

Sabata Nakanyane

Co-operative Housing in Johannesburg

A Survey among the Residents

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Preface

Fafo Institute for Applied Social Science has produced this report for Cope Housing Association and the Norwegian Federation of Co-operative Housing Association (NBBL).

The objective for undertaking a survey among residents in the housing co-operatives in inner-city Johannesburg was to provide information to Cope Housing Association that might assist them in their work on implementing the co-operative housing model in South Africa. In order to understand and address the needs and interests of the residents, it is essential for Cope to have access to accurate and relevant information about the residents. The survey concentrated mainly on the residents' living and housing conditions and the perceptions of the residents on the work of Cope and the boards/committees of the different co-operatives. The survey also looked at improvements that could be done from the residents' point of view. The survey was funded by NORAD.

We would like to express our gratitude and appreciation for the time and efforts made by the following people from Cope and NBBL; Siphon Simelane, Shimi Maimela, Margaret Fish, May Sommerfelt, Jan Skjerve, Siri Sandbu and Roar Wik (Wibisa Housing Ltd.). Their valuable comments on the questionnaire and earlier drafts of this report are highly appreciated. Thanks also to the residents who made themselves available to share their experiences, ideas and suggestions with us. Without their generous help it would have been impossible to get the necessary information about the conditions in the co-operatives. We are very grateful to Tertia van der Walt and the fieldworkers from MarkData who helped in the execution of the project.

Fafo researcher Sabata Nakanyane had the main responsibility for the survey and the writing-up of the report, in co-operation with Line Eldring who was project manager and did the final editing of the report. Thanks also to Dolly Hlongwane in our Johannesburg office for administrative support and to Agneta Kolstad at Fafo in Oslo for preparing the manuscript for printing.

Fafo, Johannesburg
December 2001
Line Eldring

Introduction

“The new government inherited not only segregation and bantustan policies, which resulted in extremely skewed access to housing, but also specific housing policies which saw the private sector as the prime motor for housing and site-and-service schemes,” (Tshoaedi 2000:81)

Housing provision has been, and is still a major challenge facing developing and emerging democracies, including South Africa. To address the challenge and lack of access to housing, a number of measures have been suggested and implemented. In South Africa, the measures include the transfer of previously rented council houses in townships, introduction of subsidy schemes, and the conversion of hostels into “proper” houses. Furthermore, the Department of Housing has prioritised the provision of housing subsidies to the low-income communities/groups as a mechanism to deliver houses.

According to the South African Development Monitor (1997), the new ANC-led government emerged in 1994 faced with a housing shortage that was estimated at 1.6 million units. On the other hand, the Reconstruction and Development Programme (RDP) estimated that the total housing backlog to be at 3 million. To address the housing backlog, the government adopted a Housing Act in 1997. The Act was specifically aimed at targeting the poorest of the poor. To meet this aim, the Act introduced the national subsidy scheme, which is allocated on the basis of household income. As indicated in the table below, the scheme ensures that those earning the lowest salary receive a higher subsidy (Tshoaedi 2000).

Table 1 Housing subsidy schemes and household income as of 1999

Household income (rand)	Subsidy allocation (rand)
0–1 500	16 000
1 501–2 500	9 500
2 501–3 500	5 000

Source: Indicator SA 2000:32

The Act introduces four different types of subsidies to be allocated by provincial housing boards. The four types of subsidies are (Indicator SA 2000: 33):

- *Project-linked subsidies* are made available to developers undertaking projects on behalf of beneficiaries. A Housing Board must approve the project. They are intended to enable people to purchase residential properties.
- *Individual subsidies* are made available to individuals for the purposes of acquiring a new or existing property.
- *Consolidation subsidies* are granted to beneficiaries who own a site in a state-financed site-and-service scheme. These subsidies help individuals build or upgrade a house on the

site, and are only approved on a project basis once individual beneficiaries have entered into agreement with a developer.

- *Institutional subsidies* are made available to organisations or co-operatives in order to acquire and/or develop residential property. For institutional subsidies, all housing units are allocated the same amount of money on condition that the resident households' income is not above R3 500 per month. In addition, the subsidy may be increased by 15 percent based on the local conditions in which the co-operative exists. This meant that during the period when the subsidy was R15 000, an addition of 15 percent resulted in each housing unit receiving R17 250. When the subsidy was increased in 1998 to R16 000, an addition of 15 percent meant that each housing unit received R18 400¹.

Through the different types of subsidy schemes, government and non-governmental organisations have been able to deliver houses to low-income communities. According to the National Department of Housing, between April 1994 and December 2000, a total of 1 323 205 housing subsidies were approved and a total of 1 129 612 top structures were completed or under construction.

Table 2 Provincial housing delivery between April 1994 and December 2000

Province	Total subsidies approved	Individual subsidies approved	Top structures completed or under construction	Projects approved
Eastern Cape	129 171	13 893	96 849	226
Free State	96 928	16 459	87 172	315
Gauteng	395 588	21 287	344 202	353
KwaZulu Natal	214 295	10 523	202 893	363
Mpumalanga	70 490	12 616	66 474	77
Northern Cape	39 012	8 213	29 427	155
Northern Province	100 074	12 016	63 712	144
North West	125 521	6 820	84 724	127
Western Cape	152 126	9 618	154 159	272
Total	1 323 205	111 445	1 129 612	2 032

Source: <http://www.housing.gov.za>

Over and above government's delivery of housing, non-governmental organisations like Cope Housing Association have also intervened by embracing the concept of "housing co-operatives" as another form of ensuring access to housing for low-income groups. In this model, a company is established that owns the housing project (block of flats or cluster homes) and the new or existing residents become joint owners by being company members. The

¹ Cope's projects received the highest subsidies of R17 250 per housing unit and R18 400 after the 1998 increase of subsidy amount from R15 000 to R16 000.

company will in turn on behalf of members apply for government institutional subsidy together with a long-term bond and contributions from the members. Thus far, a number of housing co-operatives have been established in the Inner City Johannesburg and residents have started to occupy the units in the co-operatives.

Social housing in South Africa

Social housing in South Africa is still a new concept, which can help the housing shortage in the country.. It is regarded as the cheapest form of housing for people who have low income, as the government pays some of the costs and no one earns profits from rents (Fish 1999). The provision of social housing can be in the form of houses, flats or townhouses and can be new or existing buildings. Social housing can be defined or understood by the following two categories;

- A community runs and controls the buildings through institutions like housing association.
- The institutions find ways to get money for housing and one example could be applying for a government subsidy.

There are different kinds and forms of ownership in the social housing model. Each ownership form provides residents with different decision-making powers and levels of control. The three kinds of ownerships in the social housing model are the housing co-operatives, housing associations and public authority housing.

Housing co-operatives

The housing co-operatives have a long history in a number of European countries. The introduction of housing co-operatives was seen as a strategy to address housing shortage in many European countries, especially after the Second World War. The same reason is cited in African countries that are starting to introduce the co-operative housing model. In African countries like South Africa, there is reliance of the definition provided by the Norwegian co-operatives and the International Co-operative Alliance (ICA) ². In the following section, our understanding of the housing co-operatives and their function rely heavily on ICA's definitions and principles. Co-operative housing is defined by ICA as:

“... an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise”

To expand on the above definition, the ICA has also said that co-operative housing associations are;

² International Co-operative Alliance is a body representing co-operatives worldwide.

“... *more than just a place to live*. It is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to co-operative principles”.

The above definition points to the emphasis put on self-help, democracy, equality, equity and solidarity in the co-operative housing movement. To achieve these goals, the International Co-operative Alliance (ICA) in 1995 adopted the following principles as guidelines of the way in which the co-operatives are supposed to operate. The principles as set by ICA are:

- **Voluntary and open membership;** the co-operatives are open to all people needing the services and willing to accept the responsibilities of membership, irrespective of his/her gender, racial, political and religious affiliations.
- **Democratic control;** the residents set the policies, make decisions and elect the board that is accountable to them, control the operation of the co-operatives. All the residents have equal voting rights.
- **Economic participation;** all members contribute fairly equal to the co-operative and democratically control the capital of the co-operative. Members usually pay back a certain portion of money (if any) as loans, and surpluses are held for the future to be used to improve the services in the co-operatives.
- **Autonomy and independence;** the co-operatives are autonomous organisations, controlled by members. Even in cases where there are agreements reached with other organisations or governments, the members should always be in control of the co-operatives.
- **Education, training and information;** the co-operatives provide education and training to members, staff and directors about the functioning of the co-operative. They should also inform the public about the functioning and the benefits that could be accrued from the co-operatives.
- **Co-operation among co-operatives;** the co-operatives should serve their members and strengthen the co-operatives movement through working together with other co-operatives at local, national, regional and international structures.
- **Concern for community;** the co-operatives should strive towards the sustainable development of their communities through policies approved by members.

Not all housing co-operatives meet the above-mentioned conditions but in principle they all should ensure group responsibility; promote equality of rights and duties; and should be commonly owned. Also, the major common principles in the co-operatives should be open membership and non-profitability.

Table 3 Different types of social housing schemes

Characteristics of each type	Public housing	NON-PROFIT GROUP HOUSING (Housing Association type)	COLLECTIVE OWNERSHIP (Co-operative Housing type)
Ownership	State agency (provincial or local)	Non-profit corporation (Section 21 co., Community Trust etc.)	Non-profit co-operative type corporation
Who sets it up	Government	Community/Social agency, church group, para-statal org., interest group, etc.	Users (or future users)
User control	None or little	None to total	Total
Economic value	Non-market	Non-market. In some cases, limited equity to users	Non-market. Limited equity to members/users
Target population	Lowest income category	Very low & low income and, in some cases, moderate to middle	Mixed income: very low income to moderate and middle
Housing charges	No or very low rent geared to income level	Affordable to client group	Affordable & under market rates to members
Government assistance	State subsidies cover all costs; State owned land; State providing bulk services	Institutional subsidies Land made available on long lease terms Bulk services provided by L.Gov. Guarantee schemes	Institutional subsidies Land provided at low cost Bulk services provided by L.Gov. Guarantee schemes

Source: Fish 1999

Housing associations

The housing associations can be run like the co-operatives, but unlike the co-operatives they are trying to balance the interests of the residents and the outside community. The board of the housing association often includes community members who may not necessarily represent the residents (Fish 1999).

Public Authority Housing

Public Authority Housing is built and managed by the public authority. In the management of the houses, the residents could also be provided participation. The public authority housing is run on a rental basis. If the public authority acts as a developer and sells the housing to individuals, it ceases to be the owner and it will no longer be public housing.

Cope and the co-operative housing model

In 1994, the then Minister without Portfolio, Mr. Jay Naidoo visited Norway and discussed the possibility of co-operation between SA and Norway concerning the development of social housing – focusing on member-based housing associations and housing co-operatives. This resulted in an agreement in April 1997 between NBBL and Cope Housing Association involving a 4 year pilot programme for the promotion of co-operative housing. During the project period 1000 housing units will be completed, under construction or under planning/design on secured land for housing development.

To introduce co-operative housing in Johannesburg, Cope is also working closely with the Gauteng Provincial government for access to housing subsidies and the Greater Johan-

nesburg Metropolitan Council for access to land and participation in the “Bad Building Programme”.

Until the year 2000, there were no statutes in South Africa for the registration of the housing co-operatives and this forced Cope to register Bertrams, Philani MaAfrika, Everest Court and Hadar Court under Section 21 Companies Act. Only Newtown is registered as a housing co-operative, in addition to other projects presently under construction or refurbishment. The intention at the moment is to re-register the above-mentioned Section 21 companies as housing co-operatives and to transform Cope Housing Association into a member-based co-operative housing association in accordance with the agreement between NBBL and Cope³. Philani Ma-Afrika, Everest Court and Hadar Court are inner-city buildings that were purchased by the previous tenants/Cope and then rehabilitated and converted into housing co-operatives. Bertrams and Newtown are new housing complexes, with residents who moved in respectively in 1999 and 2000. For each unit, the member has signed a Use agreement that outlines the roles and responsibilities for members.

Against this background, Cope and NBBL commissioned Fafo to conduct a study on the experience and the perceptions of residents about the work of Cope, their housing conditions and their views about housing co-operatives in general. This study is part of a larger work programme between NBBL and Cope Housing Association of improving their services and living co-operatives.

Objectives and methodology

The co-operative housing programme was reviewed in 1999, with the main focus on organisation and progress of the various projects and organisational matters within Cope. Little was known about the residents in the various housing projects, both when it comes to their background, their experiences with co-operative housing and their plans for the future. To produce a relatively balanced and insider-informed view of co-operative housing, perceptions about Cope and views about the future, we conducted a survey among the residents in the co-operatives. The survey mapped the following areas;

- Background information (household size, income etc)
- The residents' housing history (where do they come from?)
- The residents' housing aspirations (where do they want to go?)
- Participation in the co-operative
- Perceptions of co-operative housing
- Organisation of the houses (Cope's work)
- Levels of satisfaction with Cope's work and the housing co-operatives in general

³ In this report we will treat even the Section 21 companies as housing co-operatives as they are structured in the same line as the other co-operatives.

The face-to-face interviews were conducted over the period 07th to 23rd May 2001.⁴ The survey questionnaire⁵ was designed in consultation with officials from both Cope and NBBL. The questionnaire was then piloted with some residents in the co-operatives (Everest Court, Newtown and Bertrams) and work shopped with fieldworkers from MarkData and amended accordingly. Fieldwork was done in five housing co-operatives in the Central Business District of Johannesburg, and included all units in the co-operatives, with interviews with the unit's contract holder (or a representative thereof). The table below shows the surveyed co-operatives, number of units and number of realised interviews.

Table 4 Original and realised sample by housing co-operative

Housing Co-operative	Sample	Realisation	Response rate (%)
Bertrams	53	53	100
Everest Court (Navarone Court)	35	26	74.2
Hadar Court	22	19	86.3
Newtown ⁶	351	328	93.4
Philani Ma-Afrika	67	64	96
Total	528	490	93

The original sample in the survey was 528 units. Totally we realised interviews with representatives from 490 of the units in the five housing co-operatives. The table below indicates whether the contract holder or a representative thereof was interviewed in the units.

Table 5 Who signed the use agreement? Percent

Who signed the use agreement?	Percent
Interviewee signed	80
Husband/wife/partner of interviewee signed	10
Family member of interviewee signed	3
Friend of interviewee signed	2
Owner or tenant signed	5
Total	100 (490)

⁴ The interviews and the data capturing were subcontracted to Mark Data.

⁵ See Annex A

⁶ According to the specified information from COPE, Newtown should have 351 units. During the field work, it was found that the building had six less units (MarkData Field Report). This could be explained by the fact that when Newtown was under construction, and after the numbering of units was completed and the allocation of future residents had started, the plans were changed. Six units in block F were left out. Then the three units were added in block C and the other three units added in block D. Thus, they replaced the six units left out in block F.

