

SUPPORT PROGRAMME FOR PUBLIC HOUSING PRACTITIONERS



The Municipal Leadership Housing Forum

Building Houses through Building People

Agenda: 5 October 2011

10h00 **Arrival and tea**
10h30 – 10h40 **Welcome** : Andre Kruger (ABSA)

SESSION ONE: OVERALL SECTOR VIEW

10h40 – 11h20 **Setting the context – Market segmentation, housing needs and responses in South Africa:** Matthew Nell (Shisaka)
11h20 – 12h00 **Overview of housing finance systems:** Kecia Rust (FinMark Trust)
12h00 – 13h00 **Facilitated discussion**
13h00 – 14h00 **Lunch**

SESSION TWO: PERSPECTIVES ON INCREASING ACCESS TO FINANCE

14h00 – 14h40 **Increasing access to mortgage and pension backed finance:** Illana Meltzer (Eighty 20)
14h40 – 15h20 **Micro finance for housing and its potential for informal settlement upgrading:** William Malatji (Rural Housing Loan Fund) and Olivia Van Rooyen (Kuyasa Fund)
15h20 – 15h35 **Tea**
15h35 – 16h15 **Project finance:** Paul Jackson (TUHF)
16h15 – 17h15 **Facilitated discussion**
17h15 – 17h30 **Summation of the day and closure:** Kecia Rust

19h00 **Dinner at Spier Hotel Restaurant**



Agenda: 6 October 2011

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|---------------|---|
| 08h00 – 09h00 | Breakfast |
| 09h00 – 09h10 | Progress Report on Support Programme for Public Housing
Practitioners: Afsaneh Tabrizi |
| 09h10 – 10h30 | Key considerations on the role that metropolitan municipalities can plan in housing markets and facilitating access to finance:
Each municipality to share their current experiences and proposed strategies in respect of housing finance in their cities |
| 10h30 – 10h45 | Tea and al+hdc presentation: Adelaide Steedley |
| 10h45 – 12h15 | Key considerations on the role that metropolitan municipalities can plan in housing markets and facilitating access to finance: A facilitated discussion on the role that metropolitan municipalities can play in housing markets and facilitating access to housing finance |
| 12h15 – 13h00 | Summation and closure: Matthew Nell |
| 13h00 – 14h00 | Lunch and departure |



SETTING THE CONTEXT: MARKET SEGMENTATION, HOUSING NEEDS AND RESPONSES IN SOUTH AFRICA



Three part presentation:

- Briefing on Human Settlement Development Finance Review for NDoHS
- Assessment of housing & basic services conditions the Metro's
- Highlight some implications for the Metro's



Briefing on Human Settlement Development Finance Review for NDoHS

Introduction

- During 2010/2011 the **National Department of Human Settlements (DoHS)** commissioned an assignment to Develop a Finance Strategy for the Human Settlements Sector in South Africa. The assignment included the development of high level institutional implications for the sectors Development Finance Institutions. The work was undertaken by Shisaka Development Management Services
- The purpose of the assignment was to **assist the Department to formulate and establish effective finance delivery mechanisms for the Human Settlements Sector.**
- **An extensive process was undertaken** that comprised:
 - A review of national and international trends and experiences;
 - Engagements with the existing DFI's and other key stakeholders in the Human Settlements Sector;
 - Scoping, modelling and assessment of alternative Development Finance Scenarios for the sector.
- **The proposals**, have been approved in principle and **will now provide the basis for the development of a detailed business case for revised DFI arrangements in the Sector.**






Status Quo Review: National: Key Findings

The status quo review found that...

- There are **9,7 million households in South Africa earning less than R 10,000 per month**, of which **6,9 million qualify for subsidised housing**
- For households earning between R 3,500 and R 10,000 there is **limited subsidies and finance available**
- There are **significant housing product gaps** including:
 - Limited or no secondary market in respect of existing formal housing for households below R 15,000;
 - Limited new formal housing stock for ownership for households with incomes between R 3,500 and R10,000 (the housing gap);
 - Limited formal housing stock for ownership for households below R 3,500 as a result of insufficient subsidies.
- In addition **rental housing is not making a significant contribution** to meeting accommodation needs:
 - The Social Housing sector has limited functionality due to insufficient institutional capacity and stock;
 - Limited new formal rental stock being delivered for households with incomes below R 10,000 pm
- **1,2 million households living in informal sectors**
- Sector stakeholders indicate **significant problems in respect of the housing development process ...**
 - Complexity in the development process
 - Problems in respect of land identification & release
 - Approvals delays & dishonouring by Provinces and Municipalities: services agreements, subsidy agreements, development approvals (36 months average)
 - Mega-project focus at expense of mass participation
 - Significant reduction in number of developers



Status Quo Review: National: Key market segments

Household Incomes	R 0 – R 7,000 / mth	R 7,000 – R 15,000 / mth	R 15,000 + / mth
Main Housing Circumstances	<ul style="list-style-type: none"> • Informal settlements • Backyard rental • Formal owned (Townships) • Traditional 	<ul style="list-style-type: none"> • Informal settlements • Backyard rental • Formal owned (Townships) • Formal rental 	<ul style="list-style-type: none"> • Formal owned • Formal rental
Primary Financial Instruments	 <ul style="list-style-type: none"> • Subsidies • Incremental loans 	 <ul style="list-style-type: none"> • Project finance • Incremental loans • Personal savings 	 <ul style="list-style-type: none"> • Project finance • Mortgage finance • Personal savings
Key Issues	<p>Key finance issues :</p> <ul style="list-style-type: none"> • Insufficient subsidy volumes • Limited personal savings • Credit worthiness limited 	<p>Key finance issues :</p> <ul style="list-style-type: none"> • Limited subsidy volumes • Limited personal savings • Credit worthiness limited • Limited mortgage finance 	<p>Key finance issues :</p> <ul style="list-style-type: none"> • No significant issues

- **Three broad market segments** can be identified and financial products are focused on / limited to each segment - there is limited cross over
- Currently **Government directly finances the lower segment** – creating **significant distortions by immobilizing household and private sector initiative** in the middle and lower segment
- **Distortions are exacerbated** by administrative inefficiencies
- **Mortgage finance is only accessible and available to the upper segment**



Status Quo Review: Existing Housing DFI's

There are three Housing Development Finance Institutions (DFIs) that have been established by the Department of Human Settlements specifically to provide finance to the human settlements sector ...

Each operates in a specific **niche market**:

- **RHLF** is addressing the lack of end user finance in non metropolitan areas. RHLF has developed extensive expertise in respect of the provision of incremental finance.
- **NURCHA** is focusing on the provision of project finance both in respect of new housing development (both affordable and subsidy) and infrastructure backlogs. NURCHA has developed extensive expertise in respect of bridging loans to contractors and developers for infrastructure and community facilities and subsidy and affordable housing projects
- **NHFC** is addressing the lack of project finance for social housing, as well as affordable private sector rental and housing for sale. The NHFC has developed extensive expertise in the provision of project finance for both rental and ownership stock. In addition the NHFC is also addressing the lack of end user housing (for both incremental and mortgage backed lending instruments).

