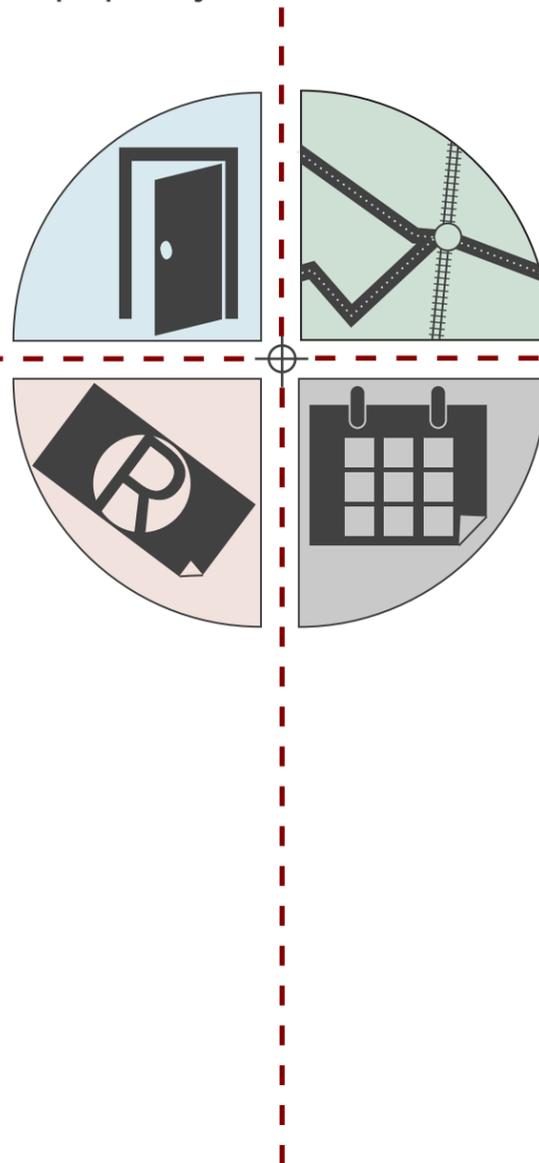


Four Criteria

ADVANCING SPATIAL JUSTICE THROUGH AFFORDABLE HOUSING IN THE PRIVATE SECTOR

There are four good criteria to think about when considering whether housing products in the private sector advance spatial justice. It must be **racially and spatially targeted, be truly affordable based on income, and use the right mechanism to ensure it is retained in perpetuity.**



Is it providing greater access to land and housing?

- ★ Affordable housing should advance the **right to housing** for residents. It should be targeted at residents **who need housing the most**. These are residents who are vulnerably housed, facing eviction and displacement or do not yet have decent homes.
- ★ Affordable housing should increase opportunities for Black and Coloured residents to access housing. It should provide **access to housing** for people who were forcefully removed, displaced, denied or dispossessed of land and housing. It should contribute to mixed race buildings and precincts.
- ★ Affordable housing must be appropriate for a **range of household sizes** and not just singles or couples. The size should not exclude the majority of households which are between 3 and 5 people.

Is it affordable?

- ★ Affordable housing should be rented or sold **based on average incomes** rather than prevailing market prices. Households **should not spend more than 1/3 of their income on rent or a mortgage**. Because a product is cheaper than the market does not make it affordable.
- ★ Affordable housing should be targeted at residents who do not earn enough to rent or own in well-located areas. In 2017, these are households who are earning between **R0 and R18,000 per month**. It should contribute to mixed class buildings and precincts.
- ★ Affordable housing must reach deeper to target **a range of low incomes** and not just the top bracket.
- ★ Affordable housing should be rented for between **R0 and R6,000 per month**; or available for purchase in 2018 for less than **R550,000**.

Is it well-located?

- ★ Affordable housing should be **integrated into well-located areas**. It should be located in areas that are growing in terms of **economic investment, wealth and jobs**. These areas should already have good **transport links**, established **infrastructure** and quality **services** such as hospitals and schools. These areas tend to be in the city centre and surrounds; along transport corridors and nodes; and in **former white only** suburbs. It should contribute to mixed-use buildings and precincts and a liveable, **dense** and sustainable city.

Is it affordable in perpetuity?

- ★ Affordable housing should be **retained in perpetuity**. Whether it is rental stock; or for ownership, the cost of affordable housing should not increase substantially higher than inflation or incomes year on year.
- ★ Transparent, fair and binding regulatory and institutional arrangements must be put in place to ensure that affordable housing is **protected in perpetuity**. These mechanisms must be cost effective and feasible.