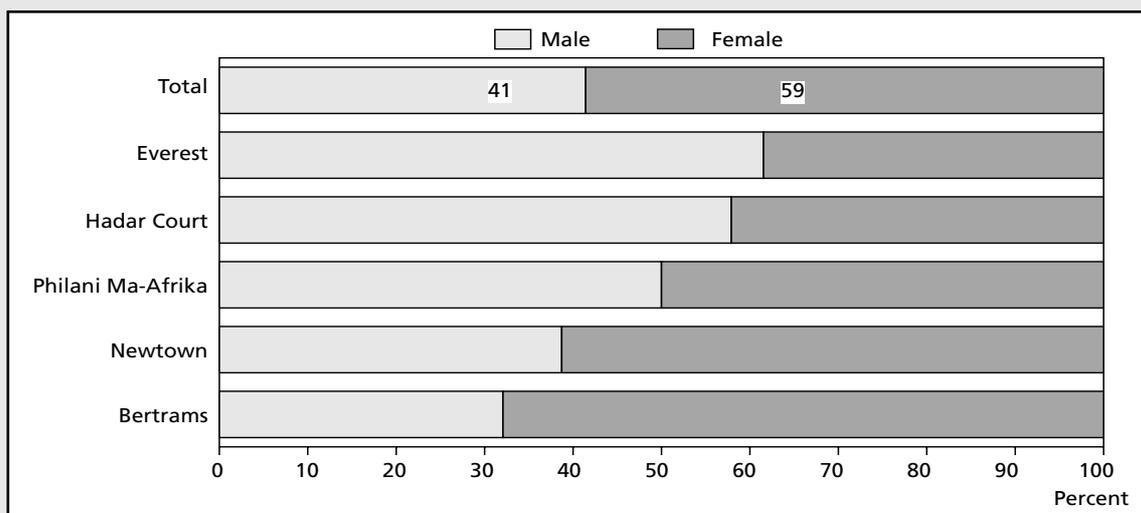
We see that in 80 percent of the cases the person interviewed in the unit is also the contract holder. Of the remaining 20 percent, 13 percent is related to the contract holder. Only 5 percent stated that “the owner” or “the tenant” signed the use agreement. These somewhat diffuse categories *might* capture situations of sub-letting, but in the overwhelming majority of cases we have managed to get hold of the person who signed the use agreement, or a near relative.

This combined with the extremely good response rate of 93 percent, gives a data set of high relevance and quality. In other words, the survey results should give a fairly accurate picture of the residents’ views of the issues under scrutiny, as well as solid information of the residents⁷ themselves.

⁷ In the report we will use the terms contract holders and residents when referring to the respondents. It must however be noted that when we refer to “residents” this will most often only include the interviewees and not other members of the household.

Profile of residents in the housing co-operatives

Figure 1 Housing co-operative by gender. Percent



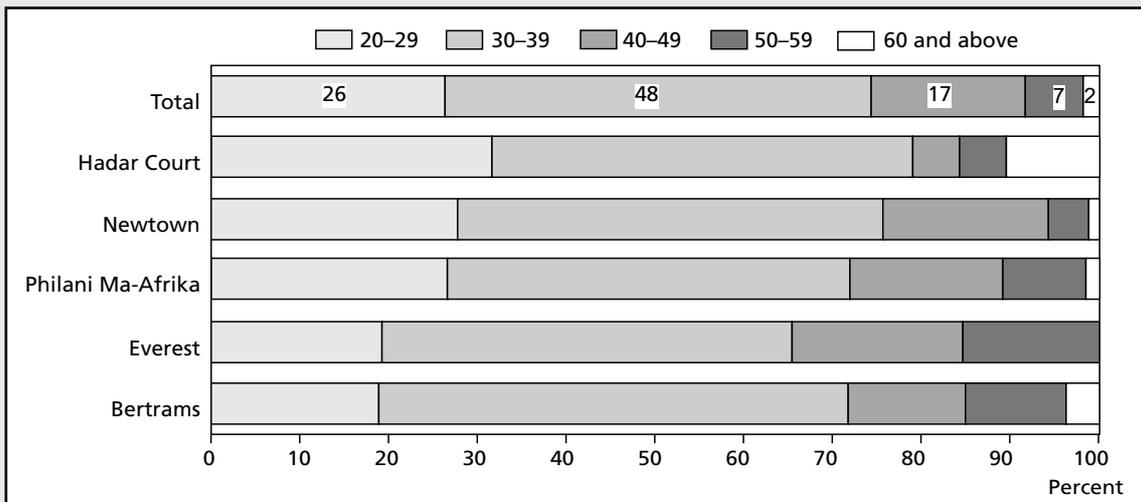
Close to 60 percent of the respondents were women. In all the co-operatives, except Everest and Hadar Court, there are more women than men amongst the contract holders. In Philani Ma-Afrika, there is gender balance as the above figure indicates.

This section aims to provide a socio-economic profile of the residents from the five housing co-operatives where the research took place, namely Hadar Court, Bertrams, Philani Ma-Afrika, Newtown and Everest Court. To understand the complexities of the responses given in the subsequent sections, it is necessary first to have a clear sense of the social and economic make-up of the population itself. Utilising a range of different indicators, it becomes clear that each co-operative is not a composite whole, but instead diverse and disparate, comprising different groups of people, who speak different languages, and have different educational and income levels.

As the previous section has indicated, 490 out of 528 units were represented in the survey.

Age of respondents

Figure 2 Age by housing co-operative. Percent

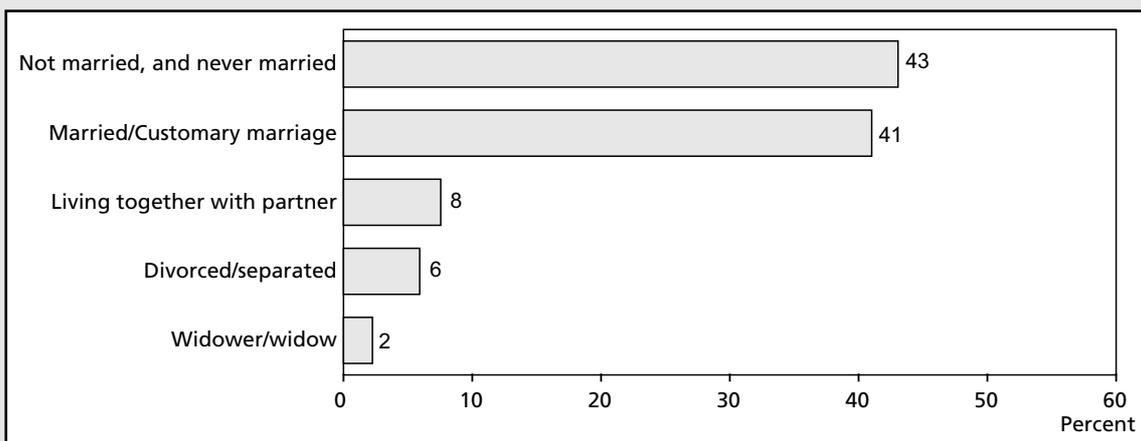


The average age of the respondents is 35,5 years. The majority is between 20 to 39 years.

More than two thirds of the respondents in the co-operatives are between the ages of 20–39 years. There is a very small portion (2 percent) of respondents in the oldest age category, 60 years and above. Everest Court was the only co-operative where there were no respondents in the oldest age category, while 11 percent of the residents of Hadar Court were reported to be above the age of 60.

Marital status

Figure 3 Marital status. Percent



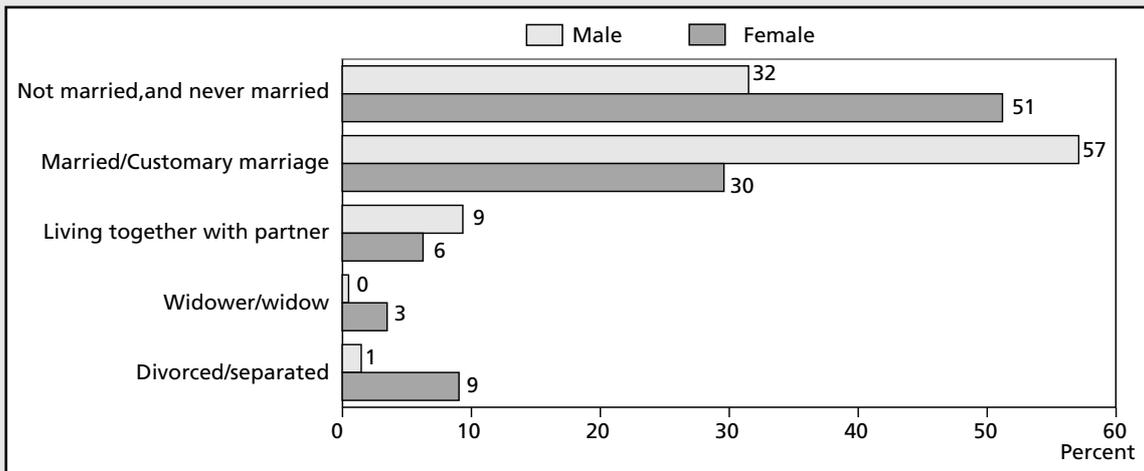
About 40 percent of the respondents are married, and about 40 percent are not married. The other respondents were either living together with partners or were divorced/separated. There is a gender difference amongst the respondents in terms of marital status.

The table below indicates that there are some differences in the co-operatives in terms of marital status. On the one hand, in Hadar Court majority of the residents are not married and never married and on the other hand, in Everest Court the majority is married/customary marriage. Philani Ma-Afrika and Bertrams have an equal figure of not married and the married residents.

Table 6 Marital status by housing co-operative. Percent

Housing co-operatives	Not married, and never married	Married/ customary marriage	Living together with partner	Widower/ widow	Divorced/ separated	Other/ no answer
Bertrams	45	45	2	4	2	2
Everest Court	38	50	4	-	8	-
Hadar Court	53	37	-	-	11	-
Newtown	42	39	9	2	7	-
Philani Ma-Afrika	45	45	8	2	-	-

Figure 4 Marital status by gender. Percent

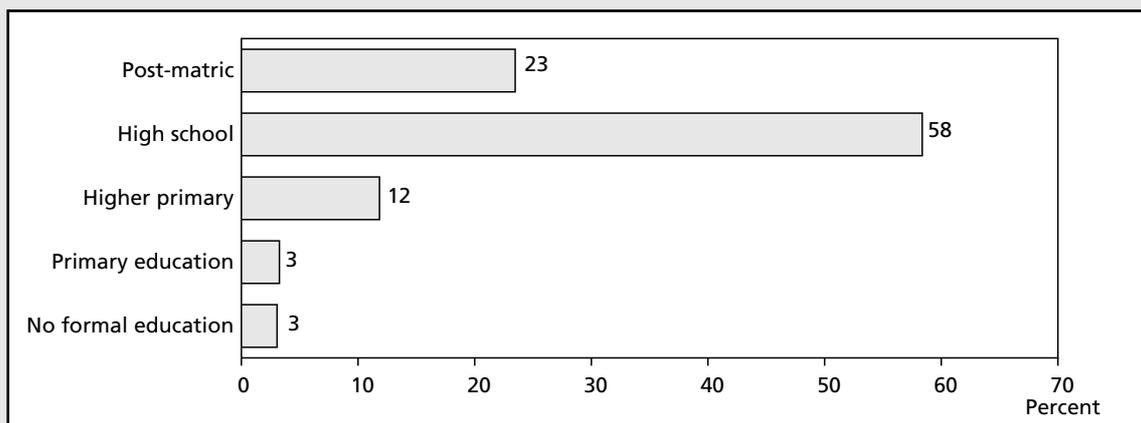


The housing co-operatives seem to be an attractive alternative to non-married people and especially for young women.

There is a gender difference in marital status. Amongst men, about 57 percent were married and only about 32 percent were not/never married. Only 9 percent of men were living together with partners. Unlike men, most women were not/never married (51 percent) and only 30 percent were married. Also, unlike men, only 6 percent of the women were living together with partners and about 9 percent were divorced/separated (see figure 4).

Education

Figure 5 Educational qualifications. Percent



The majority of the residents in the housing co-operatives have high school⁸ qualifications and close to one-third have post-matric education. There is not much difference according to gender, especially for respondents with post-matric qualifications. There are slightly more men with no formal education.

Compared to other so-called low-income communities, the level of formal education among the residents in the co-operatives is high. The survey shows that more than half of the respondents have high schools education and close to one-third with post-matric (university) qualifications. There are few people in the co-operatives with no formal education at all. There are more women with high school education than men, but there is almost a similar pattern in terms of post-matric qualifications (see figure 6).

⁸ High school education in this report refers to people with standard seven to standard ten (matric).

Figure 6 Educational qualifications by gender. Percent

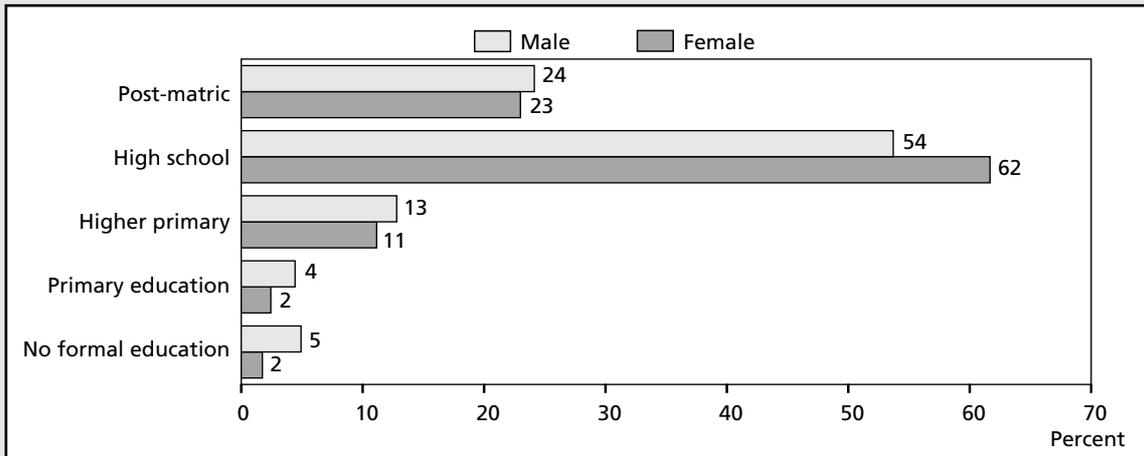


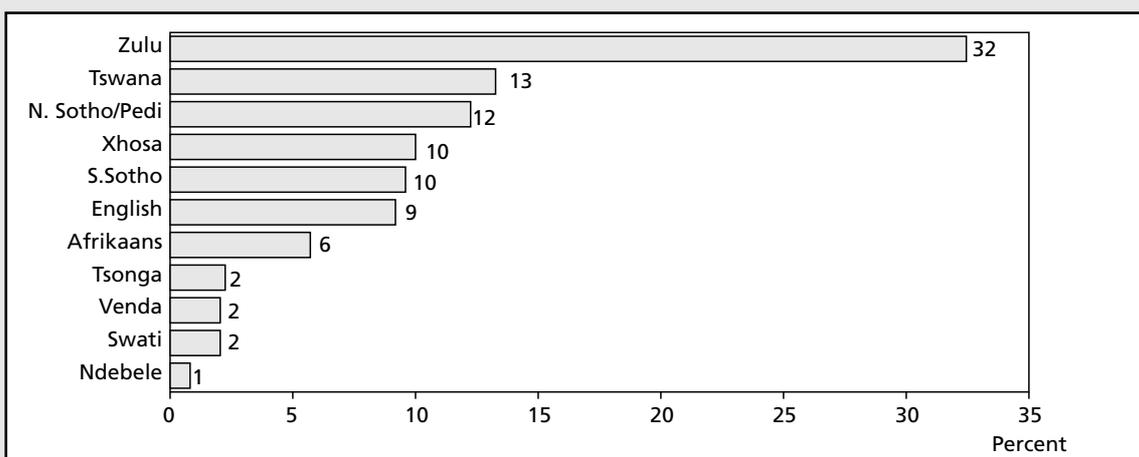
Table 7 Educational qualifications by housing co-operative. Percent

Housing co-operatives	No formal education	Primary education	Higher primary education	High school education	Post-matric qualifications
Bertrams	2	6	9	58	25
Everest Court	15	12	8	58	8
Hadar Court	5		11	74	11
Newtown	1	2	11	57	29
Philani Ma-Afrika	8	6	22	61	3

There are more residents in both Newtown and Bertrams with post-matric qualifications than in other co-operatives. Everest Court and Philani Ma-Afrika recorded the lowest percentage of respondents when it comes to post-matric qualifications. Simultaneously, the two housing co-operatives (Everest Court and Philani Ma-Afrika) recorded the highest rate of people with no formal education. The spread of residents with high school education is more even in all the housing co-operatives.

