

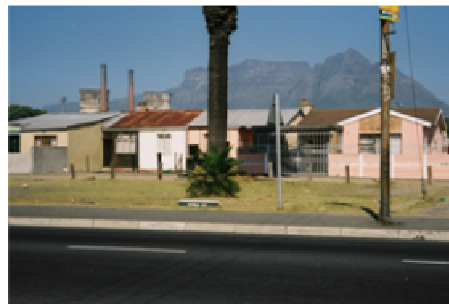
Workings of

TOWNSHIP RESIDENTIAL PROPERTY MARKETS

A research project sponsored by the FinMark Trust, Ford Foundation, Micro Finance Regulatory Council / USAID, South African National Treasury and the National Housing Finance Corporation.

Phase Three: Findings, Conclusions & Implications

Cape Town Metro Findings



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Other Reports

The following reports prepared as part of this research programme, are available:

Phase One: General Research:

1. General Research Overview Report, October 2003
2. Economic Dimensions Report, October 2003
3. Socio-Cultural Dimensions Report, October 2003
4. Sub-Market Scoping Analysis Report, October 2003
5. Land Markets Overview Report, October 2003
6. Legal Aspects Report, October 2003
7. Macro Trend Analysis Report, October 2003
8. Fieldwork Proposals, October 2003

Phase Two: Detailed Research

9. Detailed Research Overview Report, May 2004
10. Contextual Review Report, May 2004
11. Cadastral Review Report, May 2004
12. Social Survey Data Report, May 2004

Phase Three: Findings, Conclusions & Implications

13. Final Report: Findings, Conclusions & Implications, June 2004 *This Report*
14. FinMark Trust, TRPM Research Overview, June 2004 (PowerPoint Presentation)
15. TRPM Findings, Conclusions & Implications, June 2004 (PowerPoint Presentation)
16. TRPM Findings – eThekweni Metropolitan Area, June 2004
17. TRPM Findings – Cape Town Metropolitan Area, June 2004
18. TRPM Findings – Johannesburg & Ekurhuleni Metropolitan Areas, August 2004

The above reports and presentations are available from

http://www.finmarktrust.org.za/themes_and_projects/themes_and_projects.asp

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1. Introduction

The FinMark Trust, together with the Micro Finance Regulatory Council / USAID, the Ford Foundation, the National Housing Finance Corporation and South African National Treasury has commissioned research into the workings of township residential property markets¹ with an overall emphasis on the secondary market

The research comprised the collection of both primary and secondary data from four Metropolitan areas namely Johannesburg, Ekurhuleni (East Rand), eThekweni (Durban) and Cape Town.

This report outlines findings of particular relevance to the **Cape Town Metropolitan area**. The overall findings, conclusions and implications of the research are detailed in a separate report entitled **Final Report: Findings, Conclusions and Implications**. This report includes:

- Overview of sites surveyed in the Cape Town Metropolitan area;
- Findings in terms of the Cape Town Metropolitan area;
- Conclusions.

2. Overview of Sites Surveyed in Cape Town

The research was undertaken in 18 research sites in 4 metropolitan areas. The research sites were selected so as to provide insight into six sub markets.

Of the 18 research sites 6 were selected from the Cape Town Metropolitan area. Table 1 below provides details of the six sub markets and Table 2 the survey sites selected. This section provides an overview of each of the sites in the Cape Town Metropolitan area and the findings in respect of these sites in terms of the Contextual and Cadastral surveys.

Table 1: Summary of Sub-Markets within South African Townships

Sub-Market	Definition
Old township stock	A formal housing unit including freestanding houses, row and semi-detached houses and flats. The stock was provided by Government (national, provincial or local) between 1948 and 1960, so as to provide rental housing to Africans. The most common form of house provided in respect of African Townships was a four-roomed house typically known as a 51/6 or 51/9 (provided with an internal toilet). From 1991 the Government has undertaken a programme to transfer this stock into private ownership. The stock is generally old and in poor condition.
Private housing stock - middle & upper income	Formal housing developed by the private sector. The type of housing typically comprises a formal freestanding housing unit developed by a private sector developer who sells the unit to a buyer on some form of long term leasehold (99 years) or freehold title. Development commenced in the first half of the 1980's after the promulgation of 99 year leasehold.

¹ The research focused on Black Townships which were townships originally designed for occupation by African South Africans only.

Sub-Market	Definition
RDP housing stock	RDP stock comprises housing stock built as part of the national housing subsidy programme since 1994. The stock comprises either a formal freestanding housing unit provided on an ownership basis, a flat, cluster or free standing house provided for rental or a site with funding for the development of a dwelling.
Site and service stock	Site and service stock is provided as part of a project whereby households are provided with a site and services and are required to develop the top structure incrementally on their own.
Informal stock	Informal stock comprises informal dwellings erected by the occupants using non conventional building materials. Structures are erected on the land without permission of the owner

Table 2: Research Sites

No	Area	Township	Extension/Suburb	Housing Sub-Market type
1	Johannesburg	Soweto	Protea North	Private Sector – Middle Income
2	Johannesburg	Soweto	Diepkloof Ext. 1 & 2	Private Sector – Upper Income
3	Johannesburg	Soweto	Dube	Old Township stock
4	Johannesburg	Soweto	Kliptown	Informal Settlement
5	East Rand	Katlehong	Phooko Ext. 1 & 2	Old Township stock
6	East Rand	Tsakane	Ext. 11 and 15	RDP housing
7	Johannesburg	Grassmere	Fine Town	Site & Service
8	Durban	Lamontville	Lamontville	Old Township stock
9	Durban	Inanda	Glebe	Private Sector – Middle Income
10	Durban	Newlands West	Westriche & Riverdene	RDP
11	Durban	Ntuzuma	C Section (Lindelani)	Informal Settlement
12	Durban	Umlazi E	Thokoza	Site & Service
13	Cape Town	Langa	Bhunga (Harlem)	Old Township Stock
14	Cape Town	Khayelitsha	Elita Park	Private Sector – Middle Income
15	Cape Town	Langa	Settlersway Phase 1	Private Sector – Upper Income
16	Cape Town	Delft	Delft South	RDP
17	Cape Town	Khayelitsha	Mewway Road	Informal Settlement
18	Cape Town	Khayelitsha	Site B, Q Area	Site & Service

2.1. Overview of the Sites Selected

A brief historical background and current status of each of the sites selected in the Cape Town Metropolitan area is detailed in Table 3 below.

Table 3: Historical Background & Current Status

Name	Extension/Suburb	Type	Historical Background & Current Status
Langa	Bhunga (Harlem)	Old Township Stock	Langa was established in 1927. It was designed to be a model location for Africans. In terms of Act 40 of 1902, amended in 1905, all Africans living in urban areas of Cape Town were compelled to move to Langa. Housing was provided for both single men and households. Single quarters were built to house approximately 13,000 men, as well as approximately 550 houses.
	Settlersway Phase 1	Private Sector – Upper Income	
Khayelitsha	Mewway Road	Informal Settlement	Khayelitsha was established in 1983 by the apartheid government. The inhabitants of the existing African Townships in Cape Town (Langa, Nyanga, Gugulethu, Crossroads and KTC) were intended to move there. It was intended to house 200,000 people over a period of 15 years but soon increased to 400,000 people in hostels and informal structures. To encourage the voluntary migration of Africans to Khayelitsha from the established townships all building and development in these areas were stopped.
	Site B, Q Area	Site & Service	
	Elita Park	Private Sector – Middle Income	
Delft	Delft South	RDP	Delft was established between 1987 and 1995. The households living there were relocated there from other locations in Cape Town. As a result of this the area lacks social cohesion and a sense of community. The community has been engaged in continuous battles with the City of Cape Town regarding the quality of their houses. A number of houses were built with asbestos.

2.2. Summary of the Contextual Analysis

Table 4 provides a summary of the contextual analysis undertaken in respect of all of the 18 Survey sites.

On the basis of the table the following is evident in respect of the sites located in the Cape Town metropolitan area:

- **Informal Settlement sub-market:** Conditions in the Mewway Road informal settlement (Khayelitsha) are extremely poor and while similar to informal settlements in other metropolitan areas, it displays slightly better conditions than those in Durban.
- **Site and Service Sub-Market:** Conditions in the Site B, Q Area scheme (Khayelitsha) are good in respect of roads, streetlights and engineering services. Location and facilities are fair. Open space is poor. There are high levels of backyard dwellings and significant investment and consolidation occurring. The area displays slightly better conditions than Site & Service schemes in other metropolitan areas.
- **RDP Sub-Market:** Conditions appear to be good in respect of the provision of services in the Delft South RDP area. Access to facilities and location is fair. Housing quality is very poor. The area has a significantly higher number of backyard dwellings than the other RDP areas. Investment levels are very poor. The area displays similar conditions to those found in RDP housing areas in other metropolitan areas.
- **Old Township Stock:** Conditions are good in respect of the provision of services, access to facilities and location in Bhunga (Langa). Housing quality is fair, with little maintenance having been undertaken by many residents. Investment levels are high. There are few backyard dwellings. The area displays slightly better characteristics to other Old Township housing sub-markets in the other metropolitan areas.
- **Privately Developed:** Elita Park (Khayelitsha) displays worse conditions in respect of access to facilities and locational amenity than other areas. Conditions appear to be good in both Elita Park and Settlersway (Langa) in respect of the provision of services. There are no backyard dwellings. There are high levels of investment in Settlersway and significantly lower in Elita Park. The condition of the houses appears to be good.

