

A Multi-Case Study Review of Housing Policies Geared Towards Inclusivity

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Abstract

Affordable housing shortage has been highlighted as a global crisis, although access to housing is one of the goals that need to be realised to achieve sustainable cities. Globally and nationally many attempts have been made to provide affordable and/or social housing, but even with all those efforts we still see the problem of affordable housing persisting. This study aimed to uncover what factors contribute to the success of inclusionary housing (IH) policies and programmes and how they can be modified for implementation in African countries. This study reviewed literature sourced through hand searches to present its findings. The findings show that partnership between private and public stakeholders, pre-determination of beneficiaries and land administrative processes and legalities, enforcing standards and control to ensure quality and affordability, and favourable location of IH to economic opportunities/nodes are critical in implementing and accelerating IH delivery. Drawing knowledge and design from other IH policies and programmes globally and nationally is crucial to develop strategies to overcome implementation challenges and provide inclusionary housing for most of the citizenry.

Keywords

Affordable housing, Inclusionary housing (IH), Inclusivity, Housing policies

1. Introduction

One of the most common obstacles that global economies face is a shortage of affordable housing, but with high gross domestic product expansion, limited job creation, strong population growth and rapid urbanisation, its acuity in African economies is more pronounced (Galster and Lee, 2021). Housing is linked with the Sustainable Development Goals (SDGs). The 11th SDG aims to achieve sustainable cities and communities by making adequate housing accessible to achieve “inclusive, safe, resilient and sustainable cities” (Habitat for Humanity, 2021). However, housing delivery is faced with multi-faceted challenges including affordability, informality, inequality, policy implementation challenges, lack of participation from different stakeholders, and so forth (Marutlulle, 2021). These challenges reduce access to economic opportunity, infrastructure and services, protection, mobility, and social inclusivity (Mbandlwa, 2021).

As a solution to provide low-cost housing to the citizenry, various strategies have been used by governments globally. For example, in the United States (US), as early as 1995, the government provided subsidies to various stakeholders involved in the affordable housing crisis (Padilla, 1995), and in South Africa, the construction of RDP houses and subsidisation of affordable housing (Gilbert, 2004; van Noorloos et al., 2020). Administrative reforms and land ownership registration have been suggested to alleviate the bottleneck, incentivise private sector participation and simplify land registration (Oxford Business Group (OBG) 2023). However, the problem of housing backlogs still persists. This not only affects immediate housing needs but has a ripple effect on the economy. Lower to middle income households travel long distances to work at great expense, because they are unable to find affordable housing opportunities closer to their places of work and study (Biermann, 2005). This impacts on the cost of labour, labour productivity, job security, disposable income, upward mobility and the safety and wellbeing of workers, learners and families. People need easier access to economic opportunities and social amenities in towns and cities (Western Cape Government, 2022). The current housing infrastructure pipeline fails to keep up with demand and meet social needs (OBG, 2023):

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- By 2040, the continent will have the largest workforce in the world, and consumer spending will exceed \$2trn.
- By 2050 the population will have doubled, meaning that the region will have added 3.5m people per month. Indeed, Africa will contribute more than half of the world's total population growth through to 2050 and more than three-quarters of that growth up to 2100.
- By the midpoint of this century, Africa will be home to almost 25% of the world's urban population (OBG 2023).

In addition, private capital and investment funds are rarely directed towards the mass housing market and usually focus on the commercial real estate segment; lenders shy away from lower income households and the informal economy (Bah et al., 2018). However, to foster and sustain high economic growth – and the positive factors that come with it – African markets will need to improve the fundamentals of their housing sectors (OBG, 2023). One of the ways to reduce the housing backlog and fulfil needs is through inclusionary housing (IH).

Inclusionary housing has been considered and implemented in many cities worldwide, and in different forms. Providing inclusionary housing contributes to spatial transformation and justice, providing the necessary affordable housing opportunities. Although different forms of housing exist to assuage housing challenges, the effort made by governments through inclusionary housing falls short of meeting the demands. According to the Development Action Group (DAG, 2021), South African policymakers at all levels of government have extensively considered and debated IH policies for over a decade, but the actual implementation is still rare. As of 2021, the City of Johannesburg was the only municipality to have imposed a comprehensive IH policy authorised by law (in 2019). The City of Cape Town has currently developed its policy to implement IH in the Western Cape.

