

Abbreviations	4
Purpose	5
Objectives	5
Aims	5
Consultation	5
Background and Context	6
Legal framework	7
Problem Statement	7
Assumptions underpinning the Housing Consumer Education Framework	8
Framework Principles	9
Existing and new housing programmes, subsidies and policies	14
SECTION B	18
HOUSING CONSUMER EDUCATION PROPOSED TOPICS	18
Introduction to the Topics	18
Design and Development of training programme	18
Topics: Generic	18
Topics: Specific	23
SECTION C	24
A FRAMEWORK FOR IMPLEMENTATION OF THE HOUSING CONSUMER EDUCATION	24
Funding	30
Co-ordination with the Department of Education on Housing Consumer Education	30
Development of Programme Content	30
Capacity	31
HOD and MINMEC Endorsement of the Process	31
The Champion	31
Funding and Roll Out of Plan	31
Monitoring and Evaluation Framework	31
Conclusion	35
Annexure "A"	36
Annexure "B"	41
Annexure "C"	42
Housing Consumer Education task team list	42

Acknowledgements:

- National Capacity Building Task Team comprising nine Provincial Departments of Housing representing:
 - National Department of Housing
 - Gauteng
 - Mpumalanga
 - Limpopo
 - North West
 - Free State
 - Northern Cape
 - Eastern Cape
 - Western Cape
 - Kwazulu-Natal
- Housing Consumer Education Task Team
- Urban Upgrading and Development Programme
- * National Capacity Building Directorate
- * Banking Association of South Africa
- * Department of Provincial Local Government
- * South African Local Government Association
- * Department of Water and Forestry
- * Department of Education
- * Department of Health
- * Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH

The delivery of low-cost housing to the poorest of the poor of our people has in the new dispensation become a major challenge facing government. In fact, it has become one of the national priorities in the focus to end poverty. A backlog of approximately 2.4 million housing units that is due to the dramatic increase in the number of households over the past years including high rates of population growth and urbanisation, has to be overcome.

Yet, many of those that need to benefit from the delivery of housing still lack the necessary information that will enable them to access opportunities that had been created particularly by the newly created strategy of Breaking New Ground in Housing Delivery. They cannot access services rendered by the government and are in a situation where they cannot carry out their obligations as important stakeholders and active participants in the delivery of housing. The situation, in addition, results in our people not being able to access the financial resources they critically need to procure homes for themselves.

At the National Housing Indaba held in Cape Town on 22-23 September 2005, the Department of Housing signed a Social Contract with key partners to facilitate rapid housing delivery. A key element of the social contract obliged government to provide communities with technical support, skills development and empowerment initiatives. Of particular focus in this regard were especially women and the youth. Towards the achievement of that objectives a comprehensive housing consumer education and awareness campaign has been designed and being implemented. As stated, the campaign will respond to the needs of communities to ensure that they are empowered to constructively and meaningfully participate in housing delivery.



In accordance with this framework that is an outcome of the Breaking New Ground strategy municipalities and provinces will play a key role in the rolling out of the campaign.

I would like to encourage all communities and stakeholders in the housing sector to familiarise themselves with this framework and to use it as a guide for embarking upon interventions and/or initiatives aimed at educating housing consumers as we increasingly meet their housing needs. I am certain that they will find it very useful in raising awareness in support of the goal to create sustainable communities living in sustainable human settlements.

A handwritten signature in black ink, appearing to read 'Lindiwe'.

Dr Lindiwe Sisulu
Minister of Housing

Abbreviations:

- | | |
|-------------|--|
| 1. MIF | - Mortgage Indemnity Fund |
| 2. NHFC | - National Housing Finance Corporation |
| 3. HEAT | - Housing Education and Training Research |
| 4. SGB | - Standard Generating Body (Housing) |
| 5. NQF | - National Qualifications Framework |
| 6. PHPT | - People's Housing Partnership Trust |
| 7. NURCHA | - National Urban Reconstruction and Housing Agency |
| 8. NHBRC | - National Home Builder's Registration Council |
| 9. SHF | - Social Housing Foundation |
| 10. EPWP | - Expanded Public Works Programme |
| 11. ARA | - Affordable Rental Accommodation |
| 12. MIG | - Municipal Infrastructure Grant |
| 13. DPLG | - Department of Provincial Local Government |
| 14. HCE | - Housing Consumer Education |
| 15. NGOs | - Non Governmental Organisations, |
| 16. CBOs | - Community Based Organisations, |
| 17. PSNs | - Peer Support Networks |
| 18. PHP | - People's Housing Process |
| 19. SERVCON | - Housing Solutions |
| 20. GETC | - General Education and Training Certificate |
| 21. FET | - Further Education and Training |
| 22. HET | - Higher Education and Training |

1. Purpose

The purpose of the Housing Consumer Education Framework is to establish a clear vision and a coherent yet integrated instrument to guide the interventions and/or initiatives towards housing consumer education and awareness creation by government and all other key role players.

2. Objectives

The main objectives of the framework are to:

- To ensure that all housing consumers in the entire residential property market understand the government's role in housing provision
- Ensure that consumers understand their rights, duties, responsibilities and obligations working in partnership with government to meet their own housing needs to ensure a more sustainable housing delivery system.

3. Aims

The main aims of the framework are to:

- Ensure that Housing Consumer Education (HCE) is uniform, targeted and specific to enable housing consumer to make informed housing choices.
- Provide a framework for Housing Consumer Education and awareness
- Build on the foundation of ongoing Housing Consumer Education by the various service providers
- Provide the government's comprehensive plan in creating sustainable human settlements
- Provide a set of housing programmes and subsidies provided by government

- Clearly define the implementation plan of the Housing Consumer Education framework over the next five years

- To empower housing consumers to understand their housing rights and responsibilities, as well as different types of subsidies offered by government, ensuring that housing consumers are educated on existing and new housing legislation, strategies and approaches.

4. Consultation

4.1 The compilation of the Housing Consumer Education framework represents the establishment of the Housing Consumer Education Forum and Housing Consumer Education Task Team made up of consumer representatives, statutory body representatives, government representatives, local provincial and national service providers, representatives from parastatals (state enterprises, educators and trainers. It also represents the culmination of a consultative process which included the above-mentioned stakeholders.

4.2 The content of this framework is drawn from a range of documents and reports regarding the historical overview and audit of past programmes, research studies including, the Housing Education and Training Research (HEAT), KZN Housing Initiative information, the Mortgage Indemnity Fund (MIF) and the National Housing Finance Corporation (NHFC), Report on the outcomes of the Piloting of Housing Consumer Education and recommendations, reports. Also, the work of the Housing Standard Generating Body (SGB) and qualification and unit standards registered on the National Qualifications Framework (NQF) on housing consumer education has been taken into consideration to this effect.

4.3 Government's comprehensive plan for the development of sustainable human settlement. The new human settlement plan reinforces the vision of the Department of

Housing to promote the achievement of a non-racial, integrated society through the development of sustainable human settlement and quality housing.

5. Background and Context

In the past, the majority of South Africans were denied the right to own homes and it was only in the late 1980's after the influx control laws were abolished, and they were permitted to 'own' homes and then, in the form of leasehold title.

In 1994, the new democratic government actively promoted the policy of homeownership in the low-income housing market. This measure was aimed at promoting security of tenure and to create assets for the previously disadvantaged citizens of the country. The concept of purchasing and owning a home is a complicated process. The majority of housing consumers targeted were not familiar with this process and the various agreements associated including deeds of sale, mortgage bond agreements and installment sale agreements. The result is that they are often not in a position to make informed decisions about appropriate housing options or to fully appreciate their rights and obligations regarding housing matters.

While there have been some consumer education and awareness campaigns undertaken in the past, these have been undertaken on an ad hoc basis. In order to create the appropriate housing consumer education framework, it is important to place the need for Housing Consumer Education within its proper context



6. Legal framework

Section 26 of the Constitution, 1996 states that “everyone has a right to adequate housing.” “Section 26(2) states that “the State must take reasonable legislative measures within its available resources, to achieve the progressive realisation of this right”. Section 29 states that “everyone has (a) the right to a basic education, including adult basic education; and (b) to further education, which the state, through reasonable measures, must make progressively available and accessible.”

These provisions place an obligation on government to play a role in ensuring that the communities receive the necessary education through various mechanisms to impart knowledge and skills to all citizens. In this context, the housing consumer education framework seeks to realise this government mandate.