The **existing expertise and capacity is an important resource for the sector and needs to be preserved ...** however all DFIs:

- Operate at too small a scale to impact significantly on the need.
- Contribute insufficiently to additionality
- Do not take sufficient risk or focus sufficiently on developing new products for the lowest end of the market.

Consideration also needs to be given to the **Development Bank of South Africa, a DFI established by National Treasury. Its purpose is to accelerate sustainable socio-economic development by funding physical, social and economic infrastructure. The DBSA therefore plays an important role in the human settlements sector in respect of basic service infrastructure delivery; and it's activities need to be co-ordinated with those of the other Human Settlement DFI's**



Status Quo Review: National: Segmentation

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned % of total HH	2,595,398 21.0%	880,882 7.0%	415,107 3.4%	522,558 4.2%	308,920 2.5%	1,026,420 8.3%	5,749,285 46.4%
B: Formal - rented, plus Room/Flatlet not in backyard % of total HH	1,380,830 11.2%	433,093 3.5%	224,180 1.8%	228,985 1.8%	103,018 0.8%	255,611 2.1%	2,625,717 21.2%
C: Informal settlement - regardless of whether it is owned or rented % of total HH	903,349 7.3%	192,439 1.6%	61,254 0.5%	24,060 0.2%	9,991 0.1%	11,664 0.1%	1,202,757 9.7%
D: Backward dwelling - regardless of whether it is owned or rented % of total HH	626,984 5.1%	166,507 1.3%	69,820 0.6%	38,885 0.3%	14,330 0.1%	28,803 0.2%	945,329 7.6%
E: Traditional dwelling - regardless of whether it is owned or rented % of total HH	1,133,113 9.2%	210,203 1.7%	37,341 0.3%	20,298 0.2%	17,998 0.1%	23,722 0.2%	1,442,675 11.7%
F: Hostel % of total HH	181,202 1.5%	108,658 0.9%	53,512 0.4%	7,598 0.1%	1,986 0.0%	3,508 0.0%	356,464 2.9%
G: Other % of total HH	33,582 0.4%	9,704 0.1%	5,300 0.0%	3,295 0.0%	1,165 0.0%	3,483 0.0%	56,529 0.5%
Total % of total HH	6,854,458 55.4%	2,001,486 16.2%	866,514 7.0%	845,679 6.8%	457,408 3.7%	1,353,211 10.9%	12,378,756 100%

Source: The household income data is based on data modelled by the Department of Economics at the University of Stellenbosch utilising the Community Survey of 2007.

Status Quo Review: National: Housing need

I. Formal			II. Informal		
9,817,677 households (80%)			2,504,550 households (20%)		
A. Formal Owned	B. Formal Rented	C. Traditional Dwelling	D. Informal Settlements	E. Backyard Shacks	F. Hostels
5,749,285 households (47%)	2,625,717 households (21%)	1,442,675 households (12%)	1,202,757 households (10%)	945,329 households (8%)	356,464 households (3%)
↓	↓	↓	↓	↓	↓
Infrastructure Upgrade (Basic)	Infrastructure Upgrade (Basic)	Infrastructure Upgrade (Basic)	Infrastructure Upgrade (Basic)	Infrastructure Upgrade (Basic)	Infrastructure Upgrade (Basic)
1,236,841 households	475,693 households	980,860 households	1,202,757 households	945,329 households	356,464 households
Infrastructure Upgrade (High)	Infrastructure Upgrade (High)	Infrastructure Upgrade (High)	Infrastructure Upgrade (High)	Infrastructure Upgrade (High)	Infrastructure Upgrade (High)
88,746 households	31,029 households	0 households	0 households	0 households	0 households
Top-Structure (New)	Top-Structure (New)	Top-Structure (New)	Top-Structure (New – Project delivered)	Top-Structure (New – Project delivered)	Top-Structure (New – Project delivered)
0 households	525,43 households ⁽²⁾	0 households	481,103 households ⁽³⁾	189,066 Households ⁽⁴⁾	356,464 Households ⁽⁵⁾
Top-Structure Upgrade	Top-Structure Upgrade	Top-Structure Upgrade	Top-Structure Incremental	Top-Structure Incremental	Top-Structure Upgrade
na households	na households	na households	721,654 households	756,263 households	0 households
Secondary Market ⁽⁶⁾	Secondary Market ⁽⁶⁾	Secondary Market ⁽⁶⁾	Secondary Market ⁽⁶⁾	Secondary Market ⁽⁶⁾	Secondary Market ⁽⁶⁾
1,149,857 households	105,029 households	288,535 households	24,055 households	18,907 households	7,129 households

Notes:

“Housing” is used a short-hand for suitable human settlements and addresses more than just shelter

Assumptions:

20% of formal renters move into ownership housing over time
 60% of informal settlement households are upgraded in-situ, 40% are decanted
 80% of informal backyard households are upgraded in-situ, 20% are decanted
 100% of hostel households are decanted

Secondary market assumptions

(assumed level of churn over 10 years):

- A. Formal Owned: 20%;
- B. Formal Rented: 4%;
- C. Traditional Dwelling: 20%;
- D. Informal Settlements: 2%.
- E. Backyard Shacks: 2%.

Basic infrastructure is defined as: Water – Piped water inside yard or piped water within 200m, Sanitation – Flush toilet with septic tank or PIT latrine with ventilation. Refuse Removal – Communal skip. Electricity – Connection to the grid.

High infrastructure is defined as: Water – Piped water inside the dwelling, Sanitation – Flush toilet connected to sewerage system. Refuse Removal – Removal at least once per week. Electricity – Connection to the grid.

National study: Strategic Analysis: Testing Alternative Development Finance Scenarios

Scenario 1 - Expanded Status Quo

Current sector policy and financial instruments remain but expanded to better meet demand
Potentially assisting some 62% of targeted households. Estimated cost of R 952 billion (of which R 146 billion estimated to be private / household investment).
However this scenario fails to resolve current distortions and market failures which contribute to the “housing gap”

Scenario 2 – Shift the Walls

Eligibility of the capital subsidy is expanded to include households earning up to R7,000 pm & mortgages are made available to households earning less than R7,000 pm
Potentially assisting some 71% of targeted households (increase is primary as a result of an expanded FLISP product). Estimated cost of R 965 billion (of which R 144 billion estimated to be private / household investment).
However this scenario is likely to increase current distortions and market failures and overtime to extend the “housing gap”

Scenario 3 – Government Retail Lending

Government assumes the role of retail lender via DFI's or Agents providing mortgages and other secured lending products to households to whom the private sector is reluctant to lend
Is the second most costly – some R 1.14 trillion (of which R 199 billion estimated to be private / household investment) and also performs poorly with respect to impact assisting only 41% of households targeted
Also results in substantial loan repayment “moral hazard” to the State, as a result of its direct link to retail lending.
Moreover, the regulatory and institutional requirements for the government to establish a retail housing loan capacity is such, that it mitigates against pursuing this option.



