new concept uncertainty exists over the practical implementation of the principles of self help. This report is an attempt to describe the management process undergone in establishing a self help scheme. In investigating this area, the following specific areas are covered in the report:

- The principles of self help and the conditions which are necessary for such a scheme to succeed.
- The management process involved in the establishment of a self help scheme.

- Management systems evolved by the implementing agency for the efficient implementation of a self help scheme.
  
- An evaluation of the success of the management process.

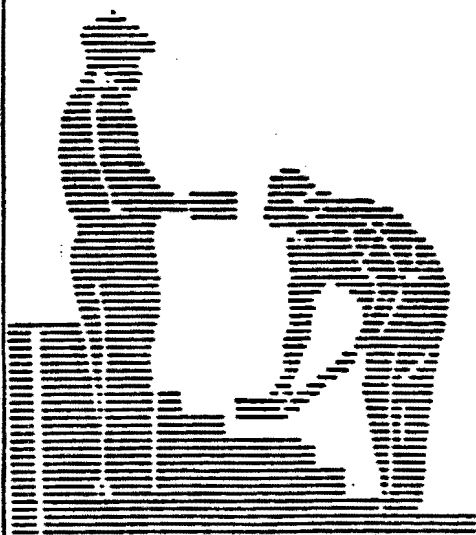
The latter two areas will be examined within the context of an investigation of the Steenberg Area A Self Help Scheme, which is administered by the Cape Town City Council.

The information contained in this report was obtained by consultation with various officials of the implementing agency, as well as other people knowledgeable in the field of self help housing. In addition a literature review of the subject was conducted, including researching of journal articles, investigative reports, symposium papers and Cape Town City Council records.

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## 2. PRINCIPLES OF SUCCESSFUL SELF HELP HOUSING



2. PRINCIPLES OF SUCCESSFUL SELF HELP HOUSING

It has been said that the provision of housing is becoming an exercise in social art rather than building construction.<sup>1</sup> The success of self help building as a means of housing delivery is therefore measured not merely in the number of houses provided by the system, but, as importantly, by the quality of life created by the system of individual home building and ownership. The environmental tone must be carefully developed to foster community belonging and participation, without which such a scheme cannot claim success. Self help is a more complex system than mass housing, a slower method of delivery, and it is new. New procedures and attitudes must be cultivated for its successful implementation.<sup>2</sup> To this end there are a number of principles which must be borne in mind in the planning stages of such a scheme.

Firstly it is necessary to differentiate between self help and self build.<sup>3</sup> Self help is a process whereby individuals and communities are encouraged to utilise their own resources, physical or financial, and to accept responsibility for the erection of a permanent dwelling. They control the major decisions about their houses and environments, including deciding who will do the actual building. Self build participants, on the other hand, are expected to provide the labour required for the construction of their houses by physically doing the work themselves. Self build is thus merely one form of self help, but in self help individuals must be able to choose what to build themselves and what to subcontract out. Self help housing therefore recognises the latent capacity of individuals to provide for themselves, and attempts to assist them in fulfilling that capacity. People without the necessary initiative or perseverance to build on their own are therefore offered assistance and encouragement.

6 The process of self help housing relies on an increased involvement of the private sector in the provision of housing.<sup>4</sup> Employers and the formal business sector must be persuaded of the positive benefits which the system has to offer in terms of a contented, stable work-force and the development of loyal consumer support, as well as encouraged to realise their social responsibility to these people. Employers and the state must be introduced to the concept of "sweat equity", whereby it must be acknowledged that the participants invest considerable effort into the production of housing. This effort should be equated to a form of tax and shown some form of recognition, as all three parties benefit from the successful completion of a scheme. Support may take the form of a rebate from the state, and assistance from the employer, through guidance, financial support and allowing flexibility in working hours.

Likewise the formal business sector, including financial institutions and material suppliers, must be included in the process. Innovative methods of financing the individual loans must be developed to allow payments in affordable stages. The private sector has traditionally been reluctant to make loans or extend credit to builders in the lower income groups because of the high risk associated, as well as uncertainty regarding their competence and motivation. The self help process must seek to alleviate these fears in order to circumvent the major constraint of limited finance.

9.2 { As essential to the success of the self help process, is the inclusion of the informal sector. Participants must have flexibility in employing individuals with the necessary skills on a sub-contract basis. In addition entrepreneurial initiative must be encouraged, for example in individuals manufacturing building materials for themselves as well as for sale to other participants. The stimulation of the informal sector in this way may not only provide cheaper houses for participants but may have the additional benefit of job creation.

With regard to State involvement in self help housing it is important to recognise that the process will be ineffective if housing needs and the mobility of residents are artificially constrained. An adequate and sufficient supply of land is essential if investment and capital accumulation are to provide motivation for building.

Indeed the most fundamental criteria to the success or failure of such a housing scheme is investment potential. A well built home in a desirable neighbourhood will be an appreciating asset, and if the investment potential is obvious there will be a strong incentive for participants to build fast, with good quality. There are two facets of ensuring good investment potential. The first is that the participants must perceive the scheme to offer real and acceptable security, especially security of tenure. Secondly the participants must be able to create a desirable neighbourhood. This will be achieved if the site is well located, the layout well designed and the project well managed. A well built home in a desirable neighbourhood will be an appreciating asset, and obvious investment potential together with perceived security of tenure will be a strong incentive for participants to build good quality homes in a short time.<sup>5</sup>

The self help system relies on the individual actions of persons with limited or no relevant experience, and widely differing personal circumstances and needs. It is therefore essential to limit restrictive regulations on the process, and streamline procedures as much as possible, as well as allowing a measure of flexibility in performance and choice. At the same time participants must be made to adhere to minimum performance requirements in respect of time and quality, to safeguard the investment potential of the scheme to others.

In accordance with the State's policy of privatisation of housing provision, the guideline issued by the then Department of Community Development in 1983 is that local authorities should attempt to provide the minimum rather than maximum support services required for successful implementation.<sup>6</sup> The role of the implementing agency should therefore be one of facilitation, rather than step by step assistance. Administrative overheads must therefore be minimized in order to allow the participants maximum benefit from their limited resources, as well as ensuring that State funds are utilized to their maximum potential.

To the same end the scheme must be controlled by a small, highly motivated staff who must work irregular hours to suit the needs of the participants. A close interface must be established with the participants to assist and motivate them. In addition it is essential that the project team actively promotes a strong community spirit in order to increase motivation of participants, and encourage assistance from within the community where possible, thereby easing the workload on the team in this regard.



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3. THE MANAGEMENT PROCESS  
FOR THE STEENBERG AREA A  
SELF HELP SCHEME



### 3.1 BACKGROUND

#### 3.1.1 Context of the Scheme

In response to the current Government housing policy, the Cape Town City Council has developed a new approach to the provision of housing. Projects are now run in direct consultation with the community. The provision of housing is seen as a three way partnership between the Council, the individual, and private enterprise. The concept of participant sweat equity has become an important one in reducing the burden on the Council to provide housing. It was while developing this approach that the City Council decided to run a pilot assisted self help scheme as one of its options in developing suitable housing delivery systems.

During the planning of a self help scheme at Steenberg Area A the Council was fortunate to receive the advice and experience of officials from the then Divisional Council, who had already progressed to their second such scheme. In this respect some of the ideas gleaned from Divco were adopted, many were adapted and improved, and several were rejected in favour of new systems. This cooperation between the two bodies benefitted both greatly by lending one the experience gained through trial and error, thereby avoiding unnecessary repetition of mistakes, and by allowing the other the benefit of knowledge of improvements gained by a fresh approach.

Being a pilot scheme, Steenberg Area A was planned along a learning curve. Many of the decisions made on how best to implement the scheme at the planning stage, were later rescinded or adapted as the practical implications of these plans became obvious to the management team. Some issues were left unresolved or indeed, went unconsidered until actually encountered during the course of the scheme. Decisions were then taken, and courses of action devised on the merits of each situation.

3.1.2 Application for Funds

Following an inspection of two self help housing developments being undertaken by the Divisional Council of the Cape, the Housing Committee of the Cape Town City Council decided that self help was an alternative which should be offered in attempting to solve the housing shortage in the Cape Town Municipal area. They therefore requested the City Planners Department to conduct a feasibility study on embarking on such a scheme in area A at Steenberg. Figure 1 overleaf shows the location of this area.

Following the Acting City Planners' recommendation to proceed with the scheme, the Housing Committee resolved to apply to the Department of Local Government, Housing & Agriculture, House of Representatives for approval of the Steenberg Area A Self Help Scheme and an economic advance of R2 360 000 to cover the costs of materials at R7000 per participant for 330 erven, and R50 000 for the construction of the site office and resource centre. This application was made on September 9, 1986.

*summary*  
*b/s 3*  
*(1)*

This recommendation was adopted by the City Council on September 30, 1986. Approval of the scheme and an advance of R2 410 000 was received on October 15, 1986. However, by the time of receipt of the first materials tender in December 1986 it was calculated that R10 000 per house would be required, inclusive of escalation to conclusion of the project. An increased economic advance of R3 350 000 from the National Housing Fund was therefore applied for on January 13, 1987 and approved.

However, due to the need for an increased staffing compliment and a high rate of escalation of materials it became necessary to increase the materials loan once more.



Another reason for twice having to increase the application was that at the time of the original application, very little was known about the costs involved in a self help scheme, as the Council had never been involved in self help housing previously. The application was therefore made with a view to obtaining approval for the scheme, with the detailed technical and financial arrangements to be finalised at a later stage.

504  
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is made  
for  
labour  
but  
can not  
be made  
at  
the  
cost)

The materials loan was increased to R12 150 for each of the now 329 participants, which together with the R66 000 required for the resources centre brought the required economic advance to R4 059 500. This was subsequently granted subject to an 11.25% rate of interest payable by the Council.

3.2 PRE IMPLEMENTATION STAGE

3.2.1 House Design

It is important that a participant in a self help scheme be involved in the design process of his house, if his personal needs and preferences are to be identified and satisfied. Various systems are used on different self help schemes for involving participants in this process. Although it would be desirable to let each participant have a house designed to his exact requirements, this is simply not feasible on such a scheme. Other systems such as the "housing game" have been developed, but this is also a lengthy process and was felt not to be economically justified, in view of the need to minimise administrative costs to participants.

S.I

For this reason it was decided to develop a series of standard house designs from which a participant could choose one which matched his requirements as closely as possible. The following decisions were made in considering the series of house designs to be utilized.

S.I

- A rectangular plan shape was found to be the most cost efficient and simple to construct.
- External dimensions should be the same for the whole series in order to allow for the use of a standard schedule of materials in order to simplify the material acquisition system.
- The use of conventional building materials and good construction details, to prevent structural defects which could cause discontent and give self help a poor reputation.
- It was preferable to lower the level of finishes specified if cost savings had to be made, as people were likely to upgrade these of their own accord in order to create a pleasant living environment.
- The size of the house should be bigger than the normal accepted standards for low cost housing.
- The houses had to be extendable and upgradeable by participants as their financial means increased.
- The materials used should be modular to avoid unnecessary cutting and waste of materials.

S.I

S.I

S.I

Some should be upgradeable (partitioning + furniture)

With regard to the above criteria, and following consultation with various suppliers in order to ensure that the most economic and least complicated details were used, a series of 12 different house plans was designed by the Principal Architect of the City Council.

All have identical external dimensions and a basic floor area of  $78\text{m}^2$ , which is  $10\text{m}^2$  to  $13\text{m}^2$  larger than most state subsidised 3 bedroom houses. The basic floor area may be seen in plate 1. However, the participant may choose the internal layout and positioning which best suits his requirements, with due regard to family size, orientation on the plot, and other relevant factors. Materials specified as standard are for the shell with a wet core, as well as one internal structural wall. The other internal walls, as well as internal finishes may be added by the participant at his own expense.



PLATE 1



51  
Economical materials were specified, such as dense concrete masonry blockwork, gangnail roof trusses and fibre reinforced cement roof sheeting. The design is based on a metric module using a 390 X 190 X 90mm block in a cavity wall construction. Imperial sized door frames have been specially adapted to a metric size by the addition of timber runners to the stiles (Plate 2), thus avoiding material wastage and resultant excess rubble, and affording a saving in effort to builders by eliminating the need to cut materials on site. 1BR



PLATE 2

11  
60  
9.2  
An alternative which was considered at the design stage was to provide participants with contractor built foundations up to floor slab level (Plate 3).

