



Northern Cape Provincial Treasury

Policy Brief: Human Settlements Development Grant in the Northern Cape - How has the Province Performed?

Issue No: 50/2021
DIRECTORATE:
ECONOMIC ANALYSIS

September 2021

We serve with passion. We deliver on time.

The Policy Brief: Human Settlements Development Grant in the Northern Cape – How has the Province Performed? is compiled using information from departmental and/or other sources. Some of this information may be unaudited or subject to revision.

Table of Contents

1. Introduction	1
2. Background	1
3. The Socio-Economic Importance of Housing	2
4. Legislative, Policy and Planning Framework	3
4.1 Reconstruction and Development Programme (RDP)	3
4.2 The Constitution of the Republic of South Africa, 1996.....	4
4.3 Housing Act, No. 107 of 1997	4
4.4 National Development Plan (NDP), 2012.....	4
4.5 Medium-Term Strategic Framework (MTSF) 2019-2024.....	5
4.6 Division of Revenue Bill of 2021	5
5. Overview of Human Settlements in Northern Cape.....	6
5.1 Human Settlements Development Grant Performance	6
5.2 Households in RDP/Government-Subsidised Dwellings	8
6. Challenges	9
7. Conclusion and Recommendations.....	10
References.....	12
List of Abbreviations	14

1. Introduction

The apartheid system had detrimental effects on development in South Africa including housing. Prior to 1994, the housing sector was characterised by racial segregation in that the majority of South Africans were deprived of services and were living in rural homelands. The transition to democracy brought hope to many citizens and since then the government has also been aiming to improve people's lives through the provision of basic services.

This Policy Brief aims to analyse the progress made in the Northern Cape Province in utilising the Human Settlements Development Grant (HSDG). The focus will be on, amongst others, the funds received in the form of this grant, its expenditure and what was achieved. Furthermore, the Policy Brief will highlight the socio-economic importance of housing as well as shedding light on some of the pieces of legislation, policies and planning documents from government that makes provision for the delivery of housing. Lastly, the challenges experienced in the provision of housing are highlighted, and some recommendations are provided.

2. Background

The HSDG is a Schedule 5 grant designed to provide funding to realise access to adequate housing through the creation of sustainable and integrated human settlements (National Treasury, 2021). The grant is part of the conditional grants made available by national government to provinces, meaning that it can only be used for the purpose for which it is established, with certain conditions attached to it. The HSDG represents the main source of capital for subsidised housing programmes and it is allocated to provincial departments of human settlements based on a formula. From there, each provincial department then decides on how to allocate the grant to the municipalities in its jurisdiction and which funding programmes are to use in order to meet national and provincial housing priorities (Gardner, 2018). The funding for the grant is provided based on housing needs, the number of households with an income below a certain level, as well as the province's population (DHS, 2015). As far as the HSDG is a conditional grant, there are various conditions attached to it including its utilisation for the priorities outlined in the 2019-2024 Medium-Term Strategic Framework (MTSF) for human settlements. Furthermore, to receive the first portion of

funds, provinces' business plans must be aligned with the Housing Act and complying with the National Housing Code. To receive more funds from the grant, provinces must ensure that their targets, budget, delivery statistics and expenditure are captured monthly on the Housing Subsidy System (HSS) and the Basic Accounting System (BAS) at a sub-programme and project level, and that monthly reconciliations are submitted within the required time frames. All projects in the approved business plans have to align with the Integrated Development Plan (IDP) and the Spatial Development Framework (SDF) of municipalities. In areas where the District Development Model (DDM) is being piloted, business plans should align with the One Plan (National Treasury, 2021).