7. Problem Statement

7.1 Housing Consumers

There is extensive evidence that housing consumers are not adequately informed of their rights, obligations and intentions of government in housing the nation, and relevant housing information is not readily accessible. This resulted in:

- Poor decision making on the part of existing and potential homeowners and tenants.
- A general failure of understanding the rights and corresponding obligations related to homeownership and tenancy.
- Exploitation of existing and prospective homeowners and tenants by unscrupulous contractors and landlords.
- A general failure to perceive homeowners as an investment

- Not adequately informed of the housing process, policies, including the government housing subsidy scheme and the role-players involved.
- Passive participation by consumers as recipients of housing in housing development related matters.
- People invading land and creating unsustainable settlements in forms of informal settlements, shacks or unsightly structures with lack of security of tenure

7.2 Past and Current Housing Education Programmes

- Housing Consumer Education packages are/were not independent and are/were often biased towards the requirements of the provider of the housing consumer education.
- Some Housing Consumer Education packages are/were not uniform, accredited or accessible.
- Some Housing Consumer Education packages were reactive to problems in the housing environment and accordingly were not ongoing or pre-emptive in nature.
- Duplication of Housing Consumer Education Programmes occurred due to a fragmented housing education sector.
- Some Housing Consumer Education Programmes were focused on awareness, not education, and accordingly did not measure the empowerment of housing consumers.
- Housing Consumer Education Programmes were not sustainable due to lack of funding.

7.3 Security of Tenure

While security of tenure has been achieved in principle, a significant proportion of public housing stock has not yet been transferred into the names of the entitled individuals and the majority of these consumers do not know anything about this.

Government's recognition and formalising the tenure rights of residents within informal settlements wherever feasible through the upgrading of informal settlements housing programme. The programme promotes security of tenure as the foundation for future individual and public investment. Tenure security is also intended to normalise the relationship between the state and the residents of informal settlements.

8. Assumptions underpinning the Housing Consumer Education Framework

In drafting this framework, a number of implicit, underlying assumptions about the housing consumer education have been explored. The central and most dominant assumptions are that:

- Since the majority of housing consumers do not have appropriate basic housing related knowledge, the framework has taken a "basic needs" approach that seeks to holistically address both general and specific housing issues.
- The Housing Consumer Education framework is targeted to housing consumers in general and promotes co-operative and partnership approach towards Housing Consumer Education and awareness. Thus providing guidelines which the various service providers can use to provide more targeted and yet uniform education to housing consumers.
- As a consequence of housing consumer education and awareness campaigns, the housing delivery system in the country will be (a) more sustainable; and the (b) housing consumers will be active participants in all housing related matters as opposed to passive recipients.
- By definition, the "basic needs" approach is holistic in nature in the context of housing provision together with associated housing package that include the provision of social and economic infrastructure to comply with the principles embraced in this approach, the current new human settlement plan proposes integrated development thereby providing social and economic infrastructure together with housing development process through a consolidated housing development plan and coordinated funding prioritization for this purpose through the Municipal Infrastructure Grant (MIG).
- The implementation of the plan will be based on a bilateral co-operation under the spirit of intergovernmental coordination and cooperation to be mobilised across a number of government departments such as the Department of Provincial Local Government (DPLG), the Department of Land Affairs, Department of Education, Department of Health, Department of Water Affairs, Department of Labour, Department of Social Development, NGOs, Housing Support Institutions, service providers, municipalities and partnership with other key role players to address the multiple needs connected to housing such as Banking Association of South Africa, amongst others. The department should however develop a policy on co-operative governance for the promotion of HCE by all departments or selected ones by the National Department of Housing and enter into a Memorandum of Understanding, or

sign a Project Charter between the Department and the relevant key role-players to implement this programme.

- Communities and beneficiaries of government housing programmes will be continually mobilised and that awareness will be raised on the implications of the housing policy as well as imparting intimate knowledge of housing that will improve participation by communities in housing development plans.

9. Framework Principles

It is proposed that the framework be based on specific core principles, which are set below:

9.1 Appropriate Consumer Education

In order to ensure that the envisaged Housing Consumer Education Framework is appropriate from a content perspective, it is necessary to understand the target market. In this regard, the following categories of consumers are to be borne in mind as the target market:-

- Consumers utilising the government's project linked subsidy only.
- Consumers applying for credit from a financial institution or micro lender.
- Sectional Title consumers.
- Participants in the Peoples Housing Process.
- Rural Housing consumers.
- Social Housing consumers.
- Rental Housing consumers.

9.2 Timeous Consumer Protection

It is proposed that Housing Consumer Education be provided before consumers enter into housing transactions to ensure that they are informed of the various housing options available. The focus of the housing education should be on providing:

- I) Pre-emptive housing information and education.
- II) Information on housing options.
- III) Information on solutions to housing problems.
- IV) Information on rights, responsibilities and corresponding duties and obligations.
- V) Information on role-players in housing.

In the short to medium term, it is vital that information be provided timeously, before contracts are concluded. It is therefore evident that a Consumer Education Framework must be tailored to link into the various housing delivery processes at appropriate points in the delivery chain, and where possible, the provision of information should be part of the housing delivery process.

9.3 Consumer Education must be provided by Institutions or Service

Providers best placed to provide such housing consumer education

Ideally it would be preferable to ensure that the providers of consumer education are independent of the service providers who deliver the housing products. In this regard, it would be ideal if an independent institution or institutions were identified or established, and were accessible on a national basis, to provide the necessary edu-

cation. Municipalities have a clear role to play in the provision of Housing Consumer Education. It is proposed that there continues to be an important role for housing advice centres, NGO's, CBO's, and other stakeholders to provide housing consumers with access to information, education and/or advice, so as not to re-invent the wheel.

It would be prudent to utilise the experience and infrastructure of these bodies who have grass roots interaction with communities. The practical reality is that service providers are best placed because of their direct interface with consumers, and have the expertise to play the leading role in imparting knowledge. This is not to say that the aforementioned service providers have to undertake the education programmes themselves, and it may make more sense that they, in turn, utilise the services of other agencies.

In addition, it is proposed that a degree of quality control be built into the provision of housing education packages and proper information, by developing standardised education packages.

9.3.1 The Institutions best placed to provide Housing Consumer Education are as follows:

Annexures "A" and "B" of this document informs on the various housing education programmes undertaken by stakeholders and government over the past eight years, as well as on policies and relevant Government legislation. It is intended that this framework acknowledges the work done and still being undertaken, in assessing the providers best placed for delivering housing education. In these categories identified below proposals are made of organisations / institutions best placed to provide housing consumer education.

- **Non-credit Linked Housing (Project Linked Subsidy only)**

Where housing products are being delivered utilising the subsidy only, and through a project linked subsidy process, the parties involved are usually the developer, and the local authority. The local authority is best placed to play a role in the process, alternatively, may appoint an agent to fulfill this responsibility. It is suggested that at the time an applicant places his or her name on a waiting list he/she be provided by the municipality with a simple information package detailing:

- a) What will be involved in this particular housing delivery process; and
- b) A basic housing rights and responsibilities information package.

- **Housing built by accessing Credit Facilities**

Financial institutions (Those that provide mortgage backed and non-mortgage-backed loans), have contractual relationships with housing consumers that typically endure for 10-20 years. It is therefore also in the financial institution's best interests, to ensure that consumers understand their rights and obligations. In future, education should be provided by the financial institution at the time when the consumer makes application for credit. The financial institution may outsource the work as it is currently doing.

- **Social Housing**

It is suggested that the management of social housing institutions clearly have an interest in ensuring that these operate effectively. In fact, it would be a crucial part of management's risk management tool to make certain that the social housing beneficiaries understand their rights and

obligations and ensure that social housing beneficiaries obtain proper information. Support Institutions (e.g. Social Housing Foundation) are best placed to provide the relevant consumer education.

- **The People's Housing Process**

The Peoples Housing Process has the vision of empowering communities to drive their own development. This process is supported by Government policy through funding and the acknowledgement of the efforts of poor families to house themselves. Sustainability of this process would entail education of the beneficiaries which is in itself unique, in that training and technical advisory services are required. Best placed to impart housing information would be PHP institutions, municipalities, Community Based Organisations, Non Governmental Organisations etc.

- **Rural Housing**

The empowerment of rural people in regard to their housing choices is vital. Education of these beneficiaries maximises their chances of securing access to housing and thereby improving their living conditions. Best placed to provide this education would be local municipal housing desks, Non Governmental Organisations, Community Based Organisations, and Peer Support Networks (PSN).