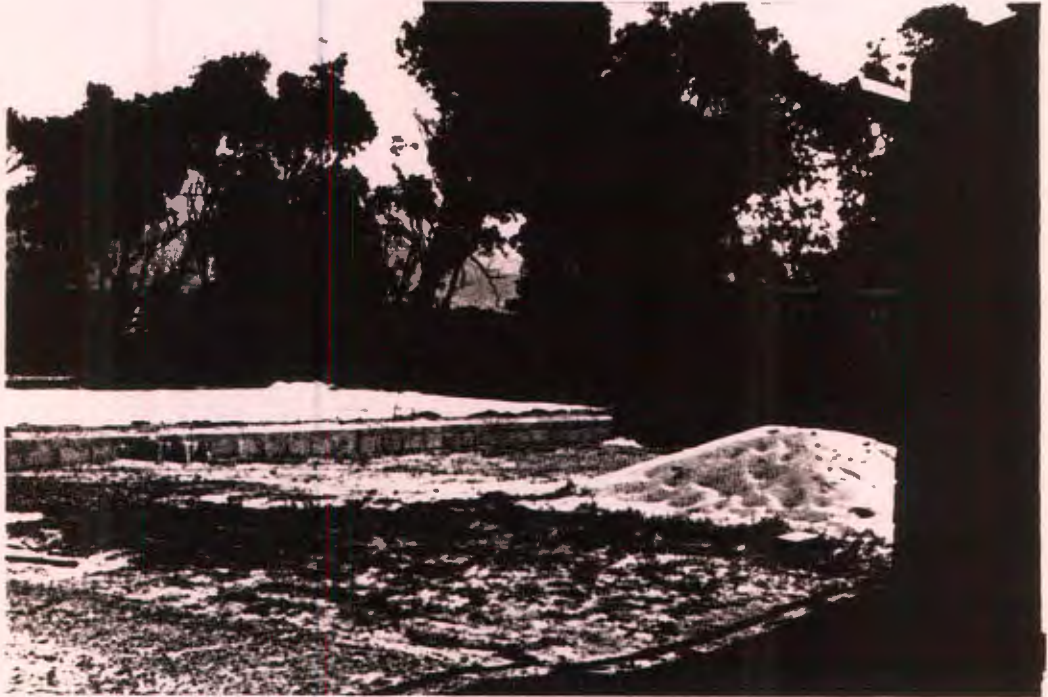


PLATE 3

9.2  
There are a number of justifications for constructing the houses up to this level before handing over to participants:

- The construction of the houses up to slab level is the most difficult phase for an inexperienced participant. This stage requires setting out, excavation, compaction and mixing and casting of concrete.
- There is little visible reward for the large amount of effort required at this stage.

- This stage is supervision and inspection intensive for the Technical staff. Five inspections are required, including two compaction tests using a penetrometer prior to casting the floor slab.
  
- It is also very administration intensive.

The estimated tender price for contractor built foundations and slabs was R2700 for each of the 329 houses. This was approximately R600 more expensive than the material costs to participants. The extra expenditure would therefore seem worthwhile, considering that the contract period could be shortened as a result, and administrative overheads decreased. However, the House of Representatives refused the extra funds required for this beneficial feature.

3.2.2 Participant Loan

A loan is made to each participant to cover the cost of the building materials necessary for the construction of a basic house. In addition, the Council offered loan finance to participants for the purchase of the serviced plots on which the houses were to be built. The final total loan per participant including the land loan varied from R21 315 to R22 655 depending on erf size.

The breakdown of the material loan per participant is as follows:

Materials	R10 250
Provision for Electrical Installation	500
Water Connection	300
Service Fee (Administration)	<u>1 100</u>
	<u>R12 150</u>

The participant is required to commence repayment of the loan over 30 years in monthly instalments once he has taken occupation of the house. However, interest on the loan is charged from the date of commencement of the loan and compounded half yearly. The interest rate is calculated on a sliding scale according to the participants' income, in order to subsidise those with lower incomes. The scale is as follows:

<u>Participant's gross monthly income</u>	<u>Rate of interest applicable</u>
Not exceeding R300	3% p.a.
Over R300 but not exceeding R350	5% p.a.
Over R350 but not exceeding R450	7% p.a.
Over R450 but not exceeding R650	9% p.a.
Over R650 but not exceeding R800	11,25% p.a.
Over R800 but not exceeding R1200	17% p.a.

In addition a non-refundable participation fee of R300 is required to be paid in cash by the participant upon signing of the agreement of participation, to ensure his commitment to the project and cover initial costs. If a participant wishes to withdraw from the scheme the R300 is forfeited, as is the case if he fails to meet the target dates set for the completion of the main construction phases. In the event of default on the contract by the participant the value of the labour used in building will not be paid out to the participant. Only the value of materials purchased and built into the house will be redeemed.

Secondly, a Road Levy of R30 is payable in cash on signing to cover the cost of damage to roads in the scheme. Repairs to excessive damage to roads may also be charged to the participants should these occur.

### 3.2.3 Staffing Structure

3 One of the most important aspects of self help housing is that the role of the implementing agency must be one of facilitation and motivation, rather than being merely another prescriptive controlling body which allows participants to rely on it for decision making and provision of their housing. In order to promote self reliance of participants the staff complement should therefore be limited to a reasonable size. Even more importantly, the cost of project administration must be borne by the participants themselves in the form of a service fee levied on them and should therefore be limited as far as possible. The Government guideline is that direct overheads should not be allowed to exceed 15% of the direct building costs, excluding the cost of sites. At Steenberg the administration costs amount to 11 percent of building costs. This percentage is likely to decrease on future projects because equipment which had to be purchased for the scheme will be reused, therefore necessitating a lower administration outlay.

A four man team was initially established at Steenberg. This consisted of the Project Manager, a Technical Inspector, an Administration Manager and an Administrative Clerk. The role of the Project Manager is one of overall coordination of the scheme. He is responsible for establishing and maintaining control over every facet of the scheme. The position ideally calls for someone with a project management background. In addition to possessing technical and management skills, he must be able to develop a close working relationship with the community as well as earn their trust and respect.

The Inspector bears the responsibility for giving the participants technical instruction and assistance, as well as ensuring that all work is of an acceptable standard and complies with the building regulations. In addition he is responsible for the construction of the resources centre before the project commences. The position is best filled by someone with a practical background, such as a foreman

with a background in the trades. In addition he must have a good working knowledge of the National Building Regulations.

The Administration Manager bears the responsibility for the large amount of administration involved in a scheme where there are 329 individual participants to monitor and control. The Administrative Clerk is required for assistance in the administrative procedures. The administrative staff functions include recording of all information required, authorisation of documents, controlling audit procedures and liaison with suppliers and Council departments. In addition they have an important function in advising and assisting participants in attempting to minimise holdups in progress.

On the Steenberg scheme it was discovered that 4 people were insufficient to effectively control 329 participants. The staff complement was subsequently increased to 7 (Figure 2) in October 1987.

### STAFFING STRUCTURE

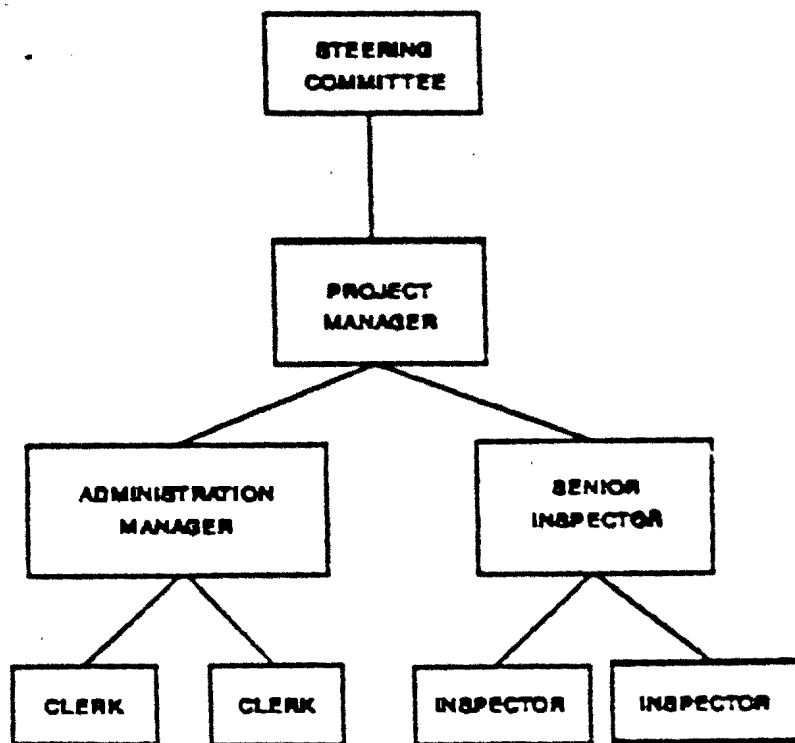


FIGURE 2

These staff were employed as the project approached full capacity and before the workload peaked in December 1987. There were a number of reasons for the increased workload at this time:

- The process of design selection and house positioning by the participant is very time consuming due to the need to discuss and advise each participant individually on the implications of his choice.
- The number of participants in each phase was increased, therefore increasing the workload.
- The majority of the houses were between window and wallplate level in December which required six different material elements almost simultaneously. This increased the administrative workload in controlling the materials procurement.
- Because most building activity occurred on weekends, and simultaneously the project manager or inspector were conducting lectures on Saturday mornings, many participants complained of not having access to them for advice at that time. Another two inspectors were therefore necessitated by the constraint on working hours.

A drawback of the increased staff complement was caused by the requirement that the costs be allocated directly to the participants. The service fee levied on each participant subsequently increased from R870 to R1100. However, this still constituted only 11,0% of the material loan, well within the government guideline of 15%.



The workload subsequently decreased to the point where 4 people could have controlled the scheme by June 1988. However the present team has been retained awaiting the commencement of a self help scheme in Mitchells Plain Area K, whereafter several members will be transferred. It is unfortunate that the Council was not able to commence the new scheme earlier, in order to fully utilise these staff, instead of the present situation where the project is slightly overstaffed. However, these staff have received valuable training at Steenberg, which they will now be able to apply elsewhere, thereby increasing the knowledge and skills becoming available in the evolution of this new form of housing delivery.

3.2.4 Resource Centre

7

The resource centre is the administrative headquarters from which the scheme is controlled and operated. It includes offices for housing the project staff, as well as a training and information centre for participants. It was necessary that the resource centre be operational before the scheme could commence. After approval of the loan application by the City Council on September 30, 1986, authority was granted for construction to commence at the end of January 1987. The project staff took occupation of the centre early in May 1987, prior to the project start up on May 20. The City Treasurer's Department charges rent for the centre to the City Planners Department. This is calculated on the capital cost of the building plus interest at a rate of 11.25%, divided over the life of the building.

The usual practice in self help schemes is to house the resource centre in a building which is later converted into a community facility such as a creche. The cost of this facility is then recovered by increasing the administration fee paid by the participants. However, the City Council decided against using this system, in order to reduce costs to participants. It was decided to house the centre in a building which could later be let to recover its cost.

The centre is therefore housed in what will eventually be converted into 2 shops in a complex which is to be extended to consist of 10 shops (Plate 4). The administration offices are situated at the back of the shops in an area which will be converted into cloakrooms (Plate 5).



PLATE 4



PLATE 5

The training facilities in the centre include a lecture area with audio visual equipment, a full scale demonstration model of the main elements and construction details in the blockwork house (Plate 6), an area for practical training, as well as product displays and other teaching aids (Plate 7).