National study: Strategic Analysis: Testing Alternative Development Finance Scenarios cont.

Scenario 4 – State Rental

Government provides affordable rental accommodation, through either social housing institutions or other agents, building, owning and operating the stock

Potentially assisting some 61% of targeted households. Estimated cost of R 1,3 trillion (of which R 137 billion estimated to be private / household investment). Highest cost to the state, primarily because of the high cost of medium to high density's residential rental units.

This scenario also results in substantial rental payment “moral hazard” to the State as a result of its direct link to state funded rental accommodation.

Scenario 5 – Break Down the Walls

Comprises a redesign of the current capital subsidy, in order to directly finance services sites and to provide a subsidy for the top structure that is directly linked to a personal contribution by the household. Access to credit is enhanced by the subsidy/savings contribution

Performs best in respect of impact, reaching 83% of the targeted households. The estimated total cost is some R 716 billion (of which R 169 billion estimated to be private / household investment).

This scenario also results in substantial private / household contribution and lowest direct cost to government – but this is dependent on shifting to a strong emphasis on household delivery (through insitu upgrading and incremental approaches to housing delivery) and redefining the state’s role away from the provision of fully-subsidized housing units towards a focus on access to well located land and basic services.



National study: Recommendations

The development finance strategy of the Department should be reviewed. There are indications that the current finance strategy is not sustainable. Key principles of a revised approach could be :

- The current subsidy regime should be phased out over time - there are a number of options as to how to do this.
- The state should actively encourage and support household led initiatives in meeting their own housing needs - the state could focus on providing access to well located land and basic services and incentivising household and private sector responsibility and investment.
- Intervention in the urban land market is essential. This should be done within the context of a clear spatial plan, should be supported and must ensure more equitable access to urban opportunities to poorer urban households.
- Access to housing finance must be drastically expanded. Access to mortgage backed loans should be facilitated. Consideration should be given to enabling first time home buyers to access an additional subsidy linked to personal savings. Equity and debt funding should be made available to micro lenders to increase the reach of this form of finance.
- Stimulate corporate and household investment in affordable rental stock to appropriate specifications. Both state rental and social housing are excessively expensive for the State and cannot be sustained at the required scale. Commercial (corporate and small scale rental) and household landlords (rental accommodation on existing properties) are providing substantial supply, but often not at the appropriate scale or quality.
- The existing Infrastructure networks must be rehabilitated, maintained and expanded so as to ensure that:
 - households already connected into infrastructure services **access efficient, cost effective services**
 - these existing platforms support critical **increases in residential densities**
 - new infrastructure platforms should be created **so that new housing can be delivered.**
- The secondary market should be actively supported.



National study: Recommendations cont.

- The proposed development finance strategy will require a coordinated mix of interventions and instruments within a framework that allows high levels of flexibility.
- More specifically the analysis suggests that a range of finance products are required within the following categories:
 - **Land Finance:** Including land assembly / reallocation grants and land / project packaging support
 - **Infrastructure Finance:** Including basic infrastructure grants and bulk infrastructure project funding
 - **Household-Led Housing Finance:** Including subsidies and unsecured lending.
 - **Formal Housing Finance:** Including mortgage finance and related support such as insurance, securitisation etc for new housing and secondary market transactions.
 - **Rental Housing Finance:** Including rental project finance and incentives
 - **Contractor / Developer Finance:** Including bridging finance for emerging contractors, bridging finance for emerging housing developers and payment guarantees for contractors and service providers.



Recommendations Cont...

High Level Financial implications

Indicative financial implications of the strategy over 10 years

Total Development Finance Required	Total Cost to State*	Total Private / HH Investment	No of HHs targeted for assistance - housing	% of HH assisted – housing	No of HHs targeted for assistance - services	% of HH assisted - services
R'm	R'm	R'm	#	%	#	%
716,522	547,146	169,376	4,623,205	83%	2,848,961	100%



National study: Recommendations cont.

- The three housing DFI's should be amalgamated into a consolidated Human Settlements DFI that is established over time
- The core rationale for this is as follows:
 - 1) **Provide an institutional basis for enhanced coordination**
 - 2) **Provide a platform that can begin to address the scale of the housing requirements indicated** most critically by:
 - **Providing a significant balance sheet.** It is noted that estimated combined assets of the three entities is some R3 billion (NHFC: R 1.3 billion; RHLF: R 326 million and NURCHA: R 494 million in 2010). Importantly it is believed that the combined balance sheet could be more effectively utilized to leverage private sector finance into the human settlements sector.
 - **Leveraging skills and human resource assets.** The three entities have a combined staff of some 138 people (NHFC: 86; RHLF: 10 and NURCHA: 38) with a broad spectrum of skills and expertise.
 - 3) **Effect significant cost savings over time** as the duplication of governance structures, compliance requirements, systems etc. are addressed
 - 4) **Clear, strengthened and transparent mandate and processes** which would strengthen the role of the three entities and the Minister and would **ensure that the entities are more directly governed by NDoHS policy.**



ASSESSMENT OF HOUSING & BASIC SERVICES CONDITIONS THE METRO'S

The Assessment is a basic benchmarking exercise:

It is based on commissioned research & sets out to provide:

- A comparative assessment of the National versus the Metro housing conditions
- A comparative assessment of conditions between the metros.

The data is based on data modelled by the Department of Economics at the University of Stellenbosch utilising the Community Survey of 2007.



Application to Metro Muni's: Segmentation

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	749,981	354,140	201,810	306,379	160,718	707,550	2,480,578
% of total HH	14.7%	7.0%	4.0%	6.0%	3.2%	13.9%	48.8%
B: Formal - rented, plus Room/Flatlet not in backyard	511,729	193,558	107,151	126,701	55,026	157,571	1,151,736
% of total HH	10.1%	3.8%	2.1%	2.5%	1.1%	3.1%	22.7%
C: Informal settlement - regardless of whether it is owned or rented	506,220	117,817	34,645	16,301	5,476	7,343	687,802
% of total HH	10.0%	2.3%	0.7%	0.3%	0.1%	0.1%	13.5%
D: Backward dwelling - regardless of whether it is owned or rented	358,177	102,871	40,903	25,308	8,456	21,153	556,868
% of total HH	7.0%	2.0%	0.8%	0.5%	0.2%	0.4%	11.0%
E: Traditional dwelling - regardless of whether it is owned or rented	57,167	14,719	4,309	2,721	772	2,949	82,637
% of total HH	1.1%	0.3%	0.1%	0.1%	0.0%	0.1%	1.6%
F: Hostel	66,899	22,835	11,388	2,097	680	986	104,885
% of total HH	1.3%	0.5%	0.2%	0.1%	0.0%	0.0%	2.1%
G: Other	12,095	3,101	1,427	1,854	386	1,557	20,420
% of total HH	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
Total	2,262,268	809,041	401,633	481,361	231,514	899,109	5,084,926
% of total HH	44.5%	15.9%	7.9%	9.5%	4.6%	17.7%	100.0%