Table 4: Comparative Analysis of the Survey Sites by Key Characteristics

Name	Informal Settlement			Site and Service			RDP			Old Township Stock			Privately Developed					
	Ntuzuma C Section	Mewway Road	Kliptown	Thokoza	Site B, Q Area	Finetown	West-riche & Riverdene	Delft South	East Rand Ext 11 & 15	Lamontville	Bhunga (Harlem)	Dube	Phoko Ext 1/2	Glebe	Settlers-way	Elita Park	Diepkloof 1/2	Protea North
Area	Durban (Inanda)	Cape Town (Khayelitsha)	Jhb (Soweto)	Durban (Umlazi E)	Cape Town (Khayelitsha)	Jhb (Grassmere)	Durban (Inanda)	Cape Town (Delft)	East Rand	Durban (Umlazi)	Cape Town (Langa)	Jhb (Soweto)	East Rand (Katllehong)	Durban (Inanda)	Cape Town (Langa)	Cape Town (Khayelitsha)	Jhb (Soweto)	Johannesburg (Soweto)
No of erven	±1000 sites	2100 sites	±1000 sites	±500 sites	2566 erven	±800 sites	3010 erven	3746 erven	2120 & 1700 erven	2423	3857	2318	510	2112 erven	±500 erven	3665 erven	±500 erven	3094 erv
Established	1980's	na	1904 (Formal)	Late 1950's	na	Mid 1980's	1995	1996 – 1999	1998	1934	1930's	1955	1950's	1857	1980's	1955	1955	1980's
Location	●	⊙	⊙	⊙	⊙	●	⊙	⊙	●	○	○	⊙	●	●	○	●	○	○
Facilities	●	●	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Roads	●	●	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Street lights	●	●	●	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○
House quality	●	●	●	○	○	○	○	●	○	○	○	○	○	○	○	○	○	○
Backyard dwellings	Na	na	na	⊙ (< 20%)	● (>80%)	● (>80%)	○ (< 5%)	● (> 50%)	○ (< 5%)	⊙ (> 20%)	⊙ (< 20%)	○ (< 20%)	● (> 20%)	○ (0%)	○ (0%)	○ (0%)	○ (0%)	○ (0%)
Investment levels	●	●	●	○ (> 70%)	○ (>80%)	○ (>80%)	○ (> 80%)	● (< 5%)	⊙ (30%-40%)	● (< 70%)	○ (> 70%)	○ (> 70%)	⊙ (< 70%)	○ (> 80%)	⊙ (< 50%)	○ (< 50%)	○	○
Water	●	⊙	⊙	○ (100%)	○ (100%)	⊙ Upgrade	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ 100%	○ (100%)	○ (100%)	⊙ (> 70%)	○ (100%)
Sewerage	●	⊙ (chem./com)	⊙ (chem com)	○ (100%)	○ (100%)	⊙ upgrade	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ 100%	○ (100%)	○ (100%)	○ (100%)	○ (100%)
Electricity	⊙ (partial)	⊙ (not clear)	⊙ (illegal)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ (100%)	○ 100%	○ (100%)	○ (100%)	○ (100%)	○ 100%
Open space	●	●	●	●	●	●	⊙	⊙	⊙	●	⊙	●	●	⊙	⊙	⊙	⊙	⊙

● - Absent, very poor or a considerable problem

⊙ - Limitations applicable, either positive or negative

○ - Good/positive feature

Percentages indicate level of a particular feature in respect of the number of dwellings

2.3. Summary of the Cadastral Analysis

Table 5 shows the current township establishment status of the survey sites in the Cape Town municipal area.

Table 5: Current Township Establishment Status

Suburb Name	Housing Sub-Market	Establishment Status	No. of Sites ²	No. of Proclaimed Erven ³	No. of Registerable Erven ⁴	Basis of Tenure
Bhunga (Harlem), Langa	Old Township Stock	Proclaimed & Township Register Open	300	3699 ⁵	na	99 Year Lease/Title Deed
Elita Park, Khayelitsha	Private Sector – Middle Income	Proclaimed & Township Register Open	3665	3665	3665	Title Deed
Settlersway Phase 1, Langa	Private Sector – Upper Income	Proclaimed & Township Register Open	500	3699	na	Title Deed
Mewway Road, Khayelitsha	Informal Settlement	Not proclaimed	2000	na	na	na
Site B, Q Area, Khayelitsha	Site & Service	Proclaimed & Township Register Open	2566	2566	2566	Title Deed
Delft South, Delft ⁶	RDP	Proclaimed & Township Register – delayed title transfer	± 3000	5807	5313	Title Deed, transfers in process

It should be noted that the registerable erven in Bhunga and Settlersway (Langa) could not be determined as only a single deeds registry exists for the whole of Langa, i.e. suburbs could not be disaggregated.

On the basis of the above table the following is evident:

- While a township register has been opened in the Delft South RDP area, there have been some delays in transferring individual title (see footnote comment);.
- The Mewway Road informal settlement is not proclaimed.

The above is problematic in respect of the secondary residential property market as it means that households do not own their properties and therefore cannot sell them. This is in line with the other Metropolitan areas, which display similar characteristics.

² This is the total estimated or known number of erven in the survey site.

³ Data Source: Surveyor Generals Office, unless indicated otherwise. This reflects proclaimed non-agricultural / farm erven only. These may or may not be registerable depending on the township register status.

⁴ Erven that exist in the deeds registry where title can be transferred.

⁵ Only a single deeds register exists for the whole of Langa indicating a total of 3699. A breakdown per suburb is not available

⁶ Revised following information received from Gerry Adlard (Caleb Consulting). Delft South comprises RDP Phases 1 & 2 (2061 erven – 1850 transfers to date) and Phases 3 & 4 (3746 erven – 3463 transfers to date). Feedback following Cape Town presentation.

Table 6 reflects the total secondary registrations that have occurred over 5 years in respect of the proclaimed townships in the Cape Town Municipal area. Due to the fact that only a single deeds register exists for the whole of Langa, with a breakdown per suburb not being available, the sub-markets in this area are not included.

Table 6: Total Secondary Registrations (Broad Definition) over 5 Years by Proclaimed Township

	Elita Park, Khayelitsha Privately developed	Site B, Q Area, Khayelitsha Site & Service
Total No. of Proclaimed Erven	3665	2566
Total Registrations	769	302
Secondary Registrations	516	99
Secondary Registrations as % of Total Erven (<i>total for sub-market</i>)	14,1% (67,1%)	3,9% (32,8%)
Type of Transactions		
Estate Transactions	1.2%	1.0%
Properties in Possession	66.5%	57.6%
Other	32.4%	41.4%
Total	100%	100%
House Data		
Median Erf Size (m2)	222	195
Median Purchase Price	R5000	R 7,496
Mean Purchase Price	R 29,671	R 28,435
Bond Registrations	191	28
Bond Erven as % of Total Proclaimed. Erven	5.2%	1.1%
(<i>Average for submarket</i>)	(7,1%)	(1,2%)
Median Bond Value	R 84,000	R 75,000
Mean Bond Value	R 84,266	R 73,573
Median PIP Resale Price	R 50,200	R 47,700
Mean PIP Resale Price	R 44,792	R 51,658
Bond Holders		
Commercial Banks	87%	96%
Specialist Finance Providers	4%	0%
Employers	8%	4%
Life Insurance Companies	1%	0%
Other	0%	0%
Total	100%	100%

On the basis of the above table the following is evident:

- The extent of the secondary market in both of the proclaimed areas is extremely limited. In respect of both areas the extent of registrations is similar to the average for the sub-markets in the survey.
- Of the transactions undertaken a significant number (67% in Elita Park and 58% in Site B, Q Area, Khayelitsha) are as a result of properties in possession. In both cases this is significantly higher than other areas in the study. This reflects a high level of economic vulnerability in these markets.
- The extent of bond registrations is extremely low (5.2% in Elita Park and 1.1% in Site B, Q Area, Khayelitsha). In the case of Site B, Q Area this is similar to the average for the sub-market in terms of the survey sites in the study. In terms of Elita Park this is slightly lower than the average for the sub-markets in the sample.

3. Findings – Cape Town Metropolitan Area

This section sets out the findings from the Households Survey by Metropolitan area for each sub-market.

The detailed data for each sub-market is provided in **Annexure A** and covers:

- Details on household demographics
- An overview of the housing characteristics
- The housing perceptions of the households

The key findings in respect of each sub-market are detailed below.

3.1. Informal Sub-Market

The areas surveyed in this sub-market included:

- *Kliptown (Johannesburg)*
- *Ntuzuma C (Lindelani Informal) (Durban)*
- *Mewway Road (Cape Town)*

Key findings in respect of Mewway Road (see Tables Table 7 to Table 9, **Annexure A**) are as follows:

- The age of household heads is 37 years which is lower than those living in the other metropolitan areas.
- Education levels are low with 66% of household heads having secondary education or below. At the same time there are significantly more household heads (43%) with a matric or higher in this area than other metropolitan areas.
- Approximately 50% of households heads are unemployed or informally employed.
- One third (31%) are single parent families.
- Just under one third of households (28%) are multinodal where the head of household and/or spouse live in a different place from the rest of the households. The main place (62%) where the other part of the household lives is in the rural areas. The main reason (41%) for the multinodal situation is that the grandmother watches over the children. This is consistent with the other metropolitan areas.
- The mean duration of stay in the area is 8 years. This is lower than for the other metropolitan areas.
- Approximately 54% of household heads have access to a bank. This is higher than for the other metropolitan areas. The main form of account being either an ATM (80%) or savings (66%)
- The mean number of rooms is 2.6.
- 3% have a backyard dwelling this is lower than for the other metropolitan areas (5% Johannesburg and 11% in Durban). No households earn an income from these backyard dwellings.

- 24% of households run a business from home this is higher than in the other Metropolitan areas (19% in Johannesburg and 13% in Durban). Most households (64%) used their own money to start the business and 32% obtained an informal loan.
- 40% of households have extended the house and most (83%) used their own money to do this.
- 39% of households felt that some of their housing needs are met and that their current accommodation is better (39%). In respect of the latter this is lower than for the other metropolitan areas.
- 64% of households chose the dwelling because it was the only one they could find. The house was found through friends and family (34%) or through a personal search (47%).
- Most households (97%) feel secure, the reason being that they own their properties (56%).
- 74% of household heads felt that the community is close.
- 28% of households will never sell their properties. This is significantly lower than for the other metropolitan areas (64% in Johannesburg and 85% in Durban).

3.2. Site & Service Sub-Market

The areas surveyed in this sub-market included:

- *Finetown (Johannesburg)*
- *Site B Q Area (Cape Town)*
- *Thokoza Umlazi E (Durban)*

Key findings in respect of Site B, Q Area (see Table 10 to Table 12, **Annexure A**) are as follows:

- The age of household heads is 46 years, which is slightly higher to the other metropolitan areas.
- Education levels are low with 84% of households having secondary education or below.
- Approximately 54% of households heads are unemployed or informally employed.
- 44% of households are nuclear (31%). This is higher than for the other metropolitan areas.
- 14% of households are multinodal. This is significantly lower than the other metropolitan areas. The main places where the other part of the household lives is in the rural areas (58%). The main reason for the multinodal situation is that the grandmother watches over the children (25%) and that the other home is the family home (33%).
- The mean duration of stay in the area is 13 years. This is slightly higher than for the other metropolitan areas.