PLATE 6

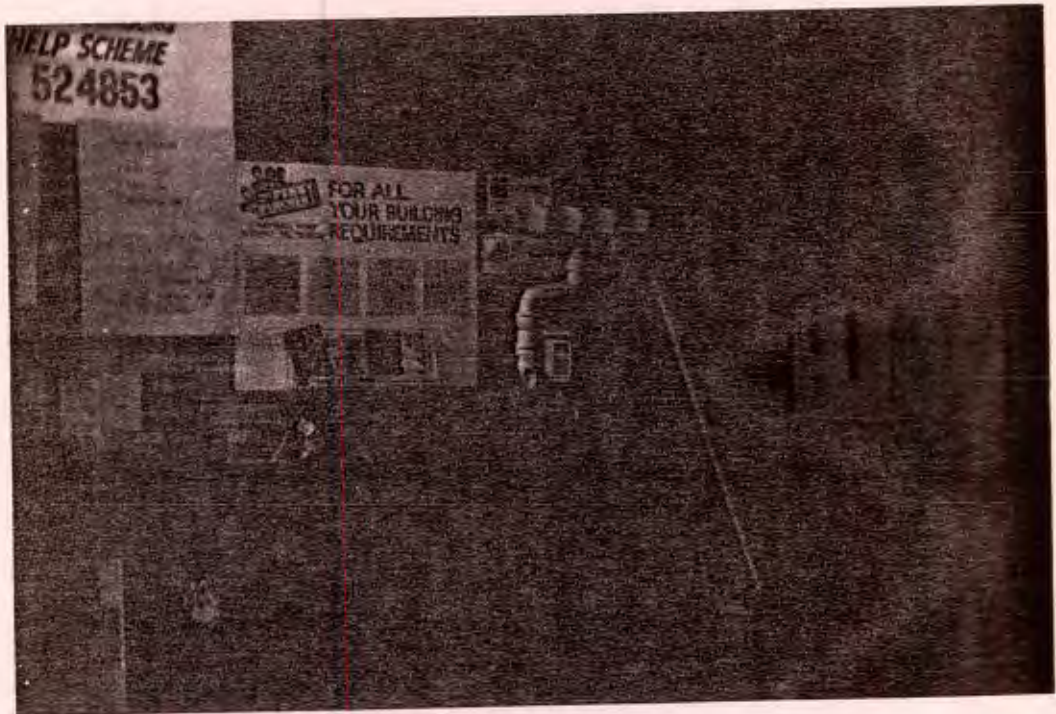


PLATE 7

As a result of Government policy not to allocate funds for community facilities in future, a different system is to be used in the next scheme at Mitchells Plain Area K. Two adjoining houses are to be built and connected by a passage way. These houses will be built to the same specifications as the participants houses, and will serve as an example to participants of what their efforts will achieve, as well as demonstrating building details. The houses may then be sold at completion of the project. This would seem to be a more cost effective solution.

### 3.2.5 Materials Acquisition System

In a self help project the greatest expenditure incurred by the participant is in respect of materials. It is therefore essential that costs be limited as far as possible, and this is perhaps one of the major areas where participation in such a scheme can save a private home builder expense. Because a large number of individuals effectively group together, they increase their buying power and are in a stronger position to obtain competitive prices because economics of scale are achieved. In addition such a scheme is seen as a partnership between the State, the local authority and private enterprise and suppliers have responded to the challenge of self help housing in the Steenberg Scheme by providing incentive prizes in the form of building materials, offering materials for demonstration models, visual material for lectures, and providing ongoing technical advice on site. In return they are offered free advertising on site.

The implementing agency accepts responsibility for acquiring materials for use by participants. In addition to procurement of materials it is also necessary to them to establish an efficient method of distributing the materials to the participants. The norm in self help schemes has been to establish an on-site materials store to fulfill both of these functions. The concept is that money may be invested at the outset of a scheme in materials which may be kept in the store, and as a result of the inflation rate being higher than the interest rate, this should facilitate savings in the cost of materials to participants. However, a careful consideration of this system by the City Council revealed the following disadvantages:

- High overhead costs caused firstly by the initial construction cost of a store building and interest and redemption costs thereon, and secondly by the running costs of such a store.

- The problem of providing adequate security against burglaries and fraud.
- Increased material costs caused by waste, damage and pilferage of the materials stored on site.

It was therefore decided that the cost to the participant would outweigh the possible benefits, and that a new more cost efficient system should be devised. The requirements of the system were summed up as follows:

- Cost efficiency.
- Provide feedback for monitoring and control.
- Linked to progress reporting to avoid delays in production. On the other hand if materials are made available before progress has been certified they may be stolen, and there can be no step by step quality assurance.
- Not open to fraudulent misuse.

In addition, in order to ensure that the most competitive material prices can be obtained it is necessary for the procurement procedure to be informal and flexible. The Housing Committee initially considered utilising the annual City Council Formal Tenders as the method of materials procurement. However, it was decided that the annual formal tenders were an unsuitable system for materials procurement for the following reasons:

- High administrative costs due to a Council stores charge of 8 percent levied on material prices.
- Formal Council tenders are subject to escalation.
- Higher prices are tendered by suppliers because of the relatively long repayment period of 4 - 6 weeks.

### 3.2.5.1 Tendering for Materials

The fact that the project was financed by an advance from the National Housing Fund made it possible to bypass the formal tendering procedures as laid down by the Provincial Ordinance. Instead a system was designed whereby fixed price tenders are called for every 4 months from a number of suppliers.

This system has a number of advantages:

- Because accounts are paid within 7 days of statement it is possible to obtain prices between 15 and 20 percent lower than those on Formal Council Tenders.
- There is no obligation on the Council to accept the same tenderer on subsequent tenders. The most competitive prices may therefore be obtained every 4 months, without incurring long term obligation. After negotiation it was agreed by most suppliers to extend the fixed price tenders for an extra two months.
- The price is therefore fixed for 4 months, with an optional negotiable extension of time, which is a considerable advantage when building price increases are forecast to be in the region of 20 - 25 percent in 1988.
- There is no obligation on the participant to purchase materials from a particular supplier if he is able or willing to arrange a better deal elsewhere at his own cost. However, the value of his materials may only be credited to his loan if purchased from the nominated supplier. This nevertheless allows him flexibility in his choice of materials, and the freedom to make savings where opportunities present themselves.



Following the decision to implement this method of materials procurement, a Tender Document was drafted specifically for the scheme, in which all the conditions of tender are expressed. A small Tender Board was formed comprising of representatives of the Housing Branch, City Treasurers Department (Audit and Housing Finance Branches) the Legal Advisors Office and the City Planners Departments of the City Council. Tenders are awarded by the board on an informal basis, in order to further limit costs.

#### 3.2.5.2 Materials Schedule (Appendix 1)

The materials necessary for building the house were measured and a schedule was prepared with materials grouped in elements which needed to be obtained from various suppliers. These elements, or part thereof, was used together in various construction stages. This schedule is then sent out to tender to the relevant suppliers for each element, and the best prices quoted were displayed in the resources centre on the appointment of a supplier. The participant therefore knows where to purchase his materials from, and may also make price comparisons with alternative materials he may wish to use. Likewise the supplier has a list of materials required, in the elemental groupings which he will be required to supply them in.

#### 3.2.5.3 Production Stages

The materials procurement system is combined with a quality control and progress reporting system as follows: The production process is broken down into 14 separate stages, each requiring a combination of whole or part materials elements (Appendix 2). Before a participant may proceed with a subsequent stage, he must first arrange for an inspection by one of the technical inspectors. The inspector will check that the quality of the building work is of an acceptable standard, and that it complies with the National Building Regulations. The inspections before slab level is reached

include two compaction tests using a penetrometer. In addition he must be satisfied that all materials issued to the participant have actually been used in the construction. The inspector will fill in an inspection form in triplicate, indicating that the construction has been passed. One copy is given to the materials clerk, and one to the administration manager. The participant may then go to the resources centre and request a material order form from the clerk, who will check that the inspection form has been completed for the previous stage, before completing a materials order form for the required elements, which must then be authorised by the administration manager.

3.2.6 CONTROL DOCUMENTS

3.2.6.1 Materials Authorisation Booklet (Appendix 3)

A book is issued to each participant and kept in his personal file at the resources centre. It consists of order forms, each one referenced with the participants erf number as well as a number from 1 to 30. These represent each of the 20 elements into which the materials are grouped, as well as extra forms for variations authorised by the project manager. Thus each form has a unique identification number which allows it to be correctly processed by suppliers and the Council alike. Each form consists of three parts, one of which is given to the participant for presentation to the supplier when ordering, one which is sent by the administration staff to the City Treasurer for checking against invoices, and one which is retained in the participants file at the scheme.

In order to be valid for presentation to the supplier the form must be authorised. Because the forms are documents of value once authorised, they must be authorised by either the project or administration manager. A specimen signature of each participant is kept in his file for comparison with that on the form, and if the participant wishes to nominate someone to fetch his materials, a letter of permission containing the signatures of both must be received and filed. In this way, although administration intensive, the system aims to prevent fraudulent misuse of the ordering system.

The value of materials received by a participant from a supplier is invoiced to the Council for payment by them. The Council in turn debits the materials loan account of the participant directly. The Council is therefore effectively acting as an agent for the participant. In addition any non standard materials which are not authorised by the project manager must be paid for directly by the participant to the supplier.

3.2.6.2 Progress Charts (Appendix 4)

7 These are horizontal bar graphs which are prominently displayed in the resource centre offices, and which contain all the necessary information for progress control in a concise, accessible form. Information displayed includes commencement and completion dates, as well as target dates for completion of the main stages. A separate chart is drawn for each phase which lists each participant in that phase, his erf number and is divided into the 14 progress stages. As the elements for each stage are ordered they are then marked off on the graph, by the clerk dealing with the order. The chart affords the project manager a method of making a quick visual check of the progress of each participant in relation to the others in his phase and to target dates for completion of construction stages.

3.2.6.3 Materials Requirement Chart (Appendix 5)

The chart is a summary of materials already ordered at any stage, and materials which are still likely to be required. It is updated on a weekly basis by a check of the progress chart to establish what materials have been ordered since the previous week. This checking is denoted by crossing a vertical stroke through the horizontal bar once the element has been included in the summary. This chart enables the project management to inform the suppliers of what material requirements are likely to be in the short and long term, and so avoid delays due to insufficient stock.

#### 3.2.6.4 Participant File

In order to maintain control over 329 independent builders a system is required to coordinate and monitor their activities. For this reason a file is kept for each participant, containing all his important records. These include:

- Personal details such as employer, family size and names, income, identity number, specimen signature and letters nominating persons for materials requisition.
- Erf number, which becomes his participation number.
- A scale drawing of his plot and the positioning of the house and services, for easy consultation in discussion or queries.
- Inspection records to show progress and any special matters which need attention.
- Record of delivery notes for materials received.
- Materials order book.
- Record of attendance at lectures and any other general remarks.

### 3.2.7 Audit System

It is essential by virtue of the nature of the materials distribution system that the controlling agency maintain a strict control over the financial commitment being incurred by each participant. Because participants are receiving materials direct from the suppliers, the Council makes no profit on materials, as they could if a store was maintained. In addition loan funds available are strictly limited to the exact amount required by each participant to pay for his standard materials. Therefore it is essential that the participant not be allowed to overrun his credit limit, as an extension of the loan cannot be granted. For these reasons both the participant and the project as a whole depend on the fact that houses are built at or below the estimated cost. Therefore it is essential that every item of material going onto a participants credit account be correctly sourced and tightly controlled.

An internal audit system within the Council had to be devised for this purpose. The system has to be kept simple to avoid over complicated administrative procedures for suppliers. Competitiveness of tender prices received may otherwise be adversely affected if suppliers lose interest in obtaining work in the scheme. For the same reason the system must allow for speedy payment of suppliers accounts. The following are the type of forms used in the audit system:

#### 3.2.7.1 Materials Authorisation Form

As described under section 3.2.6.1 This is the key document which initiates the purchasing process and against which payment is made.

3.2.7.2 Delivery Note

This is signed by the participant or a project staff member and a copy is retained by the supplier as proof of delivery. A separate delivery note must be issued for each participant and each element.

3.2.7.3 Suppliers Invoice

This is sent directly to the project office in order to ensure that suppliers maintain a separate account for the Steenberg Scheme from any other City Council account. In this way an independent accounting centre may be established for the scheme and all costs are attributed directly to the participants.

3.2.7.4 Payment Details Form

A list of the invoices received on a weekly basis by the scheme and compiled by the administration staff. Invoices are listed in numerical erf number order, subdivided into elements and totals per participant. Weekly totals are summed to monthly totals for checking against the suppliers statements.