- **Rental Housing**

Section 14(1) of the Rental Housing Act 50 of 1999 provides that “ a Municipality may establish a Rental Housing Information Office which functions are in terms of 14(3)(a) to educate, provide information and advise tenants and landlords with regard to their rights and obligations in relation to dwellings within its area of jurisdiction.”

Rental Housing



• Sectional Title Beneficiaries

Sectional title has become an important form of tenure, virtually replacing share block schemes and vying with freestanding properties in popularity. Sectional Title may also be of particular relevance in social housing. Therefore it is important that this form of tenure be canvassed in detail and that education by, for example, financial institution, NGO's and CBO's.

It should however be noted, that the identified providers of housing information need not provide the housing information themselves, but may wish to contract third parties to fulfill this obligation, and in so doing fulfill their mandate as required by relevant Provincial and National legislation.

9.4 Consumer Education must be built into the Housing Delivery System

It is suggested that a Consumer Education Programme be made part of housing in a manner that enhances a 'seamless' delivery process. It will be argued that it would be too costly to design a system, which requires that any transaction step be interrupted pending the satisfactory completion of an education programme.

9.5 The provision of Education must not be onerous either for the Consumer or the Service Provider and must facilitate access to Housing rather be a barrier to entry

Cognisance must be taken of the fact that developers, contractors, estate agents, financiers and local authority officials all have designated roles to play in the housing delivery process. It cannot reasonably be expected of them, that in addition to their normal functions, they be required to undertake costly and onerous tasks.

It is however acknowledged that it is, to an extent, appropriate to require the aforementioned parties to expend some time and energy in the Housing Consumer Education process, particularly where it will also be of benefit to the party concerned i.e. assist with risk management in social housing or clarify what is expected of a mortgagor.

It must be acknowledged that in terms of section 26(1) of the Constitution, everyone has the right to have access to adequate housing. It is therefore important that any education programme not be, or be perceived to be, to the realisation of this right.

9.6 Learner Assessment

As a standard practice in any education environment, learners should be assessed to verify understanding of the subject matter after the learning has taken place. Therefore to fulfill this requirement, the Housing Consumer Education to be conducted should be assessed at two levels, namely:

- Assessment of Trainers of Housing Consumer Education
- Assessment of consumers who have received Housing Consumer Education.

9.7 Impact Assessment of Consumer Education

The education campaign must be of benefit to the housing delivery system in general and housing consumers in particular. To ensure that the knowledge and information imparted is understood, it will be necessary to design a methodology to test the impact of the education programmes.

It is therefore crucial that an education programme be designed in as creative a manner as possible to both impart knowledge and to verify whether in fact the information has been understood. This must be undertaken with specific reference to

the different levels of literacy of the different target groups while understanding the practical limitations of this particular education campaign.

It is suggested that a comprehensive standard information package be created. However, it should be designed in such a manner that the core principles can be distilled and imparted to the various categories of housing consumers, depending on their levels of functional literacy.

The following Impact assessment tools could be considered:

- User friendly evaluation methods such as interaction and observation
- Oral feedback through the use of tape recorders, video cameras, archived for easy accessibility
- Attestations from participants
- Case studies taken and monitored
- Informal discussions with participants immediately after training or at other times post training
- Help desk enquiries- interview register, other written or computer-based records
- At the point of contact – types of questions asked by those who attended training or not – i.e. one-on-one interviews
- Subsidy application process monitored
- Partnerships developed with role players i.e. beneficiaries exercising their rights
- Marketing – impact of marketing drives evaluated

- Behavior change monitored – using the attendance register and following up with a sample group and conduct research

9.8 Housing education programmes must provide both generic and specific Housing Information

Housing information imparted should contain generic and housing beneficiary specific housing information. This means that the message in terms of generic information should be available to all categories of beneficiaries.

This would enable a beneficiary to make an informed decision about his/her housing options. Once the option is exercised the beneficiary should receive specific information related to the choice of housing option made.

9.9 The Department of Housing in conjunction with Provincial and Local Government, must continue to play a leading role in this initiative

There have been some private consumer education initiatives undertaken in the past. However they have been unsustainable because of a lack of funding.

It is suggested that the Department of housing should accept that facilitating the provision of Housing Consumer Education is part of its mandate in terms of the constitutional right embodied in section 26 that states that everyone has a right to adequate housing.

This implies that State resources have to be made available for education programmes and should form part of the housing subsidy distribution process. Likewise, in order to protect the value of the subsidy being granted upon the Department

of Housing to make available resources to ensure that recipients of the government subsidy, understand their rights and obligations.

The Housing Consumer Education Programme should have a CHAMPION who will drive the process and be accountable for the financial and operational functions of the programme.

If the Department of Housing does not have the capacity to play a leading role in this initiative, it may elicit a champion to facilitate/co-ordinate this initiative.

10. Existing and new housing programmes, subsidies and policies

Since 1994, the National Department of Housing has developed a number of housing programmes that sought to respond to policy imperatives to deliver housing at scale. Since then, in ten years period, a number of 1,6 million houses were delivered. However, due to the escalation of housing demand over the last five years, the Department of Housing could not keep pace in addressing the housing backlog. Hence the Department (Housing) has introduced additional housing instruments and/or programmes as well as related policy initiatives to help supplement the existing programmes thus providing flexible solutions to meet the housing challenges. These housing instruments/programmes and policies include, amongst others:

Existing programmes

- Discount Benefit Scheme that is aimed at transferring the old government houses to the people. The government also envisages to scrap properties that are in arrears in terms of rates and taxes to enable them to be trans-

ferred without delay thus granting the people security of tenure.

- Relocation Assistance programme that provides assistance to borrowers from banks who, on the 31 August 1997 were at least 3 months in arrears in payment of their bond installments and who need to be relocated to affordable housing. SERVCON Housing Solutions (Pty) Ltd is mandated to carry out the relocation function and process.
- Public Sector Hostels Redevelopment Programme aims to turn the previously known hostels into decent low-income rental units that will be in a form of either single or family units. These will now be known as Affordable Rental Accommodation (ARA).
- People's Housing Process (PHP) programme is aimed at giving the people who are willing to take responsibility and ownership to plan, design, organize and manage the building of their own homes the opportunity to do so through subsidies as well as enabling them to provide them with a greater choice over the use of their subsidy. This programme seeks to promote a participatory, people-driven housing development process thus promoting the principle of "sweat equity". However, government is currently redefining and redirecting the People's Housing Process to build greater consensus and understanding between all stakeholders.
- Housing Assistance in Emergency Housing Circumstances which is intended to provide temporary assistance to those affected by natural disasters in a form of providing secure access to land and/or basic municipal engineering services and/or shelter in a wide range of emergency situations of exceptional housing need through the allocation of grants to municipali-

ties instead of housing subsidies to individuals.

It is therefore imperative that communities be made aware of the Disaster Management Plan developed by local municipalities as a strategic document in response of any disaster that may occur in the area such as fire, flood, etc. Such a plan should be communicated to the communities to the effect that should any disaster occur that affect housing such as the need for emergency shelter, the province or relevant mu-



Emergency Housing

nicipality will accommodate such issues in its Disaster Management Plan incorporating the Emergency Housing Programme.

• **Housing Subsidy Schemes**

- Project-linked subsidy
- Individual subsidies
- Consolidation subsidies
- Institutional subsidies
- Rural subsidies

Newly introduced housing programmes

- The Informal Settlement Upgrading programme aims to eradicate informal settlements on a progressive basis through phased in-situ upgrading in desired locations and relocation of households where in-situ upgrading is not possible or desirable. Social housing or medium density housing solutions will also be considered in some informal settlement upgrading projects. However, the upgrading process is not prescriptive.
- Social (Medium-Density) Housing programme seeks to facilitate the production of managed institutional housing in areas where there is demand for institutional housing which will provide social housing products that will include, amongst others, multi-level flat or apartments for higher-income groups, cooperative housing for those who want to own housing collectively as a group; transitional housing for destitute households and communal housing with a combination of family and single room accommodation with shared facilities. This programme also include hostels through the Public Sector Hostels Redevelopment Pro-

gramme. Social housing will therefore have to be provided by accredited social housing institutions.