Languages

Figure 7 Mostly spoken languages in the housing co-operatives. Percent



There is diversity in the languages spoken in different housing co-operatives with Zulu being the most dominant language in most co-operatives.

Whilst there is diversity in the languages mostly spoken by residents at home, Zulu is the dominant language in almost all the housing co-operatives, except in Hadar Court.

In Hadar Court, Afrikaans is the dominant language with virtually no one mostly speaking Zulu at home. Portuguese is the least spoken language in the co-operatives.

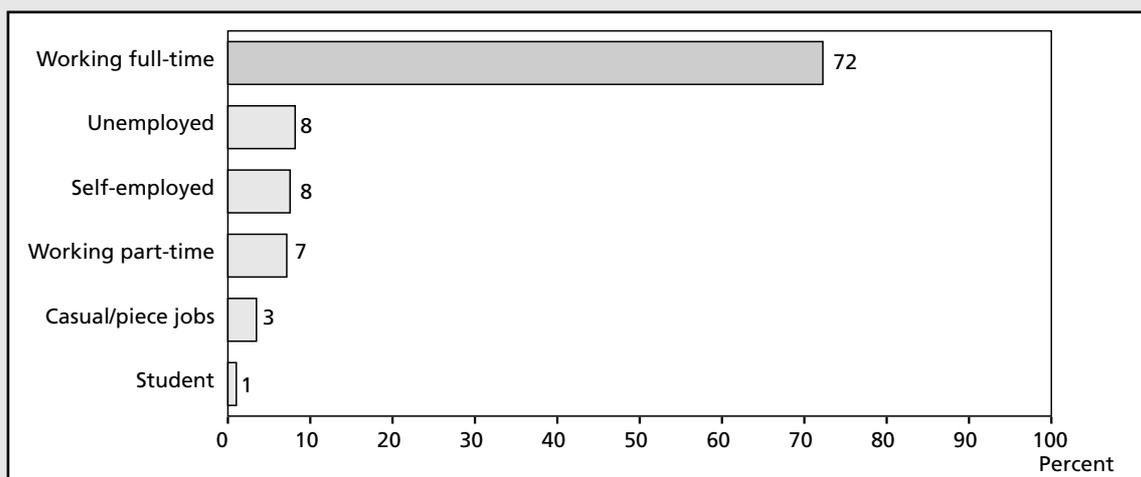
Table 8 Mostly spoken languages by housing co-operative. Percent

Languages	Bertrams	Everest court	Hadar court	Newtown	Philani Ma-Afrika
Afrikaans	4	4	68	4	3
English	8	8	21	10	-
South Sotho	4	-	-	12	8
Tswana	9	23	5	16	3
N. Sotho/Pedi	17	8	-	13	13
Swati	-	-	6	2	2
Ndebele	-	-	-	1	2
Xhosa	15	4	-	10	9
Zulu	32	54	-	28	58
Tsonga	2	-	-	3	2
Venda	10	-	-	2	-
Portuguese	2	-	-	-	2

Despite the dominance of Zulu in most co-operatives and Afrikaans in the case of Hadar Court, most of the residents understand and communicate very well in other languages. The table above shows that there is a large variety in ethnic groups and languages in the co-operatives.

Employment

Figure 8 Current employment status. Percent



Most of the residents in the co-operatives are employed or working full-time and a slightly higher share of the women are employed. Residents with higher education are more often employed, and mostly in clerical and sales occupations.

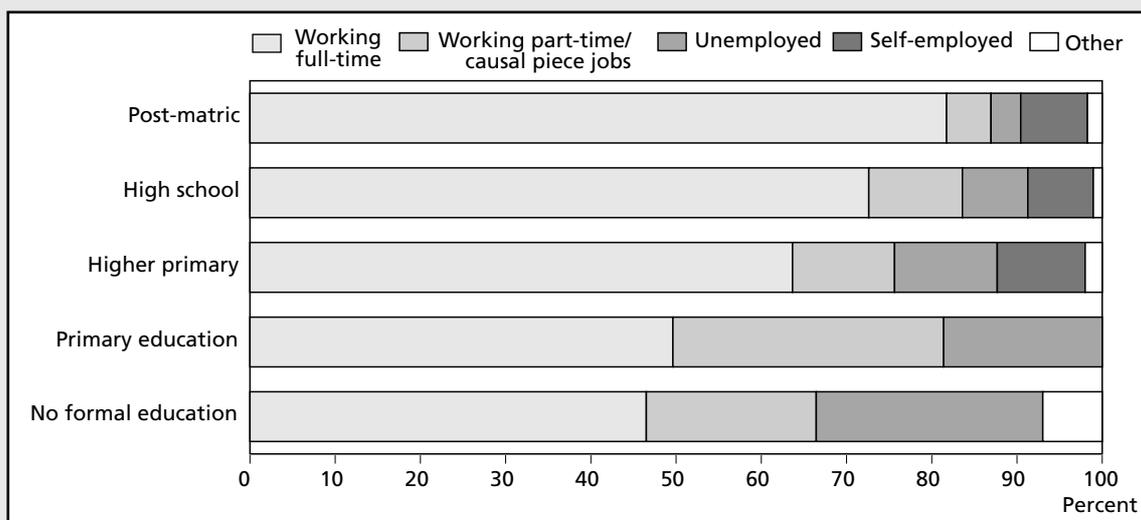
More than 70 percent of the respondents in the co-operatives are working full-time, while 8 percent are self-employed. In Hadar Court, Philani Ma-Afrika and Everest Court there is a relatively higher portion of unemployed people. About 41 percent of the women compared to 31 percent of the men are working full-time.

Table 9 Current employment status by housing co-operative. Percent

	Working full-time	Working part-time	Casual/piece jobs	Unemployed	Pensioner	Self-employed	Student
Bertrams	75	2	11	8	-	2	2
Everest Court	50	12	-	27	-	12	-
Hadar Court	74	5	-	16	-	5	-
Newtown	77	8	2	5	-	8	1
Philani Ma-Afrika	56	8	5	16	2	11	3

The survey shows that there is strong correlation between the level of education and employment status among the residents in the co-operatives. Those with post-matric and high school education are more often working full-time. Most of the residents are employed in clerical and sales occupations (26 and 13 percent, respectively).

Figure 9 Current employment status by education. Percent



There is a low unemployment rate in the co-operatives compared to the general level of unemployment in South Africa. Only 8 percent is unemployed, and most of them report that other persons in the household support them.

Table 10 Main source of support or income for the unemployed. Percent

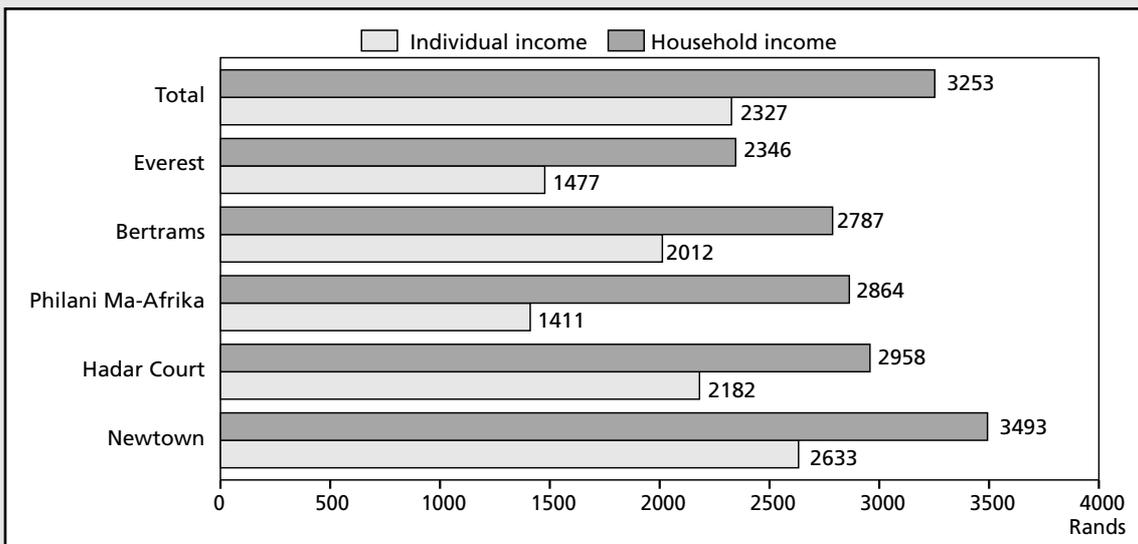
	Do odd jobs	Supported by persons in household	Supported by relatives not in household	Supported by friends	Unemployment benefits (UIF)	Savings/money previously earned/interest	Pension
Bertrams	-	100	-	-	-	-	-
Everest Court	14	43	29	-	-	14	-
Hadar Court	33	33	-	-	-	33	-
Newtown	5	68	16	-	-	5	5
Phil. Ma-Afrika	8	69	-	8	8	8	-
Total	9	66	11	2	2	9	2

Unemployment among the residents in the co-operative is low if we exclude the people working part-time, or self-employed, students, pensioners and those involved in casual/piece jobs.

A significant portion of the unemployed is supported by persons in their household (66 percent). In Bertrams, all the unemployed are supported by persons in the household. In the other co-operatives, whilst persons in the household are the main source of support, there are other sources of support like doing odd jobs. The majority of the persons who reported being unemployed were not the contract holders of the unit they stayed in.

Income

Figure 10 Average individual and household income by housing co-operative. Rand



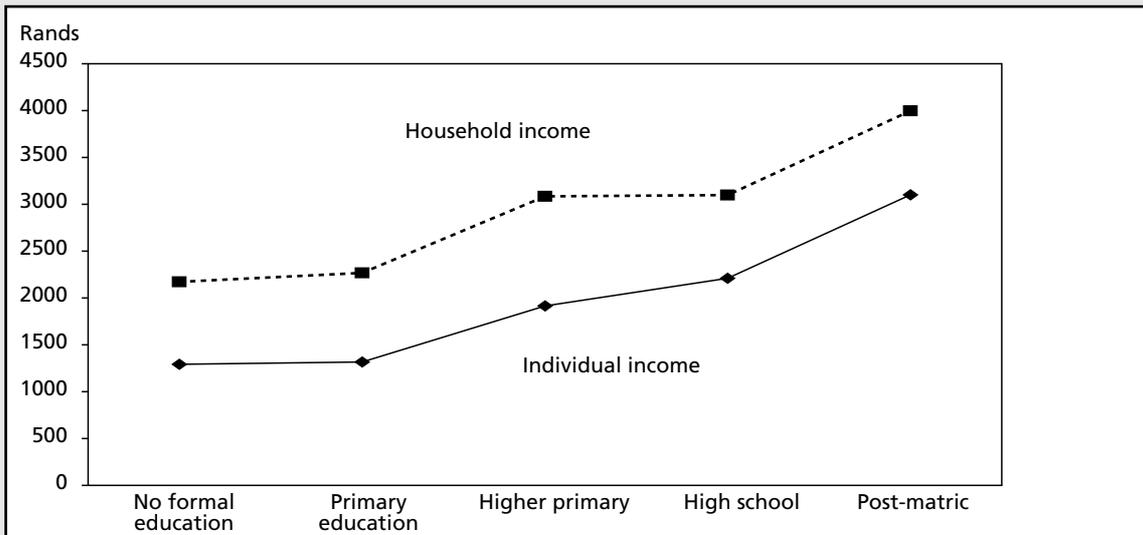
The individual income of residents in the co-operatives varies between R0 to R8 000 per month, with an average of R2 327 per month. The household income on the other hand, varies between R600 to R12 000 per month, with an average household income of R3 253 per month.

There are differences in the average incomes by housing co-operatives and educational qualifications of the respondents.

The survey results indicate that men and households with male contract holders are earning more per month.

Comparing the incomes in the housing co-operatives, the survey results show that residents in Newtown are on average the highest paid both as individuals and as households. The average individual and household income of residents in Everest Court is among the lowest in the co-operatives.

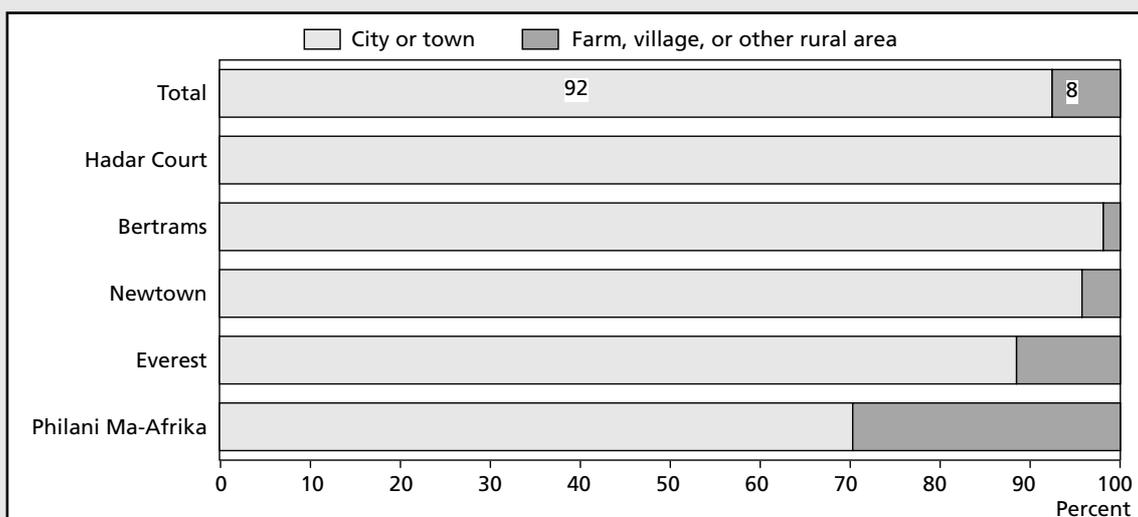
Figure 11 Average individual and household income types by educational level. Rands



The above figure indicates that there is a strong correlation between income and educational levels of the residents. Residents with high schools and post-matric qualifications fall within the category of the highest income earners (both individual and household income). The residents with no formal education are the lowest income earners.