3.2.7.5 Suppliers Monthly Statement

This is sent to the project office for payment by the Council.

The project manager submits copies of all of the above documents by hand on a weekly basis to the Director of the Building and Production Branch for scrutiny who then passes them on to the City Treasurers' Payments Division.

The Payments Division checks the prices invoiced against those tendered and the totals of the payments forms against the suppliers statement, produces and despatches the necessary cheques in payment to suppliers, and submits the documents to the Housing Finance Branch. This branch then files the documents in monthly batches.



### 3.2.8 Legal Agreement

It was necessary for a binding legal agreement to be drawn up between the Municipality of Cape Town and the participant. This agreement was drafted by the legal advisors of the City Council, in consultation with the Housing Branch, the City Treasurers Department (Audit and Housing Finance Branches) and the City Planners Department.

### 3.2.9 Rules for Participants

In addition to the legal requirements on participants to perform their contracts, it was necessary to ensure that their houses were built within the designed parameters. Initially it was decided to formulate a set of rules for participants to abide by. However, as very little was known at the planning stage as to how the scheme would develop, the set of rules was never formally drawn up. Several of the conditions of contract bound participants to a specific performance requirement. However, even in the application of these conditions the project manager, who was responsible, adopted a flexible approach. If, for example, a participant did not meet the contract target date for completion of one of the four main stages of the house, the project manager would interview him, attempt to establish the reasons for the delay and assist in alleviating the problem, rather than terminating his participation.

The houses are also required to comply with the National Building Regulations. However, the project manager did allow a small degree of flexibility in construction details, provided they were structurally adequate. An example of this was in allowing internal

walls to be constructed brick-on-edge (Plate 8), affording participants savings in time and materials.



PLATE 8

In addition if a participant wishes to build a custom feature onto his house, and can prove to the project manager that he can afford it, he is permitted to do so. This flexible approach to regulation of the scheme increases participant satisfaction and co-operativeness, and is to be preferred to a formal set of rules which are rigidly applied.

3.2.10 Plans Approval

The Building Survey Branch of the City Council required that individual plans be submitted for every house in the scheme in the normal way for a proposed dwelling. The advantage which the scheme provides is that the external structure of all the houses are identical in dimensions and the houses may therefore be built before the individual plans are passed, without doubt existing over whether the design will be passed. This avoids delays once the participant has decided on the positioning of his house, has signed up and is ready to commence construction. Any delay imposed on a participant at this early stage could curtail his enthusiasm and sense of urgency. An advantage to the project team of allowing flexibility in the timing of submission of plans is that the administrative workload at the introduction of a new phase is reduced. The plans may be prepared at times when the workload eases, allowing an even flow of work.

The plans approval system is an important area where the self help scheme can make a contribution to the reduction of administrative costs to the individual participant. The cost of having plans professionally drafted to meet the standard City Council regulations is prohibitive to a person in the low income group. In the Steenberg scheme the standard Building Survey Branch requirements were met in submitting individually drafted plans for phase 1 and 2. It was then estimated, perhaps rather generously, that this process was costing in the region of R440 per house. In an effort to eliminate this unnecessary cost to the participant a new system for plan submission was designed, with an estimated cost of below R10 per participant. This is clearly a significant saving incurred in an area where the participant will be unable to see any tangible evidence of the funds he has invested. The new system does away with the need for individually drafted drawings of each house, and requires only the following: -

- A photostat copy of the site layout, copied from the master plan in the resource centre. On this copy the following can be drawn in by site staff:
  - distance of the house from the boundaries.
  - a diagrammatic layout of the services.
  
- A standard house plan with the 'as built' positioning of internal walls indicated by dimensions filled in on the plan by site staff, rather than being drawn in their exact positions, to scale, by a draftsman.
  
- All submission forms are photostat copies, rather than individually printed.

### 3.2.11 Information Book

To a participant facing the daunting task of building a house for the first time, there are many considerations which need to be taken into account before commencement. It was felt necessary to provide the participant with most of the information he would require in advance in order for him to gain clear insight into what the project would require from him. This information should be available to him in a permanent form, which he could then refer to as required. The outcome of these decisions was the production of an information booklet, which was issued to each participant before signing on. The booklet contains the following information:

- An introduction explaining the basic principles of the scheme.
- An explanation of how the self help scheme works.
- A brief set of instructions on constructing the house.
- Construction details for reference while building.
- The material schedule.
- The materials tender document and explanation of tender conditions to suppliers.
- The legal agreement between the participant and the Municipality.
- A schedule of the loan amount and repayments filled in individually for each participant.

Because of the need to finalise all of the above documents before the printing of the booklet, which was required for the commencement of the scheme, the production of the information booklet became a critical activity in the pre-implementation stage of the management process.

It was later decided to provide an Afrikaans version of the booklet. This involved considerable cost in the translation and printing of fifty copies, of which only five were requested. It should therefore be considered adequate in future schemes to provide the booklet in one language, in view of the need to limit administration costs. In addition it has been realised that the construction instructions need to be more comprehensive in future in order to simplify the task of the technical inspectors.

### 3.3 IMPLEMENTATION STAGE

#### 3.3.1 Phasing

It is important that self help schemes are of a reasonable size, if they are to make any meaningful contribution to housing supply. In addition the principal of spreading overhead costs amongst participants necessitates that they be fairly numerous in order to achieve affordability . A guideline established by the Regional Services Council is that a scheme should have at least 200 houses, for the above reasons.

The Steenberg Area A scheme was originally planned for 330 houses. However, this was later reduced to 329 to create extra loading bays behind the shopping centre. In a scheme of this size and nature it was necessary to divide the work into various phases. There were a number of reasons for the phasing process utilized on the scheme:

- Because Steenberg was the first self help scheme attempted by the City Council the entire project was undertaken as a learning process. It was therefore decided to commence the scheme with small groups of participants, with group size increasing steadily as management progressed up the learning curve. The smaller groups could be given individual attention in ironing out problems encountered, while affording the management team the chance to refine systems and strategies for control as the scheme progressed. In providing these initial participants close attention, it was hoped that they would develop experience and skills which could be shared with later participants, as well as providing motivation to others in the form of physical evidence of the rewards of their efforts.

- Another result of Steenberg being a pilot scheme was that uncertainty existed over the optimum sign-on rate. This was because the time required to process applicants had to be assumed without any past experience. Consultation with officials from the Regional Services Council revealed that they had signed on 30 families per month at their Belhar Scheme. However, because of the materials acquisition system utilized at Steenberg, resource bottlenecks were not a constricting factor, as they would have been if a materials store was operated. The number of participants concurrently on a particular phase could consequently be increased to an optimum sign-on rate of 60 families per month at Steenberg. Each of the phases, which began at two week intervals, thus consisted of approximately 30 families once the project was running at full capacity.

7 The full phasing schedule showing the number of participants in each phase, as well as commencement and completion dates for each phase, is shown in Appendix 6.

The initial phases were situated close to the resource centre for ease of control. All houses up until Phase 6 were within a 60m radius of the centre. This speeded up the participant signing up process initially as well as facilitating easy control. However, at a later stage, in addition to the number of participants in a phase increasing, the process was further slowed by the distance which staff had to travel to accompany participant for a visit to their plots before signing up.



### 3.3.2 Selection of Participants

It is fundamental to the success of self help that the participants have the necessary character traits to enable them to undertake and complete a project as demanding as building their own house, usually without previous experience. For this reason it was necessary to develop a procedure for careful selection of participants. The Regional Services Council suggested the use of a points rating system in judging the suitability of participants. However, after selecting participants for two schemes, they were still uncertain of the exact weightings which the various selection criteria should be allocated. The City Council Housing Branch was confident of being able to select applicants on the basis of their selection experience, without requiring a formal rating system. They were therefore made responsible for the initial selection of suitable applicants.

Criteria which had to be met by applicants for primary selection were:

- Applicants had to have their names on the City Council waiting list, which had approximately 45 000 persons requiring housing in 1987. They were allocated housing in order of length of time on the waiting list.
- The applicant had to be a resident in the Southern Suburbs. Applications were not limited to the Steenberg area alone as the Council was uncertain of the demand for self help housing which existed in this area. In addition it was likely that this would be the only scheme in the Southern Suburbs in the near future and residents of adjacent areas were therefore be given an opportunity to participate.
- The monthly income of the head of the household had to be less than R1200.
- The applicant could not own immovable property.

The selection process was initiated by the Housing Branch who scrutinised the waiting list to select potential applicants. If a person had not expressed a preference to be excluded from a scheme of this nature in the Steenberg Area, was considered suitable, and met all the qualifying criteria, a letter was sent to them.

The letter (Appendix 7) explained the principles of the scheme and invited them to return a form if interested in attending an explanatory meeting.

The inaugural participant meeting was held on May 20, 1987 and was attended by 23 families. At the 2 hour meeting an audio visual was shown and a discussion held. The audience was asked to fill in an application form if interested in participating, and submit it together with an employers report certifying their earnings. The application forms were processed by the Housing Branch and a secondary selection of applicants was undertaken.

Further factors which were also considered at this stage include the following, however these were not rigid conditions for selection:

- Possibility of employer assistance.
- Number of dependants.
- Experience or contacts in the building industry.
- Amount of savings.
- Type of existing accommodation.

Following the final selection of participants (an analysis of whom may be seen in Appendix 8), a schedule of appointments was drawn up for the signing up procedure, in order of length of time on the waiting list.

### 3.3.3 Participant Signing-up Procedure

On commencement of the signing up interview, a file was opened for each participant, and basic information recorded. The participants were given instructions on how to read a plan, and taught what factors to consider in choosing a house plan and deciding its situation on the plot. The participants chose a plot from those available to their phase, on a first come, first served basis. A series of 12 "dominoes" were used to represent the 12 different house plans. These are 1:200 scaled drawings of the plan on pieces of hardboard. They may be moved around on a cadastral drawing of the plot until the participants are satisfied with the positioning. After they had made their choices the project manager advised them of any possible improvements or alternatives. However, the important principle was that they were making the decisions which determined the house they would build, thereby ensuring their involvement and increasing motivation and satisfaction above that possible where these criteria are prescribed to them.

Following these decisions they were taken to the plot they had chosen and the basic outline of the house was marked out for their final approval. The participants were then taken back to the office where the deed of sale was signed. The following people were present at the signing of each participation agreement

- a) participant
- b) two witnesses
  - i) Housing Branch representative
  - ii) Project Manager

The participants were then ready to commence with the next step in the process, the training programme. It began on the Saturday immediately following signing up on the Thursday, approximately 10 days after the inaugural meeting. This ensured that the participants' enthusiasm remained at a high level.

#### 3.3.4 Participant Training

92 The training programme consisted of a series of lectures given on Saturday mornings by the project manager, or the senior inspector. Attendance at these lectures was compulsory for participants. They served a number of functions.

- To provide information and teach building techniques to people with limited or no knowledge of construction practices.
- To give both theoretical and practical instructions and demonstrations which build the ability and confidence of participants.
- To encourage involvement and build community spirit by providing a meeting forum which encourages participation and social interaction between participants.

The lectures given to participants were kept as short and simple as possible, with the emphasis on practical "hands on" training in order to retain their interest and attention. The lecture topics were as follows:

- Setting Out - Week 1
- Block laying - Week 2
- Roofing - At a later stage depending on participant progress.

It was found satisfactory that only 3 technical lectures were given to participants due to the individual attention and advice given to them by the technical staff.

In addition, the project manager gave a number of lectures on the implications of the legal contract, when participant demand justified these. Attendance at these lectures was voluntary.

### 3.3.5 Motivation of Participants

The large number of people on the City Council waiting list have caused the average waiting period on the list to grow to approximately 5 - 6 years. Because of this length of time and the overcrowded conditions in which they are usually living, people on the list do not usually require much persuasion to participate in a scheme which offers them the opportunity to own a house of their own, provided that they have the capacity. However it is essential that they are made to realise the effort which will be required of them right from the beginning.

Nevertheless in order to attract people to the scheme initially they must be made aware of what they can achieve through their own endeavour. They are informed:

- That the project staff will ensure that the houses they construct will be built correctly and will be of a good quality and durable.
- That they will be moulded into a strong community with others in the same situation as them. In this way the neighbourhood in which they live can be friendly and secure, where they will be able to form close bonds with their neighbours through shared experiences and efforts.