- Integrated Rural Development Framework places emphasis on the promotion of investment in basic infrastructure and the establishment of structures to deal with housing delivery as well as to guide rural communities to make their own development related decisions, including inter alia the support for women. Given this background, the National Department of Housing has developed the Rural Housing Instrument as part of the new plan to deal with a range of rural housing related issues such as tenure, livelihood strategies and broader socio-cultural issues. In terms of the new comprehensive plan, this programme also seeks to respond to the needs of farm workers and farm dwellers through the Farmworker programme. Therefore, the HCE training programme should also accommodate the education of rural communities including farm workers on housing related matters.
- Backyard Rental Accommodation policy forms part of the rental sector as well, an appropriate policy is to be developed in this respect.

Extended Public Works Programme (EPWP)

One of the key determinants for the successful development of human settlements is the need to use a holistic approach to ensure that housing development is integrated, and that it should incorporate the provision of social and economic infrastructure. Housing is seen as labour-intensive hence the department has identified a fine opportunity to cooperate and collaborate with the Department of Public Works to help implement its Extended Public Works Programme (EPWP) through housing delivery with a view to contribute towards the alleviating poverty.

This will be achieved broadly within the construction sector through labour-intensive construction methods thus providing both direct and indirect job opportunities in the fields of, for example, the manufacturing of masonry on site, excavation of foundation trenches by hand and the manufacturing of roof trusses, to name, but a few.

In addition, as mentioned earlier, municipalities and provincial housing departments will also play a major role in working in partnership with the Department of Public Works by implementing labour intensive infrastructure projects such as roads, schools, clinics, sewers, water, electricity and stormwater which will greatly benefit local communities by providing employment opportunities.

Current financial arrangements

- The current subsidy band has been collapsed so that those who earn below R3 500 will access the normal subsidy amount.
- The current subsidy limit has been extended to provide a credit and savings-linked subsidy for households within the income category R3 501 to R7 000 per month.
- Government will support those wanting to access bank loans and provide 10% as a deposit to support those who want to acquire a bond which should be linked to individual savings.
- Reviewing the R2 479 contribution policy in that all housing consumers who had contributed the amount of R2479 and earned between R0-R1500 must be reimbursed with retrospective effect from 01 April 2002. Only those earning from more than R1501 should continue to contribute except the indigent people. Subject to review.



SECTION B

HOUSING CONSUMER EDUCATION PROPOSED TOPICS

1. Introduction to the Topics

This education framework covers the entire spectrum of what is required for the education process of the housing consumers falling within the target market.

The target market is further divided into segment: project linked subsidy only housing, credit-linked housing, social housing, the peoples housing process, rural housing, residential lease and sectional title ownership. However the intention of the design of this framework is that each aforementioned market segment will receive its own module integrated with the material that is "generic" and that which is specific to all segments.

2. Design and Development of training programme

The HCE training programme will be designed and developed by the National department of Housing as custodians of the HCE programme.

3. Topics: Generic

The general information to be contained in the training programme should include the following information, but not limited to:

- Give a background of the Housing Consumer.
- Explain the roles and responsibilities of the beneficiary.
- Explain the application process with particular reference to subsidies and time frames.

- Provide examples of commonly used forms.
- Include wills and sample forms.
- Indicate project time frame estimations.
- Show breakdown of subsidy of the subsidy make up, what the subsidy pays for e.g. amounts for land, infrastructure and services, and how shortfalls come about etc.
- A thorough explanation of the role of municipalities.
- Addresses or telephone numbers of the various relevant departments and other role players.
- Make a distinction between the roles of government and that of private sector involvement e.g. financial institutions.
- Address financial literacy.
- Include terminal diseases e.g. HIV and AIDS, cancer etc.
- Be revised and updated as and when there are changes in policy.

3 (a) Housing Options

Consumers must be informed of the variety of options to secure access to accommodation and the responsibilities related to each option. The provision of this information up front would ensure that housing beneficiaries maximize their choices based on informed decisions.

Once a choice is exercised, the consumer should be provided with specific Information related to the choice made. These options include:

- Project Linked Subsidy housing
- Housing financed with credit

- Social Housing Process
- Rural housing
- Rental housing (sectional title, share-block, co-operatives, etc)

These options should be explained in terms of, for example:-

- Situation of the house i.e. proximity to work, clinics, city, schools
- How each option is financed?
- Costs to be borne by consumer
- Role-players

3(b) Finance and Savings

Most of the housing consumers who will be targeted by this education process will acquire housing that is entirely subsidised by the housing subsidy. Here the capital cost of the house will be met in full by the various subsidies available for this purpose. In terms of the New Comprehensive Plan for the sustainable human settlements, the National Department of Housing has introduced a new subsidy mechanism to facilitate the availability and accessibility for affordable housing finance products to low and medium income groups earning between R3 500 – R7 000 per month. It is therefore with regard to this policy shift that the majority of these beneficiaries will avail themselves to credit facilities.

Essentially those housing consumers who either have no financial stability or are least equipped to deal with financial responsibility, will find themselves in a position where subsidised housing is their only option. While the financial responsibility of managing a loan will generally not be theirs, they will be required to pay rates, sanitation, water and electricity and to maintain their properties.

The housing consumers who will have credit either in the form of “rent to buy” or installment sale agreements (social housing), or mortgages on immovable property or micro-loans, will require a degree of financial stability and discipline, more onerous than the majority of housing consumers who will benefit from this education process.

An essential element of any education process will entail a clear exploration of what it means financially to undertake the obligations of a loan. Budgeting and dealing with credit givers as a responsible debtor will need to form a core aspect of the educational material.

The content of this topic should include:

- i) How to access a bond
- ii) How to service a bond
- iii) What to do when unable to repay a bond
- iv) Managing the risk of Home Ownership
- v) Financial assessment by Creditors
- vi) Self-assessment Criteria
- vii) Loan Conditions – describe the cost of borrowing money-interest
- viii) Operational and other costs
- ix) Insurance options and Claiming Procedures
- x) Financial aspects of Leasing a House
- xi) Cost-Benefit Analysis of Renting or Owning

- xii) Financial aspects: Building a House
- xiii) Obtaining Finance – rights of a borrower
- xiv) Personal savings
- xv) Sweat Equity
- xvi) Affordability
- xvii) Role of banks in housing finance
- xviii) Default
- xix) Transfer of ownership
- xx) Financial life skills (e.g. budgeting, definition of a loan, income tax, insurance, buying and borrowing, investments and savings)

3(c) Tenure options

Access to title is a fundamental principle of national housing policy.

While security of tenure has been achieved in principle, a significant proportion of public housing stock has not yet been transferred into the names of the entitled individuals. Security of tenure therefore serves as the foundation for future individual and public investment.

The content of this topic should include:

- Different tenure options available
- Advantages and disadvantages of each option

3(d) Government's Housing subsidies and other housing assistance

In order to address increased demand and accommodate greater responsiveness to demand, several amendments have been effected to the existing housing subsidy.

The content of the topic should cover the following:

- Collapsing of subsidy bands so that all households earning below R3500 will be able to access a uniform amount
- Extending the subsidy limit to provide a credit and savings-linked subsidy for households falling within the income category R3501 – R7000 per month
- Beneficiary contribution of R2479 and exemptions to certain categories
- The qualification criteria for housing subsidies
- Different housing programmes and related subsidies
- How to apply for a subsidy

3(e) Basic Contractual Principles

The Housing Consumer education Curriculum will need to canvass the basic principles of contract management. The essentials of a contract must be described:

- Agreement of the parties for performance or non-performance;
- Nature of performance;
- Offer and acceptance;
- Mutuality of consent (mistake);
- Capacity to contract;
- Serious intention of the parties;
- Possibility of performance;
- Certainty;
- The formalities;

- Oral agreement;
- Conduct;
- In writing;
- The absence of illegality; and
- Breach of contract.

It will be of particular importance to deal with the essentials of a contract of sale, being thing purchased/sold, price, and the intention of the one to buy and the other to sell. The essentials of other relevant contracts will also need to be canvassed, such as lease (for example). There is also the issue of delivery or performance. Establishing a contract and delivery is split in South African law.