Housing history

Figure 12 Location of previous dwelling by housing co-operative. Percent



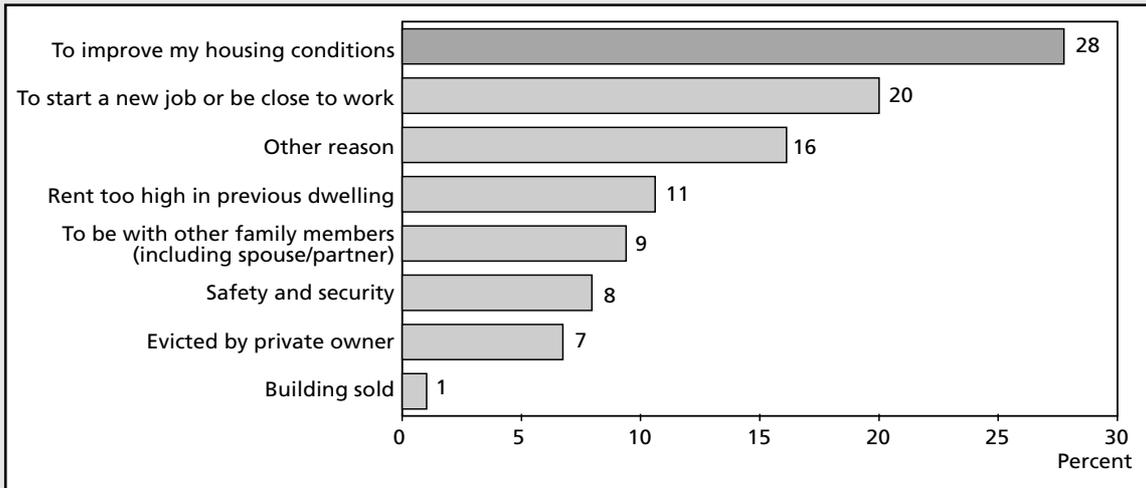
The majority of the residents in the co-operatives are used to living in an urban environment and used to living in flats. Most of them left their previous dwelling because they wanted to improve their living conditions.

About 92 percent of the respondents were living in a city/town before they came to stay in the co-operatives and 43 percent were staying in a flat or an apartment in a block of flats. 23 percent of the respondents were living in a dwelling/house on a separate stand or yard. More than a quarter of the respondents (30 percent) were living in dwellings with one roomed dwelling and about 21 percent were living in 2-roomed dwellings.

A significant majority (84 percent) got water from a tap inside a dwelling and only about 3 percent from a tap outside the grounds, but in the neighbourhood.

The majority of the respondents (93 percent) had access to electricity in the dwelling they were staying in. Summarised, most of the residents in the co-operatives come from fair conditions in their previous dwelling. In their previous dwelling, they had access to electricity, water and other essential services.

Figure 13 Reasons for leaving the previous dwelling? Percent

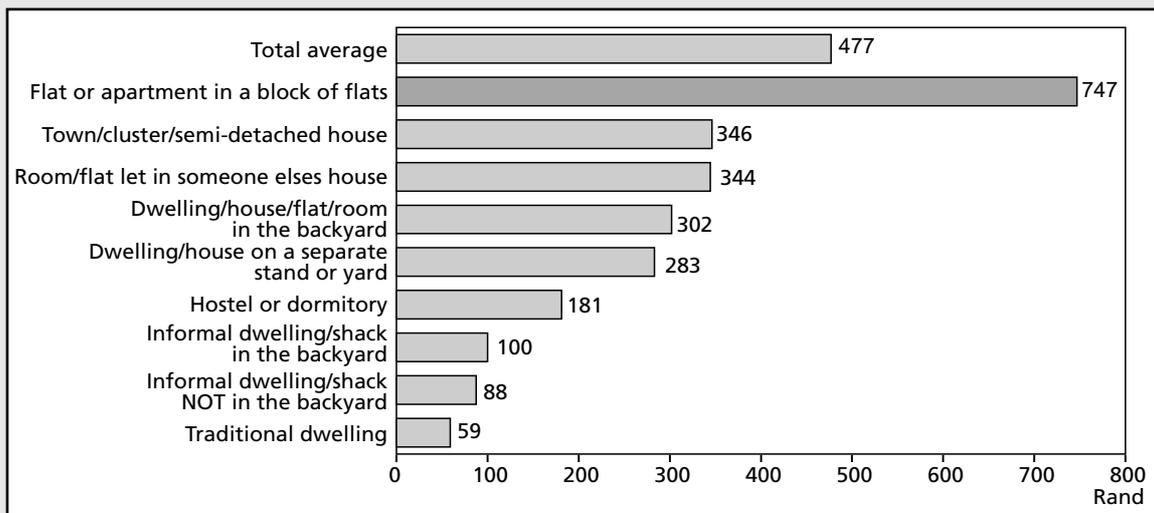


More than a quarter of the respondents (28 percent) left their previous dwelling to improve their housing conditions. That is, they saw the housing co-operatives as an improvement of their housing standards. As the above figure show, about 20 percent of the respondents left their previous dwelling because they were to start a new job or wanted to be close to their workplaces.

About 85 percent of the respondents said they did not have other alternative housing apart from the co-operative. Only about 13 percent of the respondents said they had alternative housing apart from the co-operatives.

Monthly charges in previous dwelling

Figure 14 Average monthly charges in the previous dwelling. Rands

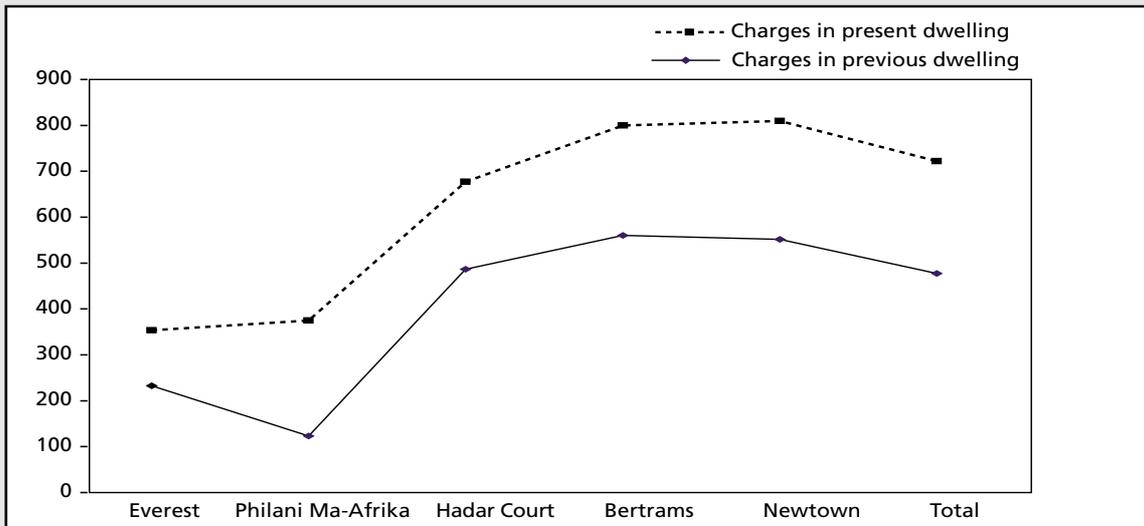


On the average, the residents were paying less in their previous dwellings compared to their present accommodation.

On the average the respondents were paying less monthly charges in their previous dwellings. The respondents with the highest previous monthly charges have been living in apartments or flats, while those with the lowest charges used to live in traditional dwellings⁹ and informal dwellings.

⁹ Traditional dwelling refers to houses built with traditional techniques and in traditional forms, for instance mud houses.

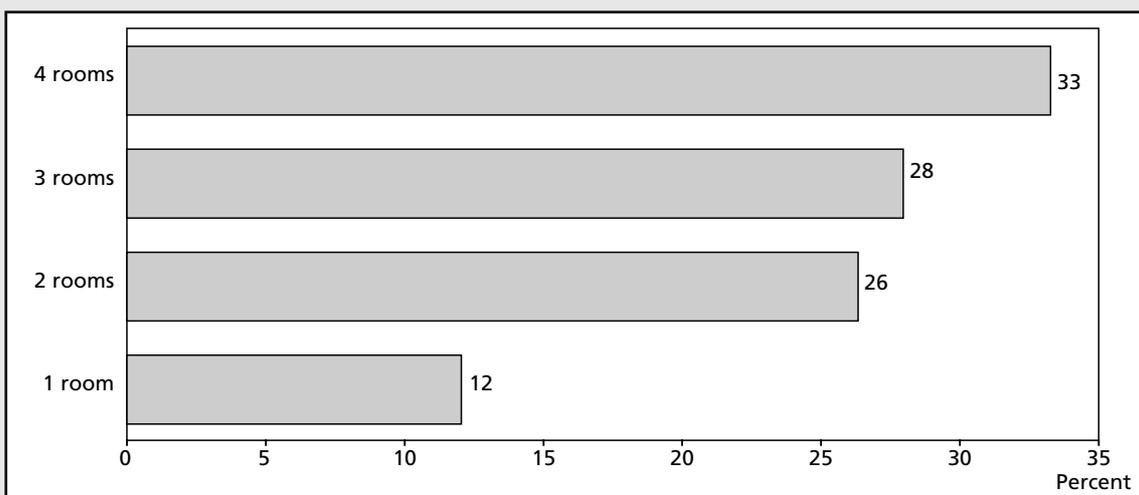
Figure 15 Average monthly charges in the previous and present dwelling by co-operative. Rands



Despite the low average monthly charge in the previous dwellings, those who had been living in flats or apartments in a block of flats were on the average paying slightly more than what they now pay for a unit in the co-operatives. Respondents who used to stay in traditional dwellings paid the lowest monthly charge. The most probable reason for the low average is that there were fewer rooms and facilities in the previous dwellings compared to the situation in the co-operatives.

Rooms and residents

Figure 16 Number of rooms in the units. Percent



The residents indicated that the housing co-operatives provide more space and facilities for them and their families than they had in their previous dwellings. Most of the respondents have two or more rooms in their units, which is more than they had earlier.

The co-operatives have provided more space and rooms¹⁰ for the residents than they had before moving into the co-operatives. A large number of the respondents said they were living in units with between two to four rooms. This is in sharp contrast to their previous dwellings where many were living in one room (30 percent).

¹⁰ Our definition of a room excluded bathroom and/or toilet.

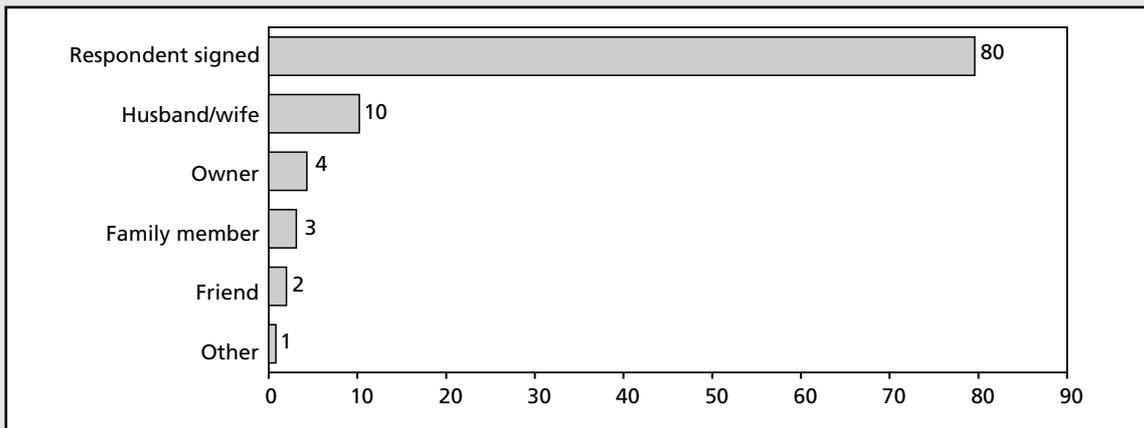
Table 11 Number of rooms in the units by co-operative. Percent

	One room	Two rooms	Three rooms	Four rooms
Bertrams	4	45	40	9
Everest Court	92	8	-	-
Hadar Court	26	37	37	-
Newtown	7	24	30	38
Philani Ma-Afrika	6	27	16	50

The table shows that there are differences between the co-operatives concerning number of rooms. In Everest Court the majority of the units have one room, while in Newton most units have three or four rooms.

Most of the units have between 1 to 4 inhabitants. Only 22 percent of the units have 5 or more inhabitants. In Philani Ma-Afrika the majority of units have 5 or more inhabitants. The majority of the units at Everest Court and Bertrams have between 1 and 2 inhabitants, while the majority of the units at Hadar Court have between 3 and 4 inhabitants.

Figure 17 Who signed the use agreement? Percent

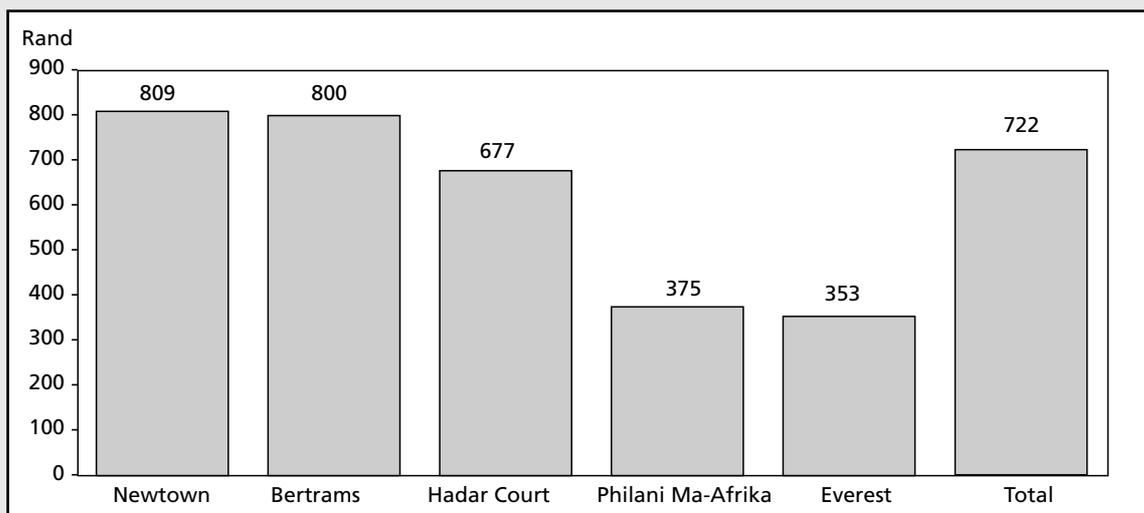


A majority of the respondents in the survey had signed the use agreement themselves. Sub-letting seems to be unusual in the co-operatives.

In all the co-operatives, about 80 percent of the respondents had signed the use agreement. When the respondents had not signed the use agreement themselves, it was either signed by the husband/wife (50 percent), owner (21 percent) or a family member (15 percent). Those who cited that the owner signed the use agreement might indicate that there is a system of sub-letting operational in the co-operatives, but at a low rate.

Monthly charges

Figure 18 Average monthly charge by housing co-operative. Rand



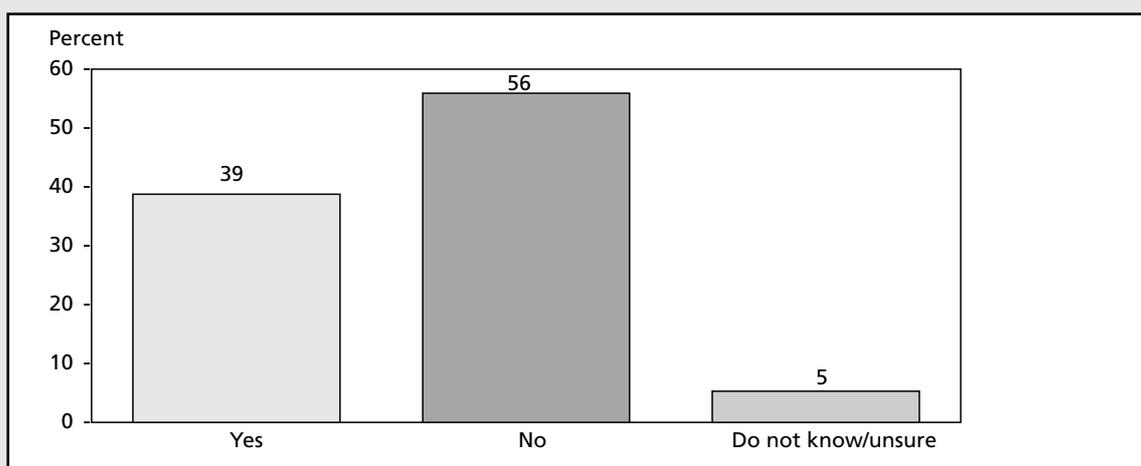
The average monthly charge for all the co-operatives is R722. There is a relatively higher average monthly charge in Bertrams and Newtown than in the other co-operatives.