- That the project manager and his staff will be available to assist them with problems that arise, to instruct them in building techniques, eliminate many of the administration activities usually required, and advise them on important decisions.

In order to ensure high morale and commitment to the project by the participants, it is necessary that a motivational psychology be incorporated into the management systems. This psychology is evident in decisions taken by the Housing Committee in the planning stages of the scheme. An example is the limiting of materials elements to the bare essentials with which it is possible for the participant to complete his house. It was felt that this would encourage him to spend extra money on purchasing further materials, thereby increasing his investment beyond that incurred by his loan, and subsequently increasing his motivation to continue. Plate 9 is an example of the increased investment made by a participant in individualising his house.



PLATE 9

9.1 { The participants chosen for the early phases of the project may play an important part in motivating participants in later phases, by providing a practical example of what can be achieved through commitment to the scheme. For this reason special attention was paid to the selection of participants with the necessary character traits to set a good example and establish the trends for the scheme. These participants should be self motivated, enthusiastic people preferably with contacts or experience in the building industry, with employer assistance being an additional benefit.

An idea obtained from discussion with officials of the then Divisional Council led to the involvement of the private sector in the motivation process. Suppliers were approached by the project manager to donate prizes of building materials as incentives to participants. Suppliers were generally enthusiastic to become involved, and many prizes were donated. The first participant in each phase to complete his house was awarded a prize. (Appendix 9)

This has led to healthy competition between the faster builders in each stage, which in turn has encouraged others to build more quickly for fear of falling behind. In addition, in order that participants not in contention for these prizes shouldn't be disheartened, other prizes were awarded at the project managers' discretion to reward people for special efforts.

The private sector was involved further in the motivation process through the donation of gifts to every participant. An example of this is to be seen in the offer by the roof sheet suppliers, Everite, to donate free roof paint to every participant who used their product on his house. In addition Pick 'n Pay, Retreat donated a R5 gift voucher and a tree to each participant, even though they did not obtain direct business from the scheme. These gifts are an obvious motivation to participants who as a result can see further tangible benefits in participating in the scheme.

9.2 }  
2 }  
Another aspect of the scheme which was utilized as a motivational tool was the division of the production process into four clearly identifiable stages. Each stage has a target completion date set which is made known to the participant. There is therefore a legal requirement on the participant to complete each stage by the date set, failing which he may forfeit further participation in the scheme. Thus he has a definite short term objective to work towards at all stages of the construction process. However the emphasis in the application of the deadlines is on motivation, rather than strict enforcement.

The success of the motivational psychology employed in the scheme is demonstrated in the low participant failure rate. The percentage of participants who have dropped out of the scheme to date is only 1,8 percent.



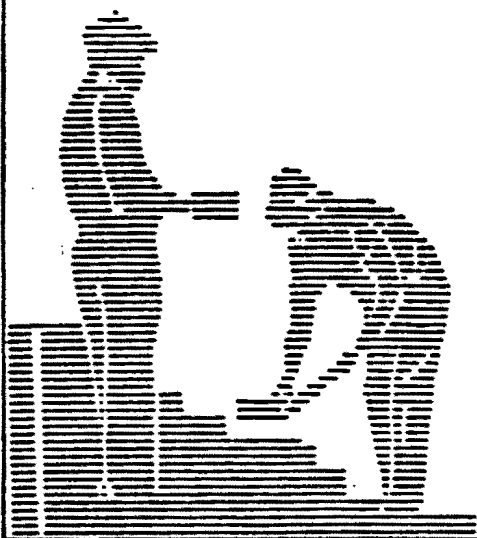
3.3.6 Community Involvement

Closely allied to the motivation of participants is their involvement in the community. Clearly many of the features devised to increase motivation will lead to interaction between participants, for example the training programme. The motto of the Steenberg Scheme is in fact "build your home ... build your community", and this theme is emphasised throughout the project.

9.1  
In order to maintain good communication between the Council and residents on an ongoing basis, it was decided to encourage the formation of a residents association. With the assistance of the project manager, an interim residents committee was elected to administer the association during the project and once participants began to take occupation of their homes an official committee was elected in July 1988. This body is known as the SHARES the (Self Help Association of Residents) committee, and consists of 12 residents, each of whom is a representative for the participants in a particular phase. Office bearers are elected by the committee members, with the project manager acting as interim Secretary, to provide advice and assistance until the committee is able to operate effectively on its own.

To date a constitution has been drawn up (Appendix 10) and several community problems resolved. These include the organisation of a residents security patrol and the clearing of bush in areas adjacent to the scheme. It is envisaged that the Council will maintain its links with the committee in the future in order to receive continuous feedback from the community they have created.

## 4. EVALUATIONS AND CONCLUSIONS



4. EVALUATIONS AND CONCLUSIONS

In evaluating the Steenberg Area A Self Help Scheme it is necessary to examine both the management of this scheme in particular, and the contribution which a scheme of this type can make to solving the housing shortage. In the evaluation process a number of successful as well as problematic aspects were identified. These must be seen within the context of the learning process which the implementing agency, the Cape Town City Council is presently going through with respect to assisted self help housing.

The scheme satisfied its objective of providing homes to people in the lower income group at a lower cost to the state than conventional mass housing. While it attempts to subsidise poorer people to a greater extent through differential interest rates, self help is not really a suitable delivery system for those people with very low incomes. A person with an income as low as R350 per month will experience difficulty in finding the extra resources for both building and upgrading the house, which are required because only the minimum materials with which it is possible to build a house are supplied. However, the 18 month construction period, while longer than necessary for most participants to complete their houses, is of benefit to those participants who have less resources and consequently need to build more slowly. If the minimum income level for participation was raised, the construction period could be shortened to 15 or perhaps even 12 months, thus reducing overheads to participants.

The good location and accessibility of the scheme, the high quality, size and potential for extension of the houses, together with the potential for incremental upgrading, and the opportunity to substitute sweat equity for capital combine to provide a person in the lower income group with an attractive investment opportunity. The market values of the house are considerably in excess of the financial cost to participants.

The investment potential may however, be adversely affected by the close resemblance in appearance to a mass housing scheme (Plate 10).

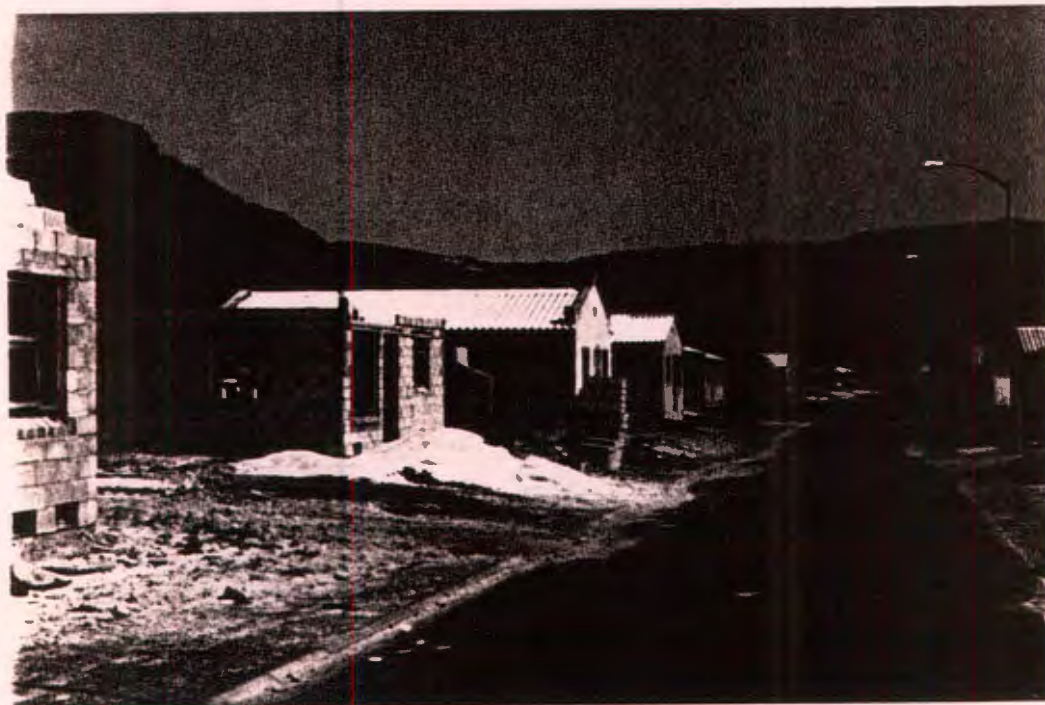


PLATE 10

Factors leading to the resemblance include the layout and siting of the houses, as well as the similarity of their external appearance, a result of the rigid approach adopted as to exactly which materials may be obtained with the loan. This approach is necessitated by the materials procurement system. A system whereby participants are given material vouchers for obtaining materials of their choice might alleviate this problem, but the increased difficulty and cost of control would be likely to outweigh the advantages. In any event the appearance of the scheme is far outweighed by it's assets outlined above, in influencing investment potential.

The houses are further attractive to participants as they are of conventional construction, including cavity walls. People receiving State assistance, especially in the Coloured community, are generally suspicious of innovative building materials often believing them to be inferior to those used by more affluent homebuilders. Indeed the self help method of housing delivery is an opportunity for the State to regain credibility and the faith of people in the supply of housing. Participants interviewed on site expressed appreciation for the State's contribution to the provision of a home built according to their requirements and choices.

The use of modular materials has been successful in reducing wastage and as a result, costs. It has also facilitated simpler construction details for participants and saved them time and effort as well as reduced the amount of rubble left lying around (Plate 10). This is an important consideration in creating an inhabitable environment for those people who take occupation of their homes while their neighbours are still building.

It is felt that an improvement in the construction process would be to provide participants with a ready built foundation up to floor slab level. This would simplify the task of participants, increase motivation and speed up the delivery rate of the system, at a limited extra cost. It seems shortsighted of the House of Representatives not to allow this, in view of the fact that more participants could then be included in the self help process without needing to increase overheads. Indeed this modification could enable one of the drawbacks of the self help process to be alleviated to an extent, i.e. that of a long construction period.

A particularly successful aspect of the Steenberg scheme has been the materials acquisition system developed by the City Council. This has succeeded in allowing participants to obtain materials at a lower cost than would have been possible had a site store been maintained, or would generally have been possible for them to do on an individual basis. In addition, although administration intensive, the system facilitates quality control of the production process and easy liaison with suppliers.

However one area which deserves closer attention is the security of materials on site once delivered. The houses are largely deserted during the week and bulky materials which cannot be stored in site huts offer easy pickings for thieves (Plate 11).



PLATE 11

Attempts have been made to resolve this problem, such as only allowing a participant to order the materials which he requires in the immediate future. In addition the SHARES committee has organised a neighbourhood patrol whereby participants patrol the neighbourhood at night as a preventative measure against pilferage. However, participants still complain of theft of materials, a situation which they can ill afford, and further solutions to this problem will need to be sought.

An area where savings may be achieved in future schemes is in the design of the resources centre. In appraising this scheme the City Council has realised that the construction of a shop is unnecessary and costly. They will in future be constructing two linked adjacent houses before commencement of schemes for use as a resources centre, and subsequent sale on completion of the scheme.

One of the outstanding successes of the Steenberg scheme has been the high level of community spirit fostered. This is a direct result of specific attempts to encourage motivation. Tangible rewards for effort expended, in the form of incentive prizes and free gifts offered to participants, have played an important role in this respect. In addition the support received from dedicated and helpful staff, the growth in skills through training and experience and the fulfillment of the individual potential of participants, coupled with a sense of achievement, is leading to the formation of a strong community, steadily increasing in self reliance. This is a situation which would not easily be achieved in a mass housing estate.



PLATE 12

A proud participant poses in front of his self built home.