3(f) Buying and Selling of a House

The material should canvass the important considerations in selling a house. These should include:

- Property Valuation Principles;
- Correct use of housing products, eg. Geysers, electrical fittings, electrical appliances
- Material suppliers
- Mortgage originators
- Developers
- Choosing an estate agent;
- Rights and duties of an estate agent
- The nature of the estate agent's mandate;
- The commission payable to estate agent/s;

- Undertaking the selling of a subsidised house in terms of the Housing Act as amended
- Reading the contract prior to signature
- Understanding and signing of forms e.g. happy letter and other contracts
- Estate Agent's code of conduct
- Roles, functions and responsibilities of the Estate Agency affairs Board

Additional topics that need to be considered include, inter alia:

- Maintenance responsibilities of the homeowner and tenant
- Home improvements that add value to the property and town planning requirements
- Wealth generation opportunities of property ownership
- Income generation by running a business from home
- Cost saving opportunities by using the land to grow fruit and vegetables
- The importance of health and nutrition

3(g) Sales in Execution and Repossession

The prospective housing consumer needs to understand the consequences of default and the legal process related thereto. He or she also needs guidance on how to deal with creditors and attorneys. In understanding his or her rights in the process, and the most appropriate approach to creditors. The prospective housing consumer is able to do his or her best to re-

schedule debt, negotiate more appropriate loan terms, or mitigate the potential harm to his or her financial well-being.

3(h) Roles, responsibilities, duties and obligations of Citizens in the Housing delivery process

Communications play a vital role in the housing process and consumers should be educated on the variety of roles they could play to sustain the housing market. The most common way is by voting in National, Provincial and Local elections so that their representatives are democratically elected. Therefore people must be educated on the rights and obligations of being a housing consumer.

Consumers must be informed that they should also fulfill their responsibilities and duties by paying their rent, bond, levies, electricity, water and refuse removal. They must also be informed that they must not be passive about their environment. Consumers must be informed that if they do not pay the Municipality for their services, the Municipality will not have the money to pay for water and electricity or for the workers who collect their refuse. The municipality also needs money to maintain infrastructure like streetlights, roads and water pipes.

They must be informed that by protecting their investment in their homes, they protect their community's investment in housing. Consumers could participate in:

- Greening projects- planting gardens, trees and parks
- Community waste removal projects
- Recycling-waste products like plastic, cans and paper
- Correct use of energy-use less wood and coal.

3(i) HIV/AIDS Awareness

HIV/AIDS has become a serious challenge to the well being of our society, and it also has a great impact on decisions consumers make on housing matters.

It is estimated that approximately 4 million South Africans are currently HIV infected. This epidemic has an economic affect on poor households in that there are little reserves to cope with the consequences of death. Increased expenses could occur such as, the provision of health care simultaneously with a reduced capacity to work. A module should address this issue and impart the following message:

- Economic consequences of HIV/AIDS on a household
- Insurance
- Wills
- That the bond, rent, services still have to be paid in the event of incapacity to work or death
- Knowledge of status to inform choice of housing.

3(j) Sanitation, Health and Hygiene

There is a need to move away from a housing only approach towards the more holistic development of human settlement including the provision of social and economic infrastructure. The benefits of improved water supply and sanitation can only be achieved if people change their behaviour in terms of demand, operation and maintenance of delivered facilities.

The module should aim to promote behavioural change and facilitate informed decision making by consumers using a community-based approach. The topic should include the following issues:

- Water use, treatment and health
- Water and disease
- Sanitation and health

3 (k) Alternative construction technology

It is widely accepted that in South Africa like in any other developing countries, there has been different approaches used in relation to the construction of houses. These include traditional technologies and indigenous knowledge systems used for decades by people to construct houses in both rural and urban contexts. For example, typical “RDP” houses, self-built houses.

Housing Awareness Campaign

With the majority of housing beneficiaries having low literacy skills, awareness becomes an important approach to Housing Consumer Education. To provide HCE awareness that would reach the housing beneficiaries, the following should be considered:

- Mass media campaigns, presentations and short information packages addressing specific issues on Housing Consumer Education.
- The bulk of this material/information be provided in the languages spoken by the majority of the intended housing beneficiaries as a viable means of getting the message across.

Information that could be contained in the HCE Awareness Campaign should include topics such as:

3(l) Where to go and what to do when I have a problem?

Access to housing and housing information requires that consumers be guided when they experience problems. This module should identify appropriate statutory bodies, government institutions, advice centres and legal aid clinics with contact numbers to be accessed where a consumer requires specialist advice and assistance.

4. Topics: Specific

The topics to be addressed should be more on specific housing related matters such as housing programmes, policies, housing delivery mechanisms (e.g. developer-driven, people-driven, social housing, emergency housing), processes and procedures. The course should cover important contract specific documentation such as offer to purchase, Deed of sale, Building Agreement, Instalment-sale agreement, use-agreement, agreement with a service provider, Happy letter (letter given to the beneficiary as a sign of acceptance of the house), subsidy application form, home loan application form, bond registration document, Title Deeds.

The various programmes such as Discount Benefit Scheme, People’s Housing Process (PHP), Public Sector Hostels Redevelopment Programme, Relocation Assistance Programme, Housing Assistance in Emergency Housing Circumstances Programme, Informal Settlements Upgrading Programme, Social Housing (Medium-Density) Housing Programmes and all other housing programmes which some may be province-specific as well as the different housing subsidy schemes and related policy imperatives.

SECTION C

A FRAMEWORK FOR IMPLEMENTATION OF THE HOUSING CONSUMER EDUCATION

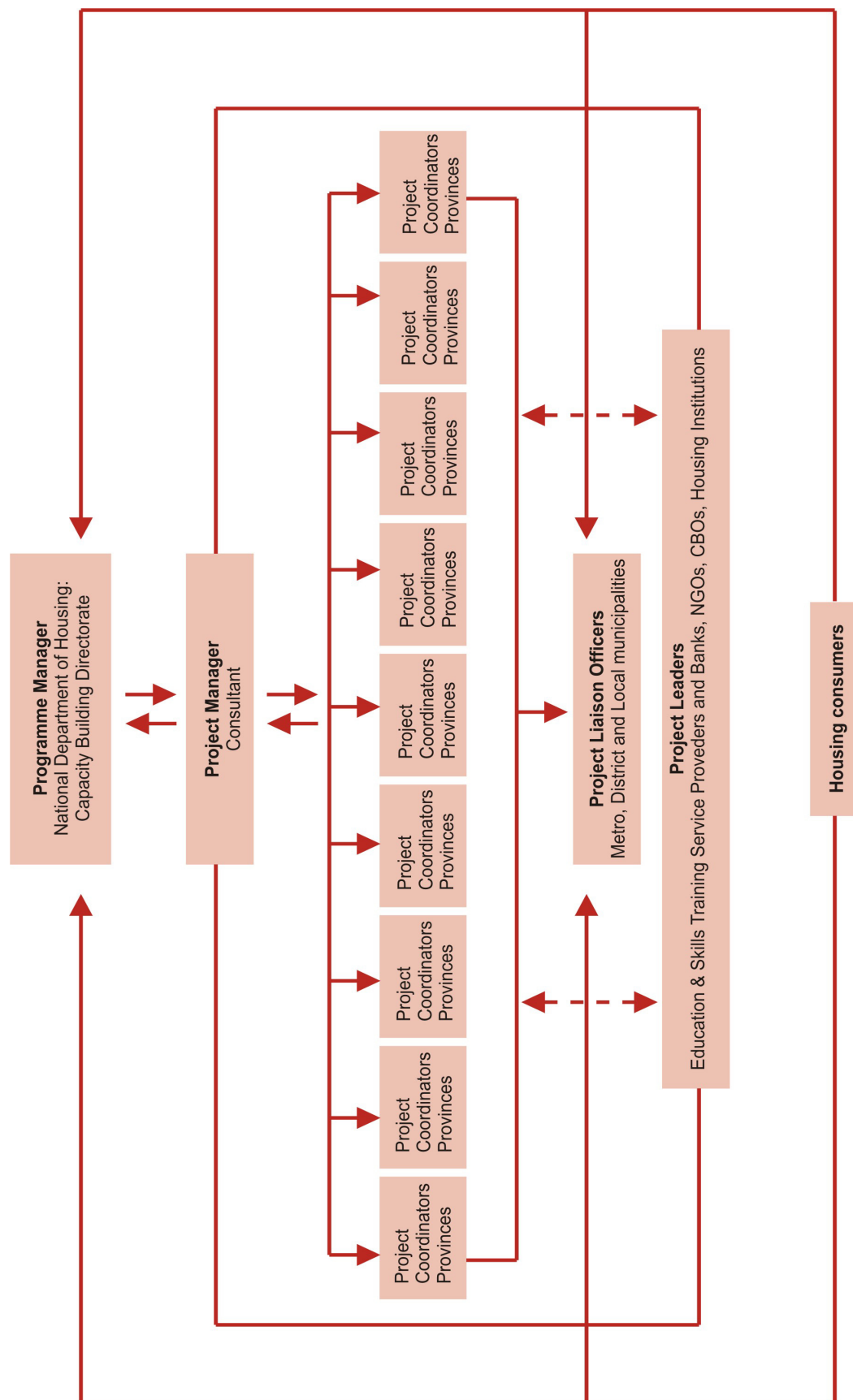
The purpose of this section is to outline a framework for the establishment of an efficient, effective and co-ordinated machinery to implement, monitor and evaluate the housing consumer education framework with associated terms of reference.