Segmentation:

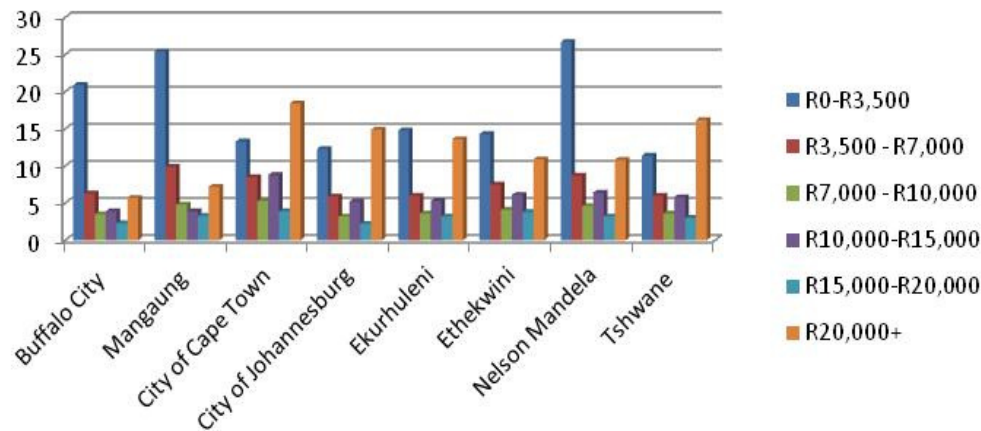
Comparison-National and Metro Housing Circumstances

Housing Circumstances	Low income-Subsidised R0-R7000pm		Housing Gap R7001-R15000		Upper Income R15000 plus		Total	
	National	Metro	National	Metro	National	Metro	National	Metro
A: Formal – owned	3,476,280	1,104,121	937,665	508,189	1,335,340	868,268	5,749,285	2,480,578
% of total HH	28,0	21,7	7,6	10,0	10,8	17,1	46.4%	48.8%
B: Formal - rented, plus Room/Flatlet not in backyard	1,813,923	705,287	453,165	233,852	358,629	212,597	2,625,717	1,151,736
% of total HH	14,7	13,9	3,6	4,6	2,9	4,2	21.2%	22.7%
C: Informal settlement - regardless of whether it is owned or rented	1,095,788	624,037	85,314	50,946	21,655	12,819	1,202,757	687,802
% of total HH	8,8	12,3	0,7	1,0	0,2	0,2	9.7%	13.5%
D: Backward dwelling - regardless of whether it is owned or rented	793,491	461,048	108,705	66,211	43,133	29,609	945,329	556,868
% of total HH	6,4	9,0	0,9	1,3	0,3	0,7	7.6%	11.0%
E: Traditional dwelling - regardless of whether it is owned or rented	1,343,316	71,886	57,639	7,030	41,720	3,721	1,442,675	82,637
% of total HH	10,9	1,3	0,5	0,2	0,3	0,1	11.7%	1.6%
F: Hostel	289,860	89,734	61,110	13,485	5,494	1,666	356,464	104,885
% of total HH	2,4	1,8	0,5	0,3	0,0	0,0	2.9%	2.1%
G: Other	43,286	15,196	8,595	3,281	4,648	1,943	56,529	20,420
% of total HH	0,5	0,4	0,0	0,0	0,0	0,0	0.5%	0.4%
Total	8,855,944	3,071,309	1,712,193	882,994	1,810,619	1,130,623	12,378,756	5,084,926
% of total HH	71,6	60,3	13,8	17,4	14,6	22,3	100%	100.0%



Application to Metro Muni's : Formal owned

Formal Owned : % of total population by income category by Metro Muni



	Segment 1 (R0 – R7,000)	Segment 2 (R7,000 - R15,000)	Segment 3 (R15,000+)
Housing need	<ul style="list-style-type: none"> Many live in subsidy housing Most do not want to purchase but would rather upgrade 	<ul style="list-style-type: none"> Some want to purchase – but lack of products ('gap market') 	<ul style="list-style-type: none"> Both housing and finance available to those who want to purchase
Services need	<ul style="list-style-type: none"> Some households will lack access to services 	<ul style="list-style-type: none"> Maintenance of existing and quality of services a key issue 	<ul style="list-style-type: none"> Most have access
Finance need	<ul style="list-style-type: none"> Predominantly micro finance to upgrade Some mortgage 	<ul style="list-style-type: none"> Mortgage finance 	<ul style="list-style-type: none"> None
Other key issues	<ul style="list-style-type: none"> Access to finance Extent to which registered title has been provided 	<ul style="list-style-type: none"> Access to finance Access to products 	

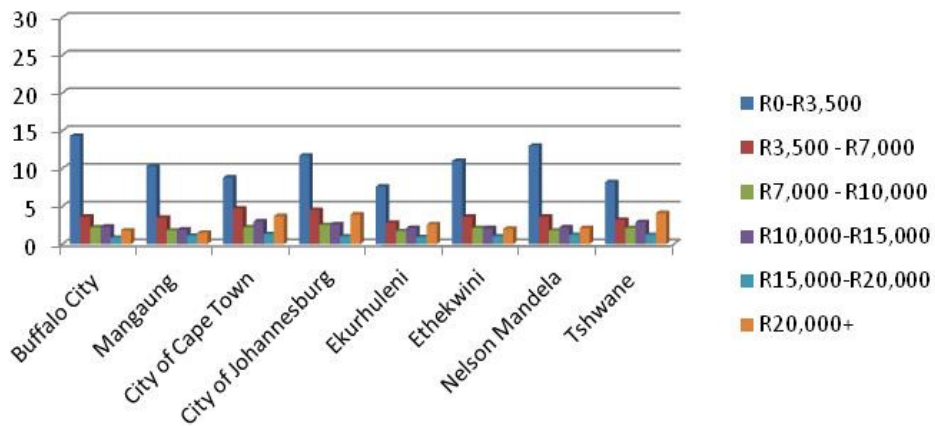
Formal Owned: No of households by Metro Muni

	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000 +	Total
Buffalo City	43,158	12,972	7,218	8,131	4,649	11,859	87,987
Mangaung	50,968	19,844	9,583	7,781	6,638	14,535	109,349
Cape Town	119,232	76,042	47,095	78,505	35,035	164,611	520,520
City of Joburg	142,240	67,894	36,930	60,553	25,997	172,174	505,788
Ekurhuleni	124,742	50,656	29,900	44,435	27,266	114,463	391,462
Ethekwini	118,444	61,971	34,222	50,181	31,790	90,183	386,791
Nelson Mandela	73,397	23,759	12,633	17,452	8,679	29,563	165,483
Tshwane	77,800	41,002	24,229	39,341	20,664	110,162	313,198