The most successful aspects of the management system devised by the City Council during the course of the Steenberg Area A scheme may be summarised as the following:

- Design factors - house size
  - conventional construction
  - modular design
- Materials acquisition system
- Quality and progress control system
- Inclusion of participants in decision making
- Technical training and assistance given
- Plan approval system
- Motivation of participants
- Incentive scheme

9.2  
on  
a  
small  
scale  
(by community  
contract)



However, less successful aspects, which deserve further attention in the future are:

- Design factors - foundation and floor slab not preconstructed
- - similarity of the various designs
- Resources centre
- Site security
- Long construction period

The negative aspects are however overshadowed by the overall success of the scheme in meeting it's objectives.

The Steenberg Area A scheme is regarded by many people to be the most practical and successful example of the assisted self help housing system devised and implemented in South Africa to date. Experiences gained and lessons learnt at this pilot scheme have all added to the learning experience of the Council staff, as well as officials of other implementing agencies who have visited the scheme. New ideas have occurred as a result of the scheme and these are being incorporated into the next Council scheme at Mitchells Plain Area K. In this way, although the scheme has been very successful in many aspects, it has remained a part of the learning process, a starting point from which to work, rather than the final solution.

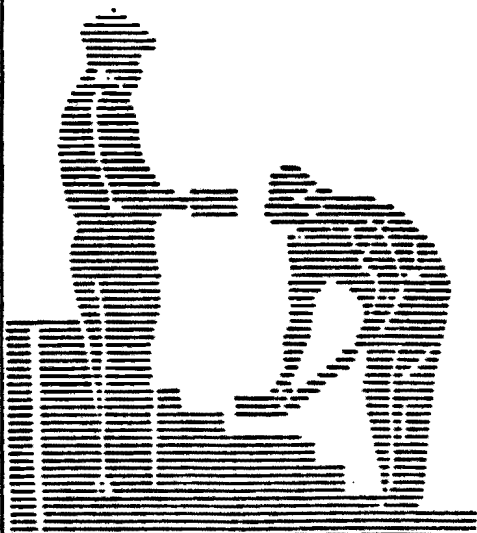
In conclusion, it is true that assisted self help does have a number of constraints as a housing process. However, one of the greatest benefits of the concept is that the resources of labour, talent and time individuals are willing to expend to house themselves are no burden on the society at large. It is an alternative option that makes less of a demand on public finance than the mass housing approach and for this reason alone should be encouraged. It must not be seen as the sole solution to the housing shortage, but implemented in conjunction with other delivery systems, with the commitment of

all parties involved, and in the way in which the Cape Town City Council has done at Steenberg Area A, self help offers a real contribution to the supply of low cost housing. The assisted self help approach provides houses that are better suited to the needs of households and more closely reflect their socio economic needs and priorities than mass housing. The system results in household satisfaction with the dwelling and stimulates increased self confidence and self reliance of individual households and of the community in general.

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# APPENDICES



APPENDIX 1

SELF-HELP HOUSING: STEENBERG. AREA A

MATERIAL SCHEDULE

ELEMENT 1 - PRELIMINARIES

SUPPLY ONLY

13 mm dia. brass bibtap with hose union	No.	1
Plumber's sealing tape in rolls	No.	2
13 mm dia. Conex stopcock	No.	1
13 mm dia. Conex wallplate elbow	No.	1
13 mm dia. copper pipe in 5,5 m lengths	No.	1

ELEMENT 2 - BUILDERS SAND

Building sand per 6 cubic metre load      3 loads

ELEMENT 3 - BUILDERS STONE

19 mm stone per 6 cubic metre load      2 loads

ELEMENT 4 - CEMENT

Ordinary Portland Cement per 50 kg pocket      125 pockets  
(To be supplied and delivered in 8 batches as follows): (18,9,8,34,9,26,3,18)

ELEMENT 5 - BUILDERS LIME

CLC Lime per 25 kg pockets      35 pockets  
(To be supplied and delivered in 4 batches as follows): (9,9,14,3)

ELEMENT 6 - BLOCKS A

SUPPLY AND DELIVERY

Concrete blocks as per "Columbia D.C.M.":	
MA90	No. 420
MS190 JUMBO	No. 185
190MCR90	No. 20

ELEMENT 7 - SUNDRIES A

SUPPLY ONLY

225mm long PVC Wall Ties	No.	200
Ex: 76 x 76 mm hardwood doorframe for 813 x 2032 mm door with cill (note: block-out to 1,0 wide o/all)	No.	2
Galvanized hoop iron	m	6
3 ply malthoid in 900 mm x 20 m rolls	Roll	2

SELF-HELP HOUSING: STEENBERG, AREA A

MATERIAL SCHEDULE

ELEMENT 13 - ROOF STRUCTURE

SUPPLY AND DELIVERY

76 X 38 mm S A pine (wall plate)	m	24
"Gangnail" roof trusses for 6.8 m span O/ALL (6,20 mm clear span), 17,5° pitch with 300 mm eaves overhang	No.	9
50 x 76 mm S A pine (purlins)	m	100

ELEMENT 14 - ROOF FIXINGS

SUPPLY ONLY

100 mm wire nails	kg	5
75 mm wire nails	kg	5
150 mm long galv. drive screws (Everite No. 600-251)	No.	250
M8 galv. cup washers (Everite No. 600-300)	No.	250
8/30 black plastic "PAXIT" washers (Everite No. 964-000)	No.	250

ELEMENT 15 - ROOF COVER

SUPPLY AND DELIVERY

6 mm thick "Profile B" roof sheets 3,9 m long (specials)	No.	25
Close fit adjustable A/C ridge cap in pairs to suit "Profile B"	Ps.	13

ELEMENT 16 - DOORS

SUPPLY ONLY

813 x 2032 FLBB door	No.	2
813 x 2032 hollow core flush door	No.	1
100 mm steel butt hinges	No.	6
2 lever mortice lockset	No.	1
3 lever mortice lockset	No.	2
20 mm x No. 4c/s steel wood-screws	No.	70

SELF-HELP HOUSING: STEENBERG, AREA A

MATERIAL SCHEDULE

ELEMENT 17 - GLAZING

SUPPLY AND DELIVERY

Glazing Putty	kg	20
3 mm Clear float glass in panes:		
+ 600 x 600	No.	2
+ 600 x 1000	No.	3
+ 600 x 800	No.	3
+ 600 x 200	No.	3
+ 450 x 1000	No.	3
+ 450 x 800	No.	1
+ 450 x 200	No.	2
+ 450 x 1200	No.	2
4 mm Obacure glass in panes:		
+ 500 x 800	No.	1
+ 500 x 600	No.	1
+ 500 x 200	No.	1

ELEMENT 18 - SANITARY FITTINGS

SUPPLY AND DELIVERY

Vitreous china W.C. pan with "P" trap	No.	1
Low level cistern as "ELF" cistern compl.	No.	1
Double flap toilet seat	No.	1
1530 x 700 mm white acrylic bath complete with waste plug and chain	No.	1
Acrylic wash hand basin complete with waste plug, chain and wall brackets	No.	1
Stainless steel sink 1,065 m long with single L/H bowl complete with waste plug, chain and tiling key to rear	No.	1
100 litre combination (100 kpa) hot water cylinder (horizontal)	No.	1

SELF-HELP HOUSING: STEENBERG, AREA A

MATERIAL SCHEDULE

ELEMENT 19 - DRAINAGE

SUPPLY ONLY

38 mm dia. P.V.C. "p" trap	No.	2
32 mm dia. P.V.C. "p" trap	No.	1
40 mm dia. P.V.C. in 6 m lengths	No.	1
110 mm diam. P.V.C. pipe in 6 m lengths	No.	3
110 mm dia. P.V.C. gulley "p" trap compl. with hopper and grate	No.	2
110 mm dia. P.V.C. 90 deg. long radius slow bends	No.	3
110 mm dia. P.V.C. 135 deg. plain junctions	No.	2
110 mm dia. P.V.C. 90 deg. plain junctions	No.	1
110 mm dia. P.V.C. end cap	No.	1
50 mm dia. P.V.C. pipe in 6 m lengths	No.	1
50 mm dia. P.V.C. plain bends	No.	1
50 mm dia. P.V.C. vent cowl	No.	1
110 x 50 mm dia. P.V.C. 90 deg. reducing junction	No.	1
50 mm dia. holder batts	No.	3
40 mm dia. holder batts	No.	4
40 mm dia. PVC 90 deg. c/eye bends	No.	3
110 mm dia. P.V.C. pan connector	No.	1
Flushpipe rubber	No.	1
P.V.C. solvent in 200 ml tins	No.	1

ELEMENT 20 - PLUMBING

SUPPLY ONLY

15 mm dia. brass c/c stopcock	No.	1
19 mm dia. Conex elbows	No.	4
19 mm dia. E.C.C.P. pillar tap (cold)	No.	1
19 mm dia. E.C.C.P. pillar tap (hot)	No.	1
15 mm dia. E.C.C.P. pillar tap (cold)	No.	1
15 mm dia. E.C.C.P. pillar tap (hot)	No.	1
15 mm dia. E.C.C.P. Bibtap (cold)	No.	1
15 mm dia. E.C.C.P. Bibtap (hot)	No.	1
15 mm dia. c/p 75 mm long distance pieces	No.	2
15 mm dia. copper pipe in 6 m lengths	No.	4
15 mm dia. brass tap adaptors	No.	2
19 mm dia. brass tap adaptors	No.	1
15 mm dia. wall plate elbows	No.	2
15 mm dia. c/c elbows	No.	10
15 mm dia. female elbows	No.	2
19 mm dia. female elbows	No.	2
15 mm dia. c/c tees	No.	5
19 mm dia. copper pipe in 6 m lengths	No.	2
15 mm dia. holder batts	No.	20
Plumber's sealing tape in rolls	No.	3



STEPHEN'S SELF-HELP HOUSING SCHEME  
SEQUENCE OF ORDERING MATERIALS

JUNE 1987

	STAGE
A. Order <u>Element 1</u>	(1)
B. For foundation order <u>1st load of sand, 1st load of stone, 18 pocs. of cement,</u>	(2)
C. For foundation blockwork order <u>2 pocs. cement, 2 pocs line, Element 6</u>	(3)
D. For cavity infill order <u>8 pocs. cement</u>	(4)
E. For slab order <u>2nd load of sand, 2nd load of stone, 36 pocs. cement</u>	(5)
F. For slab to cill order <u>2 pocs. cement, 2 pocs. line, Elements 7 and 8</u>	(6)
G. For cill to wall plate order <u>3rd load sand, 26 pocs. cement, 14 pocs. line, Elements 9, 10 and 11</u>	(7)
H. For wet core order <u>3 pocs. cement, 3 pocs. line Element 12</u>	(8)
I. Order <u>Elements 13, 14</u>	(9)
J. Order <u>Elements 15, 16</u>	(10)
K. For floor screed order <u>18 pocs. cement</u>	(11)
L. Order <u>Element 17</u>	(12)
M. Order <u>Elements 18, 19, 20</u>	(13)

Sand = Element 2      Cement = Element 4

Stone = Element 3      Line = Element 5

N.B. We arrange for all bulk orders, ie sand, stone, cement, line and blocks. All other orders/elements participant takes slips and arranges with the supplier, even if supply/deliver/

CAPE TOWN CITY COUNCIL

STEENBERG SELF-HELP HOUSING SCHEME

Participant: .....

Participation Number: **123572**

Element Reference      N<sup>o</sup>      1

Supplier: .....

Slip 1 Taken by: .....

Name (Print): .....

Date: .....

Delivery Note Number: .....

Date of Delivery Note: .....

Date Delivery Note Received: .....

REMARKS:

**CANCELLED**

Invoice Number: .....

Date of Invoice: .....

Date Invoice Received: .....

Payment Authorised by:

(i) Name: ..... Staff No.: .....

(ii) Name: ..... Staff No.: .....

Date Posted to City Treasurer: .....

CAPE TOWN CITY COUNCIL

STEENBERG SELF-HELP HOUSING SCHEME

Participant: .....

Participation Number: **123572**

Element Reference      N<sup>o</sup>      1

Supplier: .....

Delivery Note Number: .....

Date of Delivery Note: .....

REMARKS: .....

Invoice Number: .....

Date of Invoice: .....

Payment Authorised by:

Name: .....

Staff Number: .....

Name: .....

Staff Number: .....

Date Posted to City Treasurer: .....

Value: **R** .....

CAPE TOWN CITY COUNCIL

STEENBERG SELF-HELP HOUSING SCHEME

Participant: .....