Previous studies on IH have focused on different aspects of inclusionary housing. Some studies focus on the extent of inclusivity within these housing projects in terms of addressing the socio-economic gap that IH aimed to bridge (Haferburg, 2013). Brunick (2004) investigated the adoption of inclusionary housing in big cities and drew lessons for implementation from IH programs in the US. Lee et al. (2024) examined how regulatory frameworks, amongst other factors, in the United States affect the success of CLTs' unit production. The study found that the success of CLTs was dependent on how much and the form of support they receive from the municipality. Another study examined the efforts made by the government in promulgating affordable housing located in urban areas by looking at the process of converting office blocks into residential buildings in Johannesburg CBD (Kotze and Carow, 2019). However, there is limited research and inconclusive evidence on what works in a particular context. According to DAG (2021), the local context matters because issues with legality (constitutional and legislative goals) encourage or discourage implementation or compliance with the policy. Other factors have been highlighted as challenges to IH policy implementation (Klug et al., 2013).

Therefore, this study identifies concepts or models that could be adopted for the African context. The objective included an assessment of factors that contribute to the success of IH programmes/policies and associated lessons on their effectiveness. The findings reveal IH efforts (where an attempt is being made) towards finding out ways to encourage and support the implementation of effective schemes or designs. A critical approach is also adopted to review the empirical literature available on the housing policies and programs. The rest of the paper presents an overview of IH, the methods adopted and the findings on policies geared towards inclusivity to solve housing needs, globally and nationally. The lessons learned and implications for Africa are highlighted followed by the conclusion.

2. Literature review

2.1 Significance of Inclusionary Housing

The definition of inclusionary housing (IH) differs across scholars, however, a shared idea in academia is that IH was introduced to curb the housing shortage problem (de Kam et al., 2014; Padilla, 1995). Brunick (2003) in his study uses the term “inclusionary housing” interchangeably with “inclusionary zoning”, however the definition of these terms is in line with the definition by other scholars. IH differs from previously suggested solutions in that it is usually in the form of a policy which necessitates developers to provide affordable housing units when developing mega projects, in addition to that IH aims to promote social and economic integration (Adler and Jarallah, 2020).

Various scholars have highlighted the benefits of inclusionary housing, these benefits range from social, economic, and institutional. Inclusionary housing is a scheme that promotes the integration of different economic, racial and social classes resulting in neighbourhoods that have better services, amenities and institutions, such as schools, health care facilities and community facilities (Jacobus, 2015). Brunick (2003) in his study highlights how inclusionary zoning benefits communities. These benefits include social benefits such as the growth and strengthening of communities, promotion of racial and economic integration. Economic benefits include the development of housing for low-income households that is not dependent on state resources, which means preservation of state revenue for other causes; provision of housing for low-income workers within developing areas in need of their skills; promoting

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the development of low-income housing within urban areas instead of on the peripheries of cities. Inclusionary housing aims to produce affordable housing and promote social inclusivity within cities by attaching planning to land use regulations (DAG, 2021).

2.2 Related empirical research

Kotze and Carow's (2019) study examined the conversion of office blocks in Johannesburg CBD into social housing for low-income individuals and households. In their study, the influx of people of colour into the CBD buildings because of the repeal of apartheid laws, the percentage of buildings close to decline and incapable of handling the number of people moving into them, which led to the present-day deteriorated buildings, were examined. The study particularly looked at the availability and affordability of these redeveloped buildings that are said to be provided for the poor and found that the units are not affordable to the income groups they are designed for. Haferburg (2013) studied how inclusive the Cosmo City development was, using a review and interview with stakeholders involved in the development, and revealed that although proposed as an inclusionary development, it still has fragments of segregation that were implemented during Apartheid. Brunick (2004) assessed reasons for the adoption of IH in big cities, instead of rural areas and small towns. Using US IH cases, the study discussed the need, design, implementation, benefits of IH, including its role in satisfying the many income groups that are found in big cities. The study advocated that other tools should be developed to address the need for affordable housing. Based on the above views, the current study examined the progress and lessons learned from affordable housing strategies and policies globally.