Compared to the monthly charges in the previous dwellings, the residents of the co-operatives are in average paying more. However, if we consider the total average for the majority who previously lived in blocks of flats, which is a similar structure to the co-operatives, the residents are paying less in the co-operatives.

In average, the residents in Everest Court and Philani Ma-Afrika are paying less monthly charges compared to the residents in Newtown and Bertrams.¹¹ The subsidies received from the government for Everest Court, Philani Ma-Afrika and Hadar Court covered most of the purchase and refurbishment costs, with the subsidy covering 100% of the costs for Philani Ma-Afrika and Everest Court and about 80% for Hadar Court. This meant that the need for mortgage loans for these co-operatives was small and their repayment of loans is not an important part of their monthly charges. On the contrary, Bertrams and Newtown, have to repay the mortgage loans. The subsidy received from the government for these co-operatives only covers 29 percent of the total costs, and the equity paid by the residents covers around 4 percent of the total costs. This meant that the mortgage loan had to cover 67 percent of the total costs. The mortgage loan is usually a 20 years annuity at around 14 percent

¹¹ According to Cope, the information on monthly charges matches quite well with Cope's numbers.

Figure 19 Knowledge on the purpose of the monthly charges. Percent



annual interest and this means that somewhere around 70 percent of the monthly charges is needed to repay the loan. This is why the residents in the new developments of Newtown and Bertrams pay higher monthly charges than residents in the other buildings. The majority of the respondents (74 percent) are not sharing the monthly charges for their units with other household members. For those sharing the monthly charges, about 60 percent are sharing them with a spouse or partner. There are a low percentage of the respondents (5.6 percent) who said they are assisted by tenants to pay their monthly costs.

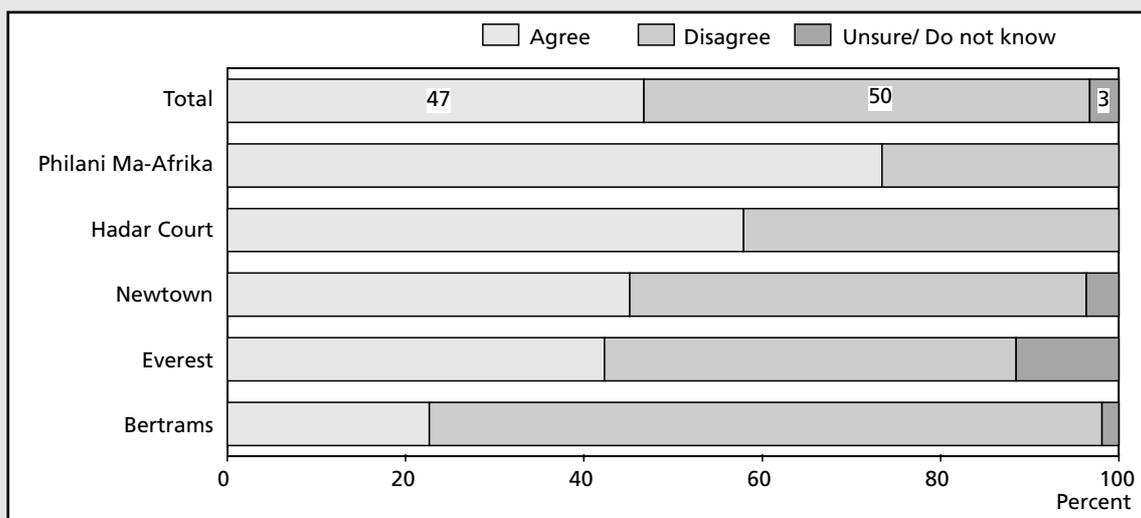
The majority of the residents in the co-operatives said they do not know what the monthly charges they are paying are used for. Only 39 percent of the resident said they know the purpose of the monthly charges.

Most of the residents said that the monthly charges are used to pay Cope to run buildings (20 percent) and pay security and cleaners (22 percent). Only 13 percent of the residents said that the monthly charges are used to pay back the loan.

Table 12 Knowledge on the purpose of the monthly charges by co-operative. Percent

	Yes	No	Do not know/unsure
Bertrams	32	53	15
Everest Court	46	46	8
Hadar Court	37	53	11
Newtown	41	55	4
Philani Ma-Afrika	31	69	-

Figure 20 Agree/disagreement in the statement; "The monthly charges are affordable" by co-operative. Percent



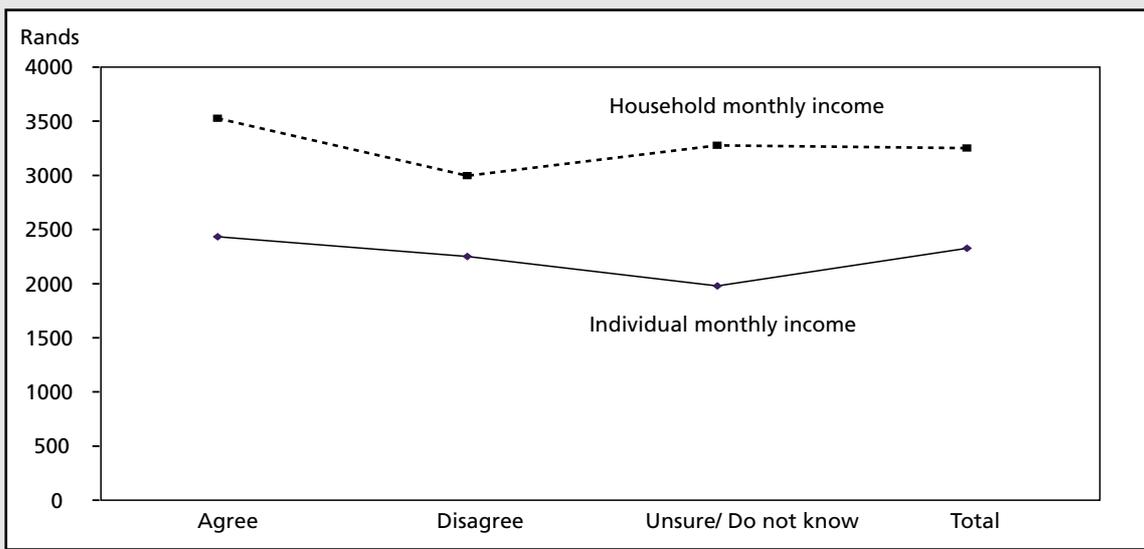
There is a minor difference among the residents when it comes to affordability of the monthly charge they are paying in their co-operatives. Half of the residents say the monthly charge is not affordable whilst 47 percent say it is affordable. 75 percent of the residents at Bertrams say the monthly charge is not affordable compared to 73 percent at Philani Ma-Afrika and 58 percent at Hadar Court who say the charge is affordable.

There is also a strong correlation between income and the views of residents on the affordability of the monthly charges they are paying for their units. On the average, the highest earners (individual and household income) agree that the monthly charge is affordable whilst those who disagree are amongst the lowest earners (individual and household income).

Table 13 Average monthly charge compared by average household income.

Co-operative	Average monthly charge (Rands)	Average household income (Rands)	Average percent of household income used for monthly charges
Everest Court	355	2346	15
Philani Ma-Afrika	375	2864	13
Hadar Court	677	2958	23
Bertrams	800	2787	29
Newtown	809	3493	23
Total	722	3253	22

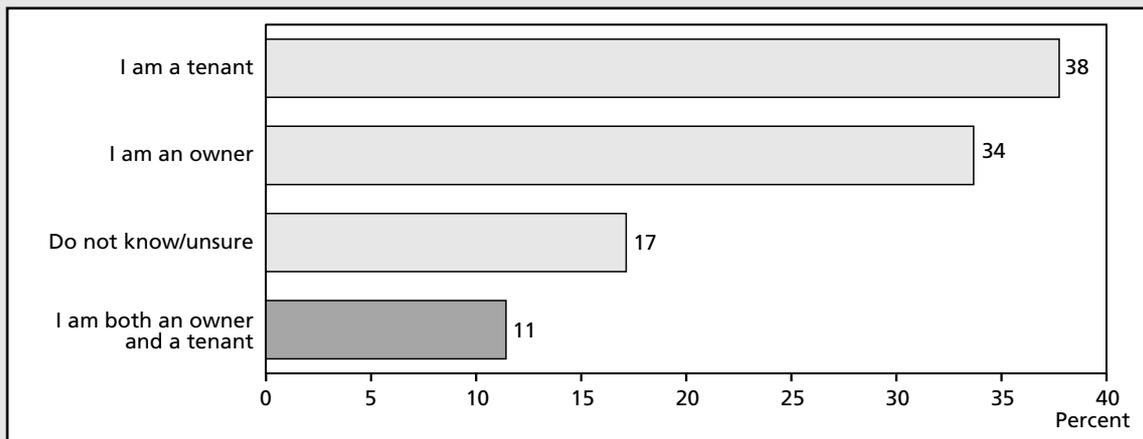
Figure 21 “The monthly charges are affordable” by average monthly household and individual income. Rands



Another way of looking at the affordability of the monthly charges is by comparing the monthly charges with the household income. The general assumption is that for the monthly charges to be considered affordable, they should be less than 20 percent or at least not above 25 percent of the monthly household income. Thus, in the case of all the co-operatives, the average monthly charge paid by residents constitutes 22 percent of the average total household income. If we use the above analysis as our indicator, then the most affordable co-operatives are Philani Ma-Afrika and Everest Court, with Bertrams as the most unaffordable co-operative.

Relationship to the unit

Figure 22 Relationship to the unit. Percent



Most of the respondents see themselves as either tenants or owners. There are a low percentage of the residents who regard themselves as both owners and tenants – which is the “correct” answer.

There are mixed feelings amongst the residents in the co-operatives about their relationship to the units. The results of the survey confirms the expectation we had that there will be some confusion among the residents about their status in the co-operatives as the concept is still new in South Africa, and thus may take sometime to fully understand. The concept states that the residents are both members and shareholders in the co-operatives, which gives them collective ownership and at the same time they have a “Use Agreement” (secure tenure) to a dwelling in the same co-operatives, which is non-terminable unless there is a severe breach of contract.

On the one hand, about 34 percent said they were owners and on the other hand, about 38 percent said they were tenants. It should be noted that a significant portion of the respondents (17 percent) were unsure or did not know how to describe their relationship to the unit or co-operative.

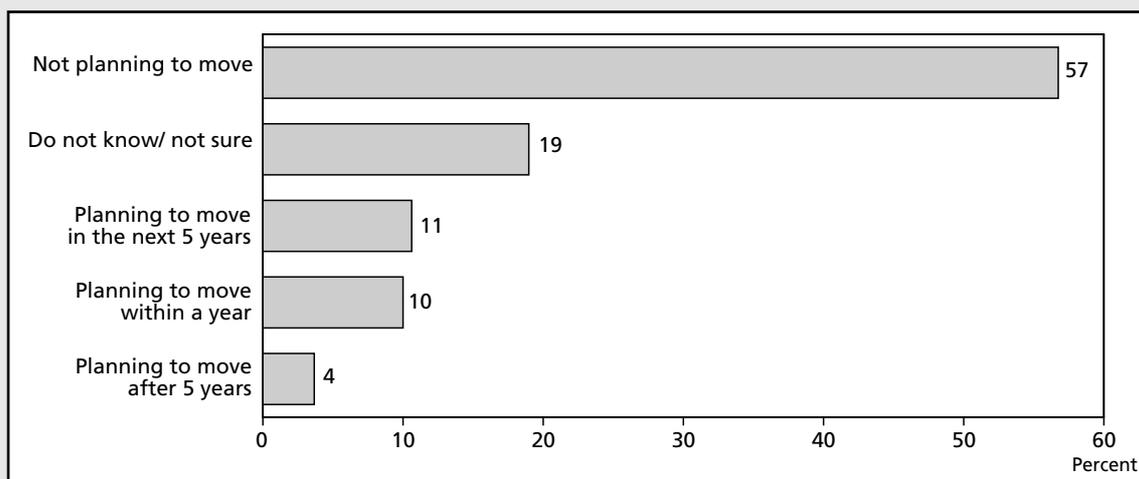
Table 14 Relationship to the unit by co-operative. Percent

	I am an owner	I am a tenant	I am both an owner and a tenant	Do not know/unsure
Bertrams	4	66	2	28
Everest Court	54	31	-	15
Hadar Court	21	58	5	16
Newtown	36	29	16	19
Philani Ma-Afrika	41	55	5	-

There were more respondents in Everest Court who identified themselves as owners and it is only in Newtown that some of the respondents said they were both an owner and a tenant.

Future plans

Figure 23 Are you going to stay in your present unit or are you planning to move. Percent



A significant majority of the residents are not planning to move from the housing co-operatives. Those planning to move fall under the “high” income category¹².

When asked about their future plans in the co-operatives, the majority of the residents were not planning to leave the co-operatives. Only about 24 percent were planning to move with differences in terms of the time frames in which they were planning to move. Some were planning to move within a year, others in the next five years and some after five years.

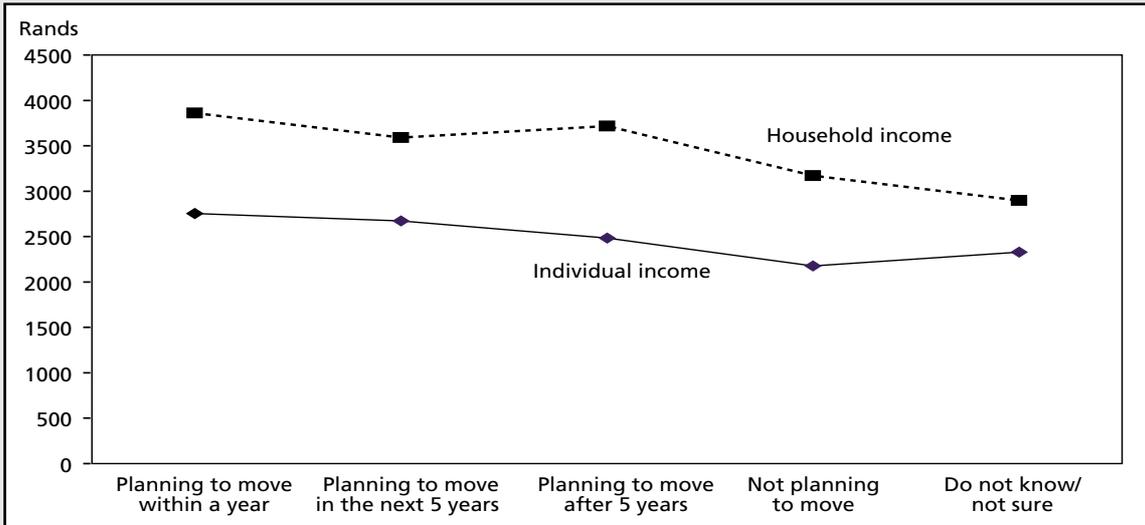
Table 15 Future plans by co-operative. Percent

	Planning to move within a year	Planning to move in the next 5 years	Planning to move after 5 years	Not planning to move	Do not know/ unsure
Bertrams	23	15	-	23	40
Everest Court	4	-	-	77	19
Hadar Court	5	11	-	68	16
Newtown	9	13	5	55	19
Philani Ma-Afrika	8	2	5	84	2

Bertrams has the highest share of people planning to move within a year. In the other co-operatives very few had moving plans in a short-term perspective, and only between 2 and 19 percent were unsure about their future plans within the co-operatives.