Participation Number: **123572**

Element Reference      N<sup>o</sup>      1

Supplier: .....

Address: .....

**CANCELLED**

Phone Number: .....

Salesman: .....

\*Supply only / supply and delivery

Authorised Stamp:

Authorised by: .....

Staff Number: .....

Date: .....

\*Delete whichever not applicable

**SLIP 1**

PHASE 0 13 SELF HELP PROJECT: STEENBERG

PARTICIPANTS NAME AND NUMBER	ELEMENT	STAGE					
		1	2	3	4	5	6
7 A. SEPTEMBER.	123611				N.T.		
A. DAVIDS.	123612				N.T.		
J.S. JONES.	123625				N.T.		
V. A. AFRICA.	123626				N.T.		
M. VAN DEL VENST.	123627				N.T.		
A. D. JEPHTA.	123628				N.T.		
E. ALEXANDER.	123629				N.T.		
H. C. LOTTERING	123630				N.T.		
N. ISMAIL	123631				N.T.	NO	
C. DANIELS	123632				N.T.		
I. E. COZETT.	123633				N.T.		
C. B. FORTWIN.	123634				N.T.		
D. BESTER.	123635				N.T.		
PETER BOOSEN	123636				N.T.		
B. J. JOHNSON.	123637				N.T.		
ACHMAT KARJEM	123638				N.T.		
D. J. FESTUS.	123639	N.T.			N.T.		
M. R. JEH DYA.	123640				N.T.		
WILLIAMS	123641				N.T.		
K. H. MOLKEL	123642				N.T.		

1 PRELIMS  
 2 3 4 FOUNDATIONS FOUNDATION CAVITY  
 1st Sand Blockwork/INFILL  
 1st Stone 9 pocs Cem 9 pocs Cem  
 18 pocs Cem 9 pocs Lime Blocks A  
 4 5 6  
 4 SLAB. 2nd Sand 2nd Stone 34 pocs Cem  
 3.4 4  
 SLAB 9 pocs  
 9 pocs Lime  
 ELEMENTS 7+8

CONTRACT PROGRAM DATE  
 18 MONTHS 14 NOV 87

SLAB 3 MONTHS 14 FEB 88

Roof Floor 9 months

COMMENCEMENT DATE : 14 NOV 87

5, 8 2454, 1011 26 pps Cem + pps Lime ELEMENTS 10-11	4, 5, 12 NET CORE WALL PLATE 3 pps Cem ELEMENT 12	13, 14 ROOF STRUCTURE ELEMENTS 13-14	15, 16 ROOF COAR + DOORS ELEMENTS 15+16	4 FLOOR SCREE 18 pps Cem	17 GLAZING ELEMENT 17	18, 19, 20 PLUMBING ELEMENTS 18-19-20	DATE OF COMPLETION CERTIFICATE	
7	8	9	10	11	12	13	14	
14 AUG 88	SEWER (CONNECTED) 12 MONTHS		14 NOVEMBER 88			COMPLETE 18 MONTHS		14 MAY 89

STAGES OF CONSTRUCTION	ELEMENT NO.	PMSR AMOUNT OF WORK	1	2	3	4	5	6
			10	12	13	18	27	
STANDPIPE	1							
FOUNDATION CONCRETE	2, 3, 4							
FOUNDATION BLOCKWORK	4, 5, 6							
CAVITY INFILL	4							
FLOOR SLAB	2, 3, 4							
Blockwork to CILL	4, 5, 7, 8							
Blockwork to LINTOL	2, 4, 5, 9, 10, 11							
BATHROOM BLOCKWORK	4, 5, 12							
ROOF STRUCTURE	13, 14							
ROOF COVER	15, 16							
FLOOR SCREED	4							
GLASS	17							
PLUMBING	18, 19, 20							



OF CONSTRUCTION

(Figures in Black = Completed this Week  
Red = Uncompleted)

JUNE JULY AUGUST September October November December

0															
10															
3	2	1	1	1	1	1									
3	3														
4	4														
10	9	8	7	6	6	6	6								
	1	3	3	0	2	2	0	2	0						
20	17	14	12	10	10	8	8								
	2	8	7	5	3	2	4	1	2						
72	64	57	49	47	43	42	40								
	8	10	8	3	3	4	3	6	5						
110	100	92	86	82	77	73	68								
	5	7	8	4	10	5	3	7	7						
153	146	138	124	119	116	109	102								
	2	5	9	6	7	5	4	9	2						
226	231	222	209	204	200	191	189								
	3	4	5	7	8	7	6	12	4						
262	258	253	238	231	225	213	209								
	3	6	7	3	6	1	3	9	11						
277	271	264	255	254	251	240	234								

	NUMBER OF PARTICIPANTS	DATE OF SIGNING ON	3 MONTHS FLOOR SLAB DOWN BY	9 MONTHS ROOF HEIGHT BY	12 MONTHS SEWER CONNECTED BY	18 MONTHS HOUSE COMPLETED BY
PHASE 1	10	30 May 1987	30 August 1987	1 March 1988	30 May 1988	30 November 1988
PHASE 2	12	13 June 1987	13 September 1987	13 March 1988	13 June 1988	13 December 1988
PHASE 3	13	27 June 1987	27 September 1987	27 March 1988	27 June 1988	27 December 1988
PHASE 4	18	11 July 1987	11 October 1987	11 April 1988	11 July 1988	11 January 1989
PHASE 5	27	25 July 1987	25 October 1987	25 April 1988	25 July 1988	25 January 1989
PHASE 6	30	8 August 1987	8 November 1987	8 May 1988	8 August 1988	8 February 1989
PHASE 7	31	22 August 1987	22 November 1987	22 May 1988	22nd August 1988	22 February 1989
PHASE 8	31	5 September 1987	5 December 1987	5 June 1988	5 September 1988	5 March 1989
PHASE 9	32	19 September 1987	19 December 1987	19 June 1988	19 September 1988	19 March 1989
PHASE 10	28	3 October 1987	3 January 1988	3 July 1988	3 October 1988	3 April 1989
PHASE 11	27	17 October 1987	17 January 1988	17 July 1988	17 October 1988	17 April 1989
PHASE 12	32	31 October 1987	31 January 1988	31 July 1988	31 October 1988	1 May 1989
PHASE 13	38	14 November 1987	14 February 1988	14 August 1988	14 November 1988	14 May 1989





# City of Cape Town

HOUSING BRANCH  
BEAUFORT HOUSE, 78 BREE STREET,  
CAPE TOWN, 3001  
P O BOX 298, CAPE TOWN, 3000

# Stad Kaapstad

BEHUISINGSTAK  
BEAUFORT HOUSE, BREESTRAAT 78,  
KAAPSTAD, 3001  
POSBUS 298, KAAPSTAD, 3000

DATE/DATUM: 1987-05-06

TEL: 24-3020, 210-3835

REF/VERW: DoH.3/6/1

Dear Sir/Madam  
Geagte Meneer/Mevrou/Mejuffrou

### STEENBERG SELF-HELP SCHEME EIEHULPSKEMA IN STEENBERG

The Council is organising a Self-Help Scheme in Steenberg where 329 plots with an average plot size of 326 m<sup>2</sup> are available.

Loans for building material can be obtained from the Housing Board but participants will have to provide their own labour.

If you would like to know more about this scheme, please indicate in the square provided below whether you would like to attend a public meeting in the area where more information will be available.

I would like to attend a meeting:

Please write Yes or No in this block

Please return this letter to the above mentioned address within 7 days. A self-addressed envelope is enclosed for this purpose. Please fix a 16c stamp and post your reply promptly.

Yours faithfully  
Die uwe

MRS S A MULDER  
DIRECTOR OF HOUSING  
DIREKTEUR VAN BEHUISING

Die Stadsraad is besig om n eiehuipkema in Steenberg te reël waar 329 erwe met n gemiddelde grootte van 326 m<sup>2</sup> beskikbaar is.

Lenings vir boumateriaal is verkrygbaar van die Behuisingraad maar deelnemers sal hulle eie arbeid moet verskaf.

Indien u meer omtrent hierdie skema te wete wil kom, dui asseblief in die blok hieronder aan of u n openbare vergadering in die gebied sal wil bywoon waar meer inligting verstrekk gaan word.

Ek wil graag n vergadering bywoon:

Skryf asseblief Ja of Nee in hierdie blok

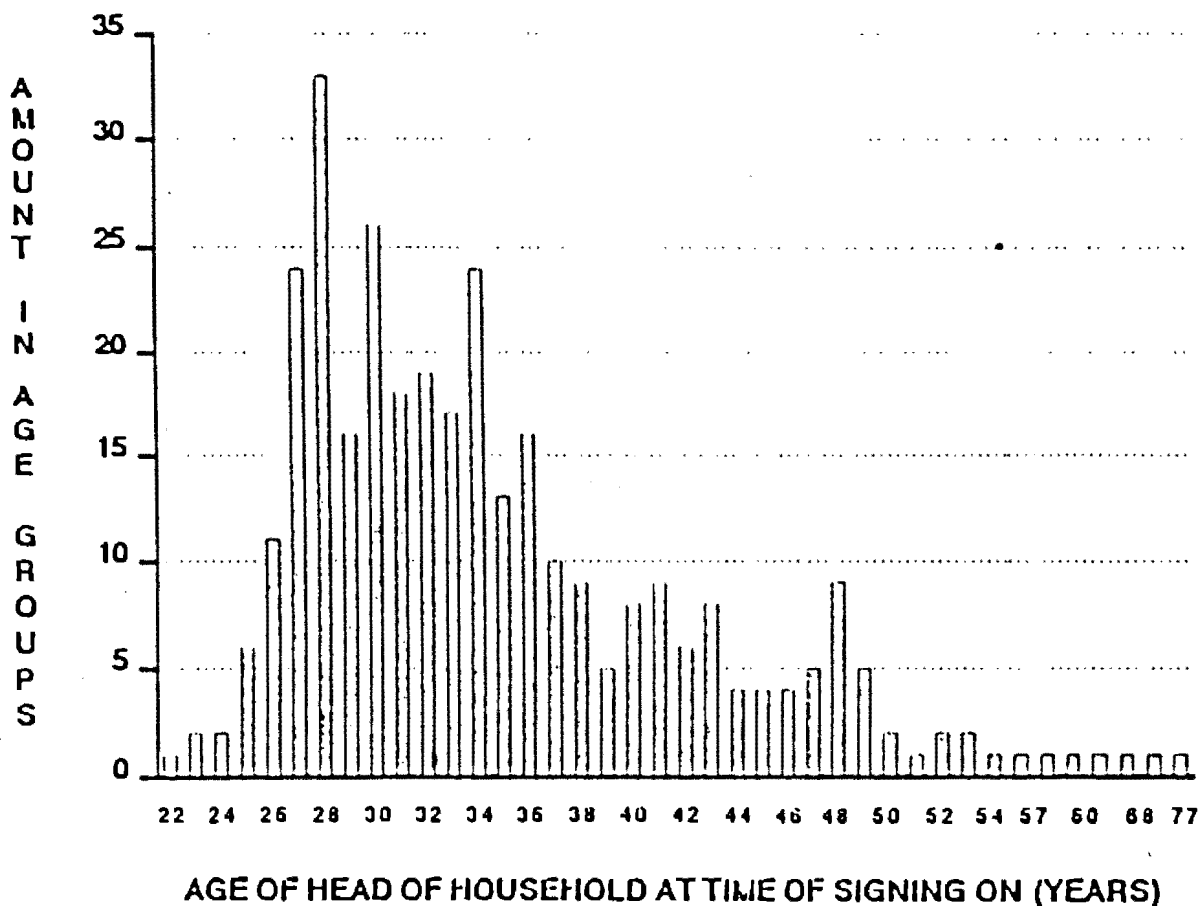
Stuur hierdie brief asseblief binne 7 dae terug na bogenoemde adres. n Geadresseerde koevert is vir dié doel ingesluit. Onthou asseblief om n 16c-seël op te plak en u antwoord dadelik te pos.