Application to Metro Muni's : Formal rented

Formal Rented: % of total population by income category by Metro Muni



Formal Rental: No of households by Metro Muni

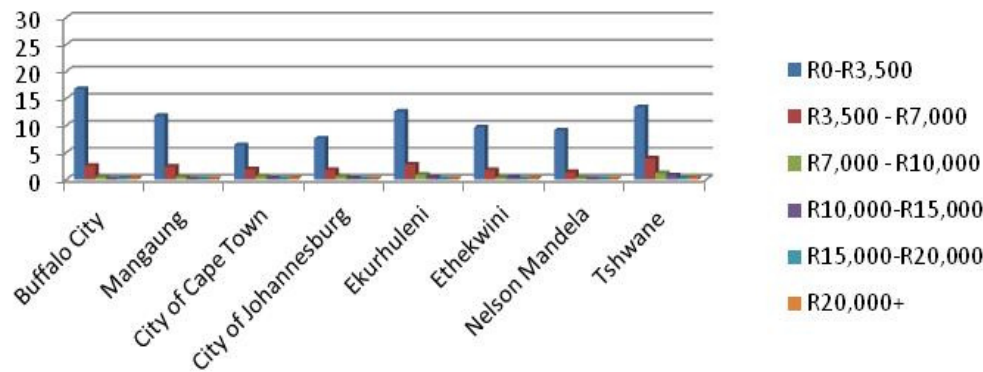
	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000 +	Total
Buffalo City	29,532	7,438	4,334	4,691	1,577	3,646	51,218
Mangaung	20,646	7,085	3,648	3,793	2,273	2,953	40,398
Cape Town	78,581	41,642	19,573	26,542	11,621	33,461	211,420
City of Joburg	135,662	52,352	29,294	30,499	11,884	44,913	304,604
Ekurhuleni	64,135	23,757	13,924	17,774	7,841	22,142	149,573
Ethekwini	91,390	29,711	17,220	17,672	8,278	16,751	181,022
Nelson Mandela	35,591	9,918	4,903	5,993	3,272	5,675	65,352
Tshwane	56,192	21,655	14,255	19,737	8,280	28,030	148,149

	Segment 1 (R0 – R7,000)	Segment 2 (R7,000 - R15,000)	Segment 3 (R15,000+)
Housing need	<ul style="list-style-type: none"> Many will want to access a subsidy house Households would rather wait than invest themselves 	<ul style="list-style-type: none"> Some want to purchase – but lack of products ('gap market') 	<ul style="list-style-type: none"> Both housing and finance available to those who want to purchase
Services need	<ul style="list-style-type: none"> Some households will lack access to services 	<ul style="list-style-type: none"> Maintenance of existing and quality of services a key issue 	<ul style="list-style-type: none"> Most have access
Finance need	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Mortgage finance 	<ul style="list-style-type: none"> None
Other key issues	<ul style="list-style-type: none"> Insufficient subsidies 	<ul style="list-style-type: none"> Access to finance Access to products 	



Application to Metro Muni's: Informal settlements

Informal Settlements : % of total population by income category by Metro Muni



Informal Settlements: No of households by Metro Muni

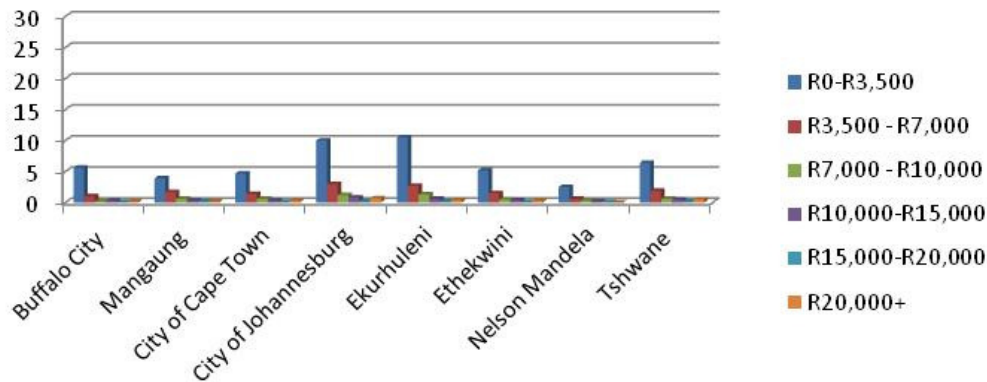
	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000 +	Total
Buffalo City	34,711	5,358	1,076	182	391	333	42,051
Mangaung	23,800	4,835	1,055	183	163	276	30,312
Cape Town	57,131	17,395	5,296	1,668	652	1,354	83,496
City of Joburg	87,767	21,282	7,169	2,048	862	977	120,105
Ekurhuleni	106,261	23,492	7,506	3,420	1,026	1,114	142,819
Ethekwini	79,892	15,232	3,566	3,157	928	1,269	104,044
Nelson Mandela	25,073	3,808	894	332	233	141	30,481
Tshwane	91,585	26,415	8,083	5,311	1,221	1,879	134,494

	Segment 1 (R0 – R7,000)	Segment 2 (R7,000 - R15,000)	Segment 3 (R15,000+)
Housing need	<ul style="list-style-type: none"> Many will want to access a subsidy house Households would rather wait than invest themselves 	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Not applicable
Services need	<ul style="list-style-type: none"> Many households will lack access to services 		
Finance need	<ul style="list-style-type: none"> Access to micro finance 		
Other key issues	<ul style="list-style-type: none"> Insufficient subsidies Quality of existing dwellings extremely poor 		