3. The Socio-Economic Importance of Housing

Housing or human settlements has various contributions that it makes to the society at large (socially) and to the economy. It is important that these contributions be taken into consideration and promoted so that their benefits can be enjoyed by all. The economic impact that housing subsidies have on national economies is considered large when compared to that enjoyed by households themselves. Investment in housing has significant economic impacts which include promoting inclusive growth by creating jobs, increasing gross value added (GVA) and providing large multiplier effects (Gibb, Lawson, Williams and McLaughlin, 2020). According to the Centre for Affordable Housing Finance in Africa (CAHF, 2019), the impact that housing had in South Africa was found to be generally arising from the activities of construction, maintenance and improvement of houses, as well as the activities related to the occupation of these houses. Economically, subsidised housing had a contribution estimated at about 50 per cent to the economic impact of South Africa's housing construction output of 2017. Furthermore, subsidised housing directly accounted for half a per cent of the gross domestic product (GDP). Housing construction accounted for 29 per cent of total construction value added, while subsidised housing accounted for 42 per cent of housing construction value added. With regard to job creation, it is estimated that the housing sector had 732 000 employment opportunities in 2017, with labour remuneration of R17.3 billion (CAHF, 2019).

There are also various social benefits or impacts that housing makes in the lives of people and the society at large. Housing is one of the essential human necessities,

along with food, water and sanitation. It is considered as one of the important factors influencing health. Healthy housing provides support for a state of complete physical, mental and social well-being. It provides a feeling of home, which includes a sense of belonging, security and privacy (WHO, 2018). Furthermore, the increase in the provision of affordable housing assists with tackling inequalities through the reduction of child poverty and homelessness (Gibb, *et al.*, 2020). Rolfe *et al.* (2020) found three ways through which housing may influence health and well-being, namely a positive tenancy experience, based on, amongst others, relationship with the housing provider; aspects relating to the housing quality, in addition to the basics of weatherproofing; and elements of neighbourhood quality and social support in the local area.

4. Legislative, Policy and Planning Framework

Since transitioning to democracy in 1994, the South African government has developed and implemented a number of policies in order to address the housing challenges faced by many citizens. These policies include the Reconstruction and Development Programme (RDP) of 1994, the Growth, Employment and Redistribution (GEAR) Strategy of 1996, the Accelerated and Shared Growth Initiative – South Africa (ASGI-SA) of 2005, and the Housing Act (Act No. 107 of 1997) (DHS, 2009). More recent government documents that also consider the importance of addressing the need for adequate housing include the National Development Plan (NDP) of 2012 and the Medium-Term Strategic Framework (MTSF) documents of 2014-2019 and 2019-2024. This section will focus on some of these as well as other relevant policy and legislative documents.

4.1 Reconstruction and Development Programme (RDP)

The RDP was the democratic government's first programme, released in 1994, to redress the past inequities of the apartheid system. The RDP recognised that South Africa was faced with many social and economic problems such as lack of housing, unemployment, inadequate education and health care. All these problems were connected and to resolve or tackle all of them required effort from all stakeholders affected by the socio-economic problems (like communities, non-governmental organisations (NGOs) and the private sector). The RDP aimed to improve the standard of living and achieve a higher quality of life for all people of the country coupled with a

stable and peaceful society and good economic growth. The RDP had six basic principles to ensure that the whole programme was integrated and cohesive. The principle of meeting basic needs and building the infrastructure requires an infrastructure programme to build and maintain public infrastructure so as to ensure easy and affordable access to basic services such as housing, water, electricity and health (South African Government, 1994).

4.2 The Constitution of the Republic of South Africa, 1996

The South African Constitution outlines basic human rights, with housing being one of these rights. This features in Chapter 2, *The Bill of Rights*. According to Section 26, everyone has the right to have access to adequate housing; the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right; and no one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances (South African Government, 1996).

4.3 Housing Act, No. 107 of 1997

The Housing Act points out that housing fulfils a basic need; is a product and a process; is a product of human endeavour and enterprise; is a vital part of integrated developmental planning; and is vital to the socio-economic well-being of the people. This Act provides for the facilitating of a sustainable housing process. It lays down general principles that apply to the developing of housing in all government spheres and also defines the functions of national, provincial and local governments regarding the development of housing, amongst others (South African Government, 1997). Furthermore, the Act establishes the Housing Code which outlines the public funding approach (grant programmes) to human settlements in South Africa (Gardner, 2018).