1. Institutional and Funding Framework

The rolling-out of the Housing Consumer Education and Awareness Campaign is the responsibility of government depart-

ments at national, provincial and local levels as the main champions. Other major role-players such as Banks and training service providers including Non Governmental Organisations (NGOs) and Community Based Organisations (CBOs) and housing institutions such as Social Housing Foundation, National Urban Reconstruction and Housing Agency (NURCHA), SERVCON, Thubelisha will be consulted in relation with any specific role to be played by them. The implementation structures is depicted as follows:





In order to roll out the framework, it is proposed that the current Task Team be constituted as an Advisory Committee to the Housing Education Programme for the initial phases of implementing this initiative. To operationalise the implementation plan, the department has together with key stakeholders identified a number of strategic areas during a workshop held on 22-23 September 2004 which required sound institutional arrangements.

These include, inter alia: Housing Consumer Education Marketing and Communication Strategy including logistical and administration matters; Co-ordination and Management of Housing Consumer Education; Management of Training and Learner Support; Impact Assessment and Quality Assurance.

1.1 Programme Manager (National Department of Housing)

Essentially, the National Department of Housing's primary functions are to:

- Direct and oversee the implementation of the Housing Consumer Education Framework.
 - Serve as a measure to ensure accountability by all role-players who will carry the responsibility of implementing the framework in housing consumer education.
 - Provision of funding
 - Deal with strategic matters and review the Housing Consumer Education Framework where appropriate.
 - Oversee the activities of the Project Manager
 - Ensure effective communication with the general public thereby raising awareness to housing consumers through communications campaigns
- such as radio and Television Sitcoms. Thus far, the Department uses a radio series called "Homey-2-Homey Show that is broadcast in Tshivenda, Isizulu, SeSotho, XiTsonga, Afrikaans and English on the following radio stations: Lesedi, Metro, Ukhozi, Phala Phala, Radio Good Hope and Munghana Lonene.
 - Design of flyers or pamphlets through the Communications Directorate to ensure uniformity in that the same information is disseminated to housing consumers. This must also be done in all preferred languages. However, provinces through brochures, newsletters or leaflets could also develop any supplementary information that is province-specific as long as they do not contradict the general information distributed by the National Department of Housing office. These documents should be distributed to or by provinces and municipalities including housing institutions and banks and other strategic localities.
 - Monitor and evaluate progress made in relation to the rolling out of Housing Consumer Education Programme countrywide by key role-players.
 - Report on the implementation of the Housing Consumer Education Programme to the Department.
 - Decide on appropriate policy and strategies on the coordination and management of housing consumer education and programme of action by all provinces.
 - Serve as a Programme Manager for the implementation of the Housing Consumer Education Framework and Programme and appoint the Project Manager to oversee the implementation of the programme in all the provinces.

1.2 Project Manager (Consultant)

Due to the fact that the National Department of Housing lacks capacity to can manage the Housing Consumer Education with the current staff compliment, it is necessary that a consultant be appointed to serve as a Project Manager to oversee the implementation of the entire programme. The primary responsibilities of the Project Manager will be to conduct:

1.2.1 Capacity Building

- Design selection criteria together with National Department of Housing and Provinces for the appointment of service providers who will be responsible for the training of field trainers in provinces;
- Evaluate existing training skills of the service provider and the course material used, to determine the capacity of the service provider to train housing consumer education trainers;
- Develop capacity to train others to deliver housing consumer education, through a Train-the Housing Trainer Programme. Where required, to enhance existing skills available within the service provider, to an acceptable level through a coaching programme;
- Design selection criteria for the identification of field trainers;
- Oversee and guide the service provider where necessary in the selection of suitable field trainer candidates;
- Oversee the training and development of field trainers by the service providers' trained trainers;
- Oversee the mentoring of newly trained field trainers by the service provider; and

- Promote skills transfer.
- Develop a database of accredited service providers

1.2.2 Manage the roll out implementation

- Ensure that the National Department of Housing distributes updated training course material (Generic and Specific Courses) to the municipal departments;
- Provide input and guidance to the service providers on implementation strategies within their municipal areas;
- Monitor the implementation of housing consumer education at municipal level in consultation with the service providers;
- Consolidate progress reports received from service providers;
- Provide further support and mentoring where required; and
- Monitor and evaluate the quality of training as per the quality control strategy.

1.2.3 Delivery of Housing Consumer Education

Housing Consumer education training will be offered strictly by accredited trainers such as private service providers to be appointed by the Department in collaboration with the provinces/municipalities.

To ensure that all service providers are credible, the following accreditation criteria must be met:

- Have knowledge of the NQF and the role of SAQA and ETQA policy

- Knowledge of the housing environment in general
- Good interpersonal and assessment skills and practices
- Knowledge of career structure within the housing sector
- The ability to write reports and provide objective recommendations to the National Department of Housing

All accredited service providers should be registered on both the National Department of Housing and provinces databases and a list of those should be kept as a schedule on the framework for future references and updates.

1.2.4 Learning Outcomes and Assessment Methods

1.2.4.1 Trainer Assessment

Assessment of Trainers who have undergone the Train-the-Trainer Programme will have to be assessed through the relevant assessment criteria based on the context of training. Courses on Communication, Presentation and Facilitation skills should also be considered so that they could be able to train others. Therefore the assessment criteria for the qualification/Unit standards as prescribed shall apply.

Housing Consumer Education trainers should also be assessed post training on the following:

- His/her competency as a trainer post participation in the Train-the-Trainer course.
- Continued assessment of the trainer's growth and development as a housing trainer.

- Monitoring of trainer's accountability in terms of trainer's responsibilities.
- Accreditation of training staff.

1.2.4.2 Housing Consumer Assessment

For the purposes of quality training and to evaluate whether or not learners have demonstrated knowledge, skills and applied competence in housing consumer education, it is anticipated that both summative and formative assessments will be used considering the learning outcomes and assessment criteria as prescribed in the qualification at NQF Level 1 and below.

This will be in line with the prescriptions of life long learning. Therefore, housing consumers must after training has taken place be assessed using the unit standard based approach, for example, against any unit standard that they have received training on. The trainers could choose to use summative or formative form of assessment or both. These could take a form role-plays, discussions, tests, scenario sketching or verbal reports.

Housing consumers who have undergone training and/or awareness programme should be assessed to determine:

- Whether or not their knowledge on housing matters has been enhanced
- Whether or not they apply the knowledge newly gained in their own social and economic lives
- Whether or not there's impact in their own lives.

In this way a Certificate of Attendance could be issued to consumers who have undergone such training that will serve also as proof to the home loan financiers (banks)

or governments as a requirement, if applicable for one to access a home loan. Also a Certificate of Competency could be issued to learners if the NQF route is followed.

1.2.5 Quality Assurance and Impact Assessment

- Design and implement a quality control strategy to monitor the service provider in delivering the Train-the-Trainer Programmes, and their trainers conducting housing consumer education;
- Develop and implement an impact assessment strategy to measure and evaluate the training capacity and the effect of delivery of housing consumer education by the service providers; and
- Make recommendations in a final report to the National Department of Housing.

1.3 Project Co-ordinators (Provincial Departments of Housing (Nine provinces))

The primary functions of the nine Provincial Departments of Housing will be to:

- Develop an operational plan to implement the roll-out/implementation plan at a provincial-wide level.
- Co-ordinate, monitor and evaluate the effectiveness and efficiency of the Housing Consumer Education Programme.
- Organise and conduct workshops to market and communicate housing consumer education with communities as well as hold launches and/or roadshows housing consumer education.
- Develop any supplementary information that will address provincial-specific

related issues and disseminate such to communities. Care should be taken that the information is aligned with the national information.