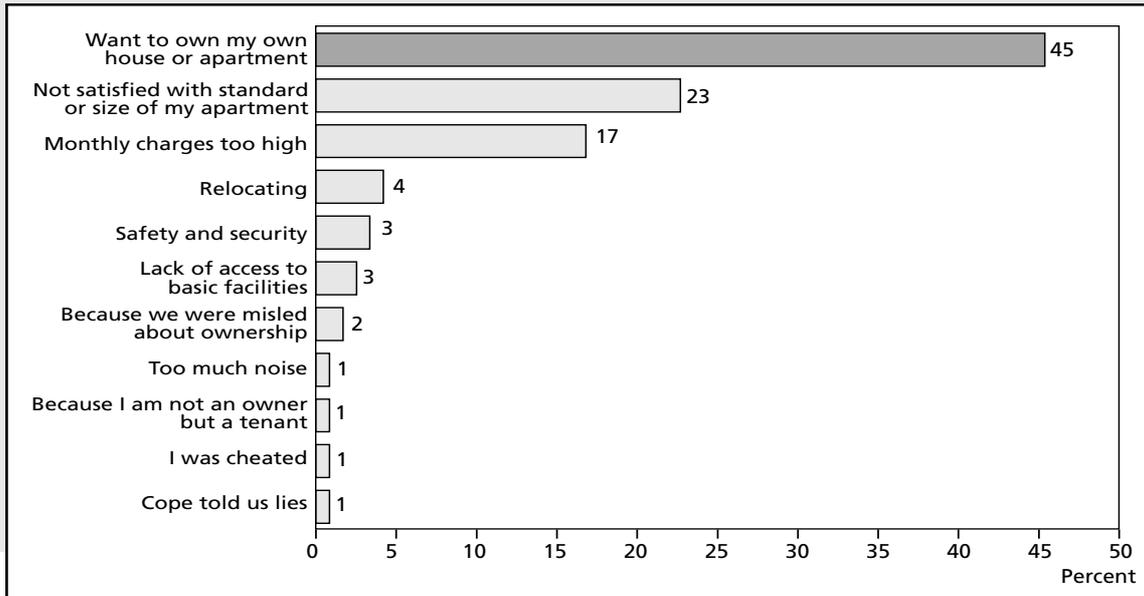
¹² The question that was unintentionally omitted from the survey was whether those planning to move were planning to move to other co-operatives or to other accommodations which are not co-operatives.

Figure 24 Future plans by individual and household income. Rands



There is a correlation between the plans to move or not with the individual and household incomes of the respondents. On the average those with low income (individual and household) were not planning to move and those with high income (individual and household) were more often planning to move within a year.

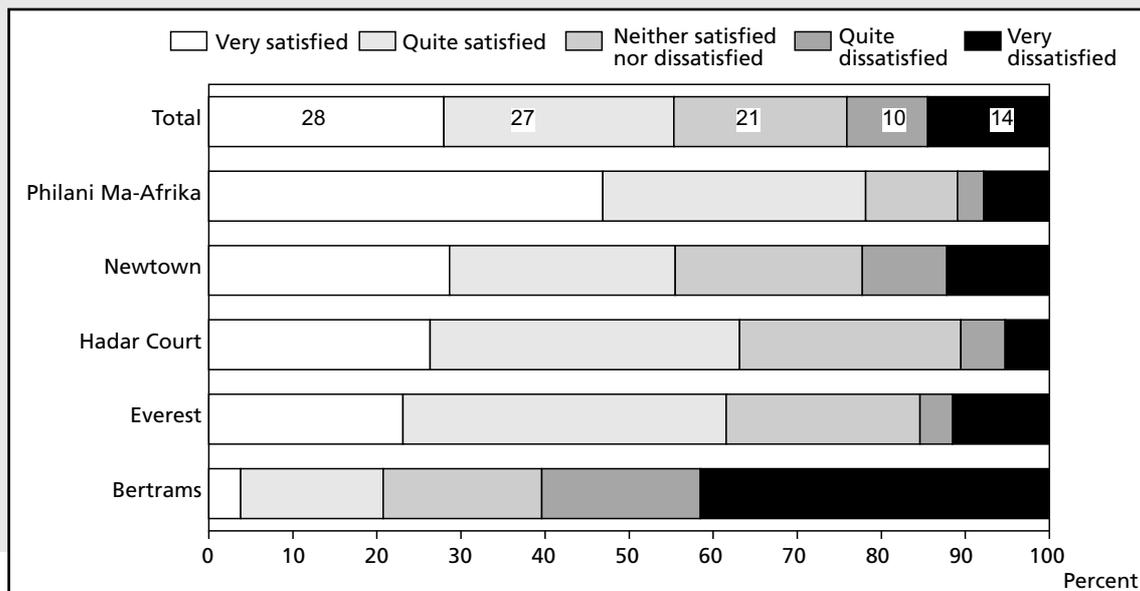
Figure 25 Main reason for wanting to move. Percent



Amongst those planning to move, the wish to have ownership of their own house or apartment was given as the major reason. About 23 percent of the respondents were not satisfied with the standard or size of their apartment and about 17 percent said the monthly charges they were paying were too high.

Levels of satisfaction

Figure 26 Level of satisfaction with living in the housing co-operatives. Percent



More than half of the respondents are relatively satisfied with the conditions and with living in the co-operatives. Only 24 percent are quite or very dissatisfied.

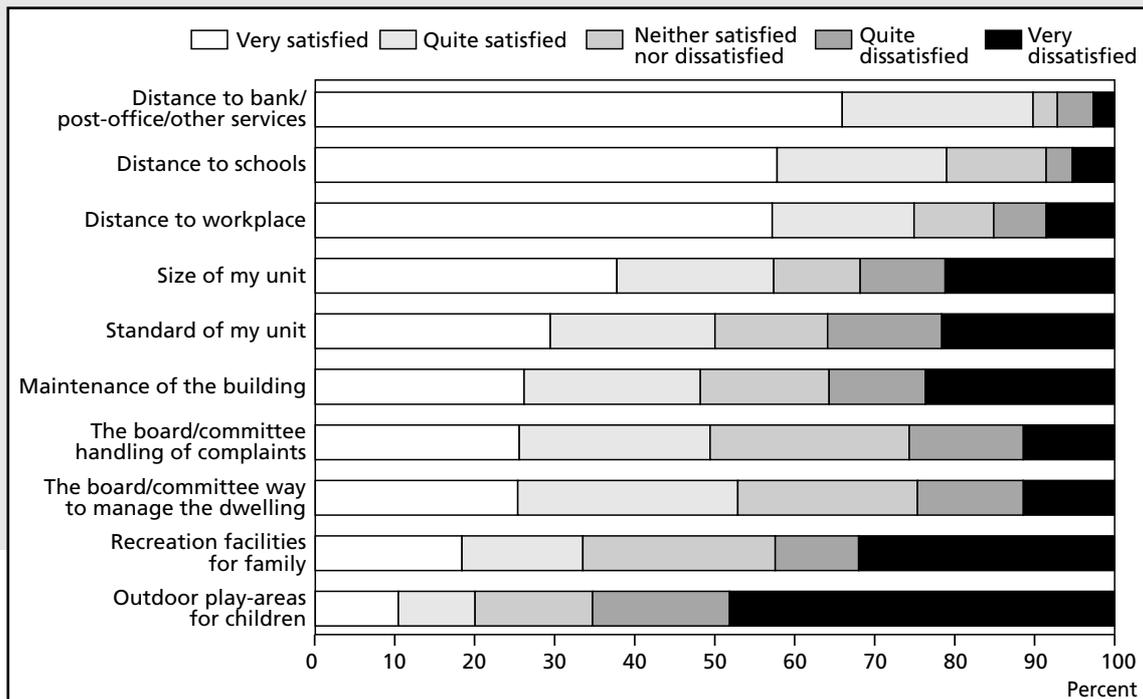
It is only at Bertrams we find a majority that is dissatisfied with the overall conditions in the co-operatives. The highest percentage of respondents satisfied with living in the co-operatives is recorded at Philani Ma-Afrika, about 78 percent are quite or very satisfied.

Close to half of the residents say that living in the co-operatives has changed their lives, while the other half of the residents say it has not changed their life in any way.

Table 16 Has living in a HC changed your life in any way?By co-operative Percent

	Yes	No	Do not know/Unsure
Bertrams	30	62	8
Everest Court	15	73	12
Hadar Court	32	68	-
Newtown	53	41	6
Philani Ma-Afrika	34	64	2
Total	45	49	6

Figure 27 Level of satisfaction on specific conditions in the co-operatives. Percent



The majority of the respondents believe that the co-operatives are conveniently located to banks, post-offices and other services; about 90 percent said that they were satisfied with the distance from their co-operatives to the banks and post-offices. About three quarters of the residents are satisfied with the distance from the co-operatives to schools and workplaces. About 16 percent are dissatisfied with only 10 percent of the residents recorded undecided.

More than one-third of the residents are dissatisfied with the recreational facilities for families in the co-operatives. Only about 33 percent of the residents are satisfied and about 24 percent are undecided with the recreation facilities in the co-operatives. The highest level of dissatisfaction, about 64 percent, was recorded at Philani Ma-Afrika, and Bertrams is the lowest in terms of satisfaction level.

About two-thirds of the residents in the co-operatives are dissatisfied with the outdoor play-areas for children. Only 20 percent of the respondents are satisfied and about 15 percent are undecided. Of all the co-operatives, Bertrams recorded the highest level of dissatisfaction and the lowest level of satisfaction. Relationships to neighbours seem to be good; only 4 percent are dissatisfied with their neighbours.

More than half of the residents are satisfied with the size and standards of their units. Only 32 percent are dissatisfied and 11 percent undecided. The highest levels of satisfaction are recorded at Philani Ma-Afrika and Hadar Court.

More than half of the residents in the co-operatives are satisfied with the way the board/committee is managing the co-operatives and the way they are handling complaints. The highest levels of satisfaction are recorded at Philani Ma-Afrika and Hadar Court with the lowest level of satisfaction recorded at Bertrams¹³.

Slightly less than half of the residents are satisfied with the maintenance of their buildings. About 36 percent are dissatisfied with 16 percent undecided. Residents of Hadar Court are the most satisfied, while Everest Court and Bertrams¹⁴ residents recording high levels of dissatisfaction.

When asked what they like best in the co-operatives, some of the residents said the HCs are quiet and conveniently located to most facilities like banks and shops. On the other hand, when asked what they dislike most in their co-operatives, some of the residents disliked noise and lack of tight security. Most of the residents who say they dislike noise come from Philani Ma-Afrika and those who dislike the lack of tight security come from Newtown.

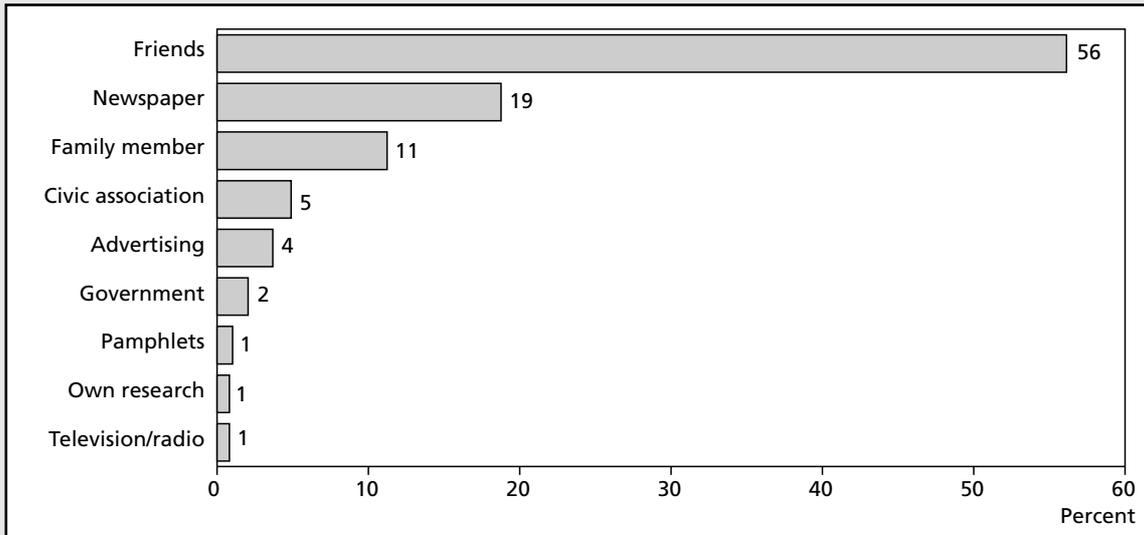
The residents were asked which areas the HCs should pay special attention to in the future and most residents cited greater security and maintenance of the buildings. The need for maintenance of the buildings was recorded at Bertrams, Everest Court and Philani Ma-Afrika, and especially at Hadar Court and Newtown residents said the HCs should pay special attention to greater security in the future.

¹³ It should be noted that Bertrams and Newtown did not have democratically elected boards at the time the survey was conducted. The intention was to hand over these co-operatives and the democratically elected boards to be in operation before the survey was conducted. However, the process was delayed for several reasons. The residents at Newtown did not understand the model and wanted more education before they took over. So at the time of the survey, Bertrams and Newtown had interim committees and they were run by Cope.

¹⁴ In Bertrams there has been problems related to more technical aspects of the buildings. This might have influenced the residents' judgement of the maintenance situation more in general.

Sources of information about co-operatives

Figure 28 How did you hear about housing co-operatives and Cope? Percent

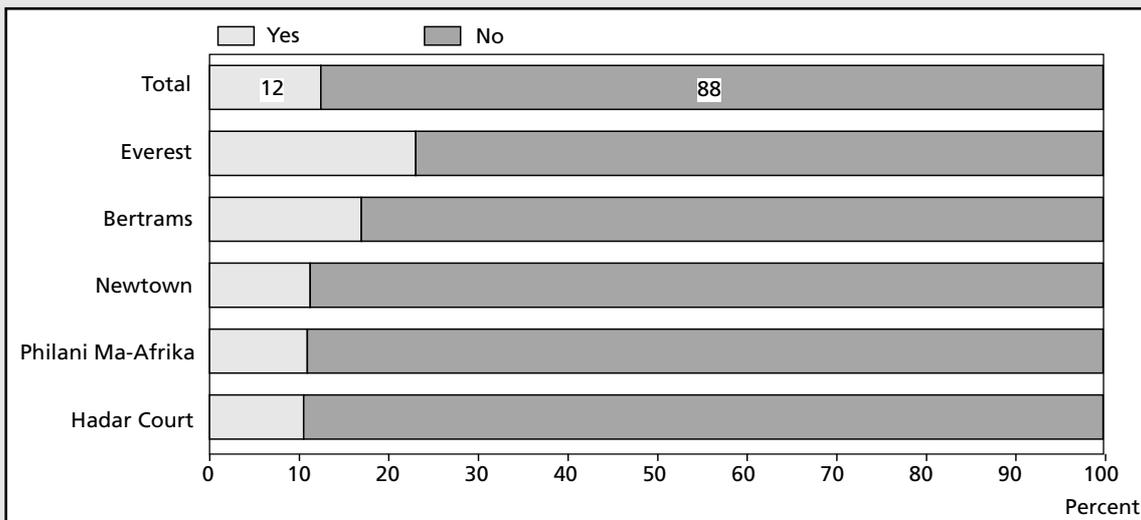


Most respondents got information about the co-operatives and Cope from friends and newspapers. Family members were also an important source of information, while information from government and civic associations played a minor role.

Friends informed 56 percent of the residents about the existence of co-operative housing and Cope and 19 percent heard about it from newspapers. The family members informed 11 percent of the residents. Very few had received the information from government, civic associations, advertisements or pamphlets.

Participation in the co-operatives

Figure 29 Do you participate in any committee in your co-operative? Percent

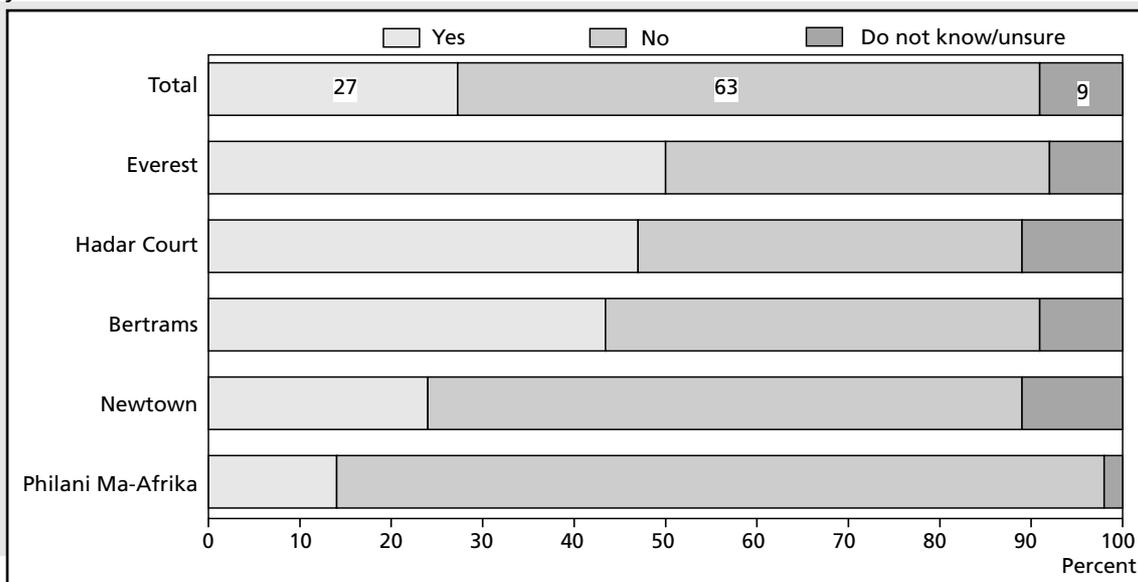


12 percent of the residents in the co-operatives are presently members of the board or any other committee existing in the housing co-operatives. There are slightly more men than women in the committees.

The low percentage of residents in committees reflects that there are a limited number of positions available in the committees. Focussing only on participation in the committees might be misleading, while for instance participation in the Annual General Meetings (AGMs) will give a more accurate picture of the general participation levels among members of the co-operatives.

The survey shows that of all the men, 16 percent were members of the board or other committees. This is different for women where only 10 percent are members of the board or other committees. The highest record of participation is recorded at Everest Court (23 percent) and Bertrams (17 percent).

Figure 30 Would you consider standing for the elections for the board or any committee in your HC? Percent

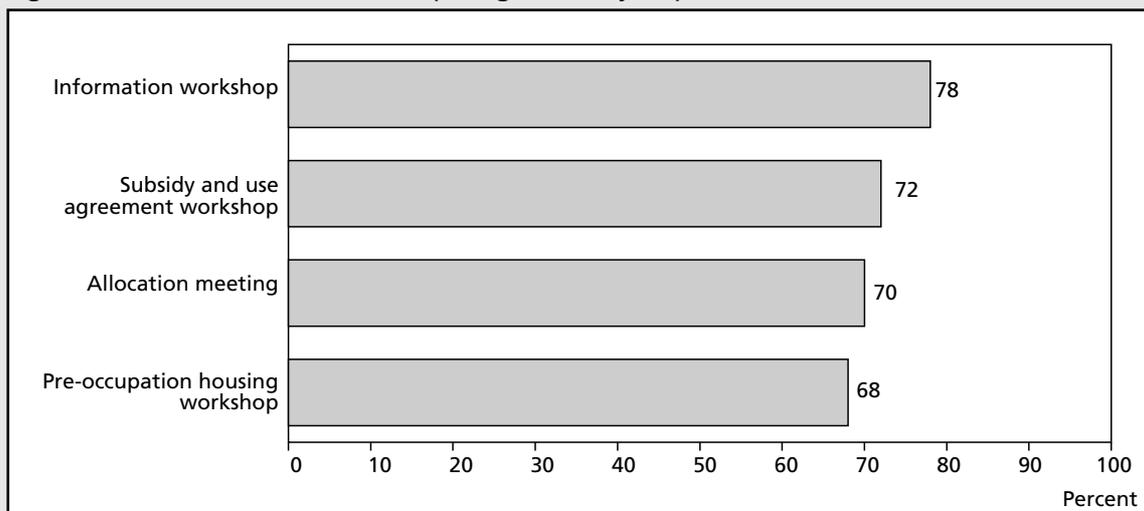


Secondly, a high percentage of residents said they have never been members of the board or any committee in their housing co-operatives. Only 7 percent of the residents said they have been members of the board or committees before.

There is a positive attitude among the residents in terms of participating in structures in their respective housing co-operatives. More than a quarter of the residents said they would consider standing for the elections for the board or any committee in their housing co-operatives. Compared to other co-operatives, more residents at Bertrams, Everest Court and Hadar Court were prepared to consider being elected to the board or any other committees. More men show their willingness to consider being members of the boards or other committees in the housing co-operatives.

A majority of the residents had participated in the workshops organised by Cope for residents prior to occupation of the co-operatives. About 78 percent attended the information workshops, 72 percent attended the subsidy and use agreement workshops, and 70 percent attended the allocation meetings. Also, about 68 percent of the resident attended the pre-occupation workshops organised by Cope.

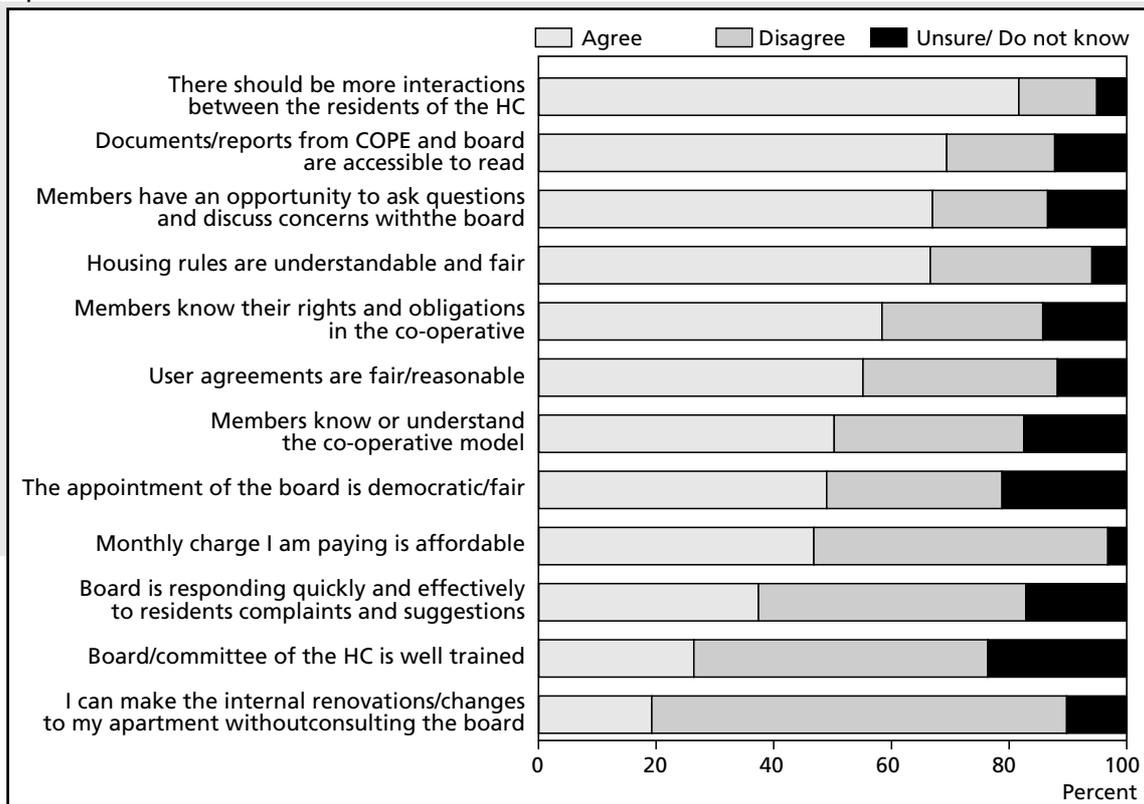
Figure 31 Attendance of workshops organised by Cope. Percent



There is also high level of attendance in meetings and other activities organised in the co-operatives. Only 9 percent of the residents said they have never attended meetings and about 90 percent have attended (59% often and 31% seldom). About 56 percent of the residents have never asked the board/committee for help and 70 percent have never send written suggestions or submissions to board. More than 57 percent of the residents indicated that they get reports from Cope on how the money is spent with only 38 percent saying they never get reports. Just above three-quarters of the residents said that they receive information about the activities of Cope and the board in a form of newsletter.

Opinions on the housing co-operatives and Cope¹⁵

Figure 32 Agree/disagreement in various statements about Cope and the housing co-operatives. Percent



Eight of ten residents agree that there should be more interactions between the members of the housing co-operatives and the majority finds the housing rules understandable and fair.

Most of the residents also agree that they have an opportunity to ask questions and discuss with the boards, but only 26 percent of the residents agree that they are well trained. The majority of residents at Philani Ma-Afrika agreed that the board/committee of their co-operative is well trained while most of the residents at Bertrams and Everest Court disagreed in this. At Hadar Court, the residents were divided with no indications of majority supporting either side/position. 37 percent agreed, 32 percent disagreed and the other 32 percent are unsure. In general, the results indicate a need for more training of the board members – as the residents see it.

¹⁵ The questions regarding the boards should be treated with caution as Newtown and Bertrams did not have the boards, but interim committees at the time of the survey.

50 to 60 percent of the respondents agree that the members of the housing co-operatives understand the co-operative model and that they know their rights and obligations as members of the co-operatives.

Close to half of the residents agree that the appointment of the board/committee is democratic/fair, while about 30 percent disagree. The highest numbers of those who agree that the process was democratic/fair is recorded at Philani Ma-Afrika and Hadar Court.

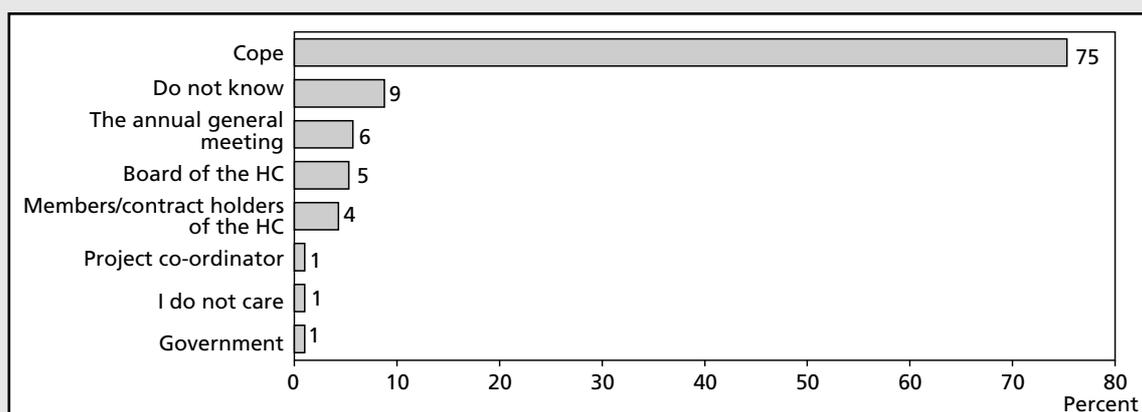
Close to 70 percent of the residents agree that the documents/reports from Cope and board are accessible to read and only 18 percent disagree in this. More residents with primary and higher primary education agree that the reports are accessible to read. Even residents with no formal education agree that the reports and newsletters are accessible to read.

Most of the residents also agree that the use agreements are fair/reasonable while about 33 percent disagree. There are more residents at Bertrams who disagree and more than a quarter of the residents is unsure compared to other co-operatives. About 95 percent of the residents at Hadar Court agree that the use agreements are fair/reasonable.

Only 37 percent of the residents agree that the board is responding quickly and effectively to residents' complaints and suggestions.

Decision-making in the buildings

Figure 33 Who makes decisions regarding the management of the buildings. Percent



Most residents are to a large extent satisfied with their relationship with both the board and Cope.

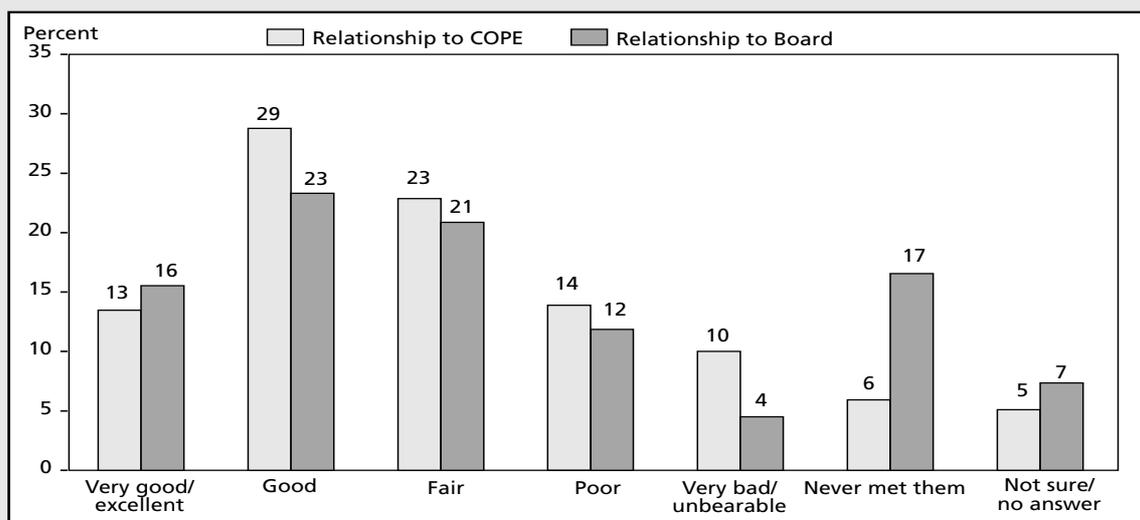
A majority of the residents in the co-operatives reported that Cope is making decisions regarding the management of the buildings. A very small number say the decisions are made by members/contract holders of the co-operatives.

75 percent of the residents say Cope is making decision regarding the management of the buildings and only 4 percent say members/contract holders. There is also a very small percentage that said the decisions are made by the annual general meeting. In accordance with the concept of co-operatives, members and the annual general meeting are supposed to be central in the decision-making process. Most of the residents who said Cope is the decision-maker come from Bertrams and Newtown. This is understandable, as the two housing co-operatives were not yet handed over to the residents; this meant that Cope had to take the responsibility, especially on issues like repayment of mortgage loans.

Table 17 Who makes decisions regarding the management of the buildings. Percent

	Members/contract holders of the HC	Cope	Board of the HC	The annual general meeting	Do not know
Bertrams	-	93	2	4	2
Everest Court	12	46	15	27	-
Hadar Court	16	53	26	-	5
Newtown	2	82	2	2	10
Philani Ma-Afrika	12	44	14	19	11

Figure 34 How would you rate your relationship to Cope and the board of your HC? Percent



In spite of residents’ response on the decision-making in the management of the co-operatives by Cope when they are supposed to be made by residents, the majority still has a good or sound relation with Cope. The residents are also satisfied with their relationship with the board or committees in the co-operatives. Only a very low figure said their relationship with both Cope and the board/committee of the co-operatives is unbearable/bad.

Compared to other co-operatives, the residents of Everest Court and Bertrams were more critical of their relationship with Cope, but generally there are indications of satisfaction with the relationship with both the boards of the HCs and Cope.

Table 18 Relationship to Cope by co-operative. Percent

	Very good/excellent	Good	Fair	Poor	Very bad/unbearable	Never met them	Not sure/no answer
Bertrams	4	28	19	17	19	2	11
Everest Court	11	27	19	27	12	4	-
Hadar Court	16	37	26	5	5	5	5
Newtown	15	30	22	14	10	4	5
Philani Ma-Afrika	16	22	31	8	3	19	1

Table 19 Relationship to the board of the HCs by co-operative. Percent

	Very good/excellent	Good	Fair	Poor	Very bad/unbearable	Never met them	Not sure/no answer
Bertrams	2	19	7	13	6	32	21
Everest Court	27	12	19	15	11	8	8
Hadar Court	16	32	32	5	10	-	5
Newtown	16	25	22	12	2	17	6
Philani Ma-Afrika	22	23	23	9	9	11	2

Conclusions and recommendations

Cope has been successful in introducing the co-operative housing model in South Africa. The survey results points to a high level of satisfaction among the residents when it comes to living conditions in the co-operatives. More than half of the contract holders are women, and this study does clearly indicate that co-operative housing schemes can successfully address the needs of female-headed households. The survey has addressed and covered three areas of housing delivery; acquisition, living conditions and willingness to leave. Whilst Cope has been successful in implementing co-operative housing model, there are areas that probably need special attention from Cope in the time to come. Above all, more emphasis could be placed on education and information on the concept of co-operative housing.

- *Tenant-owner debate:* As the report has indicated there is confusion from the residents about their status in the co-operative. Some still believe that they are tenants in the co-operative and very few say that they are both owner and tenants.
- *Monthly charges:* Most of the residents say they do not know the purpose of the monthly charges. Thus, there is a need for them to be educated on the purpose of the charges.
- *The role of the boards and Cope:* Related to the previous point, some residents are not clear about the role of the boards/committee and of Cope. There is a need for information on the responsibilities of each structure.
- *Maintenance of the buildings:* Most of the respondents said that maintenance of the buildings was important. Thus, Cope needs in partnership with the residents themselves look at the problems in maintaining the buildings and come up with workable solutions that would ensure those residents are fully involved.
- *Security:* Lack of greater security in some co-operatives has been cited as one challenge facing the residents. There is a need to look at ways of improving and ensuring maximum security for residents.
- *Recreational facilities:* Recreational facilities for both families and children are one area that the residents are not satisfied with. It should be noted that most of the co-operatives are situated in the inner city where there is lack of space for recreational purposes. The public spaces for play and recreation are beyond the responsibility of Cope, but it is important to utilise the housing co-operative's communal areas as best as possible.

- *Training:* Residents say that their boards/committees are not well trained and thus there is a need to train the boards. Training should not be focused on the boards only, but the residents should also be educated about their position and responsibilities in the co-operatives.

Generally, there is a need to inform the residents about the concept of co-operative housing. More work should be done on explaining the concept.

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Annex 1: The questionnaire

COPYRIGHT/KOPIEREG:

CARD NUMBER

1

 1
KAARTNOMMER

RECORD NUMBER/REKORDNOMMER

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 2-4

M A R K D A T A (P T Y .) L I M I T E D

Survey among residents in housing co-operatives in Johannesburg

April 2001

The aim of this survey is to map the residents' experiences and levels of satisfaction with their housing, what they think of housing co-operatives; views about Cope's work and the housing co-operatives in general. The research is commissioned by Cope and will be used in their work to improve conditions in the housing co-operatives. The survey is conducted by Fafu and Mark Data. All information is being treated confidentially. Cope will receive a report where no individuals will be recognisable, and only the researchers will have direct access to the data material.

1. Mark which housing co-operative the respondent belongs to? **(Don't ask, just mark)**

Bertrams	
Everest	
Hadar court	

Newtown	
Philani Ma-Afrika	

5

Background information:

(I would like to begin with some questions about your background)

2. Gender of respondent (**Don't ask, just mark**)

Male	
Female	

6

3. How old are you?

..... years

--	--

7-8

4. What is your marital status?

Not married,, and never married	
Married/Customary marriage	
Living together with partner	
Widower/widow	
Divorced/separated	
Other/No answer	

9

5. What is the highest level of education that you have completed?

No formal education	
Grade 1/sub A	
Grade 2/sub B	
Grade 3/std. 1	
Grade 4/std.2	
Grade 5/std. 3	
Grade 6/std. 4	
Grade 7/std. 5	
Grade 8/std. 6	
Grade 9/std. 7	0
Grade 10/std. 8	1
Grade 11/std. 9	2
Grade 12/std. 10	3
Diploma	4
Some university	5
University degree	6
Postgraduate degree	7
Other	

10-11

6. What language do you speak mostly at home?

Afrikaans	
English	
S.Sotho	
Tswana	
N. Sotho/Pedi	
Swati	
Ndebele	

Xhosa	
Zulu	
Tsonga	0
Venda	1
Other (specify)	

12-13

7. Are you the one who signed the user agreement for this unit?

Yes (Go to Question 9)	
No	

14

8. If no, who signed the user agreement for this unit?

Husband/wife	
Owner	
Friend	
Other (specify)	

15

9. What is your current employment status? (“current” in this case means in the last seven days)

Working full-time	(Ask question10)	
Working part-time	(Ask question10)	
Casual/piece jobs	(Ask question10)	
Unemployed	(Ask question11)	
Pensioner	(Ask question11)	
Self-employed	(Ask question10)	
Student	(Ask question11)	
Other (specify)		
.....		
.....		

16

10.If employed, what is your occupation?

.....

--	--

17-18

11. If unemployed, what is your main source of support or income? (if respondent is unclear, ask how they have supported themselves in the past month)

Do odd jobs	
Supported by persons in the household	
Supported by relatives not in the household	
Supported by friends	
Supported by charities, church, welfare and similar	
Unemployment benefits (UIF)	
Savings or money previously earned/interest	
Other (specify)	
.....	
.....	

19-20

12. What is your individual monthly income? (include wages, salaries, overtime payment, bonuses, child maintenance, pensions, UIF, grants and other income). We would like to know the net amount/income, after taxes or other deductions.

..... (write amount rounded to nearest R100)

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21-26

13. Altogether, how much income did **all members** of your household receive last month? (include wages, salaries, overtime payment, bonuses, child maintenance, pensions, UIF, grants and other income). We would like to know the **net amount/income**, after taxes or other deductions.

..... (write amount rounded to nearest R100)

--	--	--	--	--	--

27-32

Housing history

(Here I would like to ask questions about your accommodation before joining the co-operative)

14. Were you living in a farm area or village, or in a town or city before you came to stay in this co-operative?
(Informal settlements attached to an urban area should be coded City or Town)

Farm, village, or other rural area	
City or town	
Unsure/No answer	

33

15. What type of dwelling did you live in before you came to stay in this co-operative?

Dwelling/house or brick structure on a separate stand or yard	
Traditional dwelling/hut/structure made of traditional materials	
Flat or apartment in a block of flats	
Town/cluster/semi-detached house	
Unit in a retirement village	
Dwelling/house/flat/room in the backyard	
Informal dwelling/shack in the backyard	
Informal dwelling/shack NOT in the backyard – e.g. in informal/squatter settlement	
Room/flat let in someone else's house	
Hostel or dormitory	

34

16. Where did you mainly get water for household use in the dwelling you stayed in earlier?

Tap inside dwelling	
Tap outside, but in the grounds of the dwelling	
Tap outside the grounds, but in the neighbourhood	
Tank	
River/stream	
Borehole/well	
Mobile trucks/vendors	
Other (specify)	

35

17. Did you have electricity in the dwelling you stayed in earlier?

Yes	
No	

36

18. Why did you move or leave the dwelling or area you lived in earlier?

To be with other family members (including spouse/partner)	
To start a new job or be close to work	
Safety and security	
Rent too high in previous dwelling	
Building sold	
Evicted by private owner	
Evicted by local authority	
To improve my housing condition	
Other (specify)	

37

19. Did you have other housing alternatives apart from this co-operative?

Yes	
No	
Don't know/unsure	

38

20. How much was your monthly rent/payment in the dwelling you stayed in earlier?
(excluding water and electricity)

..... (write amount)

--	--	--	--

39-42

21. How many rooms were there in your previous dwelling? (excluding bathroom/toilet)

.....
(number)

--	--

43-44

The Housing Co-operatives (HC)

(Now I would like to ask questions about your stay and the living conditions in the co-operative)

22. In your unit, how many people are:

Working/employed			45-46
Attending school			47-48
Attending creche/pre-school			49-50
Unemployed			51-52
Pensioners			53-54
Other (specify)			55-56

23. How many rooms are there in your unit? **(excluding bathroom/toilet)**

.....
(numbers)

--	--

57-58

24. How long have you lived in this co-operative?

..... (Years)

59-60

.....
(Months)

--	--

61-62

25. What is the monthly charge for your unit? **(excluding water and electricity)**

.....
(Rands)

--	--	--	--

63-66

26. Are you sharing the monthly charge for this unit with anyone?

Yes	
No (Go to Question 28)	

67

27. If yes, what is your relationship to the person?

Spouse/partner	
Relative	
Tenant	
Friend	
Other (specify)	

68

28. Which sentence would best describe your relationship to the unit?

I am an owner	
I am a tenant	
I am both an owner and a tenant	
Don't know/unsure	

69

29. Are you going to stay in your present unit or are you planning to move?

Planning to move within a year	(Ask Question 30)	
Planning to move in the next 5 years	(Ask Question 30)	
Planning to move after 5 years	(Ask Question 30)	
Not planning to move	(Go to Question 31)	
Don't know/ not sure	(Go to Question 31)	

70

30. If planning to move, what is the main reason?

Monthly charges too high	
Lack of access to basic facilities	
Safety and security	
Relocating	
Not satisfied with the standard or size of my apartment	
Want to own my own house or apartment	
Other reason (explain)	
.....	
.....	
.....	
.....	
.....	

71-72

31. How satisfied are you with living in this HC?

Very satisfied	

Quite satisfied	
Neither satisfied nor dissatisfied	
Quite dissatisfied	
Very dissatisfied	

73

32. Now we would like to know how satisfied or dissatisfied you are with conditions in your present unit and the HC.

	Very satisfied	Quite satisfied	Neither satisfied nor dissatisfied	Quite dis-satisfied	Very dis-satisfied	
The board/committee's handling of complaints	1	2	3	4	5	5
The board/committee's way to manage the dwelling (housing management)	1	2	3	4	5	6
Distance to bank/post-office/other services (like hospitals)	1	2	3	4	5	7
Distance to schools	1	2	3	4	5	8
Distance to workplace	1	2	3	4	5	9
Recreation facilities for family	1	2	3	4	5	10
Outdoor play-areas for children	1	2	3	4	5	11
Neighbours	1	2	3	4	5	12
Size of my unit	1	2	3	4	5	13
Standard of my unit	1	2	3	4	5	14
Maintenance of the building	1	2	3	4	5	15

33. How did you hear about housing co-operatives and COPE?

Newspaper	
Friends	
Family member	

Television/ radio	
Government	
Civic association	
Other (explain)	

16-17

Participation in the housing co-operative

34. Are you presently a member of the board or any other committee in your HC?

Yes	
No (Go to Question 36)	

18

35. If yes, which committee/s? (Allow for multiple responses)

The board		19
Building committee		20
Finance committee		21
Environmental committee		22
Other (specify)		23

36. Have you ever been a member of the board or any other committee in your HC?

Yes	
No (Go to Question 38)	

24

37. If yes, which committee/s? (Allow for multiple responses)

The board		25
Building committee		26
Finance committee		27
Environmental committee		28

Other (specify)	
-----------------------------------	--

29

38. Would you consider standing for the elections for the board or any committees in your HC?

Yes	
No	
Unsure	

30

39. Did you attend any of the following workshops organised by COPE before you moved into the HC?

	Ye s	N o
Information workshop	1	2
Subsidy and use agreement workshop	1	2
Allocation meeting	1	2
Pre-occupation housing workshop	1	2

31

32

33

34

40. How often would you say you...

	Ofte n	Seld om	Ne ver	Unce rtain	
Attend HC meetings and other activities	1	2	3	4	35
Ask board for help	1	2	3	4	36
Send a written suggestion or submissions to board	1	2	3	4	37
Get reports/feedback from COPE on how your money has been spent	1	2	3	4	38
Receive information about the activities of COPE and the board (newsletter)	1	2	3	4	39

41. I would like you to tell me if you agree or disagree with the following statements?

	Agre e	Disa gree	Unsure / Don't know	
Board/committee of the HC is well trained	1	2	3	40
Members have an opportunity to ask questions and discuss concerns with the board	1	2	3	41
Members know or understand the co-operative model	1	2	3	42
Members know their rights and obligations in the co-operative	1	2	3	43
The appointment of the board is democratic/fair	1	2	3	44
Monthly charge I am paying is affordable	1	2	3	45
Documents/reports from COPE and board are accessible to read (newsletter)	1	2	3	46
Housing rules are understandable and fair	1	2	3	47
User agreements are fair/reasonable	1	2	3	48
Board is responding quickly and effectively to residents' complaints and suggestions	1	2	3	49

There should be more interaction within the residents of the HC's (games etc)	1	2	3		50
I can make the internal renovations/changes to my apartment without consulting the board	1	2	3		51

42. Do you know what the monthly charge you pay for this unit is used for?

Yes	
No	
Unsure	

52

43. What do you think the monthly charges are used for?

.....

--	--

53-54

44. Who makes decisions regarding the management of your building?

Members/contract holders of the HC	
COPE	
Board of the HC	
The annual general meeting	
Don't know	
Other (specify)	

55

45. How would you rate your relationship to the board of your HC?

Very good/excellent	
Good	
Fair	
Poor	
Very bad/unbearable	
Never met them	
Not sure/no answer	

56

46. How would you rate your relationship to COPE?

Very good/excellent	
Good	

Fair	
Poor	
Very bad/unbearable	
Never met them	
Not sure/no answer	

57

47. What is the most important thing your HC should pay special attention to in the future?

Improvement of playgrounds/sports grounds	
Organise leisure activities for youth/children	
Organise leisure activities for adults	
Organise childcare arrangements in the near environment	
Improvement of parking space/garages	
Greater security	
Maintenance of the building	
Reduce overcrowding	
Other	

58-59

48. Has living in a HC changed your life in any way?

Yes	
No (Go to Question 50)	
Unsure (Go to Question 50)	

60

49. If yes, how has living in a HC changed your life?

.....
.....

.....

.....

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61-62

50. What do you like best in your HC?

.....

.....

.....

.....

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63-64

51. What do you dislike most in your HC?

.....

.....

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.....

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65-66

THANK YOU FOR YOUR CO-OPERATION

Co-operative Housing in Johannesburg



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