4.4 National Development Plan (NDP), 2012

Government adopted the National Development Plan (NDP) in 2012 as a long-term plan, designed to respond to the country's major socio-economic challenges including poverty and inequality. Chapter 8 of the NDP, *Transforming Human Settlement*, responds to the human settlements issues and outlines the way the attainment of sustainable human settlements is to be undertaken in South Africa. The NDP aims to

have a strong and efficient spatial planning system that is integrated across all government spheres. In order to achieve this, the NDP suggests, amongst others, the development of a strategy for densification of cities and resource allocation for the promotion of better located housing and settlements. Furthermore, the plan proposes a comprehensive review of the grants and subsidy system for housing in order to ensure product and finance options' diversity so as to promote more housing choices and flexible and decent locations (South African Government, 2012).

4.5 Medium-Term Strategic Framework (MTSF) 2019-2024

The MTSF 2019-2024 is the second implementation plan of the NDP. It also serves as a reporting framework and builds on the progress made during the 2014-2019 MTSF cycle. This MTSF outlines seven priorities through which the implementation of the NDP will be fast-tracked. Housing or Human Settlements falls under *Priority 5: Spatial Integration, Human Settlements and Local Government*. Various outcomes, interventions, indicators and targets have been set to ensure the realisation of this priority. Although significant progress was made on the delivery of housing in South Africa, there are still issues that need to be responded to. One of those identified by the MTSF 2019-2024 concerns the form and location of land developments, human settlement projects and informal settlement upgrades that are barely aligned with government's policies, especially those responding to spatial issues. To respond to issues of urbanisation and the rising demand for housing, the government's focus will be on three interrelated outcomes: spatial transformation through multi-programme integration in priority development areas; adequate housing and improved quality living environments; and security of tenure. One of the interventions put forward by the MTSF 2019-2024 is to have a subsidy mechanism that is used to finance the delivery of housing units (South African Government, 2019).

4.6 Division of Revenue Bill of 2021

The Division of Revenue Bill provides for the equitable division of nationally raised revenue among national, provincial and local government spheres for each financial year, and in this case concerns the current financial year (2021/22). Furthermore, the Bill also outlines, amongst others, the determination of each province's equitable share, as well as the responsibilities of all three spheres pursuant to division and

allocations (National Treasury, 2021). The Division of Revenue Bill clearly outlines the conditions and prescripts of the HSDG as well as the outputs and other information guiding the performance and allocations using this grant.

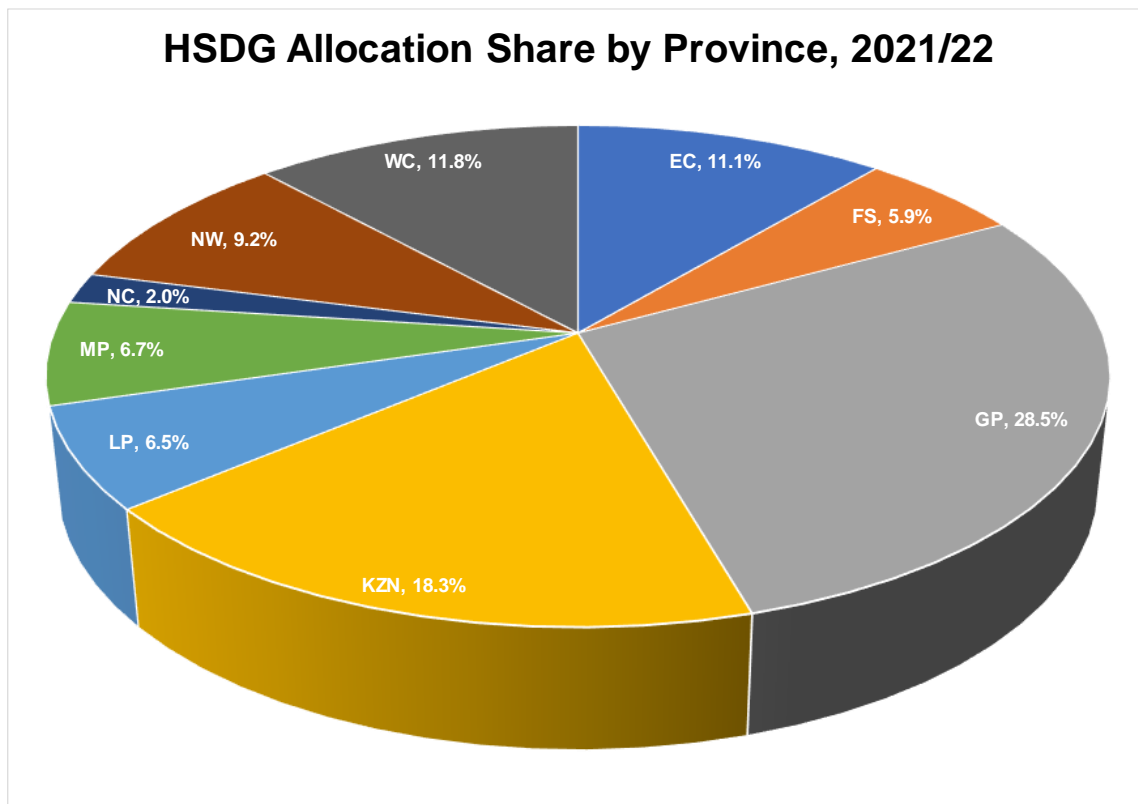
5. Overview of Human Settlements in Northern Cape

This section compares the allocations made to the nine provinces in the form of the HSDG for the 2021/22 financial year. It also considers the performance in the Northern Cape with regards to the HSDG by looking at the funds received, expenditure and delivery on this grant for the 2015/16 to 2019/20 financial years. The second part of this section provides an analysis of the number of households that were and were not residing in RDP or government-subsidised dwellings in the Northern Cape in 2016.

5.1 Human Settlements Development Grant Performance

For comparison with other provinces, the following graph depicts the distribution of the grant allocations for the 2021/22 financial year for all nine provinces.

Figure 1: HSDG Allocation Share by Province (R'000), 2021/22



Source: National Treasury, Division of Revenue Bill, 2021 and own calculations

The total amount allocated for the HSDG in the 2021/22 financial year was R13.403 billion. The Northern Cape was allocated R264.5 million for the 2021/22 financial year, representing the smallest allocation (2.0 per cent) in comparison to other provinces. Free State was allocated R786.3 million, or 5.9 per cent, making it the second smallest allocation. Gauteng received the largest allocation, amounting to R3.825 billion or 28.5 per cent of the total grant. KwaZulu-Natal got R2.455 billion, making it the province with the second largest allocation (18.3 per cent), followed by Western Cape with R1.575 billion (11.8 per cent).

Table 1 shows the Northern Cape's received funds, expenditure and performance for the HSDG for the five financial years from 2015/16 to 2019/20. The number of sites serviced, houses built and title deeds are also provided.

Table 1: HSDG Amount Received, Expenditure and Performance, 2015/16-2019/20

	Amount received (R'000)	Expenditure (R'000)	Number of sites serviced	Number of houses built	Number of title deeds
2015/16	480 408	476 608	660	1 337	-
2016/17	374 930	365 954	2 109	1 449	-
2017/18	511 642	479 238	555	814	-
2018/19	507 193	500 066	2 179	541	-
2019/20	451 059	451 059	979	601	171

Source: COGHSTA, Annual Reports, 2015/16-2019/20

* "-" indicates no value is reported in Annual Report under "Conditional grants and earmarked funds received"; "Conditional Grant 1: Human Settlements Development Grant"

The amount received for the HSDG for 2019/20 was the second smallest compared to the other years under review. It reduced from a high of R511.6 million in the 2017/18 financial year to R451.1 million in 2019/20. Over the review period, the 2019/20 financial year was the only year that the province spent all of the funds received for this grant. During this financial year, 979 sites were serviced, 601 houses were built and 171 title deeds were delivered on. In 2015/16, R480.4 million was received of which R476.6 million was spent (99.2 per cent). There were 660 sites serviced and 1 337 houses built. In 2016/17, R374.9 million was received and R366.0 million was spent (97.6 per cent). During this year, 2 109 sites were serviced and 1 449 houses were built. In 2017/18, R511.6 million was received for the HSDG within the province with R479.2 million being spent (93.7 per cent). The number of sites that were serviced during that financial year was 555 and 814 houses were built. In the 2018/19 financial

year, R507.2 million was received and R500.1 million was spent (98.6 per cent), with 2 179 sites serviced and 541 houses built.

5.2 Households in RDP/Government-Subsidised Dwellings

This section considers the number of households that were and were not residing in RDP or government-subsidised dwellings, firstly per province (Table 2) and secondly per district within the Northern Cape (Table 3) for 2016.

Table 2: Households in RDP/Government-Subsidised Dwellings per Province, 2016

Province	RDP/government-subsidised dwelling		Not RDP/government-subsidised dwelling		Total	
	Number	Share (%)	Number	Share (%)	Number	Share (%)
Western Cape	571 997	30.0	1 335 243	70.0	1 907 240	100.0
Eastern Cape	386 802	22.0	1 372 311	78.0	1 759 113	100.0
Northern Cape	105 541	30.1	244 759	69.9	350 300	100.0
Free State	289 414	30.7	652 680	69.3	942 094	100.0
KwaZulu-Natal	559 302	19.6	2 300 600	80.4	2 859 902	100.0
North West	261 693	21.1	976 842	78.9	1 238 535	100.0
Gauteng	1 227 729	25.2	3 641 899	74.8	4 869 628	100.0
Mpumalanga	241 801	19.7	987 316	80.3	1 229 117	100.0
Limpopo	260 976	16.4	1 331 224	83.6	1 592 200	100.0
South Africa	3 905 254	23.3	12 842 874	76.7	16 748 128	100.0

Source: Statistics South Africa, Community Survey 2016

* Total excludes 'Unspecified' (12 579) and 'Do not know' (162 602)

Almost 4 million (23.3 per cent) of households were residing in RDP or government-subsidised dwellings nationally in 2016 according to the findings of the Community Survey of 2016. Free State was the province with the largest proportion of households living in RDP or government-subsidised dwellings at 30.7 per cent. Northern Cape had the second largest proportion at 30.1 per cent, while Limpopo had the smallest share (16.4 per cent). This also makes Limpopo the province with the largest share of its households living in dwellings that were not RDP or government-subsidised as compared to the other provinces. KwaZulu-Natal had the second largest share (80.4 per cent), followed by Mpumalanga. Free State had the smallest percentage (69.3 per cent) of households living in houses that were not RDP or government-subsidised in the country and the Northern Cape had the second smallest share at 69.9 per cent.

Table 3: Households in RDP/Government-Subsidised Housing per District in Northern Cape, 2016

District Municipality	RDP/government-subsidised dwelling		Not RDP/government-subsidised dwelling		Total	
	Number	Share (%)	Number	Share (%)	Number	Share (%)
John Taolo Gaetsewe	8 604	11.9	63 472	88.1	72 075	100.0
Namakwa	8 827	23.6	28 597	76.4	37 424	100.0
Pixley Ka Seme	22 635	41.4	32 002	58.6	54 637	100.0
ZF Mgcawu	21 217	28.9	52 205	71.1	73 422	100.0
Frances Baard	44 258	39.3	68 484	60.7	112 742	100.0
Northern Cape	105 541	30.1	244 759	69.9	350 301	100.0

Source: Statistics South Africa, Community Survey 2016

The district with the largest proportion of households residing in RDP or government-subsidised housing in the Northern Cape in 2016 was Pixley Ka Seme at 41.4 per cent. Frances Baard was the second largest with 39.3 per cent, followed by ZF Mgcawu with 28.9 per cent. John Taolo Gaetsewe had the smallest percentage of households living in RDP or government-subsidised houses, at 11.9 per cent, followed by Namakwa with 23.6 per cent.

6. Challenges

Although progress has been made with regard to the provision of housing, there are still challenges experienced. Some of these are not unique to the Northern Cape, but also apply to other provinces. These challenges include but are not limited to the following:

- **Budget reductions**

The low economic growth that the country has been experiencing has been having a negative impact on revenue collection, hence budget cuts have been implemented across all government spheres. Government is faced with the challenge of having to render services with limited resources.

- **Contractors' contractual obligations and financial viability**

A challenge cited by the Provincial Department of Cooperative Governance, Human Settlements and Traditional Affairs (COGHSTA) (2020) concerns the contractual obligations and financial viability of contractors. This can result in slow completion of the housing projects, and thus contributes to the department not reaching its delivery targets.

- **Housing backlog**

Another challenge that Government is faced with in the provision of housing, is the housing backlog.

- **Corruption, fraud and maladministration**

Corruption has a negative impact on the delivery of services including housing. Maluleke, Dlamini and Rakololo (2019) revealed that there were instances of irregularities in the awarding of low-income housing tenders at municipal level, where public servants turned it into a money-making scheme. In some cases, tenders were awarded to people who were not qualifying to get it, including family members. In other cases, houses were sold or rented out. This tendency was also observed from beneficiaries' side, and these were the people who normally come back expecting to be allocated houses in the future. Some beneficiaries even went to the point of living in shacks after selling or renting out their houses.

7. Conclusion and Recommendations

Having access to adequate housing is a Constitutional right and although there has been progress in the provision of housing by Government since 1994, there are still challenges that should be responded to. The demand for government-subsidised or RDP housing in the Northern Cape as well as in South Africa in general, will forever be increasing and Government will continue to be faced with the challenge of doing away with housing backlogs.

Based on the analysis contained in this Policy Brief, the following recommendations are made:

- Prudent financial and project management should be practised and Government should ensure that the grant is spent on the projects as defined in the legislation.
- The province should ensure that all funds allocated for housing is spent while also ensuring that the applicable legislation is effectively implemented and all relevant procedures are followed to ensure maximum impact with the limited resources available in the current weak economic conditions.

- Qualified contractors should be appointed, and in instances where these contractors fail to deliver according to the agreement, they should be penalised. Sub-contracting should be effectively implemented to ensure that skills are transferred, job creation is promoted and that there is fairness.
- Proper contract management, planning and evaluation of projects should be done to avoid problems with contractors' contractual obligations and financial viability that may occur during the projects.
- The department should keep on prioritising the delivery of houses and where there are challenges with projects, they should be effectively responded to.
- Proper internal control systems should be put in place and be respected by all. In case of disregard, investigations should be effectively undertaken and there should be consequence management for those who are found guilty of contraventions.
- Efforts to root out corruption should be intensified to ensure that Government gets value for money and that the rightful beneficiaries benefit from the programme.
- Government needs to put measures in place to ensure that qualifying beneficiaries get the houses and maintain a register to ensure that a person doesn't benefit more than once.
- Monitoring and evaluation of the programme should be a norm. This should help with issues of corruption and other challenges in the programme. This should also ensure that there is continuous improvement as problems are picked up early and resolved timeously.

References

- Centre for Affordable Housing Finance in Africa (CAHF). 2019. *Analysing the Economic Impact of South Africa's Subsidy Housing Instruments: Cost Benchmarking and Impact on the Economy*. Available online [<https://housingfinanceafrica.org/documents/analysing-the-economic-impact-of-south-africas-subsidy-housing-instruments-cost-benchmarking-and-impact-on-the-economy/>]. Accessed 02 August 2021.
- Department of Cooperative Governance, Human Settlements and Traditional Affairs Province of Northern Cape (COGHSTA). 2016. *Annual Report 2015/16*. Kimberley. South Africa.
- Department of Cooperative Governance, Human Settlements and Traditional Affairs Province of Northern Cape (COGHSTA). 2017. *Annual Report 2016/17*. Kimberley. South Africa.
- Department of Cooperative Governance, Human Settlements and Traditional Affairs Province of Northern Cape (COGHSTA). 2018. *Annual Report 2017/18*. Kimberley. South Africa.
- Department of Cooperative Governance, Human Settlements and Traditional Affairs Province of Northern Cape (COGHSTA). 2019. *Annual Report 2018/19*. Kimberley. South Africa.
- Department of Cooperative Governance, Human Settlements and Traditional Affairs Province of Northern Cape (COGHSTA). 2020. *Annual Report 2019/20*. Kimberley. South Africa.
- Department of Human Settlements (DHS). 2009. *The National Housing Code. Part 2 The Policy Context. Volume 1*. Available online [http://www.dhs.gov.za/sites/default/files/documents/national_housing_2009/1_Simplified_Guide_Policy_Context/2%20Vol%201%20Part%202%20The%20Policy%20Context.pdf]. Accessed 10 May 2021.
- Department of Human Settlements (DHS). 2015. *Revised Strategic Plan 2015-2020*. Available online [http://www.dhs.gov.za/sites/default/files/u19/DHS%20STRAT%20PLAN_2015-2020_V1.pdf]. Accessed 28 September 2021.
- Gardner, D. 2018. *South African Urbanisation Review. Analysis of the Human Settlement Programme and Subsidy Instruments*. National Treasury. South Africa: Pretoria.
- Gibb, K., Lawson, L., Williams, J. and McLaughlin, M. 2020. *The Impact of Social Housing: Economic, Social, Health and Wellbeing*. UK Collaborative Centre for Housing Evidence (CaCHE) and Housing Associations' Charitable Trust (HACT). Available online [<https://www.hact.org.uk/sites/default/files/uploads/The%20Impact%20of%20Social%20Housing%20Report.pdf>]. Accessed 02 August 2021.
- Maluleke, W., Dlamini, S. and Rakololo, W.M. 2019. *Betrayal of a Post-Colonial Ideal: The Effect of Corruption on Provision of Low-Income Houses in South Africa*. International Journal of Business and Management Studies, 11(1): pp. 139-176.

- National Treasury. 2021. *Division of Revenue Bill*. Available online [[http://www.treasury.gov.za/legislation/bills/2021/\[B3%20-%202021\]%20\(Division%20of%20Revenue\).pdf](http://www.treasury.gov.za/legislation/bills/2021/[B3%20-%202021]%20(Division%20of%20Revenue).pdf)]. Accessed 10 June 2021.
- Rolfe, S., Garnham, L., Gowdwin, J., Anderson, I., Seaman, P. and Donaldson, C. 2020. *Housing as a Social Determinant of Health and Wellbeing: Developing an Empirically-Informed Realist Theoretical Framework*. *MBC Public Health*, 20 (1138): pp. 1-19.
- South African Government. 1994. *White Paper on Reconstruction and Development*. Available online [<https://www.gov.za/sites/default/files/governmentgazetteid16085.pdf>]. Accessed 17 May 2021.
- South African Government. 1996. *The Constitution of the Republic of South Africa, Act 108 of 1996*. Pretoria, South Africa. Available online [<https://www.justice.gov.za/legislation/constitution/SACConstitution-web-eng.pdf>]. Accessed 15 June 2021.
- South African Government. 1997. *Housing Act, Act 107 of 1997*. Available online [http://www.dhs.gov.za/sites/default/files/legislation/Housing_Act_107_of_1997.pdf]. Accessed 15 June 2021.
- South African Government. 2012. *National Development Plan 2030: Our Future – Make it Work*. Available online [https://www.gov.za/sites/default/files/gcis_document/201409/ndp-2030-our-future-make-it-workr.pdf]. Accessed 07 July 2021.
- South African Government. 2019. *Medium-Term Strategic Framework (MTSF) 2019-2024*. Available online [https://www.dpme.gov.za/keyfocusareas/outcomesSite/MTSF_2019_2024/2019-2024%20MTSF%20Comprehensive%20Document.pdf]. Accessed 07 July 2021.
- Statistics South Africa. 2018. *Community Survey 2016: Provincial Profile Northern Cape. Report 03-01-14*. Available online [<http://cs2016.statssa.gov.za/wp-content/uploads/2018/07/NorthernCape.pdf>]. Accessed 07 July 2021.
- World Health Organisation (WHO). 2018. *Housing and Health Guidelines*. Geneva. Available online [<https://www.who.int/publications/i/item/9789241550376>]. Accessed 16 August 2021.

List of Abbreviations

ASGISA	Accelerated and Shared Growth Initiative – South Africa
BAS	Basic Accounting System
CAHF	Centre for Affordable Housing Finance in Africa
COGHSTA	Cooperative Governance, Human Settlements and Traditional Affairs
DDM	District Development Model
DHS	Department of Human Settlements
GDP	Gross Domestic Product
GEAR	Growth, Employment and Redistribution
GVA	Gross Value Added
HSDG	Human Settlements Development Grant
HSS	Housing Subsidy System
IDP	Integrated Development Plan
MTSF	Medium-Term Strategic Framework
NDP	National Development Plan
NGOs	Non-Governmental Organisations
RDP	Reconstruction and Development Programme
SDF	Spatial Development Framework
WHO	World Health Organisation