- Conduct Housing Consumer Education Training where appropriate.
- Progress reports to the National Department of Housing.
- Capacitate municipalities in Housing Consumer Education related matters and provide the necessary logistical and technical support.
- Identify best practices of housing consumer education to replicate in its own province.
- Ensure ongoing training and consumer awareness in the province.
- Compile a database of local and national (where appropriate) housing consumer education service providers.
- Recommend the appointment of consumer education service providers
- Develop a learner database of consumers trained.

1.4 Project liaison Officers (Municipalities)

The primary function of the municipalities in the implementation of the framework is to:

- Capacitate and/or empower the Ward Councillors, Councilors, Youth, municipal officials (especially those working on Help-Desks or Customer Service Units and Rental Housing Information Office), Community Development Workers, NGOs and CBOs on Housing Consumer Education.

- Disseminate housing consumer information through the distribution of pamphlets, newsletters, brochures, flyers or leaflets developed by both national and provincial department*.
- Provide venues and other logistical arrangements.
- Identify beneficiaries as per the Waiting Lists, if any.
- Receive queries, design feedback and evaluation form to serve as impact assessment of the Housing Consumer Education taking place in its area of jurisdiction and give feedback to provincial department of housing which in turn will report to the National Department of Housing for review purposes.
- * Only pamphlets, leaflets, newsletters or brochures developed to meet province-specific related issues to be disseminated to the communities residing within the boundaries of that specific province.

1.5 Other role-players including education service providers and banks

The primary responsibility of other role-players in housing consumer education such as education service providers will be to:

- Roll-out the implementation of the Housing Consumer Education Training Programme
- Meet quality assurance requirements
- Assess trainees and provide certification where appropriate.

2. Funding

It is recommended that the Housing Consumer Education Programmes be funded by the National Department of Housing as part of realising the constitutional rights of the citizens of the country as embodied in Section 26 of the Constitution of South Africa. Funding can also be sought from Provincial Government, municipalities, and international donors. Housing Consumer Education should be provided free of charge to all housing consumers.

In order for the programme to be sustainable and effective, it is proposed that the Department of Housing negotiates with the National treasury to establish a National Housing Education Fund for the purposes of funding this initiative.

3. Co-ordination with the Department of Education on Housing Consumer Education

The Department of Housing must take the lead and work with the Department of Education to ensure that housing education is incorporated into the school's Curriculum at GETC, FET, and HET levels.

4. Development of Programme Content

Course development should remain with National for the purposes of relevance and accuracy. However, the various associations and relevant institutions involved in the housing delivery process should be consulted in order to obtain their input regarding the development of a Core Housing Consumer Education Programme (in line with the framework) and the contents thereof. In this regard, the following bodies, associations or NGO's must be consulted:

- The Banking Council – on behalf of the Financial Institutions who provide

mortgage backed finance and relevant information as deem fit.

- The Micro finance Regulatory Council on behalf of those financiers who provide non-mortgage backed loans.
- The Master Builders Associations/BIF-SA/SARDA on behalf of developers and contractors.
- The various Provincial Departments of Housing
- The various Rental Housing Tribunals – in order to provide input on landlord tenant matters.
- The National Home Builders Registration Council, the Estate agency Affairs Board, the Home Loan Guarantee Company (HLGC), Ithala, SERVCON, housing institutions, CBO's and NGO's and others- being institutions that either understand housing consumer issues, or play an important role in the housing delivery process as well as education providers such as Trainers (service providers).

5. Capacity

It is proposed that, should the Department of Housing not have capacity itself, it should appoint a consultant(s) to assist it in the implementation of this framework.

6. HOD and MINMEC Endorsement of the process

It is proposed that this framework be presented via the HoD to MINMEC to solicit support to the process. The timeframe to implement this action will be determined by the Department through the Capacity Building Directorate.

7. The Champion

The National Department of Housing should identify or investigate the feasibility of a suitable champion to co-ordinate Housing Consumer Education.

8. Funding and roll out of plan

The programme will be rolled out within a period of five years commencing from April 2006 respectively. The National Department of Housing through its Project Manager who will be working in collaboration with the nine provinces develop an implementation strategy that will look into, amongst others:

- Training of trainers who will conduct HCE
- Development and/or modification of existing HCE programmes
- Translation of HCE programme or pamphlets into preferred languages
- Printing, packaging and dispatching of the HCE programme and pamphlets
- Appointment of the accredited HCE training providers who will deliver training in all provinces as per the recommendation

9. Monitoring and Evaluation Framework

Monitoring and evaluation is regarded as the key element in the implementation of this framework as well as the Housing Consumer Education Programme. The objectives of monitoring and evaluation is to:

- Measure the success of the programme on housing consumer education;

- Measure the effectiveness, efficiency and impact of the programme and assessing whether, in the short-medium and long-term, there has been positive impact for housing consumers in general and the government in particular in gauging its roles and responsibility in empowering the society in general
- Identify or highlight problems at an early stage to enable role-players to take corrective measures and make adjustments or identify interventions to address the problems
- Enable all concerned to review progress.

9.1 Monitoring and Evaluation Indicators

The key indicators set nationally by the National Department of Housing will guide the monitoring and evaluation of the Housing Consumer Education Programme. The national performance indicators include:

a) Generic indicators

Generic indicators that are proposed for determining the effectiveness of the structures to implement the framework and some mechanisms and processes these structures must impact upon. These indicators are applicable to key role-players, namely, national, provincial and local governments as well as housing institutions.



Key Resultant Area	Indicator(s)	Responsible Agency
Comprehensive Action Plan	Development of the implementation of the framework action plan	National Department of Housing
Design of pamphlets, brochures, leaflets for awareness campaigns as well as roadshows and workshops	<ul style="list-style-type: none"> • number of pamphlets, brochures or leaflets distributed on general information nationwide • number of pamphlets, brochures or leaflets distributed on provincial specific information • Number of roadshows launched per province • Number of workshops conducted per province/municipality • Frequency of radio advertisements 	<ul style="list-style-type: none"> • National Department of Housing • Provincial Departments of Housing • Municipalities
Rolling-out of the Train-the-Trainer Programme	Number of Trainers trained in Housing Consumer Education Programme	National Department of Housing Education and Skills Training Service Providers including Banks
Beneficiary housing consumer education	Number of beneficiaries who received training per province.	<ul style="list-style-type: none"> • Provincial Departments of Housing • Municipalities
Surveys and queries	<ul style="list-style-type: none"> • Report on community perceptions of the benefit of the programme. • Number of participants in the surveys. • Number of queries received 	<ul style="list-style-type: none"> • Provincial Departments of Housing • Municipalities

Poverty Impact Analysis	<ul style="list-style-type: none"> Surveys conducted to determine jobs created through EPWP within the construction sector for housing delivery to fulfil the requirement of co-operative governance by departments where NDoH plays a major role on the promotion of integrated housing development from the provision of infrastructure and services perspective. 	<ul style="list-style-type: none"> Provincial Departments of Housing Municipalities
General implementation of the Housing Consumer Education Framework	Number of provinces and municipalities implementing the Housing Consumer Education Framework	National Department of Housing
Reports	<ul style="list-style-type: none"> Number of reports filed on the implementation of the Housing Consumer Education Programme with regard to beneficiaries trained, Trainers trained, pamphlets/brochures/leaflets/newsletters distributed, queries received, quality of training materials, etc. Number of quarterly or monthly reports completed per province/municipality 	<ul style="list-style-type: none"> Provincial Departments of Housing Municipalities
Estimated Costs for the implementation of the Housing Consumer Education Framework	<ul style="list-style-type: none"> Costs incurred for the overall implementation of the framework and Programme 	<ul style="list-style-type: none"> National Department of Housing Provincial Departments of Housing Municipalities

9.1.1 Tools and techniques for Monitoring and Evaluation (M&E)

The following tools and techniques can be used:

9.1.1.1 Reporting

All Provincial Department of Housing in the nine provinces which are regarded as Project Leaders and municipalities at both metro, district or local levels as Project implementers will be required to submit monthly or quarterly reports as may be directed to the Director: National Department of Housing : Capacity Building Directorate. The National Department of Housing will develop a system of reporting that will be used by all provinces and municipalities to ensure uniformity in reporting.