Application to Metro Muni's: Backyard dwellings

Backyard Dwellings: % of total population by income category by Metro Muni



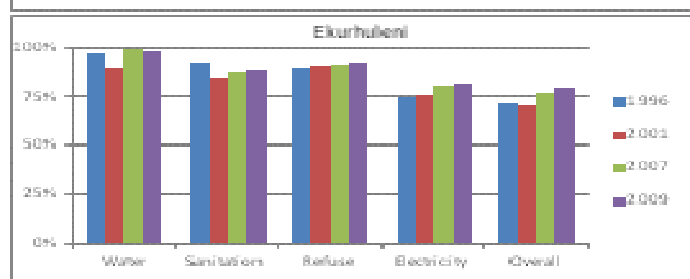
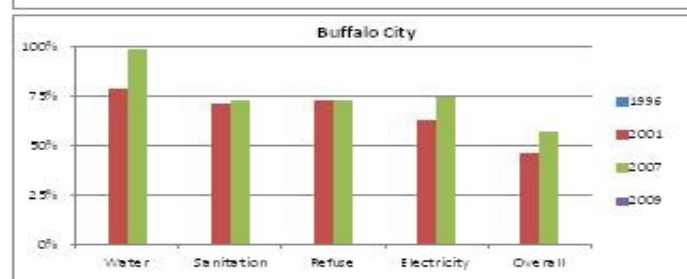
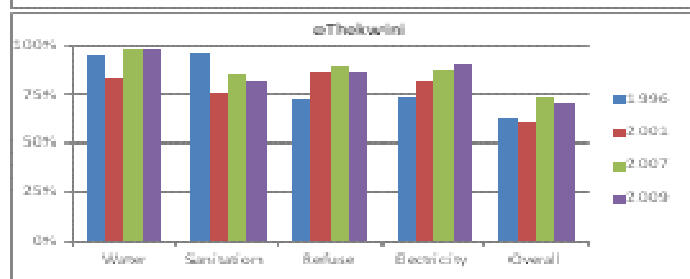
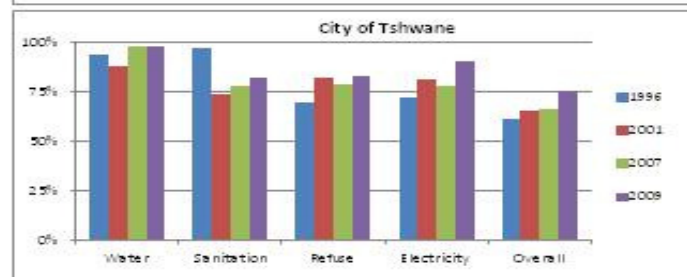
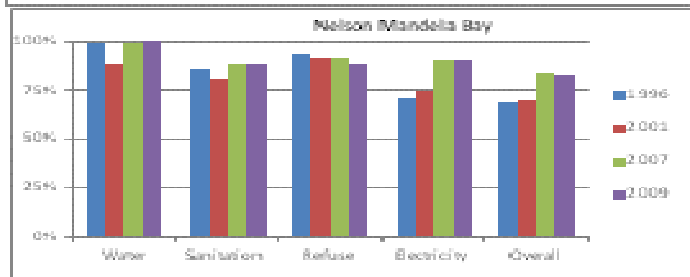
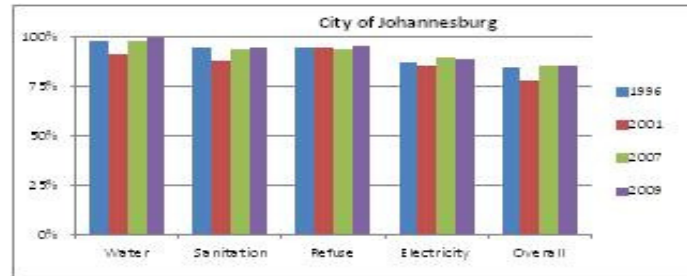
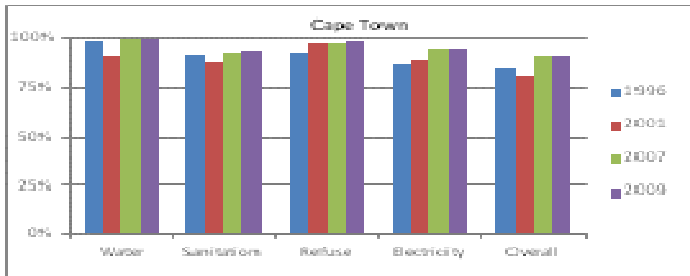
Backyard Dwellings: No of households by Metro Muni

	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000 +	Total
Buffalo City	11,504	2,055	334	580	218	410	15,101
Mangaung	7,883	3,440	1,144	583	450	483	13,983
Cape Town	41,900	12,938	5,400	2,765	1,298	2,321	66,622
Johannesburg	115,280	34,445	14,046	8,831	2,224	8,158	182,984
Ekurhuleni	88,119	22,911	10,825	5,200	1,645	3,291	131,991
Ethekwini	43,197	12,456	4,085	3,410	967	2,749	66,864
Nelson Mandela	6,855	1,546	730	635	187	53	10,006
Tshwane	43,439	13,080	4,339	3,304	1,467	3,688	69,317

	Segment 1 (R0 – R7,000)	Segment 2 (R7,000 - R15,000)	Segment 3 (R15,000+)
Housing need	<ul style="list-style-type: none"> Many will want to access a subsidy house Households would rather wait than invest themselves 	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Not applicable
Services need	<ul style="list-style-type: none"> Many households will lack access to services 		
Finance need	<ul style="list-style-type: none"> Access to micro finance 		
Other key issues	<ul style="list-style-type: none"> Insufficient subsidies Quality of existing dwellings poor 		



Application to Metro Muni's: Access to services



- Across all metro's access to water is high
- Access to sanitation, refuse and electricity is lower particularly in Buffalo City and Mangaung

Metro's: Comparative analysis

Comparative analysis: Housing Circumstance

	Formal housing	Formal rented	Informal settlement	Backyard dwellings	Traditional dwelling	Hostel
Buffalo City	42.6%	24.8%	20.4%	7.3%	4.5%	0.1%
Mangaung	54.4%	20.1%	15.1%	7.0%	3.2%	0.1%
City of Cape Town	58.2%	23.6%	9.3%	7.4%	0.4%	0.6%
Johannesburg	43.7%	26.3%	10.4%	15.8%	0.4%	3.2%
Ekurhuleni	46.6%	17.8%	10.0%	15.7%	0.1%	2.5%
Ethekwini	46.8%	21.9%	12.6%	8.1%	6.4%	3.9%
Nelson Mandela	60.3%	23.8%	11.1%	3.6%	0.7%	0.3%
Tshwane	45.9%	21.7%	19.7%	10.2%	0.5%	1.3%
National	46.4%	21.2%	9.7%	7.6%	11.7%	2.9%

Comparative analysis: Income

	Segment 1 R 0 - R 7,000	Segment 2 R 7,000 –R 15,000	Segment 3 R 15,000 +	Total
Buffalo City	75.6%	13.1%	11.3%	100.0%
Mangaung	72.3%	13.9%	13.8%	100.0%
City of Cape Town	50.7%	21.2%	28.1%	100.0%
City of Johannesburg	60.0%	16.8%	23.2%	100.0%
Ekurhuleni	62.4%	16.3%	21.3%	100.0%
Ethekwini	63.9%	17.3%	18.8%	100.0%
Nelson Mandela	66.4%	16.0%	17.6%	100.0%
Tshwane	56.5%	17.7%	25.8%	100.0%
National	71.6%	13.8%	14.6%	100.0%

- In respect of housing circumstances:
 - Nelson Mandela and Cape Town have the highest percentage of households living in formal owned
 - Cape Town and Buffalo City have the highest percentage of households living in formal rented
 - Buffalo City and Tshwane have the highest percentage of households living in informal settlements
 - Johannesburg and Ekurhuleni have the highest percentage of households living in backyard rental
- In respect of income:
 - Buffalo City and Mangaung have the highest percentage of lower income households (R0 – R7,000)
 - Cape Town, Tshwane and Ethekwini have the highest percentage of middle income households (R0 – R15,000)
 - Cape Town, Tshwane and Johannesburg have the highest percentage of upper income households (R15,000+)



Implications for Metro: Key Findings

- The metro's housing circumstances generally vary substantially from the national profile:
 - Higher levels of informality (informal settlements and backyard rental)
 - Lower levels of traditional housing
 - Formal housing (Ownership and Rental) very similar percentage of all households
- Income profile varies substantially:
 - Lower income (Subsidised housing) - National-72% v 60% Metro
 - Middle Income (Housing Gap) –National- 14% v 17% Metro
 - Upper income (market Serviced) National - 15% v 22% Metro
- Profile of housing circumstances and incomes vary significantly between metros:
 - In respect of housing circumstances:
 - Formal owned : Nelson Mandela (60.3%) and Cape Town (58.2%)
 - Formal rented: Cape Town (23.6%) and Buffalo City (24.8%)
 - Informal settlements: Buffalo City (20.4%) and Tshwane (19.7%)
 - backyard rental: Johannesburg (15.5%) and Ekurhuleni (15.7%)
 - In respect of income:
 - Lower income households: Buffalo City (75.6%) and Mangaung (72.3%)
 - Middle income households: Cape Town (21.2%), Tshwane (17.7%) and Ethekewini (17.3%)
 - Upper income households: Cape Town (28.1%), Tshwane (25.8%) and Johannesburg (23.2%)
- **Overall cannot generalise across the Metro's- Each is different and will need to adopt different strategic elements**



Implications for Metro's: Key Conclusions

- Metro's can formulate strategies which utilise state funding more strategically and mobilise household and corporate funding more effectively.
- Some Metro's still need to address substantial backlogs in basic service delivery.
- Metro's do need to address at least the following strategic elements for housing delivery
 - Insitu Upgrading of Informal settlements
 - Improved quality of backyard accommodation
 - Increased provision of formal and rental stock through infill and densification programmes.
- All of the above should occur within the framework of an explicit Metro-wide Human Settlement plan which focuses on interventions in land availability and price as well as public transport so as to fundamentally transform the performance of the cities against agreed goals (efficiency, equity etc).
- Metro's can improve the performance of the secondary housing market activity through improved support to the transactional process (clearance letters etc)



Implications for Metro's: Overall

- The methodology developed offers opportunities for Municipalities to develop a more detailed understanding of housing need in their areas and the type of financial interventions required.
- Municipalities will then be able to identify how and where to structure and focus their activities more specifically to address housing needs as it reflects in their specific areas.
- These understandings are critical to formulating practical metro wide housing and human settlement strategies.



BACKGROUND DATA



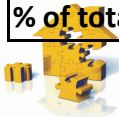
Buffalo City Municipality

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	43,158	12,972	7,218	8,131	4,649	11,859	87,987
% of total HH	20.9%	6.3%	3.5%	3.9%	2.3%	5.7%	42.6%
B: Formal - rented, plus Room/Flatlet not in backyard	29,532	7,438	4,334	4,691	1,577	3,646	51,218
% of total HH	14.3%	3.6%	2.15%	2.3%	0.8%	1.8%	24.8%
C: Informal settlement - regardless of whether it is owned or rented	34,711	5,358	1,076	182	391	333	42,051
% of total HH	16.8%	2.6%	0.5%	0.1%	0.2%	0.2%	20.4%
D: Backward dwelling - regardless of whether it is owned or rented	11,504	2,055	334	580	218	410	15,101
% of total HH	5.6%	1.0%	0.2%	0.3%	0.1%	0.2%	7.3%
E: Traditional dwelling - regardless of whether it is owned or rented	7,872	991	163	116	108	0	9,250
% of total HH	3.8%	0.5%	0.1%	0.1%	0.1%	0.0%	4.5%
F: Hostel	48	113	0	0	0	0	161
% of total HH	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
G: Other	622	56	0	60	0	0	738
% of total HH	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Total	127,447	28,983	13,125	13,760	6,943	16,248	206,506
% of total HH	61.7%	14.0%	6.4%	6.7%	3.4%	7.9%	100.0%



Mangaung Municipality

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	50,968	19,844	9,583	7,781	6,638	14,535	109,349
% of total HH	25.4%	9.9%	4.8%	3.9%	3.3%	7.2%	54.4%
B: Formal - rented, plus Room/Flatlet not in backyard	20,646	7,085	3,648	3,793	2,273	2,953	40,398
% of total HH	10.3%	3.5%	1.8%	1.9%	1.1%	1.5%	20.1%
C: Informal settlement - regardless of whether it is owned or rented	23,800	4,835	1,055	183	163	276	30,312
% of total HH	11.8%	2.4%	0.5%	0.1%	0.1%	0.1%	15.1%
D: Backward dwelling - regardless of whether it is owned or rented	7,883	3,440	1,144	583	450	483	13,983
% of total HH	3.9%	1.7%	0.6%	0.3%	0.2%	0.2%	7.0%
E: Traditional dwelling - regardless of whether it is owned or rented	5,576	663	112	0	0	0	6,351
% of total HH	2.8%	0.3%	0.1%	0.0%	0.0%	0.0%	3.2%
F: Hostel	0	0	67	0	0	59	126
% of total HH	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
G: Other	273	122	0	0	0	59	454
% of total HH	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%
Total	109,146	35,989	15,609	12,340	9,524	18,365	200,973
% of total HH	54.3%	17.9%	7.8%	6.1%	4.7%	9.1%	100.0%



City of Cape Town

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	119,232	76,042	47,095	78,505	35,035	164,611	520,520
% of total HH	13.3%	8.5%	5.3%	8.8%	3.9%	18.4%	58.2%
B: Formal - rented, plus Room/Flatlet not in backyard	78,581	41,642	19,573	26,542	11,621	33,461	211,420
% of total HH	8.8%	4.7%	2.2%	3.0%	1.3%	3.7%	23.6%
C: Informal settlement - regardless of whether it is owned or rented	57,131	17,395	5,296	1,668	652	1,354	83,496
% of total HH	6.4%	1.9%	0.6%	0.2%	0.1%	0.2%	9.3%
D: Backward dwelling - regardless of whether it is owned or rented	41,900	12,938	5,400	2,765	1,298	2,321	66,622
% of total HH	4.7%	1.4%	0.6%	0.3%	0.1%	0.3%	7.4%
E: Traditional dwelling - regardless of whether it is owned or rented	1,390	628	267	359	0	834	3,478
% of total HH	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.4%
F: Hostel	3,136	834	474	322	0	257	5,023
% of total HH	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.6%
G: Other	1,971	562	617	631	0	639	4,420
% of total HH	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.5%
Total	303,341	150,041	78,722	110,792	48,606	203,477	894,979
% of total HH	33.9%	16.8%	8.8%	12.4%	5.4%	22.7%	100.0%