**APPENDIX 8**

Analysis of Participants

		%
Number of houses :	329	100
Sex of heads of household - Male :	310	94
Female :	19	6
Children - Male :	413	48
Female :	456	52
Other Dependants - Male :	26	43
Female :	34	57
Total number of people living in sheme : 1369		
Average number of people per house :	4,77	

**STEENBERG AREA 'A' SELF - HELP HOUSING SCHEME**



APPENDIX, 9

LIST OF PRIZES TO BE AWARDED TO THE FIRST HOUSE COMPLETED IN EACH OF THE 13  
PHASES OF THE STEENBERG SELF-HELP HOUSING SCHEME

PHASE NUMBER	DETAILS OF PRIZE	DONOR
1	All paint for the house	Plascon-Evans Paints (Cape)
2	Rhinoboard ceiling and brandering	Pennypinchers, Retreat
3	Built-in kitchen cupboards	Crawfords Joinery Works
4	Rhinoboard ceiling and brandering	Federated Timbers (Cape Town)
5	10 m <sup>2</sup> of Wall tiles	Inclledon (Cape Town)
6	External paint	Cape Lime
7	1,5m <sup>2</sup> Mirror	Byers Glass
8	Rhinoboard ceiling and brandering	Federated Timbers (Cape Town)
9	Panelled front door	Lumber City, Wetton
10	Blocks or paving	Columbia D.C.M.
11	Wall/floor tiles	Pennypinchers, Retreat
12	Rhinoboard ceiling and brandering	Pennypinchers, Retreat
13	Fancy front door	Pennypinchers, Retreat

1) NAME

The name of the Association shall be "Self-Help Association of Residents (S.H.A.R.E.) Steenberg, Area A (hereinafter referred to as the ASSOCIATION). The Association shall in no way take the place and/or perform the functions of a MANAGEMENT COMMITTEE of the Area of Steenberg.

2) AREA OF JURISDICTION

The jurisdiction of the Association shall only apply to that area within the Division of the Council of the City of Cape Town (hereinafter referred to as the COUNCIL) where the Self-Help Scheme, Steenberg Area A is embarked upon.

3) AIMS

The aims of the Association shall be:

- 3.1) To bring about and foster a spirit of goodwill and understanding amongst the residents.
- 3.2) To establish and co-ordinate some Committees relating to:  
Security  
Community, Social and Welfare Activities  
Fund Raising.
- 3.3) To represent the residents and communicate their opinions or recommendations on the above matters to Council or other responsible parties in order to effect improvements or resolve problem areas.

4) MEMBERSHIP

- 4.1) All residents of the Self-Help Housing Scheme in Steenberg Area A and Directors or Principals of Bone Fide Firms (commercial, industrial, banking or professional) whose business premises are situated in Steenberg Area A, shall be eligible for membership of the Association.
- 4.2) All members shall be subject to the Rules of the Association under this Constitution.
- 4.3) The names and addresses of all members shall be recorded, and shall be made available to all members at all reasonable times. Members shall notify the Honorary Secretary immediately of any change of address, and any notice or letter directed to the recorded address shall be considered good service of such notice or letter to the addressee concerned. An accidental omission to send a notice or related document to a member shall not invalidate any meeting.
- 4.4) Membership shall automatically terminate when any member is not eligible in terms of Clause 4.1.
- 4.5) The Committee shall have the right in its sole and absolute discretion to terminate the membership of any person or persons without disclosing its reasons for taking such action. Such person or persons may appeal by giving due notice in writing to the Secretary for a revision of the decision by a special general meeting of members which shall be convened by the Chairman within one month from date of such notice. The termination of membership shall stand unless a resolution to the contrary is passed by a two thirds majority of the members present at such a meeting.

5) POWERS

The powers of the Association shall be:

- 5.1) To buy, sell, let, alienate, mortgage, hire, exchange, transfer, receive by way of donation or otherwise, movable and immovable property, including debentures, stock and shares but excluding the power to deal with property owned by the Council;
- 5.2) To promote, encourage and advance the aims of the Association;
- 5.3) To borrow money on the security of immovable property owned by the Association under legal title;
- 5.4) To institute and defend legal proceedings on behalf of the Association;
- 5.5) To endow, give and award prizes, trophies, certificates and floating trophies;
- 5.6) To raise levies as may be deemed necessary on Members comprising the Association, except from the Council;
- 5.7) Generally for all these purposes to authorise the signing and execution of any necessary documents;

5.8) Generally to carry on, do or transact any act, scheme or enterprise calculated to further the objects of the Association, without in any way binding the Council or its representatives on the Association of the obligations so incurred.

6) COMPOSITION OF THE ASSOCIATION

The Association shall be managed by a Residents Committee (hereinafter referred to as the COMMITTEE) consisting of the persons nominated by and representing the bodies as set out below:-

<u>BODY</u>	<u>NUMBER OF MEMBERS</u>
Council of the City of Cape Town	2
Self-Help Participating Owners or Spouses	12

6.1) It shall be the duty of the Committee to ensure that the rights and interests of all members of the Association in Stenberg are treated fairly and justly.

6.2) The Association shall from amongst its members resident in the Self-Help Scheme annually at a general meeting elect a Chairman, a Vice-Chairman, Honorary Secretary, Honorary Treasurer and any other office bearers as may be deemed necessary.

6.3) The Chairman of the Association shall preside at all meetings of the Association. In the absence of the Chairman, the Vice-Chairman shall preside as Acting Chairman with all the powers of the Chairman. Should both the Chairman and the Vice-Chairman be absent from a meeting, the members present shall appoint one of their number as Acting Chairman for that meeting.

6.4) The Committee may from time to time co-opt persons who have special skills or who can render special services; provided that no co-opted persons shall have any voting rights or exercise committee powers.

6.5) The Committee may in its discretion appoint from amongst the Association members not more than three Trustees to be responsible for the care and maintenance of the movable and immovable property owned by all under the control of the Association and such Trustees shall be subject to the terms of this constitution and any by-laws made thereunder.

7) MEETINGS

7.1) The Committee shall meet once a month on the second Wednesday evening of each month (exclusive of the month of December) at a time and place as it shall determine, for the purpose of administering the affairs of the Association.

7.2) This constitution shall be adopted at an ordinary general meeting.

7.3) The Association shall hold an annual general meeting at which business may be proposed and discussed and at which office bearers shall be appointed and the next and all subsequent annual general meetings shall be held not earlier than 14 days before or not later than 14 days after the anniversary of the first annual general meeting.

7.4) Special general meetings of the Association may be convened from time to time either by the Chairman or upon 25% of the members requesting in writing that such a special general meeting be convened. Alternately a special general meeting may be convened if not less than 6 members of the Committee request it so in writing.

7.5) Written notice of all meetings of the Association shall be posted by the Honorary Secretary to all members of the Committee and to the Council's Representatives serving on the Committee not less than seven (7) clear days before the date of any meeting, provided that no proceedings of the Association shall be invalidated by non-receipt by any member of notice of any meeting.

8) QUORUM

8.1) The quorum at any ordinary meeting of the Committee shall be 50% of the Committee.

8.2) The quorum at annual general and special general meetings of the Association shall be 20% of the membership.

3) In the event of the required quorum not being present at any meeting, the meeting shall be postponed and reconvened at another date not later than 21 days after the original meeting. Should the required quorum again not be present the meeting shall proceed and decisions taken will be binding.

**VOTING**

1) Each committee member of the Association shall have one vote at ordinary annual and special general meetings.

2) All decisions at ordinary, annual general and special general meetings of the Association shall be taken by majority decision.

3) In the event of there being an equality of votes at any meeting, the Chairman shall, in addition to his ordinary vote, have a casting vote.

**VACANCIES ON THE COMMITTEE**

10.1) Any member of the Committee other than Council Representatives who shall absent himself from two consecutive monthly meetings of the Committee shall be deemed to have vacated his seat on the Committee.

10.2) Any vacancy arising in terms of Clause (10.1) shall be filled by the Committee co-opting a member from amongst the residents. Such a co-optive member shall have full voting rights and committee powers.

10.3) In the event of a member of the Committee being granted leave, the Committee may nominate an alternate to act during his absence.

**MINUTES**

11.1) The Committee shall keep proper records of its proceedings in the Minute Book.

11.2) The Chairman of the meeting adopting the minutes shall sign those minutes, after they have been adopted.

11.3) Minutes of the preceding years annual general meeting together with audited accounts and agenda for the current annual general meeting shall be distributed to all members, due notice having been given.

**MOTIONS**

12.1) No motion for the alteration of the constitution or the dissolution of the Association shall be considered except at an annual general meeting and then only if written notice thereof has been given by the Honorary Secretary to all members at least 30 (thirty) days before the meeting is to be held and such motion shall be adopted by not less than two thirds of the total membership.

12.2) All other matters at a Association and Committee meetings may be moved as motions of course unless the meeting by majority vote decides that prior notice should be given of certain motions or classes of motions.

**BOOKS OF ACCOUNT**

13.1) The Association shall open such banking and/or savings accounts with such financial institutions as it may deem necessary.

13.2) All monies received by the Association shall be officially acknowledged, recorded and banked by the Honorary Treasurer as soon as possible after receipt and in any case not later than four days from the date of receipt.

13.3) No withdrawals shall be made from any banking or savings account operated by the Association except upon the signature of two of the following members of the Committee; Chairman, Honorary Secretary, or Honorary Treasurer.

13.4) The Honorary Treasurer shall open and maintain a full set of books of account and these books shall be open to inspection by the members of the Association.

13.5) The financial year of the Association shall be 1st March to 28th February in each year except for the first year of the Association's existence and for which the financial year shall end on 28th February of that particular year.

13.6) Before each annual general meeting the Honorary Treasurer shall send an abstract of the accounts to each member of the Association and these accounts shall be open for discussion at that meeting.

14) AMENDMENTS TO THE CONSTITUTION

14.1) This constitution may be amended at annual or special general meetings upon two thirds of the total membership voting in favour thereof provided that notice of any amendment is given in terms of Clause (12.1).

14.2) After the Association has been in operation for a period of two years, this constitution shall be reviewed by the members as a general meeting.

15) DISSOLUTION

15.1) The Association may be dissolved if two thirds of all the members at a general meeting of which at least thirty days notice has been given so resolve or by an order of court upon such grounds as the court may deem appropriate.

16) OWNERSHIP OF ASSETS AND PLEDGING OF CREDIT

16.1) No member or members representative shall have or be given the ownership or any right, whether real or personal, in, on, to or over any asset or assets of the Association.

16.2) No member or members representative shall have the right to pledge the credit of the Association without authority and where such an unauthorised act is carried out the person concerned shall be personally liable for all the costs involved and the debt so incurred.

16.3) All members of the Association and the persons representing such members shall be indemnified out of the funds of the Association against all costs, charges, expenses, losses and liabilities incurred by them in the conduct of the Association's business or in the discharge of their duties on the Association's behalf.

17) DISCIPLINE

17.1) The Committee may in its discretion frame rules to be known as by-Laws in regard to:

- a) The disciplining of members
- b) Damage to any property owned or controlled by the Association; or
- c) Any power or objects conferred on the Association by this constitution and any rules so framed shall be deemed to be part of this constitution and shall be fully binding on the members.

17.2) The Committee when framing rules as Clause 17.1, shall refer such rules to Council for its comments. Should the Committee not refer such rules to the Council for its comments, such rules shall not in any way bind, affect or commit Council or its staff.

18) BINDING EFFECTS OF THE CONSTITUTION

18.1) This constitution shall be fully binding upon all members of the Association.

18.2) This constitution shall remain in force only during such period that the Council of the City of Cape Town is the body responsible for the administration of Steenberg Area A.

CERTIFIED THAT THE ABOVE CONSTITUTION WAS ADOPTED AT A GENERAL MEETING OF S.H.A.R.E.

ON ..... HELD AT .....

.....  
CHAIRMAN

.....  
HONORARY SECRETARY

APPENDIX II



PLATE 13



PLATE 14

Two examples of increased investments by participant in the purchase of non standard materials, which may not be debited to the materials loan.





PLATE 15

The first house completed on the scheme. Already it has been upgraded by building walls.



PLATE 16

A drawback of self help schemes. Adjacent houses at completely different stages of construction. The temporary sheds are used for storing building materials.



PLATE 17

Typical houses, upgraded from the basic house through painting, fascias, gutters and plaster window surrounds.