

## **An Exploration of the Provision of Government-Subsidised Housing without Title Deeds: A Recipient's Interpretation of Security of Tenure**

**Authors :** Maléne Maria Magdalena Campbell, Jeremiah Mholo

**Abstract :** Low-income households earning less than 3,500 ZAR (about 175 GBP) per month can apply to the South African government, through the National Housing Subsidy, for fully subsidised houses. An objective of this subsidy is to enable low-income households' participation in the formal housing market; however, the beneficiaries received houses without title deeds. As such, if the beneficiaries did not have a secured tenure at the time of their death then surviving family may face possible eviction. Therefore, an aim of this research was to determine how these beneficiaries interpret tenure security. The research focused on government subsidised housing in the Dithlake settlement of a rural hamlet named Koffiefontein, in the Letsemeng Local Municipality of South Africa. Quantitative data on the beneficiaries were collected from the local municipality, while qualitative data were collected from a sample of 45 beneficiaries.

**Keywords :** low-income families, subsidised housing, titling, housing market

**Conference Title :** ICURS 2016 : International Conference on Urban and Regional Studies

**Conference Location :** London, United Kingdom

**Conference Dates :** September 29-30, 2016