City of Johannesburg

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	142,240	67,894	36,930	60,553	25,997	172,174	505,788
% of total HH	12.3%	5.9%	3.2%	5.2%	2.2%	14.9%	43.7%
B: Formal - rented, plus Room/Flatlet not in backyard	135,662	52,352	29,294	30,499	11,884	44,913	304,604
% of total HH	11.7%	4.5%	2.5%	2.6%	1.0%	3.9%	26.3%
C: Informal settlement - regardless of whether it is owned or rented	87,767	21,282	7,169	2,048	862	977	120,105
% of total HH	7.6%	1.8%	0.6%	0.2%	0.1%	0.1%	10.4%
D: Backward dwelling - regardless of whether it is owned or rented	115,280	34,445	14,046	8,831	2,224	8,158	182,984
% of total HH	10.0%	3.0%	1.2%	0.8%	0.2%	0.7%	15.8%
E: Traditional dwelling - regardless of whether it is owned or rented	2,163	1,028	307	246	0	384	4,128
% of total HH	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
F: Hostel	24,193	8,259	3,909	382	163	276	37,182
% of total HH	2.1%	0.7%	0.3%	0.0%	0.0%	0.0%	3.2%
G: Other	1,967	723	166	309	171	402	3,738
% of total HH	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%
Total	509,272	185,983	91,821	102,868	41,301	227,284	1,158,529
% of total HH	44.0%	16.1%	7.9%	8.9%	3.6%	19.6%	100.0%



Ekurhuleni

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	124,742	50,656	29,900	44,435	27,266	114,463	391,462
% of total HH	14.8%	6.0%	3.6%	5.3%	3.2%	13.6%	46.6%
B: Formal - rented, plus Room/Flatlet not in backyard	64,135	23,757	13,924	17,774	7,841	22,142	149,573
% of total HH	7.6%	2.8%	1.7%	2.1%	0.9%	2.6%	17.8%
C: Informal settlement - regardless of whether it is owned or rented	106,261	23,492	7,506	3,420	1,026	1,114	142,819
% of total HH	12.6%	2.8%	0.9%	0.4%	0.1%	0.1%	17.0%
D: Backward dwelling - regardless of whether it is owned or rented	88,119	22,911	10,825	5,200	1,645	3,291	131,991
% of total HH	10.5%	2.7%	1.3%	0.6%	0.2%	0.4%	15.7%
E: Traditional dwelling - regardless of whether it is owned or rented	595	120	114	122	0	76	1,027
% of total HH	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
F: Hostel	12,906	4,664	2,551	483	96	57	20,757
% of total HH	1.5%	0.6%	0.3%	0.1%	0.0%	0.0%	2.5%
G: Other	1,623	285	350	280	37	139	2,714
% of total HH	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
Total	398,381	125,885	65,170	71,714	37,911	141,282	840,343
% of total HH	47.4%	15.0%	7.8%	8.5%	4.5%	16.8%	100.0%



Ethekwini

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	118,444	61,971	34,222	50,181	31,790	90,183	386,791
% of total HH	14.3%	7.5%	4.1%	6.1%	3.8%	10.9%	46.8%
B: Formal - rented, plus Room/Flatlet not in backyard	91,390	29,711	17,220	17,672	8,278	16,751	181,022
% of total HH	11.0%	3.6%	2.1%	2.1%	1.0%	2.0%	21.9%
C: Informal settlement - regardless of whether it is owned or rented	79,892	15,232	3,566	3,157	928	1,269	104,044
% of total HH	9.7%	1.8%	0.4%	0.4%	0.1%	0.2%	12.6%
D: Backward dwelling - regardless of whether it is owned or rented	43,197	12,456	4,085	3,410	967	2,749	66,864
% of total HH	5.2%	1.5%	0.5%	0.4%	0.1%	0.3%	8.1%
E: Traditional dwelling - regardless of whether it is owned or rented	36,422	10,285	2,887	1,587	448	1,462	53,091
% of total HH	4.4%	1.2%	0.3%	0.2%	0.1%	0.2%	6.4%
F: Hostel	20,943	6,654	3,331	693	294	125	32,040
% of total HH	2.5%	0.8%	0.4%	0.1%	0.0%	0.0%	3.9%
G: Other	2,197	549	127	207	125	173	3,378
% of total HH	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
Total	392,485	136,858	65,438	76,907	42,830	112,712	827,230
% of total HH	47.4%	16.5%	7.9%	9.3%	5.2%	13.6%	100.0%



Nelson Mandela

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	73,397	23,759	12,633	17,452	8,679	29,563	165,483
% of total HH	26.7%	8.7%	4.6%	6.4%	3.2%	10.8%	60.3%
B: Formal - rented, plus Room/Flatlet not in backyard	35,591	9,918	4,903	5,993	3,272	5,675	65,352
% of total HH	13.0%	3.6%	1.8%	2.2%	1.2%	2.1%	23.8%
C: Informal settlement - regardless of whether it is owned or rented	25,073	3,808	894	332	233	141	30,481
% of total HH	9.1%	1.4%	0.3%	0.1%	0.1%	0.1%	11.1%
D: Backward dwelling - regardless of whether it is owned or rented	6,855	1,546	730	635	187	53	10,006
% of total HH	2.5%	0.6%	0.3%	0.2%	0.1%	0.0%	3.6%
E: Traditional dwelling - regardless of whether it is owned or rented	1,403	30	185	71	110	65	1,864
% of total HH	0.5%	0.0%	0.1%	0.0%	0.0%	0.0%	0.7%
F: Hostel	584	190	0	52	52	52	930
% of total HH	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%
G: Other	278	0	0	93	0	81	452
% of total HH	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Total	143,181	39,251	19,345	24,628	12,533	35,630	274,568
% of total HH	52.1%	14.3%	7.0%	9.0%	4.6%	13.0%	100.0%



Tshwane

Housing Circumstances	R 0-R 3,500	R 3,500 - R 7,000	R 7,000 – R 10,000	R 10,000 - R 15,000	R 15,000 – R 20,000	R 20,000+	Total
	Segment 1		Segment 2		Segment 3		
A: Formal – owned	77,800	41,002	24,229	39,341	20,664	110,162	313,198
% of total HH	11.4%	6.0%	3.6%	5.8%	3.0%	16.2%	45.9%
B: Formal - rented, plus Room/Flatlet not in backyard	56,192	21,655	14,255	19,737	8,280	28,030	148,149
% of total HH	8.2%	3.2%	2.1%	2.9%	1.2%	4.1%	21.7%
C: Informal settlement - regardless of whether it is owned or rented	91,585	26,415	8,083	5,311	1,221	1,879	134,494
% of total HH	13.4%	3.9%	1.2%	0.8%	0.2%	0.3%	19.7%
D: Backward dwelling - regardless of whether it is owned or rented	43,439	13,080	4,339	3,304	1,467	3,688	69,317
% of total HH	6.4%	1.9%	0.6%	0.5%	0.2%	0.5%	10.2%
E: Traditional dwelling - regardless of whether it is owned or rented	1,746	974	274	220	106	128	3,448
% of total HH	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.5%
F: Hostel	5,089	2,121	1,056	165	75	160	8,666
% of total HH	0.7%	0.3%	0.2%	0.0%	0.0%	0.0%	1.3%
G: Other	3,164	804	167	274	53	64	4,526
% of total HH	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%	0.7%
Total	279,015	106,051	52,403	68,352	31,866	144,111	681,798
% of total HH	40.9%	15.6%	7.7%	10.0%	4.7%	21.1%	100.0%