9.1.1.2 Surveys

This involves opinion survey forms to be placed on the Help-Desks to detect community perceptions of the benefit of the project in relation to the relevance and quality of training, queries satisfactorily managed, etc. This could be conducted daily and information gathered compiled into a report.

9.1.1.3 Longitudinal surveys

This involves surveys of housing beneficiaries who have undergone training six months after exiting the training programme and six months thereafter.

9.1.1.4 Impact analysis

Secondary data collected during surveys could be utilized to determine the impact of training whether or not there is behaviour change in terms of responsible housing consumers.

Random Sampling methodology will be used at both medium and low- income groups at a ratio to be determined by the

researcher of housing beneficiaries to be sampled who qualified for a housing subsidy to measure their level of satisfaction and how training/awareness campaign has benefited them. This could be done through individual visits at their homes.

10. Conclusion

In conclusion, this document establishes a broad framework for housing consumer education. All role-players are expected to play their respective roles and responsibilities in putting it into practice. However, there is a need for the establishment of the next steps as part of the activities to be undertaken to implement the framework. These include the following activities:

- Confirmation of the Housing Consumer Education Task Team to ensure meaningful representation.
- Capacitation of all national, provincial and municipal officials to effectively and efficiently roll-out the implementation plan.
- Appointment of Project Managers, Project Coordinators and Project Leaders within provinces.
- Appointment of potential Service Providers to help implement the training programme on Housing Consumer Education.

Annexure "A"

History and audit of past Housing Consumer Education Programmes, Housing Delivery Processes and Policies and Historical Background to Housing in South Africa

Government		
1994	National Housing Accord	In October 1994, a National Accord was signed in Botshabelo by a range of stakeholders.
1994	National Housing White Paper	The National Housing Accord was followed by the National Housing White Paper which was promulgated in December 1994. The white Paper sets out the framework for the National Housing Policy.
1994	Record of Understanding	Agreement between Government and the Association of Mortgage Lenders (AML) to encourage banks to lend in the low income housing market and to offer a normalisation programme to households that have had their homes repossessed prior to 31 May 1995 (since been extended).
1994	Servcon Housing Solutions	Joint venture between the Government and the banks to address the dilemma of properties in possession (PIPS) by offering households the resettlements programme.
1995	The Future Foundations project	This was the most significant Housing Consumer Education project initiated by the National Department of Housing. This project comprised of a national, holistic, multi media housing consumer awareness campaign that included television, radio and print elements.
1995	Home Truths Newspaper	Home truths Newspaper insert: Capital Subsidy Scheme: Content: the aim of this project was the communication of the Capital Subsidy Scheme through 1000 000 newspaper inserts, with the target market being first time home buyers.
1996	The Constitution of the Republic of South Africa	Section 26(1): "Everyone has the right to have access to adequate housing". Section 26(2): "The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right". Section 29(1): "Everyone has the right (a) to a basic education, Including adult basic education; and (b) to further education, which the state, through reasonable measures, must make progressively available and accessible." Section 29(2)(C): "The need to redress the results of past discriminatory laws and practices."

1997	The Housing Act 107 of 1997	The Housing Act 107 of 1997, hereinafter referred to as the Housing Act, was promulgated on 1 April 1998 and is the governing housing legislation in South Africa. It has been described as the Housing Bill of Rights supporting section 26 of the Constitution of the Republic of South Africa, Act 108 of 1996, by recognizing that everyone has a right to access to adequate housing.
1998	Mortgage Indemnity Fund Education Outreach Programme (EOP)	The MIF was a Quasi Government organisation, established to provide insurance to financial institutions to encourage financial institutions to lend to low income housing consumers.
Other		
Professor A S van Wyk University of Stellenbosch		The HEAT Project
M D Venter University of Potchefstroom		The HELP Project
Kwa-Zulu Natal Province		Housing Education Initiative
Role of Government		
The Act Concentrates on defining the roles of all three levels of government, i.e:		
National Government		National Government's responsibility is to establish and facilitate a sustainable national housing development process, and must, for this purpose, determine national housing policy.
Provincial Government		Provincial Government's main responsibility is to create an enabling environment, by promoting and facilitating the provision of adequate housing in its province within the framework of national housing policy.
Local Government		The Housing Act states that every municipality must, as part of integrated development planning, take reasonable and necessary steps within the housing legislation to ensure delivery of housing and the right of access to adequate housing is realised. It will do this by actively pursuing the development of housing.
Non Government Organisations		
The Urban Sector Network		The USN consists of eight members: BESG, CCLS, Cope, DAG, FCR, USG, Plannact, Corplan.

Urban Upgrading and development Programme	UUDP delivered Beneficiary education Programme in the Eastern Cape and the Free State in 1998 and 1999 respectively. The Programme targeted beneficiaries who were in the process of acquiring government subsidised housing (Eastern Cape) and those that have already benefited from the subsidy scheme (Free State). Reports are available.
National Housing Forum Trust	Three publications were produced: NHF News Housing Facts Housing Scheme: Implementation Manual
CUSSP and the IDT	These organisations had field agents attending to training, developed housing modules which were communicated through workshops.
HLGC	The HLGC have developed booklets, a video and a general course on homeownership and more. (A video for financial institutions held workshops). They produced training material and more recently, courses aimed at specific target groups i.e. tenant, borrower, homeowner and housing consumer education programmes. In addition, HLGC offer a train-the-trainer course which enables participants to train beneficiaries on any one of the courses developed by the HLGC.
Homeless Talk/The Big Issue	These newspapers were written largely by homeless people and sold by homeless people to build capacity in this sector and to educate South Africans on the plight of the homeless.
Johannesburg Trust for the Homeless	This project served the Johannesburg inner city homeless providing general housing consumer education about inner city homelessness.
Community Development Trust	This project developed the RDP Facilitator Programme which was a train-the-trainer course.
Housing Consumer Protection Trust	The HCPT was established to provide education and protection to the low income housing market. Housing training manuals, booklets, posters and pamphlets are produced as well as conducting consumer awareness programmes. HCPT have access to consumer companies on the ground through an advice centre and a national toll free telephone line.

Financial Institutions

Khayaletu Home Loans, the Association of Mortgage Lenders, Ithala and Community Bank, Banking Council.

All the above institutions have developed modules or a housing education package targeting consumers accessing home loans.

Other

Newhco, Bernard Dunstan and Associates, Future Education Systems have all developed housing Education material. Lawyers for Human Rights, the Black Sash, Legal Aid Offices, community housing support centres, the Legal Resources Centre and other organizations provide support in the form of problem solving in a wide variety of matters, including housing matters.

Similarly, statutory bodies such as the Estate Agency Affairs Board, the Micro Finance Regulatory Council, the National Home Builders Registration Council and the Landlord Tenant Tribunal have either produced education material, ran awareness campaigns, held workshops with communities / organisations or established call centres to provide access to housing information relative to the work of the particular statutory body.

Awareness levels of consumers to housing problems and rip offs in the housing market also have been raised through articles in the print media.

Although these projects are noteworthy, consumers have not had access to one source of housing information available nationally in a uniform manner.

The provision of a sustainable Housing Education Programme therefore requires that principles, methods of delivery and the target market be clearly identified.

Annexure "B"

Legislation to be considered

The Housing Consumer Education curriculum will need to consider and incorporate discussions of legislation which may affect the housing consumer and the parties he/she contracts or deals with. The basic contractual principles will be "layered" over by statutory requirements. Example of important legislation to be considered are the following:

- Rental Housing Act 50 of 1999
- Sectional Titles Act 95 of 1986
- The Alienation of Land Act of 1981
- Consumer Affairs (Unfair business practices)
- Usury Act 73 of 1968
- Share Blocks Control Act 59 of 1980
- Formalities in respect of Leases of Land Act 18 of 1969
- Wills Act 7 of 1953
- Intestate Succession Act 81 of 1987
- Age of Majority Act 57 of 1972
- Long Term Insurance Act 52 of 1998
- Short Term Insurance Act 53 of 1998
- Home Loan Mortgage Disclosure Act 63 of 2000
- Financial Services Board Act 97 of 1990
- General Law Amendment Act 50 of 1956
- Housing Act 107 of 1997 and the Housing Code
- Estate Agents Act 112 of 1976

Prevention of Illegal Eviction from and Unlawful Occupation of Land Act 19 of 1998

- Provincial, Local and National Legislation

Breaking new ground comprehensive plan 2004

Annexure “C”

HOUSING CONSUMER EDUCATION TASK TEAM LIST

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Notes: