



Renting Shacks: Tenancy in the informal housing sector of the Gauteng Province, South Africa

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Abstract. Informal settlements are where a significant proportion of urban population find shelter in the cities of the Global South. In some cities, this settlement type is the norm and urban residence are forced into these areas due to a lack of formal housing capacity. Housing tenure in the informal sector is tenuous and the most vulnerable of this group are those who find rental housing in the sector. The idea of a slumlord within this context is one of exploitation and abuse, this study explores the slumlord tenant relationship within informal settlements in Gauteng, South Africa. The study found that there is a symbiotic relationship between landlords and tenants where the informal economy fills a gap in the low income market. While there are issues of exploitation within the informal rental market, this large, unregulated and growing sector points to a significant need for more low cost housing within the formal sector.

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1. Introduction

We have seen a rapid increase in the urbanisation of developing countries. It is expected that the urban population of Africa will surpass 750 million by 2030 (Pieterse, 2009). The United Nations (UN) estimates that 10% of the world's population currently resides in informal settlements (Huchzermeyer, 2008) and this percentage is expected to double by 2030. Almost 70% of sub-Saharan Africa's urban population live in informal settlements (UN-Habitat, 2006). Informal settlements are areas that have been illegally occupied, exist under conditions of informal land tenure (Naidoo et al., 2008; Gunter, Scheepers, 2012) and that contravene official land use and planning standards (Angignu, Huchzermeyer, 2009). These sites lack security of tenure, have insufficient access to water and sanitation (and other services), are overcrowded and are exposed to a number of social, economic and environmental dangers (UN-Habitat, 2003). These settlements are well known for their multi-faceted, varied and diverse nature and are typically areas of high vulnerability and poverty (Smit, 2006). Informal settlements are particularly prevalent in South Africa. Even though the post-apartheid government delivered almost 1.5 million housing subsidy opportunities in the first ten years of democracy, a number of South African citizens remain without adequate housing. It is estimated that almost half of South Africa's population live in urban areas, with a quarter of these urban dwellers residing in informal settlements (Misselhorn, 2008). More than 1.5 million households exist in informal settings (Misselhorn, 2008).

The expansion of urban settlements has led to a situation where urban infrastructural development simply cannot keep pace with rising population growth (UN, 2016). Communities that were once considered anomalous in society, those living without tenure, in informal structures on the margins of society, are becoming a norm in many cities. In many African cities, informal settlements house the majority of the urban citizens and the population living in these centres are often close to or larger than that of residence in formal set-

tlements (Gilbert, 2014). In Gauteng South Africa, the province that has both the administrative capital of the country, Tshwane, and the economic capital of South Africa, Johannesburg, informal settlements are both a historic norm and a growing concern. 25% of household in the region fall under the category of informal dwellings (Gunter, 2012). This is untenable for a country and province that is one of the wealthiest in the region (Crankshaw et al., 2000). With this huge stock of informal dwellings in the province, the economic barriers to entry into this housing sector appear to be low, the acquisition of squatted land, low cost building materials and construction costs point to a low cost access point of entry for immigrants into the city. Yet despite this low cost of constructing an informal dwelling in a squatter settlement, there are a surprising number of tenant residence in these settlements. This is a result of the high profit margins for slum landlords who let these informal properties and the influx of capital into informal property despite its tenuous legal status (UN-Habitat, 2003). This study examines the nature of the informal settlements rental sector and explores the barriers to entry in the low cost dwelling housing market in the Province of Gauteng, South Africa.

2. The informal economy as an urban norm

Although there is an increase in the number of informal settlements and dwellings in the global south, and an increase in policy considerations towards this group, the individuals who find themselves in these settlements are most often marginalised and peripheral (Gunter, 2014). Despite their marginal status, this group represents a significant number of urban dwellers and in some markets a significant economic force. The growing status of the informal market has been noted by the spending power of this group and the ability to support survival and informal employment (Beall, 2002). Informal settlements play a massive role in supporting a cit-

ies formal activities and much of a cities unskilled workforce will find accommodation in these settlements. Yet despite this growing status, informal settlements still house the most vulnerable and exploited of society and individuals there often struggle to gain access to political, economic and social systems (Watson, 2011).

Even with the difficulties of the informal economy and the informal status of housing which can lead to a status of marginalised and peripheral, an informal settlement is a significant element of the modern developing city in the Global South. The informal settlements community of any given city can be significantly larger than the formal residence and at times make up between 20% - 60% of the cities inhabitants (Gerxhani, 2004). As a democratic force, this group has a significant voice and as an economic voice, a substantial income from informal economic activities makes its way into the formal economy (Karemera, 2007). Although their informal status makes it difficult to quantify and comprehend the contribution of informal communities, the rate of growth, number of individuals and economic potential of this group makes them anything but marginalised (Crankshaw, 1993; Guillaume, Houssay-Holzschuch, 2002; Gunter, 2013).

In many cities in the Global South, the informal economy plays a significant and growing role in rapidly growing urban centres (Gordon, Nell, 2006). In these centres, the informal economy is becoming the norm with individuals living in informal settlements, working in informal commerce and socializing in informal taverns (Gordon, Nell, 2006). Informal settlements are capable of rapid expansion and do not require the formal negotiation of town planning and building regulation. Although this is not necessarily a desirable state, the prompt reaction to an increasing market and the ease of entry into informal housing has turned this system into the normal point of entry for many new urban residents (Gunter, 2014). The normalization of informal settlements has been recognised by many governments where in situ infrastructure is developed, tenure endorsed and settlements formalised. There is recognition that informal settlements are now a permanent element of the urban landscape and that informality is the norm of the developing urban centre (Van Rooyen, Antonites, 2007).

3. Renting housing

Rental studies focusing on low income settlements have taken place in a number of locations around the world since the early 1990s. Camacho and Terán (1991) as well as Gilbert (1993) published work on Caracas in Venezuela, while Wadhwa (1993) explored measures to promote low-income rental housing in Delhi, India. Gilbert and Varley (1991) undertook important work on landlord and tenant relations in Guadalajara, Mexico. On the African continent studies have been published on case studies in Zimbabwe (Potts, Mutambirwa, 1991), Ghana (Tipple, Willis, 1991; Korboe, 1992; Arku et al., 2012), Nigeria (Aina, 1990; Oruwari, 1990) and in Kenya (Lee-Smith, 1990). More locally specific to this study, research has been carried out by a number of researchers and scholars in South Africa. Gilbert (2003, 2014) and Gilbert, Mabin, Mc Carthy and Watson (1997) have worked fairly extensively on rental housing and the urban poor in the country's cities while Gunter (2014) has focused more geographically on renting and the low income housing sector in Johannesburg. While this literature exists there is still a gap in that many of these studies do not fully examine the nature of the informal settlements rental sector nor do they explore the barriers to entry in the low cost dwelling housing market in the Province of Gauteng, South Africa.

4. Methodology

This study used multi-method data gathering involving interviews, and questionnaires, so as to gain an understanding of the study area from both the tenants and landlords (Glaser, Strauss, 1967; Webster, 1994). Respondents were asked about their experiences as tenants, through a questionnaire targeting 132 families in 5 locations in Gauteng. Barriers to entry of owning an informal dwelling were measured using eight variables on a 1-5 scale. Households were asked to identify in the first three variables why they did not own an informal dwelling and their motivation to rent in the informal sector. The remaining variables were related to their experiences as tenants and how they felt concern-

ing security of tenure and value for money of their accommodation. Indicators used in the study were age, nationality, income, and gender there were further explored with indicators on length of residency, value of property and employment. It was assumed that these factors would give an effect on the state of tenancy in the informal sector. Snowball sampling was used to identify the respondents of the questionnaire.