- Approximately 48% of household heads have access to a bank. This is higher than for the other metropolitan areas. The main form of account is either an ATM (58%) or savings (63%)
- The mean number of rooms is 3.5. This is higher than for the other metropolitan areas.
- 8% have a backyard dwelling. This is significantly lower than for the other metropolitan areas. 17% of households earn an income from these backyard dwellings this is lower than the other Metropolitan areas.
- 9% of households run a business from home. Households used either their own money (43%) or an informal loan (43%) to start the business. This is slightly different from other metropolitan areas where informal loans are less evident.
- 60% of households made improvements to their properties. This is higher than in other metropolitan areas.
- 73% of households felt that some or all of their housing needs are met and that their current accommodation is better (80%). There are higher levels of satisfaction than in other metropolitan areas.
- 31% of households chose the dwelling because it affordable. This is slightly different from the other metropolitan areas where the house was chosen because it was the only one that could be found. The house was found through the waiting list. This is also different than for the other metropolitan areas where the house was found through friends and family or through a personal search.
- Most households (92%) feel secure, the reason being that they own their properties (87%).
- 79% of household heads felt that the community is close.
- 83% of households will never sell their properties. This is similar to other metropolitan areas.

3.3. RDP Sub-Market

The areas surveyed in this sub-market included:

- *Tsakane (Johannesburg)*
- *Westrich & Riverdene (Durban)*
- *Delft South (Cape Town)*

Key findings in respect of Delft South (see Table 13 to Table 15, **Annexure A**) are as follows:

- The age of household heads is 40 years.
- Education levels are higher than for the site and service schemes and informal settlements with 67% of households having secondary education or higher. This is slightly lower than for the other metropolitan areas.
- Approximately 51% of household heads have informal or irregular employment or are unemployed.

- 30% of households are one-parent families and 36% nuclear. In respect of the latter this is higher than for the other metropolitan areas.
- 16% of households are multinodal. This is lower than for other metropolitan areas. The main place where the other part of the household lives is in the same city (66%). The main reason (28%) is that the grandmother can watch the children.
- The mean duration of stay in the area is 7 years. This is higher than for the other metropolitan areas.
- Approximately 46% of household heads have access to a bank with the main form of account being either an ATM (91%) or savings (75%)
- The mean number of rooms is 1,8.
- 19% have a backyard dwelling. 29% of households earn an income from these backyard dwellings. This is significantly higher than for the other metropolitan areas.
- 13% of households run a business from home. 74% of households used their own money to start the business.
- Just over half of households (58%) felt that some of their housing needs are met and that their current accommodation is better (61%).
- 72% of households chose the dwelling because it was the only one they could find. This is significantly higher than for the other metropolitan areas. The house was generally found through the waiting list (75%).
- Most households (94%) feel secure, the reason being that they own their properties (69%).
- 77% of household heads felt that the community is close.
- 83% of households will never sell their properties.

3.4. Old Township Stock Sub-Market

The areas surveyed in this sub-market included:

- *Dube (Johannesburg)*
- *Lamontville (Durban)*
- *Langa-Bhunga / Harlem (Cape Town)*
- *Phooko (East Rand)*

Key findings in respect of Langa- Bhunga (see Table 16 to Table 18, **Annexure A**) are as follows:

- The age of household heads is 51 years.
- 74% of households have a secondary education or above.
- 31% of household heads are pensioners and 29% are formally employed.
- Just under half of households are single parent families (48%).

- 3% of households are multinodal. This is significantly lower than for the other metropolitan areas. The main places where the other part of the household lives is in the rural areas (33%) and this area (67%). The main reason (33%) for the multinodal situation is that the grandmother watches over the children.
- The mean duration of stay in the area is 40 years.
- Approximately 46% of household heads have access to a bank with the main form of account being either an ATM (95%) or savings (60%)
- The mean number of rooms is 3.3.
- 36% have a backyard dwelling. 81% of households earn no income from these backyard dwellings.
- 7% of households run a business from home. This is lower than for the other metropolitan areas. 83% of households used their own money and 17% an informal loan to start the business.
- 68% of households felt that some or all of their housing needs are met.
- 55% of households inherited the house.
- Most households (97%) feel secure, the reason being that they own their properties (75%).
- 68% of household heads felt that the community is close.
- 100% of households will never sell their properties.

3.5. Private Sector Sub-market

The areas surveyed in this sub-market included:

- *Protea North (Johannesburg)*
- *Diepkloof (Johannesburg)*
- *Inanda Glebe (Durban)*
- *Elita Park (Cape Town)*
- *Settlersway (Cape Town)*

Key findings in respect of Elita Park and Settlersway (see Table 19 to Table 21, **Annexure A**) are as follows:

- The age of household heads is 43 years.
- 87% of households having secondary education or above.
- 70% of household heads are formally employed.
- 39% of households are nuclear families.
- 13% households are multi-nodal. The main places where the other part of the household lives is in this city or another city.
- The mean duration of stay in the area is 18 years. This is higher than for the other metropolitan areas.
- 93% of household heads have access to a bank with the main form of account being either an ATM (79%) or savings (65%). 57% have access to a mortgage,

this is higher than in other metropolitan areas (55% Johannesburg and 8% in Durban).

- The mean number of rooms is 4.8.
- 9% have a backyard dwelling. 62% of households earn no income from these backyard dwellings. This is lower than in other metropolitan areas.
- 9% of households run a business from home. Most households (88%) used their own money to start the business.
- 93% of households felt that all or some of their housing needs are met and that their current accommodation is better (88%).
- 29% chose the dwelling because it was the only one they could find or because it was affordable (38%). The house was found through an agent (71%). This is significantly higher than for the other metropolitan areas.
- Most households (96%) feel secure, the reason being that they own their properties (64%).
- 50% of household heads felt that the community is close. This is lower than for the other metropolitan areas.
- 54% of households will never sell their properties. This is lower than for the other metropolitan areas.

4. Conclusions

- Overall the sub-markets identified in the national study appear to be relevant to the Cape Town Township markets.
- Conditions in respect of the Informal settlement, Site and Service, Old Township Stock and Privately Developed sub-markets included in the study appears to be slightly better than the other metropolitan areas. Conditions in the RDP sub-market are similar to the other metropolitan areas.
- No township registers have been opened in the Delft South RDP area and the Mewway Road informal settlement is not proclaimed. This is problematic in respect of the secondary market.
- The extent of the secondary market in both of the proclaimed areas where there was data (Elita Park and Site B, Q Area, Khayelitsha) is extremely limited. In respect of both areas the extent of registrations is similar to the average for the sub-markets in the survey.
- Of the transactions undertaken a significant number (67% in Elita Park and 58% in Site B, Q Area, Khayelitsha) are as a result of properties in possession. In both cases this is significantly higher than other areas in the study. This reflects a high level of dysfunction in these markets.
- The extent of bond registrations is extremely low (5.2% in Elita Park and 1.1% in Site B, Q Area, Khayelitsha). In the case of Site B, Q Area this is similar to the average for the sub-market in terms of the survey sites in the study. In terms of Elita Park this is slightly lower than the average for the sub-markets in the sample.

- The social research indicates generally similar patterns in the Cape Town sub-markets to the national study. Some key variables where differences occurred are as follows:
 - The extent of multinodal families is lower (Site and service, RDP and Old township stock)
 - Access to bank facilities is higher in some sub-markets (Informal and Site and service)
 - There appears to be greater access to informal loans
 - There appears to be a greater willingness to sell than in other metropolitan areas (Informal, Site and service and Privately Developed)

On the basis of the above and the findings of the overall study implications for the Cape Town Metropolitan Authority area as follows:

- A programme should be undertaken to improve access to primary title through:
 - Formalizing informal settlements.
 - Actively facilitating town planning and general plan approvals.
 - Expediting the opening of township registers.
 - Undertaking or fast tracking a transfer of housing programme so as to transfer all publicly owned Old Township stock to their occupants.
 - Improving the time frame within which valuations are undertaken and the ease by which potential purchasers obtain municipal clearance certificates.
- A programme should be undertaken to support market development by:
 - Improving market information so that potential buyers can easily obtain information on properties for sale.
 - Support the development of estate agents who operate in the sub-markets.
- Active investment in the areas should be undertaken through urban upgrade, renewal and regeneration projects, so as to improve the investment grade quality of the areas. This should be undertaken in a manner that mobilises private sector investment.

5. Annexure A: Data Tables

5.1. Informal Sub-Market

Table 7: Household Demographics & Economic Characteristics in Informal Settlements

		Johannes- burg	Durban	Cape Town	TOTAL
Age	(Mean)	40.9	45.9	37.2	41.5
Education	None	17.2	11.4	2.9	10.8
	Primary	35.3	35.1	16.5	29.4
	Secondary	37.9	39.5	46.6	41.1
	Matric	9.5	11.4	27.2	15.6
	Tertiary	--	2.6	6.8	3.0
Employment	Formal/Regular	30.8	43.9	46.2	40.0
	Informal/Irregular	29.9	26.3	29.8	28.7
	Pensioner/Grant	7.7	16.7	3.8	9.6
	Unemployed	31.6	13.2	20.2	21.8
Household Type	Nuclear	30.8	13.0	25.2	23.0
	Single	17.9	19.1	23.3	20.0
	One-parent Family	20.5	46.1	31.1	32.5
	Extended	11.1	8.7	11.7	10.4
	Split Nuclear	19.7	13.0	8.7	14.0
Multinodal Household	(Including all household types)	33.1	34.2	27.9	31.8
Place of Multinodal Household	This Area	5.1	15.4	3.4	8.4
	This City	5.1	17.9	17.2	13.1
	Other City	23.1	23.1	17.2	21.5
	Rural Area	59.0	43.6	62.1	54.2
	Other Country	7.7	--	--	2.8
Reason for Multinodal Situation	Refusal	--	2.6	--	0.9
	Away - WORK	12.8	10.3	3.4	9.3
	Better Schools	25.6	5.1	24.1	17.8
	Family Home	2.6	7.7	10.3	6.5
	No Space	2.6	12.8	6.9	7.5
	Grandmother Watches Them	43.6	35.9	41.4	40.2
	Divorced	2.6	2.6	--	1.9
	Other	10.3	23.1	13.8	15.9
Duration of Stay	(Years - Mean)	13.2	14.5	7.6	11.9
% Bank Access	Banking	36.4	42.6	53.8	43.9
% Type of Account	ATM	65.1	38.8	80.4	62.2
	Savings Book	16.3	16.3	7.1	12.8
	Post Office	23.3	2.0	3.6	8.8
	Savings	48.8	67.3	66.1	61.5
	Credit Card	--	2.0	--	0.7
	Fixed Deposit	--	4.1	--	1.4
	Vehicle Finance			5.4	2.0

Table 8: Housing Characteristics in Informal Settlements

		Johannesburg	Durban	Cape Town	TOTAL
Number of Rooms	(Mean)	1.6	3.3	2.6	2.5
Energy	Electricity	2.6	75.7	95.1	55.7
	Paraffin	93.2	23.5	2.9	41.6
	Other	4.2	0.8	2.0	0.6
Water	Tap water on Site	14.4	10.5	1.9	1.5
	Communal Tap	85.6	80.9	98.1	87.8
	Other		8.7		2.7
Toilet Facility	Flush on Site	0.8	0.9	17.3	6.0
	Chemical Inside	0.8			0.3
	Pit Inside	0.8	3.5		1.5
	Bucket Inside	5.1	1.7	26.0	10.4
	Flush in Yard	0.8	0.9	1.0	0.9
	Chemical in Yard		27.0		9.2
	Pit in Yard	1.7	64.3		22.6
	Bucket in Yard	9.3	0.9	23.1	10.7
	Communal Flush			13.5	4.2
	Communal Pit	6.8	0.9		2.7
	Communal Chemical	74.6		28.8	35.0
Other			4.8	1.5	
Backyard Dwellings	% with Backyard Dwellings	5.1	10.7	3.4	6.6
Number of Backyard Units	(Mean)	2.8	1.6	2.7	2.2
Income from Backyard Dwellings	No Income	100.0	80.0	100.0	88.9
	Smaller Income		20.0		11.1
Relation to Occupants of Backyard Dwellings	Related - ALL	66.7	70.0	100.0	73.7
	Related - SOME	16.7			5.3
	Not Related	16.7	20.0		15.8
	Empty		10.0		5.3
Business at Home	Run Business from Home	19.1	13.2	24.3	18.7
Income from Business at Home	Only Income	47.6	33.3	44.0	42.6
	Biggest Income	4.8	33.3	12.0	14.8
	Smaller Income	47.6	33.3	44.0	42.6
Source of Business Funding	Formal Loan			4.0	1.6
	Informal Loan	33.3	13.3	32.0	27.9
	Own Money	66.7	86.7	64.0	70.5
Location Perception	Good Location	77.1	71.1	67.0	71.9
	Undecided	6.8	7.9	19.4	11.0
	Poor Location	16.1	21.1	13.6	17.0
Improvements/ What Improvements?	Made Improvements	42.4	41.7	40.4	41.5
	Accessed Services	2.0	18.8		7.5
	Extended House	54.0	47.9	82.9	59.4
	Improved House	42.0	31.3	17.1	31.6
	B/yard Rooms - Family		2.1		0.8
	B/yard Rooms - Business	2.0			0.8

		Johannesburg	Durban	Cape Town	TOTAL
Funding for Improvements	Formal Loan	2.0		2.9	1.5
	Informal Loan	4.0	4.2	14.3	6.8
	Own Money	94.0	95.8	82.9	91.7
Value of Improvements	No Value	10.4	4.2	2.9	6.1
	Higher Value	18.8	35.4	25.7	26.7
	Business Income	4.2			1.5
	Bigger	35.4	39.6	57.1	42.7
	Better Quality	6.3	16.7	11.4	11.5
	Prettier	25.0	2.1	2.9	10.7
	Other		2.1		0.8

Table 9: Housing Perceptions in Informal Settlements

		Johannesburg	Durban	Cape Town	TOTAL
Housing Needs Met	All Needs Met	18.8	4.3	10.6	11.3
	Some Needs Met	34.2	53.9	39.4	42.6
	No Needs Met	47.0	41.7	50.0	46.1
Needs Not Met	Don't Know		3.7		1.4
	Quality	27.7	45.9	20.0	32.1
	Size	37.2	27.5	8.9	24.9
	Services	8.5	11.0	14.4	11.3
	Safety	12.8	2.8	27.8	13.7
	Location	12.8	1.8	16.7	9.9
	Ownership		7.3		2.7
	Other	1.1		12.2	4.1
Comparative Assessment	No Previous Dwelling	10.2	4.3	7.9	7.5
	Better	49.2	55.7	38.6	48.2
	Same	11.9	12.2	11.9	12.0
	Worse	28.8	27.8	41.6	32.3
If Better: Aspects that are Better	Size	24.6	23.4	34.2	26.4
	Quality	7.0	7.8	15.8	9.4
	Services	3.5	3.1	10.5	5.0
	Safety	3.5	4.7	5.3	4.4
	Ownership	50.9	51.6	34.2	47.2
	Lack Ownership	3.5	1.6		1.9
	Investment		3.1		1.3
	Other	7.0	4.7		4.4
Affordability	Affordable	58.7	45.3	34.8	43.8
	Undecided	4.3	16.3	13.0	12.5
	Not Affordable	37.0	38.4	52.2	43.8
Main Reason for choosing Current Dwelling	Lived with Family	10.3	0.9	2.9	4.8
	Affordable	25.6	15.8	12.5	18.2
	Work	4.3	10.5	3.8	6.3
	Facilities	12.0	3.5	5.8	7.2
	Schools	0.9			0.3
	Homeboy Neighbourhood		0.9	1.0	0.6
	Close to Family/Friends	6.8	3.5	4.8	5.1
	Inherited	10.3	9.6	2.9	7.8

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		Johannesburg	Durban	Cape Town	TOTAL
	Only Place Could Find	27.4	55.3	63.5	48.1
	Other	2.6		2.9	1.8
How was Current Dwelling found?	Inherited	24.8	13.2	3.8	14.3
	Friends/Family	48.7	33.3	33.7	38.8
	Waiting List	0.9		1.9	0.9
	Self	21.3	45.6	47.1	37.6
	Employer	0.9	0.9		0.6
	Other	3.4	7.0	13.5	7.8
Ease of finding Current Dwelling	Easy	59.5	53.5	46.2	53.3
	Undecided	4.3	12.3	10.6	9.0
	Difficult	36.2	34.2	43.3	37.7
Relation to Previous Owner	No Previous Owner	36.8	68.4	42.3	49.3
	Parents	14.5	9.6	4.8	9.9
	Relatives	17.1	7.9	16.3	13.7
	Friends	11.1	4.4	17.3	10.7
	Strangers	20.5	8.8	18.3	15.8
	Other		0.9	1.0	0.6
Security of Tenure	Insecure	7.6	6.1	1.9	5.4
	Undecided	3.4	1.7	1.0	2.1
	Secure	89.0	92.2	97.1	92.6
If Secure: Reason for Security	None to Help		0.9	3.0	1.3
	Owned	68.6	56.6	56.0	60.5
	Family Owned	5.7	4.7		3.5
	Relation with Landlord		0.9		0.3
	Know Influential People	1.0	13.2		4.8
	Defend Ownership	22.9	22.6	34.0	26.4
	Paid change of Ownership	1.0		4.0	1.6
	Other	1.0	0.9	3.0	1.6
Community Leaders: Do they act in best interests of community?	No Leaders	2.5	7.0	1.0	3.6
	Best Interests of Comm.	33.9	36.5	30.8	33.8
	Did Not Do Much	49.2	49.6	51.0	49.9
	Don't Know	14.4	7.0	17.3	12.8
Feeling of Togetherness in Community	Distant	22.0	11.3	16.3	16.6
	Undecided	10.2	7.0	9.6	8.9
	Close	67.8	81.7	74.0	74.5
Perception of Trust in Community	Refusal	1.7			0.6
	Trust	42.4	35.7	28.8	35.9
	Little Trust	55.9	64.3	71.2	63.5
Help received in Community	Lend Money	4.1	7.3	6.7	5.8
	Borrow Money	8.2	31.7	30.0	21.7
	Look After Children	24.5	9.8	26.7	20.0
	Small Tasks	53.1	51.2	30.0	46.7
	Other	10.2		6.7	5.8
Risk Management: Where to go if dwelling is lost through disaster	Refusal	0.8			0.3
	Move to Family/Friends	8.5	13.9	8.7	10.4
	Squat	9.3	9.6		6.5
	Rent	15.3	7.8		8.0

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		Johannes- burg	Durban	Cape Town	TOTAL
	Rebuild	63.6	56.5	88.5	68.8
	Buy New	1.7	6.1	1.0	3.0
	Other	0.8	6.1	1.9	3.0
Risk Management: If Rebuild, how will you finance?	Insurance		1.6		0.4
	Loan: Bank		1.6	5.4	2.6
	Loan: Family	18.7	4.7	17.4	14.3
	Micro lender			1.1	0.4
	Mashonisas	4.0	1.6	1.1	2.2
	Employer	9.3	6.3	17.4	11.7
	Savings	61.3	76.6	38.0	56.3
	Other	6.7	7.8	19.6	12.1
Willingness to Sell	Will SELL	23.1	5.1	48.3	23.4
	Never SELL	64.1	84.6	27.6	61.7
	Temp Dwelling - Not own	12.8	10.3	24.1	15.0

5.2. Site and Service Sub-Market

Table 10: Household Demographics & Other Factors in Site & Services Areas

		Johannes- burg	Durban	Cape Town	TOTAL
AGE	Mean	40.7	42.3	46.1	42.7
Education	None	12.1	7.8	10.7	10.4
	Primary	28.0	30.4	46.4	33.6
	Secondary	46.2	46.1	27.4	41.2
	Matric	13.6	11.8	11.9	12.6
	Tertiary		3.9	3.6	2.2
Employment	Formal/Regular	23.3	40.8	39.5	33.2
	Informal/Irregular	28.6	20.4	32.6	27.0
	Pensioner/Grant	12.0	11.7	7.0	10.6
	Unemployed	36.1	27.2	20.9	29.2
Household Type	Nuclear	37.6	22.1	43.5	34.2
	Single	13.5	31.7	15.3	19.9
	One-parent Family	27.8	24.0	18.8	24.2
	Extended	5.3	7.7	15.3	8.7
	Split Nuclear	15.8	14.4	7.1	13.0
Multinodal Household		24.8	38.5	14.0	26.3
Place of Split Household	This Area	21.9	12.8	16.7	16.9
	This City	18.8	38.5		25.3
	Other City	6.3	12.8	25.0	12.0
	Rural Area	53.1	35.9	58.3	45.8
Reason for Multinodal Situation	Away-WORK	6.3	10.5	8.3	8.5
	Better Schools	15.6	10.5	8.3	12.2
	Family Home		5.3	33.3	7.3
	No Space	9.4	18.4	16.7	14.6
	Grandmother Watches Them	46.9	39.5	25.0	40.2
	Divorced	12.5			4.9
	Other	9.4	15.8	8.3	12.2
DURATION	(Mean - Years)	10.1	9.0	13.4	10.6
% Bank Access	Banking	33.3	38.2	48.2	38.8
% Type of Account	ATM	79.5	33.3	57.5	57.7
	Debit Card			30.0	9.8
	Savings Book	2.3	10.3	10.0	7.3
	Post Office	25.0	7.7	2.5	12.2
	Savings	54.5	59.0	62.5	58.5
	Cheque			2.5	0.8
	Fixed Deposit	6.8	2.6		3.3
	Mortgage		2.6		0.8

Table 11: Housing Characteristics in Site & Services Areas

		Johannesburg	Durban	Cape Town	TOTAL
Number of Rooms	(Mean)	2.5	2.6	3.5	2.8
Energy	Electricity from Mains	97.0	90.4	95.3	94.4
	Gas	0.8	1.0		0.6
	Paraffin	2.3	8.7	4.7	5.0
Water Source	Tap in House	6.8	13.5	15.1	11.1
	Tap on Site	40.6	47.1	81.4	53.6
	Communal Tap	52.6	35.6	3.5	34.1
	River		1.0		0.3
	Other		2.9		0.9
Toilet Facility	Flush Inside	5.3	3.8	14.0	7.1
	Chemical Inside	3.0	1.9	1.2	2.2
	Bucket Inside			1.2	0.3
	Flush in Yard	28.6		81.4	33.4
	Chemical in Yard	20.8	51.9		21.7
	Pit in Yard	19.6	42.3		17.3
	Communal Pit	6.0			2.5
	Communal Chemical	2.3		1.2	1.2
	Other	4.5			1.9
Backyard Dwellings	Backyard Rooms	22.7	14.4	7.7	16.2
Number of People	(Mean)	2.4	1.9	1.7	2.1
Income from Backyard Dwellings	No Income	77.8	76.9	83.3	78.3
	Biggest Income	7.4			4.3
	Smaller Income	14.8	23.1	16.7	17.4
Relation to Occupants of Backyard Dwellings	Related - ALL	60.7	50.0	100.0	62.5
	Related - SOME	3.6			2.1
	Not Related	21.4	28.6		20.8
	Empty	14.3	21.4		14.6
Business at Home	Run Business from Home	21.9	9.3	8.8	14.4
Income from Business at Home	Only Income	33.3	33.3	42.9	34.9
	Biggest Income	33.3	33.3	28.6	32.6
	Smaller Income	33.3	33.3	28.6	32.6
Source of Business Funding	Formal Loan			14.3	2.3
	Informal Loan	7.4	22.2	42.9	16.3
	Own Money	92.6	77.8	42.9	81.4
Location Perception	Good Location	64.7	67.3	91.8	72.7
	Undecided	15.8	12.5	4.7	11.8
	Poor Location	19.5	20.2	3.5	15.5
Improvements What Improvements	Made Improvements	39.8	41.3	59.3	45.5
	Accessed Services	18.9	11.6		10.2
	Extended House	37.7	41.9	62.7	47.6
	Improved House	28.3	39.5	35.3	34.0
	B/yard Rooms - Family	1.9	2.3	2.0	2.0

		Johannesburg	Durban	Cape Town	TOTAL
	B/yard Rooms - Tenants		2.3		0.7
Funding for Improvements	Formal Loan	1.9	4.7	17.6	8.2
	Informal Loan	1.9	2.3	5.9	3.4
	Own Money	96.2	93.0	76.5	88.4
Value of Improvements	No Value	7.7	9.3	3.9	6.8
	Higher Value	5.8	34.9	17.6	18.5
	Rent		2.3	3.9	2.1
	Bigger	44.2	32.6	35.3	37.7
	Better Quality	32.7	11.6	31.4	26.0
	Prettier	7.7	9.3	7.8	8.2
	Other	1.9			0.7

Table 12: Housing Perceptions in Site & Services Areas

		Johannesburg	Durban	Cape Town	TOTAL
Housing Needs Met	All Needs Met	14.3	9.7	20.9	14.6
	Some Needs Met	60.9	47.6	51.2	54.0
	No Needs Met	24.8	42.7	27.9	31.4
Needs Not Met	Quality	43.0	33.3	32.4	37.1
	Size	28.1	37.6	55.9	38.2
	Services	19.3	11.8	2.9	12.7
	Safety	2.6		1.5	1.5
	Location	4.4	11.8	1.5	6.2
	Ownership	1.8	4.3	5.9	3.6
	Other	0.9	1.1		0.7
	Comparative Assessment	No Previous Dwelling	4.5	1.0	8.1
Better		65.4	62.5	80.2	68.4
Same		12.0	15.4	5.8	11.5
Worse		18.0	21.2	5.8	15.8
If Better: Aspects that are Better	Size	17.2	9.4	20.6	16.0
	Quality	9.2	10.9	27.9	15.5
	Services	9.2	3.1	20.6	11.0
	Safety	6.9	6.3	1.5	5.0
	Ownership	54.0	62.5	29.4	48.9
	Lack Ownership		1.6		0.5
	Investment	1.1	3.1		1.4
	Other	4.0	5.0	1.0	10.0
Main Reason for choosing Current Dwelling	Lived with Family	6.1	8.6	8.2	7.5
	Affordable	20.5	15.4	31.4	21.7
	Work	11.4	10.6	4.7	9.3
	Facilities	5.3	4.8	7.0	5.6
	Schools		1.0	4.7	1.6
	Gvt Subsidy	3.8	1.9	15.1	6.2
	Homeboy Neighbourhood		1.0	2.3	0.9
	Close to Family/Friends	7.6	7.7		5.6
	Only Place Could Find	42.4	47.1	23.3	38.8
	Other	3.0	1.9	3.5	2.8

		Johannesburg	Durban	Cape Town	TOTAL
How was Current Dwelling found?	Inherited	7.6	13.5	9.3	9.9
	Friends/Family	46.2	44.2	16.3	37.6
	Waiting List	32.6	1.9	53.5	28.3
	Agent Ad	0.8		3.5	1.2
	Self	9.1	36.6	5.8	17.1
	Other	3.8	3.8	11.6	5.9
Ease of finding Current Dwelling	Easy	60.6	51.9	44.7	53.6
	Undecided	5.3	10.6	14.1	9.3
	Difficult	34.1	37.5	41.2	37.1
Relation to Previous Owner	No Previous Owner	72.2	51.0	65.1	63.5
	Parents	4.5	5.8	8.1	5.9
	Relatives	8.3	11.5	14.0	10.8
	Friends	5.3	6.7	5.8	5.9
	Strangers	9.8	24.0	4.7	13.0
	Other		1.0	2.3	0.9
Security of Tenure	Insecure	5.3	8.7	2.4	5.6
	Undecided	5.3	2.9	5.9	4.7
	Secure	89.5	88.5	91.8	89.8
If Secure: Reason for Security	Owned	69.8	46.7	87.0	77.0
	Poor			1.3	0.3
	Family Owned	5.0	3.3	3.9	4.2
	Relation with Landlord	0.8	2.2		1.0
	Know Influential People	4.2	7.6	1.3	4.5
	Will Defend Ownership	18.5	40.2	5.2	21.9
	Other	1.7		1.3	1.0
Community Leaders: Do they act in best interests of community?	No Leaders	4.6	2.9	2.3	3.4
	Best Interests of Comm.	29.8	44.2	67.4	44.5
	Did Not Do Much	35.9	39.4	24.4	34.0
	Don't Know	29.8	13.5	5.8	18.1
Feeling of Togetherness in Community	Distant	22.0	14.4	11.6	16.8
	Undecided	4.5	7.7	9.3	6.8
	Close	73.5	77.9	79.1	76.4
Perception of Trust in Community	Trust	40.2	49.0	26.7	39.4
	Little Trust	59.8	51.0	73.3	60.6
Help received in community	Lend Money	9.6	15.7	8.7	11.9
	Borrow Money	23.1	17.6	13.0	19.0
	Look after Children	30.8	11.8	26.1	22.2
	Small Tasks	30.8	51.0	47.8	42.1
	Other	5.8	3.9	4.3	4.8
Risk Management: Where to go if dwelling is lost through disaster	Refusal	1.5			0.6
	Move to Family/Friends	17.3	16.3	23.5	18.6
	Squat	9.8	8.7	27.1	14.0
	Rent	11.3	25.0		12.7
	Rebuild	56.4	42.3	47.1	49.4
	Buy New	0.8	1.9		0.9
	Other	3.0	5.8	2.4	3.7

		Johannes- burg	Durban	Cape Town	TOTAL
Risk Management: If Rebuild, how will you finance?	Don't Know	1.3			0.6
	Insurance			2.5	0.6
	Loan: Bank	5.3		25.0	8.8
	Loan: Family	13.3	4.5	10.0	10.1
	Mashonisas	1.3	2.3	2.5	1.9
	Employer	5.3	2.3	10.0	5.7
	Building-material Supplier	1.3			0.6
	Savings	53.3	84.1	32.5	56.6
	Other	18.7	6.8	17.5	15.1
Willingness to Sell	Will SELL	24.2	2.5	16.7	12.9
	Never SELL	69.7	82.5	83.3	77.6
	Temp. Dwelling - Not Own	6.1	15.0		9.4

5.3. RDP Sub-Market

Table 13: Household Demographics & Other Factors in RDP Areas

		Johannes- burg	Durban	Cape Town	TOTAL
AGE	(Mean)	37.9	38.6	40.1	39.1
Education	None	4.8	6.7	7.1	6.4
	Primary	19.2	23.1	25.5	23.2
	Secondary	42.3	34.6	42.4	40.3
	Matric	30.8	28.8	22.8	26.5
	Tertiary	2.9	6.7	2.2	3.6
Employment	Formal/Regular	38.1	58.1	39.2	43.9
	Informal/Irregular	14.3	16.2	26.3	20.5
	Pensioner/Grant	7.6	4.8	9.1	7.6
	Unemployed	40.0	21.0	25.3	28.0
Household Type	Nuclear	26.7	14.6	35.5	27.7
	Single	17.1	26.2	15.6	18.8
	One-parent Family	36.2	39.8	29.6	34.0
	Extended	10.5	9.7	12.4	11.2
	Split Nuclear	9.5	9.7	7.0	8.4
Multinodal Household	Multinodal Households	22.9	45.7	16.1	25.8
Place of Split Household	This Area	37.5	15.2	3.4	17.2
	This City	54.2	23.9	65.5	43.4
	Other City		10.9	24.1	12.1
	Rural Area	8.3	50.0	6.9	27.3
Reason for Multinodal Situation	Away-WORK		21.7	3.4	11.1
	Better Schools		13.0	13.8	10.1
	Family Home	8.3	4.3	6.9	6.1
	No Space	20.8	32.6	13.8	24.2
	Grandmother can Watch	58.3	19.6	27.6	31.3
	Divorced	12.5	2.2	13.8	8.1
	Other		4.3	17.2	7.1
DURATION		5.1	3.6	6.5	5.3
% Bank Access	Banking	34.0	57.1	45.9	45.8
% Type of Account	ATM	77.1	53.3	90.6	75.6
	Debit Card			5.9	2.8
	Savings Book	5.7	18.3	8.2	11.1
	Post Office	8.6		2.4	2.8
	Savings	31.4	43.3	75.3	56.1
	Cheque	2.9			0.6
	Credit Card			1.2	0.6
	Fixed Deposit	5.7	1.7	1.2	2.2
	Mortgage			1.2	0.6
	Personal Loan	8.6		1.2	2.2
	Vehicle Finance			1.2	0.6

Table 14: Housing Characteristics in RDP Areas

		Johannesburg	Durban	Cape Town	TOTAL
Number of Rooms	(Mean)	1.6	1.6	1.8	1.7
Energy	Electricity from Mains	98.1	96.2	100.0	98.5
	Paraffin	1.9	2.9		1.3
	Other		1.0		0.3
Water	Tap in House	62.9	85.7	97.8	85.4
	Tap on Site	37.1	11.4	1.6	13.6
	Other		2.9	0.5	1.0
Toilet Facility	Flush Inside	93.3	99.0	99.5	97.7
	Flush in Yard	6.7		0.5	2.0
	Other		1.0		0.3
Backyard Dwellings	Backyard Rooms	1.9	2.9	19.2	10.2
Number of Backyard Units (Mean)	No. of Rooms	1.0	1.3	2.8	2.6
Income from Backyard Dwellings	No Income	100.0	100.0	71.4	75.8
	Only Income			10.7	9.1
	Smaller Income			17.9	15.2
Relation to Occupants of Backyard Dwellings	Related – ALL		66.7	66.7	63.2
	Related – SOME			6.1	5.3
	Not Related		33.3	24.2	23.7
	Empty	100.0		3.0	7.9
Business at Home	Run Business from Home	11.8	9.7	12.8	11.7
Income from Business at Home	Only Income	60.0	20.0	52.2	46.5
	Biggest Income	10.0	50.0	17.4	23.3
	Smaller Income	30.0	30.0	30.4	30.2
Source of Business Funding	Formal Loan			4.3	2.3
	Informal Loan	27.3		21.7	18.2
	Own Money	72.7	100.0	73.9	79.5
Location Perception	Good Location	40.0	58.1	60.5	54.4
	Undecided	25.7	15.2	12.4	16.7
	Poor Location	34.3	26.7	27.0	28.9
Improvements What Improvements	Made Improvements	48.6	32.4	40.0	40.3
	Accessed Services	7.8	5.9		3.8
	Extended House	39.2	50.0	58.1	50.3
	Improved House	51.0	38.2	35.1	40.9
	B/yard Rooms - Family	2.0	2.9	5.4	3.8
	Other		2.9	1.4	1.3
Funding for Improvements	Formal Loan	9.8	8.8	4.1	7.0
	Informal Loan	9.8		6.8	6.3
	Own Money	80.4	91.2	89.0	86.7
Value of Improvements	No Value	3.9	3.0	2.8	3.2
	Worth More	3.9	24.2	8.3	10.3
	Business Income		3.0		0.6
	Bigger	31.4	36.4	61.1	46.2
	Better Quality	27.5	6.1	15.3	17.3
	Prettier	31.4	24.2	12.5	21.2
	Other	2.0	3.0		1.3

Table 15: Housing Perceptions in RDP Areas

		Johannesburg	Durban	Cape Town	TOTAL
Housing Needs Met	All Needs Met	4.8	12.0	15.2	10.9
	Some Needs Met	56.2	56.5	58.1	56.9
	No Needs Met	39.0	31.5	26.7	32.2
Needs Not Met	Don't Know	1.0			0.3
	Quality	13.3	26.7	22.5	21.8
	Size	79.6	57.8	71.9	67.5
	Services	1.0	0.6	1.1	0.9
	Safety		8.7	1.1	4.3
	Location	1.0	1.2	1.1	1.1
	Ownership	3.1	4.3	1.1	3.2
	Other	1.0	0.6	1.1	0.9
Comparative Assessment	No Previous Dwelling	20.2	1.0	3.2	7.1
	Better	40.4	68.3	61.1	57.5
	Same	12.5	13.5	4.3	8.9
	Worse	26.9	17.3	31.4	26.5
If Better: Aspects that are Better	Size	21.4	12.7	12.4	14.2
	Quality	28.6	29.6	46.9	38.1
	Services	11.9	19.7	5.3	11.1
	Safety	4.8	5.6	2.7	4.0
	Ownership	19.0	28.2	29.2	27.0
	Lack Ownership	4.8	1.4	2.7	2.7
	Investment	2.4		0.9	0.9
	Other	7.1	2.8		2.2
Affordability	Affordable	30.8	37.6	59.8	46.7
	Undecided	26.9	20.0	7.4	15.4
	Not Affordable	42.3	42.4	32.8	37.8
Main Reason for choosing Current Dwelling	Affordable	28.6	20.0	8.1	16.7
	Work	11.4	8.6	1.1	5.8
	Facilities	1.0	1.9	2.7	2.0
	Schools	1.0	1.9	0.5	1.0
	Gvt Subsidy	11.4	16.2	7.6	10.9
	Homeboy Neighbourhood			2.7	1.3
	Close to Family/Friends	2.9	4.8		2.0
	Inherited	8.6	2.9	3.8	4.8
	Only Place Could Find	29.5	40.0	71.9	52.2
	Other	5.7	3.8	1.6	3.3
How was Current Dwelling found?	Inherited	9.5	2.9	3.8	5.1
	Friends/Family	5.7	21.2	14.1	13.7
	Waiting List	82.9	68.3	75.1	75.4
	Agent Ad	1.0	1.0	1.6	1.3
	Self	1.0	2.9	3.2	2.5
	Other		3.8	2.2	2.0
Ease of finding Current Dwelling	Easy	57.1	41.9	56.2	52.7
	Undecided	18.1	7.6	4.3	8.9
	Difficult	24.8	50.5	39.5	38.5
Relation to Previous	No Previous Owner	84.8	67.6	73.0	74.7

Workings of Township Property Markets: Phase 3: Cape Town Metro Findings

		Johannesburg	Durban	Cape Town	TOTAL
Owner	Parents	5.7	1.0	3.2	3.3
	Relatives	5.7	5.7	5.9	5.8
	Friends		7.6	9.2	6.3
	Strangers	3.8	15.2	7.6	8.6
	Other		1.9	1.1	1.0
Security of Tenure	Insecure	4.8	13.3	4.3	6.9
	Undecided	1.0		1.6	1.0
	Secure	94.2	86.7	94.1	92.1
If Secure: Reason for Security	Not Own			1.7	0.8
	Poor			0.6	0.3
	Owned	58.2	73.6	68.8	67.1
	Family Owned	6.1	2.2	0.6	2.5
	Relation with Landlord	1.0	1.1	1.2	1.1
	Know Influential People	7.1	1.1		2.2
	Defend O/ship	26.5	18.7	25.4	24.0
	Paid Change Of O/ship	1.0	1.1	1.7	1.4
	Other		2.2		0.6
Community Leaders: Do they act in best interests of community?	No Leaders	17.1	4.8	4.3	7.9
	Best Interests of Comm.	13.3	37.5	27.2	26.2
	Did Not Do Much	39.0	35.6	47.3	42.0
	Don't Know	30.5	22.1	21.2	23.9
Feeling of Togetherness in Community	Distant	14.3	17.1	13.0	14.4
	Undecided	23.8	9.5	10.3	13.7
	Close	61.9	73.3	76.8	71.9
Perception of Trust in Community	Trust	21.9	50.5	40.5	38.2
	Little Trust	78.1	49.5	59.5	61.8
Help received in Community	Lend Money	14.3	17.0	23.0	19.6
	Borrow Money	33.3	17.0	29.7	25.7
	Look After Children	9.5	13.2	18.9	15.5
	Small Tasks	38.1	47.2	25.7	35.1
	Transport in Crisis	4.8		1.4	1.4
Risk Management: Where to go if dwelling is lost through disaster	Refusal	1.0			0.3
	Move to Family/Friends	40.4	12.4	13.0	20.1
	Squat	1.9	7.6	14.6	9.4
	Rent	20.2	24.8	6.5	15.0
	Rebuild	25.0	45.7	59.5	46.7
	Buy New	1.9	5.7		2.0
	Other	9.6	3.8	4.3	5.6
	Insurance		6.3	2.8	3.3
	Loan: Bank	16.0	8.3	0.9	5.0
	Loan: Family	24.0	4.2	9.3	10.0
	Microlender			1.9	1.1
	Mashonisas	8.0	2.1	0.9	2.2
	Employer	8.0		13.1	8.9
	Savings	28.0	72.9	48.6	52.2
Other	16.0	6.3	21.5	16.7	
Willingness to Sell	Will SELL	4.2	12.5	13.3	10.8
	Never SELL	87.5	66.7	83.3	76.5

5.4. Old Township Stock Sub-Market

Table 16: Household Demographics in Old Township Stock Areas

		Johannes- burg	Durban	Cape Town	East Rand	TOTAL
AGE	(Mean)	60.1	55.7	50.6	56.5	56.0
Education	None	5.8	3.4	2.3	12.8	6.3
	Primary	18.3	26.1	23.3	33.3	25.6
	Secondary	43.3	47.1	52.3	41.9	45.8
	Matric	11.5	19.3	15.1	8.5	13.6
	Tertiary	21.2	4.2	7.0	3.4	8.7
Employment	Formal/Regular	29.6	27.5	29.1	19.5	26.2
	Informal/Irregular	10.2	19.2	22.1	17.8	17.1
	Pensioner/Grant	44.4	43.3	31.4	45.8	41.9
	Unemployed	15.7	10.0	17.4	16.9	14.8
Household Type	Nuclear	22.6	10.0	13.6	29.2	19.1
	Single	13.2	20.8	47.7	19.2	24.0
	One-parent Family	36.8	51.7	35.2	34.2	39.9
	Extended	20.8	8.3	3.4	13.3	11.8
	Split Nuclear	6.6	9.2		4.2	5.3
Multinodal Household	Multinodal	15.2	22.5	3.4	14.2	14.5
Place of Split Household	This Area	38.5	25.9	66.7	64.7	41.7
	This City	38.5	29.6		23.5	28.3
	Other City	23.1	14.8		5.9	13.3
	Rural Area		29.6	33.3	5.9	16.7
Reason for Multinodal Situation	Away-WORK		22.2		11.8	13.1
	Better Schools	14.3				3.3
	Family Home		11.1		5.9	6.6
	No Space	7.1	33.3		52.9	31.1
	Grandmother can Watch	21.4	22.2	33.3	17.6	21.3
	Divorced	35.7			5.9	9.8
	Other	21.4	11.1	66.7	5.9	14.8
Duration of Stay	(Years)	33.9	37.6	40.4	37.2	37.2
% Bank Access	Banking	65.1	42.5	46.0	31.7	45.7
% Type of Account	ATM	81.2	45.1	95.0	52.6	69.2
	Debit Card	13.0		40.0		12.6
	Savings Book	20.3	10.0	10.0	13.2	14.2
	Post Office	13.0	4.0	12.5	15.8	11.2
	Savings	59.4	60.8	60.0	50.0	58.1
	Cheque	11.6		5.0	5.3	6.1
	Credit Card	1.4		2.5	5.3	2.0
	Fixed Deposit	10.1		2.5		4.0
	Money Market	2.9				1.0
	Mortgage	4.3		2.5	2.6	2.5
	Personal Loan	4.3		2.5		2.0
	Vehicle Finance	1.4		2.6	2.6	1.5

Table 17: Housing Characteristics in Old Township Stock Areas

		Johannesburg	Durban	Cape Town	East Rand	TOTAL
Number of Rooms	(Mean)	5.0	3.9	3.3	4.3	4.1
Energy	Refusal			1.1		0.2
	Electricity from Mains	99.1	98.3	98.9	93.3	97.2
	Electricity from Generator				1.7	0.5
	Paraffin	0.9	1.7		5.0	2.1
Water Source	Tap on Site	100.0	100.0	100.0	100.0	100.0
Toilet Facility	Flush Inside	67.6	92.5	20.7	32.7	55.2
	Flush in Yard	32.4	4.2	79.3	67.2	43.5
	Chemical in Yard		3.3			1.3
Backyard Dwellings	Backyard Dwellings	70.8	39.8	35.5	61.7	1.2
Number of People	Avg People in Backyards	2.2	2.9	3.2	2.6	2.6
Income from Backyard Dwellings	No Income	73.0	95.7	80.8	64.4	75.8
	Only Income	1.4			8.2	3.2
	Biggest Income	6.8		3.8	11.0	6.4
	Smaller Income	18.9	4.3	15.4	16.4	14.6
Relation to Occupants of Backyard Dwellings	Related - ALL	50.7	89.4	81.5	54.2	63.8
	Related - SOME	8.0		11.1	19.4	10.4
	Not Related	21.3	10.6	3.7	11.1	13.6
	Empty	20.0		3.7	15.3	12.2
Business at Home	Run Business from Home	14.4	9.6	6.8	14.3	11.5
Income from Business at Home	Only Income	57.1	18.2	50.0	56.3	46.8
	Biggest Income	14.3	45.5	16.7	12.5	21.3
	Smaller Income	28.6	36.4	33.3	25.0	29.8
Source of Business Funding	Informal Loan	7.7		16.7	26.7	13.3
	Own Money	92.3	100.0	83.3	73.3	86.7
Location Perception	Good Location	93.4	90.8	75.9	93.3	89.1
	Undecided	1.9	4.2	14.9	4.2	5.8
	Poor Location	4.7	5.0	9.2	2.5	5.1
Improvements	Made Improvements	88.7	56.7	73.6	69.2	71.4
	No Improvements	11.3	43.3	26.4	30.8	28.6
What Improvements	Accessed Services	8.7	13.2	4.7	6.0	8.1
	Extended House	23.9	22.1	64.1	19.3	30.6
	Improved House	53.3	35.3	29.7	62.7	46.9
	B/yard Rooms - Family	9.8	26.5		8.4	11.1
	B/yard Rooms - Tenants	2.2	2.9			1.3
	B/yard Rooms - Business	1.1				0.3
	Other	1.1		1.6	3.6	1.6
Funding for Improvements	Formal Loan	7.5	2.9	6.3	3.6	5.2
	Informal Loan	3.2	5.9	3.1	2.4	3.6
	Own Money	89.2	91.2	90.6	94.0	91.2
Value of Improvements	No Value	1.1	6.0	1.6	7.4	4.0
	Higher Value	31.2	26.9	43.5	11.1	27.4
	Rent	5.4	3.0		1.2	2.6
	Bigger	16.1	38.8	33.9	17.3	25.1
	Better Quality	24.7	10.4	9.7	35.8	21.5
	Prettier	20.4	13.4	11.3	27.2	18.8

Table 18: Housing Perceptions in Old Township Stock Areas

		Johannesburg	Durban	Cape Town	East Rand	TOTAL
Housing Needs Met	All Needs Met	59.4	19.5	18.5	49.2	37.6
	Some Needs Met	36.8	42.4	49.4	42.5	42.4
	No Needs Met	3.8	38.1	32.1	8.3	20.0
Needs Not Met	Quality	28.9	35.8	23.1	39.3	32.3
	Size	60.0	41.1	60.0	47.5	50.4
	Services	2.2	8.4	9.2	4.9	6.8
	Safety		1.1	3.1	1.6	1.5
	Location	4.4	6.3	1.5	4.9	4.5
	Ownership		4.2	1.5	1.6	2.3
	Other	4.4	3.2	1.5	0.0	2.3
Comparative Assessment	No Previous Dwelling	10.4	34.7	65.9	43.3	37.5
	Better	69.8	47.5	20.5	47.5	47.5
	Same	8.5	12.7	9.1	5.0	8.8
	Worse	11.3	5.1	4.5	4.2	6.3
If Better: Aspects that are Better	Size	56.9	9.4	22.2	50.9	39.4
	Quality	9.7	15.1	16.7	27.3	16.7
	Services	6.9	28.3	11.1	7.3	13.1
	Safety	2.8		11.1		2.0
	Ownership	19.5	38.6	33.3	14.5	24.7
	Investment	1.4	3.8			1.5
	Other	2.8	3.8	5.6		2.5
Affordability	Affordable	47.7	58.0	43.1	59.3	52.9
	Undecided	14.0	14.8	19.6	16.0	15.7
	Not Affordable	38.4	27.3	37.3	24.7	31.4
Main Reason for choosing Current Dwelling	Inherited	35.9	58.8	55.1	44.5	48.5
	Affordable	12.3	5.9	2.3	17.6	10.0
	Work	10.4	7.6	4.6	10.9	8.6
	Facilities	6.6	3.4	4.6	7.6	5.6
	Schools		0.8			0.2
	Gvt Subsidy		0.8	4.6	5.9	2.8
	Homeboy Neighbourhood	0.9	1.7			0.7
	Close to Family/Friends	4.7	1.7	4.6	0.8	2.8
	Only Place Could Find	22.6	15.1	16.1	7.6	15.1
How was Current Dwelling found?	Other	6.6	4.2	8.0	5.0	5.8
	Inherited	41.5	58.3	62.5	52.9	53.6
	Friends/Family	14.2	16.7	6.8	14.3	13.4
	Waiting List	30.2	10.0	18.2	21.8	19.9
	Agent Ad	5.7	0.8		3.4	2.5
	Self	2.8	4.2	1.1	0.8	2.3
	Employer	0.9	3.3	3.4		1.8
	Other	4.7	6.7	8.0	6.7	6.5
Ease of finding Current Dwelling	Easy	72.4	74.2	76.7	70.8	73.3
	Undecided	5.7	7.5	12.8	9.2	8.6
	Difficult	21.9	18.3	10.5	20.0	18.1
Relation to Previous Owner	No Previous Owner	37.7	18.3	21.8	32.5	27.7
	Parents	37.7	58.3	58.6	44.2	49.4

Workings of Township Property Markets: Phase 3: Cape Town Metro Findings

		Johannes- burg	Durban	Cape Town	East Rand	TOTAL
	Relatives	5.7	3.3	5.7	7.5	5.5
	Friends	5.7	3.3	3.4	0.8	3.2
	Strangers	13.2	15.0	9.2	14.2	13.2
	Other		1.7	1.1	0.8	0.9
Security of Tenure	Insecure	8.5	5.0	3.4	2.5	4.8
	Undecided	5.7	5.0		5.0	4.2
	Secure	85.8	90.0	96.6	92.5	91.0
If Secure: Reason for security	Owned	58.2	50.0	75.0	46.8	56.3
	Family Owned	16.5	18.5	10.7	26.1	18.5
	Relation with Landlord		0.9	2.4		0.8
	Know Influential People	1.1	7.4			2.3
	Defend O/ship	23.1	23.1	6.0	25.2	20.1
	Paid Change of O/ship				1.8	0.5
	Other	1.1		6.0		1.6
Community Leaders: Do they act in best interests of community?	No Leaders	3.8	4.2		10.0	4.8
	Best Interests of Comm.	24.5	29.2	53.4	36.7	35.0
	Did Not Do Much	50.9	45.8	36.4	26.7	39.9
	Don't Know	20.8	20.8	10.2	26.7	20.3
Feeling of Togetherness in Community	Distant	10.4	15.0	5.7	28.3	15.7
	Undecided	13.2	5.8	26.1	13.3	13.8
	Close	76.4	79.2	68.2	58.3	70.5
Perception of Trust in Community	Refusal				0.8	0.2
	Trust	74.5	50.8	11.5	32.8	43.8
	Little Trust	25.5	49.2	88.5	66.4	56.0
Help received in Community	Lend Money	6.4	19.3		20.5	13.1
	Borrow Money	6.4	19.3	11.1	20.5	13.7
	Look After Children	9.0	7.0	11.1	5.1	7.7
	Small Tasks	55.1	40.4	77.8	41.0	48.6
	Transport in Crisis	3.8	7.0		5.1	4.9
	Other	19.2	7.0		7.7	12.0
Risk Management: Where to go if dwelling is lost through disaster	Refusal				10.8	3.0
	Move to Family/Friends	32.4	18.3	42.5	20.8	27.3
	Squat	9.5	12.5	9.2	11.7	10.9
	Rent	5.7	11.7		15.0	8.8
	Rebuild	32.4	38.3	28.7	22.5	30.6
	Buy New	5.7	1.7	3.4	1.7	3.0
	Other	14.3	15.8	16.1	17.5	16.0
Risk management: If Rebuild, how will you finance?	Insurance	17.6		8.0	7.4	7.6
	Loan: Bank	23.5	8.9	8.0	11.1	13.0
	Loan: Family	14.7	8.9	20.0		10.7
	Mashonisas			4.0	3.7	1.5
	Employer	2.9	4.4	4.0		3.1
	Building-material Supplier		2.2		3.7	1.5
	Savings	32.4	68.9	52.0	48.1	51.9
	Other	8.8	6.7	4.0	25.9	10.7
Willingness to Sell	Will SELL	12.5	7.4		5.9	7.9
	Never SELL	87.5	88.9	100.0	94.1	90.5