The interviews with landlords were done using open ended questions to gain an insight into the commercial nature of the sector. The research asked tenants to contact their landlords and ask the landlord to get hold of the researcher for an interview. Of the potential 28 individual landlords identified by tenants, only 4 contacted the researcher directly. The remaining 2 landlords attended interviews already scheduled and were not directly invited although accepted into the study to add weighting to the interviews. Both interviews and questionnaires were conducted in August 2010 as part of a study into the nature of informal settlements in the Gauteng Province. Both the interviews and questionnaires provided comprehensive insight into the nature of renting informal dwellings in informal settlements.

5. Slumlords/landlords

The number of dwellings owned by landlords in the informal housing sector in the study area is noteworthy, the landlords who own the fewest number of rental units makes up 27% all landlords, with this group owing 7% of the available stock (Table 1). The largest 5% of landlords control 31% of rental dwellings, demonstrating the scale of ownership and concentration of this informal asset in the hands of a few owners. For example, 2 landlords control 6% of the entire rental stock in Durban Deep, giving them a housing stock of over 200 dwellings each. With such a scale of operation, it is clear that large scale landlords in this sector are able to recuperate initial capital outlay very quickly. The rental income from 200 units per month, based on the average rental reported of R450 (\$54) would be R90 000 (\$10 967), this income would be tax free and would come with minimum maintenance responsibility for the landlord.

Table 1. Dwelling ownership among landlords in the informal housing sector

| Number of rooms let | Number of landlords | Total number of rooms |
|---------------------|---------------------|-----------------------|
| 0 – 10 | 27% | 362 (7%) |
| 11 – 20 | 31% | 984 (19%) |
| 21 – 50 | 12% | 1605 (31%) |
| 51 – 100 | 25% | 12% |
| 101+ | 5% | 31% |

Source: Questionnaire

Even at a relatively small scale of 50 dwellings, the landlord would still be getting approximately R22 500 (\$2740) per month, which is the equivalent of a good middle class income in the province. It is however important to note that not all landlords are working at this scale and the majority of landlords work at a smaller scale of ownership that would provide them with a modest income. Although there is certainly a proportion of wealth congregated into the hands of a few landlords, the smaller scale landlord would rely on this investment for survival and a place to invest income.

Yet despite this small scale landlord, there is a large scale business that constructs and lets out hundreds of informal dwellings and accumulates a significant return on this investment. In the interviews with landlords, the average cost of construction of an informal dwelling was R8 700 (\$1 087) which would be an insignificant amount for a large-scale landlord and would be recuperated from the rental investment within a year. It seems that only the small scale landlords (less than 20 dwellings) live on site, large-scale landlords do not live in the informal settlements, although this would make sense as the income earned from rentals would not necessitate the landlord to live in this poverty stricken enclaves. The rental market of informal dwellings clearly provides a good return on investment and allows for the large scale investment into this sector. Although not all landlords operate at this level, the fact that there are a few individuals who have this level of investment in the informal sector demonstrate the potential of this capitalist market. Due to the unregulated nature of the market there is a potential for exploitation of tenants and the unscrupulous letting of poor quality of dwellings. The quality of dwelling and the maintenance provided is then

managed by the relationship between the landlord and the tenant and the supply and demand ration where the variable is quality not price.

6. Landlord and tenant

Both the questionnaire of tenants and the interviews with landlords demonstrated a general hostile relationship between the two groups. Where aver-

age rental are R450 for a one room dwelling approximately 15 m² made of wood and corrugated still with dirt floors, satisfaction levels among tenants is low (see Table 2) with 69% of tenants stating they are unsatisfied or very unsatisfied with their dwelling. However, landlords cited an inability to raise rents beyond a certain threshold as tenants were unable to pay. The tenants we equally dissatisfied with the level of service they received from their landlord with 63% expressing dissatisfaction while 81% stated they were dissatisfied with the cost of rent.

Table 2. Satisfaction levels of tenants

| | Very satisfied | Satisfied | No comment/neutral | Dissatisfied | Very dissatisfied |
|----------------------------------|----------------|-----------|--------------------|--------------|-------------------|
| Size of dwelling | 5% | 15% | 6% | 33% | 41% |
| Quality of construction | 24% | 3% | 4% | 63% | 6% |
| Cost of rental | 0% | 9% | 0% | 71% | 20% |
| Basic services available | 9% | 10% | 12% | 27% | 42% |
| Response of landlord to problems | 7% | 10% | 1% | 63% | 19% |
| Overall | 5% | 8% | 4% | 73% | 10% |

Source: Questionnaire

It is clear from Table 2 that the overall satisfaction of tenants is low, the only area scoring relatively well is quality of construction, with tenants in new dwellings stating they felt the construction was adequate. The general dissatisfaction of tenants does demonstrate the costs to entry of ownership and construction of informal dwellings, if a tenant is very dissatisfied with the cost and state of their dwelling why do they not either move or build their own dwelling.

In 61% of the cases, cost was sighted as the reason they tenant did not build their own dwelling. This was followed by 24% stating access to land while the remanding 15% citing a need to move frequently and not wanting to invest in the area. The cost of entry into constructing an informal dwelling is relatively low and the number of respondents who state the cost too high demonstrates the low income and vulnerability of this community. Further, the lack of access to land confirms the informal control of illegally occupied land. There is a hierarchy of control in informal settlements that leads to the establishment of a property market that is not controlled by government.

Although many tenants felt that the rent they were paying was high, they were not satisfied with

the level of service they received from the landlord. 54% stating that they did not get repairs to the dwelling after they reported problems. When this issue was put to the landlords, they cited the low rental values being paid as justification for not maintaining the property. All the landlords interviewed stated that the low rental income did not cover all the costs, yet were unable to specify the costs of keeping a rental unit beyond salaries for rent collectors. This situation has arisen because the cost of renting these dwellings has a ceiling. This is determined by the low income of the inhabitants, with this ceiling in place the capitalist market in which the renting of the dwelling takes place has found the best system for capital accumulation is not to raise the cost of the service but rather lower the input costs and subsequently the quality of the service. This situation has led to the tension between the landlords and tenants and distorts the market in informal rentals.

Despite this the individual experience of the informal dweller is tenuous, with income notoriously low in the informal economy. The informal economy then represents a more realistic picture of unfettered capitalism than the formal economy which is regulated by government (Van Rooyen, Antonites,

2007). Subsequently the informal community has created an urban culture and system that falls outside of the formal socio-economic structure. Unregulated and untempered capitalist markets have sprung up in informal economies with unregulated economics governing housing, transport and security (Huchzermeyer, 2002). This can lead to massively innovative and efficient markets, such as the informal taxi industry in many African countries but can equally lead to consumers being exploited, the unroad worthy condition of the informal taxis in African countries (Burger, 2008).

7. Ownership in the informal housing sector

As an element of the informal economy, informal property constitutes a significant market, construction, residential and commercial rentals all form a revenue stream in the informal economy. Within this market, access to informal property rights vary from settlement to settlement, from gang controlled plot allocation to local administration endorsement and acceptance (Huchzermeyer, 2003). The allocation for informal and untenured land is complex and at times mirrors that of the formal sector. In settlements that have been established for a number of years, there is often a clear indication of the process of new dwelling development, sections of unallocated land is 'allocated' to existing community leaders who are then able to reallocate it to new housing in the area (Gunter, 2014). In more recent informal developments that have taken up squatting, there is more fluid allocation of land with first to construct having the right to stay (Gordon, Nell, 2006). This hierarchy is strictly enforced through community monitoring and often via mob justice or criminal policing. The allocation of this land is often a lucrative source of capital accumulation and the control of which can lead to the creation of slumlord. Although the rights to this property is informal rather than formal, acceptance of property by local government service provision, from the allocation of portable toilets to the construction of communal taps, implies a tacit acceptance of an informal community and reduces the likelihood of removal (Beall et al., 2000). With this tac-

it acceptance of an informal settlement, the lack of legal proof of ownership does not hinder informal development and individuals with a high standing in a community or who hold a political position might be able to illicit control of informal land, with the ability to decide on ownership of existing occupants and the ability to evict or remove occupants regardless of the nature of their states in the dwelling (either paid up tenant or owner). This very situation creates an excellent environment for the development of slum lords as influential individuals or those with the backing of a powerful criminal gang can quickly secure a significant proportion of property or land to either rent or sell (Morange, 2002). Although this could lead to a very unstable tenure environment, it is not in the collective slum lord's interest to constantly evict tenants or even informal dwelling owners, it is better to illicit compliance and establish a property portfolio.

This ability to build informal property portfolios by slum lords can tap into the market of rent seekers who are recent immigrants into the city (Watson, 1994; Gilbert et al., 1997; Crankshaw et al., 2000; Morange, 2002). The state of poor immigrants that arrive in the informal settlements of development cities often leaves them with little capital to construct a dwelling. This is despite the low cost of materials; they may still often present too high a cost for a new arrival. Thus, renting an informal dwelling becomes the lowest point of entry into property in a city (Gunter, 2014). The need for cheap property in many developing cities far outstrips the supply and the rapid rate of informal property development across the global south attest to the need for this housing. Without adequate capital for the development of formal housing, either via government of the formal construction sector (Morange, 2002). Informal housing will be the default housing type for the world urban poor. Even within this state of illegal occupation and ownership, there is still a hierarchy of vulnerability and the most poor or least connected are forced into informal rentals (Mooya, Cloete, 2007).

This situation points to the most horrific form of capitalism, that of exploitation for profit. Left to its own devices, the market system in the informal economy, unregulated by government is adept at finding a market that is then bound to pay rent for the lowest level of service that is possible (Crank-

shaw et al., 2000). The individuals caught up in this system do not have the protection of the state and do not report misdoings and dangerous situation as they are outside the legal system and do not receive protection of abuses such as sudden increase in rent or eviction without notice (Gilbert et al., 1997). This state of capital accumulation contradicts the neo-liberal notion that a free market will adjust to satisfy the consumer, as in this market, the consumer is unable to find an alternative for housing and unregulated flaws in the allocation of informal property lead to the market system offering poor quality accommodation as the price ceiling of the consumers is low (Bremmer, 2010).

The informal tenant market is thus exploitative and relies on an influx of immigrants into the developing city. Unable to cope with this expanding population, formal property cannot be constructed quickly or cheap enough to cater for this new group and the informal capitalist economy reaps the rewards or accumulation.

8. The informal rental sector

Small scale informal landlords need access to land, capital and asset management for their investment to reap a reward. The small scale landlord with some land and capital and easily develop a few rooms or dwellings to collect rent, the growth of the sector comes when access to land and capital becomes politicised and controlled by a select few (Lemanski, 2011). It is at this point of securing additional land and capital that the small scale landlord loses autonomy and becomes beholden to the informal capitalist system. The landlord can remain independent at this point, with sufficient capital and access to land, however, the opening up of the informal property market to external forces yields a significant return on investment that it is a tempting option for capital accumulation (Bank, 2007).

Equally the allocation of land in informal settlement though political patronage and community influence lends itself to the establishment of large scale landlords who control a significant number of dwellings (Beall et al., 2003). This is not to say that the small scale landlord does not exist (it does), however, the poverty of the settlement does not lim-

it the scale or extent of the property portfolios in existence. This leads to the commercialisation of informal dwellings and the dominance of large scale landlords in these settlements (Guillaume, Housay-Holzschuch, 2002).

It is vital to note that informal low cost dwellings are a commercial entity on the informal market. Although it is technically an illegal commodity, the renting of informal dwellings has created a property market that has led to both capital accumulation and a property portfolio. Within this system, the profits are extremely high and capital barriers to entry and expansion are low, although social and political barriers to entry are high (Gilbert et al., 1997). The fact that properties are constructed for rental purposes and not for owner occupier show the not only the individual capital expenditure needed for the growth of informal settlements but equally the dire need for housing in this segment of the market (Morange, 2002).

The economic nature of the tenant informal market does lead to a rise in price for certain desirable features of the property. Rental properties close to roads, communal taps and toilets should command a premium (Morange, 2002). As with any property market, this premium is dependent on the willingness of the consumer to pay for the convenience of the service. However, in the informal rental market, the premium seems to be placed on the security of tenure, with informal properties in the 'back yard' of formal dwellings claiming the highest rentals regardless of the amenities on offer (Gordon, Nell, 2006). This is equally true of property that is rented on land that has been squatted for a long period rather than new erected property. In the province of Gauteng, South Africa, there is a dire shortage of formal housing and the informal property market plays a significant role in the provision of housing for the urban poor (Bank, 2007). The rental market plays a significant role in the province as the access to owner occupier is limited though political patronage and community influence.

9. The effect of a commercial market

The informal rental market is thus a growing and unregulated commercial market and within this

market economic incentives override the traditional systems of ethical conduct and support. The mobility of tenants seems to be a central component of this commercialisation of informal dwellings, the constant movement of migrant workers to different parts of the city for work, leaves dwellings vacant and available for new tenants, this is coupled with the growing population of the province creates an ever present demand for housing.

A further issue with the commercialisation of informal dwellings is the threat of both large scale removals of the informal settlement as well as eviction from the dwelling by the landlord. Landlords focus on profit incentive and non-paying tenants are intimidated and forcibly removed from their dwelling. 38% of tenants stated they had experienced forced removal from the dwelling and 53% they had experienced rent increases without notice. These activities are not reported to the police due to the illegal nature of the settlements. Although a rent strike in informal settlements is not inconceivable, the transient nature of the residence seems to make it unlikely, as 63% of residence stating that they had not resided in their current dwelling for more than 5 years.

The housing problems of the province are being born out by the poorest residence, the responsibility for housing the poorest residence is falling to informal landlords rather than the state. Currently, the state has a focus on GAP housing, which is housing for individuals that have an income but that income is too low to qualify for a bank loan for housing (Gunter, 2014). The least likely to qualify for housing, whether government subsidised housing or commercial housing, illegal immigrants, the terminally unemployed and refugees are left to fend for themselves in the informal housing rental market. The existence of this market demonstrates it as a viable economic investment with high returns, the tenant market for informal dwellings exists in a capitalist market that is not regulated by government and yields extraordinarily high returns.

10. Conclusion

The rental market in the informal housing sector is both large and growing. This unregulated mar-

ket is often the first source of housing for new immigrants into the economic hub of Gauteng (Bank, 2007). Despite the low barriers to entry for building an informal dwelling, many new immigrants and economic marginalised residence find themselves as tenants in informal settlements (Beall et al., 2003). This informal business is managed by both large scale landlords and small scale owners letting out a few dwellings. Within both scales of letting informal property, a significant return on investment can be made with low input costs and little maintenance of the housing units (Gordon, Nell, 2006). This has created a tense relationship between tenants and landlords as tenants, who are not capable of paying higher rents due to low income are forced to accept low quality of accommodation. This commercialisation of the informal rental market has led to the exploitation of the most vulnerable in society. The unregulated capitalist system is yielding high returns at the expense of the poor and due to the illegal nature of the settlement; there is little recourse for the residence. The prevalence of tenants in informal dwellings is far more prolific than previously thought, with the only possible solution to this situation being an increase in formal housing stock. With the housing shortage in the province of one million houses, this solution seems to be a long way off.

This research fills a significant gap in the literature on the renting of shacks in the informal sector. The informal settlements rental sector and barriers to entry in the low cost dwelling housing market in the Province of Gauteng, South Africa are often overlooked in both the academic literature and in policy and decision-making processes. Because of this, local government and planners run the risk of making inaccurate assumptions about this phenomenon. These suppositions lead to strategies, policies and practices that do not take the rental sector in informal settlements into consideration. The information and data gathered in this research is useful in that it assists academics, planners and policy makers in better understanding the low income rental sector in Gauteng, South Africa.

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