5.5. Privately Developed Sub-Market

Table 19: Household Demographics in Private Sector Areas

		Johannesburg	Durban	Cape Town	Total
AGE	(Mean)	49.3	44.3	42.9	45.9
Education	None	1.0	4.7	4.4	3.0
	Primary	2.9	15.9	8.3	7.7
	Secondary	19.8	39.3	21.0	24.4
	Matric	31.9	29.0	26.0	29.1
	Tertiary	44.4	11.2	40.3	35.8
Employment	Formal/Regular	53.6	62.6	70.0	61.7
	Informal/Irregular	12.0	11.2	6.8	9.9
	Pensioner/Grant	20.1	11.2	12.1	15.2
	Unemployed	14.4	15.0	11.1	13.2
Household Type	Nuclear	48.6	38.3	39.3	42.9
	Single	3.8	10.3	14.7	9.3
	One-parent Family	32.7	29.0	25.7	29.2
	Extended	10.6	15.9	13.6	12.8
	Split Nuclear	4.3	6.5	6.8	5.7
Multinodal Household	% Multinodal	6.7	13.1	12.5	10.3
Place of Split Household	This Area	35.7		4.8	12.2
	This City	21.4	35.7	47.6	36.7
	Other City	21.4	35.7	28.6	28.6
	Rural Area	14.3	28.6	14.3	18.4
	Other Country	7.1		4.8	4.1
Reason for Multinodal Situation	Away - WORK		14.3	13.6	10.2
	Better Schools	38.5	7.1	13.6	18.4
	Family Home	7.7	14.3	9.1	10.2
	No Space		7.1	4.5	4.1
	Grandmother Watches Them	15.4	21.4	13.6	16.3
	Divorced	23.1		22.7	16.3
	Other	15.4	35.7	22.7	24.5
Duration of Stay	(Years)	14.9	10.8	18.3	15.3
% Bank Access	Banking	87.6	82.1	92.6	88.3
% Type of Account	ATM	80.1	47.1	78.9	73.1
	Debit Card	19.9	2.3	22.3	17.4
	Savings Book	17.0	8.0	14.9	14.4
	Post Office	3.4		2.3	2.3
	Savings	61.9	69.0	65.1	64.6
	Cheque	33.5	2.3	18.9	21.5
	Credit Card	25.0	5.7	12.0	16.0
	Fixed Deposit	15.9	14.9	3.4	10.7
	Money Market	4.5	1.1	0.6	2.3
	Mortgage	54.5	8.0	57.1	46.3
	Personal Loan	16.5	1.1	12.0	11.6
	Vehicle Finance	8.5		13.7	8.9

Table 20: Housing Characteristics in Private Sector Areas

		Johannesburg	Durban	Cape Town	Total
Number of Rooms/ Energy	Number of Rooms	6.3	4.8	4.8	5.4
	Electricity from Mains	99.0	98.1	100.0	99.2
	Electricity from Generator	0.5			0.2
	Gas		0.9		0.2
	Paraffin		0.9		0.2
	Solar	0.5			0.2
Water Source	Tap in House	100.0	100.0	100.0	100.0
Toilet Facility	Flush Inside	100.0	100.0	100.0	100.0
Backyard Dwellings	Backyard Dwellings	20.7	7.5	8.5	13.4
Number of People	Number of ROOMS	1.1	0.8	1.4	1.2
Income from Backyard Dwellings	No Income	78.0	100.0	61.5	76.7
	Only Income	4.9		7.7	5.0
	Biggest Income	2.4			1.7
	Smaller Income	14.6		30.8	16.7
Relation to Occupants of Backyard Dwellings	Related - ALL	28.6	25.0	58.3	33.9
	Related - SOME	4.8		8.3	4.8
	Not Related	19.0	25.0	25.0	21.0
	Empty	47.6	50.0	8.3	40.3
Business at Home	Run Business from Home	12.5	9.0	9.3	10.6
Income from Business at Home	Only Income	45.8	28.6	31.3	38.3
	Biggest Income	20.8	42.9	18.8	23.4
	Smaller Income	33.3	28.6	50.0	38.3
Source of Business Funding	Formal Loan		14.3	6.3	4.3
	Informal Loan	13.0	14.3	6.3	10.9
	Own Money	87.0	71.4	87.5	84.8
Location Perception	Good Location	85.1	56.1	83.2	78.3
	Undecided	9.1	15.0	6.3	9.3
	Poor Location	5.8	29.0	10.5	12.5
Improvements/ What Improvements?	Made Improvements	79.9	54.2	48.4	62.6
	Accessed Services	3.0	12.1	2.2	4.5
	Extended House	23.6	37.9	24.4	26.5
	Improved House	69.7	46.6	64.4	63.9
	B/yard Rooms - Family	1.8	3.4	1.1	1.9
	B/yard Rooms - Tenants	1.2			0.6
	B/yard Rooms - Business	0.6		1.1	0.6
Funding for Improvements	Formal Loan	12.6	12.3	9.9	11.7
	Informal Loan	1.8	1.8	1.1	1.6
	Own Money	85.6	86.0	89.0	86.7

Table 21: Housing Perceptions in Private Sector Areas

		Johannesburg	Durban	Cape Town	Total
Housing Needs Met	All Needs Met	55.6	40.2	55.8	52.4
	Some Needs Met	41.1	35.5	36.8	38.3
	No Needs Met	3.4	24.3	7.4	9.3
Needs not Met	Don't Know			1.2	0.4
	Quality	26.5	21.0	27.1	25.3
	Size	54.1	50.0	50.6	51.8
	Services	7.1	11.3	3.5	6.9
	Safety	7.1	9.7	7.1	7.8
	Location	2.0	4.8	7.1	4.5
	Ownership	1.0	1.6	3.5	2.0
	Other	2.0	1.6	0.0	1.2
Comparative Assessment	No Previous Dwelling	1.0	6.5	2.6	2.8
	Better	93.3	79.4	87.5	88.2
	Same	4.3	8.4	3.6	4.9
	Worse	1.4	5.6	6.3	4.1
If Better: Aspects that are Better	Size	55.4	13.3	28.1	37.2
	Quality	11.9	31.3	32.3	23.3
	Services	4.7	12.0	4.2	5.9
	Safety	4.7	2.4	4.8	4.3
	Ownership	22.3	39.8	28.7	28.0
	Lack Ownership	0.5	1.2	0.6	0.7
	Investment			0.6	0.2
	Other	0.5		0.6	0.5
Affordability	Affordable	53.5	49.5	56.0	53.6
	Undecided	13.5	19.6	20.7	17.5
	Not Affordable	33.0	30.9	23.4	28.9
Main Reason for Choosing Current Dwelling	Lived with Family	4.3	12.1	3.7	5.4
	Affordable	30.6	13.1	37.9	29.6
	Work	15.3	14.0	8.4	12.5
	Facilities	13.9	6.5	4.2	8.7
	Schools	1.0	0.9	0.5	0.8
	Gvt Subsidy	2.9	10.3	7.4	6.1
	Homeboy Neighbourhood	0.5	0.9		0.4
	Close to Family/Friends	2.4	5.6	3.2	3.4
	Only Place Could Find	18.7	36.4	28.9	26.3
	Other	11.5		5.3	6.7
How Current Dwelling was found	Inherited	2.4	9.3	1.1	3.4
	Friends/Family	25.8	18.7	8.0	17.7
	Waiting List	8.1	11.2	4.3	7.3
	Agent Ad	43.5	7.5	70.7	46.0
	Self	3.9	11.2	1.6	4.6
	Employer	12.9	35.5	7.4	15.7
	Other	3.3	6.5	6.9	5.4
Ease of finding Current Dwelling	Easy	68.3	58.9	68.8	66.5
	Undecided	8.2	15.0	15.9	12.5
	Difficult	23.6	26.2	15.3	21.0

Workings of Township Property Markets: Phase 3: Cape Town Metro Findings

		Johannes- burg	Durban	Cape Town	Total
Relation to Previous Owner	No Previous Owner	61.5	72.4	77.6	69.9
	Parents	3.4	3.8	1.6	2.8
	Relatives	1.9	4.8	2.1	2.6
	Friends	9.6	3.8	3.6	6.1
	Strangers	23.6	11.4	14.1	17.4
	Other		3.8	1.0	1.2
Security of Tenure	Insecure	3.8		2.6	2.6
	Undecided	0.5	1.9	1.0	1.0
	Secure	95.7	98.1	96.4	96.4
If Secure: Reason for Security	Owned	77.9	63.9	89.7	79.3
	Family Owned	3.0	1.9		1.6
	Relation with Landlord	0.5	2.9	0.5	1.0
	Know Influential People	1.5	8.6		2.5
	Defend Ownership	16.6	22.9	7.1	14.3
	Paid Change Of O/ship			1.1	0.4
	Other	0.5		1.6	0.8
Community Leaders: Do they act in best interests of community?	No Leaders	15.4	8.4	16.1	14.2
	Best Interests of Comm.	27.4	37.4	20.3	26.8
	Did Not Do Much	29.3	45.8	28.6	32.5
	Don't Know	27.9	8.4	32.3	25.4
Feeling of Togetherness in Community	Distant	13.5	8.4	14.7	12.9
	Undecided	13.9	5.6	35.8	20.4
	Close	72.6	86.0	49.5	66.7
Perception of Trust in Community	Refusal	1.0			0.4
	Trust	76.9	48.6	35.4	55.2
	Little Trust	22.1	51.4	64.6	44.4
Help received in Community	Lend Money		3.9	16.7	4.7
	Borrow Money	1.9	7.8	22.7	8.0
	Look After Children	9.4	9.8	12.1	10.1
	Small Tasks	70.4	72.5	31.8	61.6
	Store Credit	0.6			0.4
	Transport in Crisis	3.1		4.5	2.9
	Other	14.5	5.9	12.1	12.4
	Refusal	1.5			0.6
Risk Management: Where to go if dwelling is lost through disaster	Move to Family/Friends	10.2	13.1	2.6	7.9
	Squat	1.5	2.8	4.1	2.8
	Rent	3.9	7.5	3.6	4.5
	Rebuild	65.0	57.9	80.8	69.6
	Buy New	15.5	9.3	5.2	10.3
	Other	2.4	9.3	3.6	4.3
Risk management: If Rebuilt, how will you finance?	Don't Know	0.8			0.3
	Insurance	81.5	37.7	87.5	76.4
	Loan: Bank	6.9	27.9	5.3	9.9
	Loan: Family	0.8	1.6	0.7	0.9
	Microlender		1.6		0.3
	Mashonisas	0.8			0.3

		Johannes- burg	Durban	Cape Town	Total
	Employer		3.3	0.7	0.9
	Savings	5.4	27.9	5.9	9.6
	Other	3.8			1.5
Willingness to Sell	Will SELL	21.4	21.4	45.8	32.7
	Never SELL	78.6	78.6	54.2	67.3