3. Methods

The study was undertaken using a secondary approach. A semi-systematic literature review was used to identify materials through hand searching. This approach was suitable because information and possible case studies on IH were sought. Hand searching is a manual approach of searching through databases, sources and content page by page to identify eligible and relevant studies (Rutgers, 2023). It is considered necessary in the systematic review when it becomes clearer it will be more effective than searching online as it locates relevant articles, allows researchers to scan content quickly from high impact journals and ensures that relevant articles and experts are not overlooked (ibid.). Databases used to find relevant case studies included Google scholar and Google. Scopus and Web of Science were also used to find literature related to similar model for IH delivery.

Case studies were sought from the searches performed. Cases were examined to determine what worked well, what did not work well, and the direction that future interventions and research may take (Shaw et al., 2018). The study used the following keywords: Inclusionary housing, inclusionary zoning, affordable housing, inclusive housing, low-income housing, case studies, projects, programs. Studies were considered eligible if they contained the keywords, had a case study and provided information on the implementation status of identified housing policies. Abstract and title screening was done to exclude articles that merely mentioned the housing policy without an explanation on the progress or status of implementation. Most of the cases were found in the United States, Canada, and South Africa. Data analysis was undertaken using content analysis. This approach helped to synthesise relevant information and present the results according to the objectives of the study, which formed the categories and codes. Results were described by the content of the categories describing the phenomenon using an inductive approach (Elo et al., 2014). Additional to the search for inclusionary housing case studies, the study

4. Findings and Discussion

The findings of this study span across different countries/geographic contexts. The varying features, implementation and progress are highlighted. The issues contributing to its status quo are also highlighted.

4.1 US-based case studies

The design of the IH policies and programs in the US is quite similar across different states but does differ in some ways because IH policies are unique to the characteristics of each locality. For example, the Affordable Requirements Ordinance (ARO) in Chicago allows 10% to be allocated to affordable units by developers; no cost reductions or incentives; no regulation of affordability before market price exchange. Developers making in-lieu payments or contributions must comply with specific development features including land previously owned by the local authorities, with or without price reductions, and without financial assistance from the city. Beneficiary determination is based on the metropolitan area median income (AMI). To make the policy more effective, it was suggested that the AMI for ownership should be adjusted to 80% instead of 100% and affordable units to 15%; and it should be based

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on a smaller jurisdiction (municipality) to make the units more affordable, and more effort needs to be made in the calculation of in-lieu fees payable by developers.

The Residential Inclusionary Affordable Housing Program (RIAHP) in San Francisco, 1992 (last amended in 2006/7), allows developers zoning rights (15% for “as-of-right”; 17% for “special development rights”); regulates cost offsets and the initial sales and resale prices; the beneficiaries (determined by the local median income for ownership and rentals); developers can elect to build the units off-site (but located within a specified distance), on-site or pay in-lieu fees (adjustable annually based on the “affordability gap” - the difference between the production cost and the ability to pay). However, the program does not differentiate between “as-of-right” and “special approval developments” and the implied difference for this categorisation is significant.

The Affordable Housing Program (AHP) in North California, was implemented in 1987. It differentiates income targets for on-site ownership and rental developments, land for development and on-site middle-income ownership; provides density bonuses, regulates in-lieu payments (adjusted annually based on construction costs) instead of unit construction; developers are responsible for the sales process (marketing, screening of potential buyers, and approval). However, the program requires perpetual affordability of all units, not just for resales.

The Inclusionary Development Policy (IDP), 2000, in Massachusetts, covers households earning less than 80% of the AMI for ownership, and less than 70% for rental unit, prioritises citizens displaced because of urban renewal, first-time homebuyers and residents, and allows for the construction of units off-site and the payment of in-lieu fees as an alternative to on-site construction.

Inclusionary Zoning Ordinance (IZO) in Vermont, 1990, jointly managed by the city’s Housing Department and the Home Ownership Unit of the Champlain Housing Trust, each with their own responsibilities. It is applicable to all new residential development of five units or more, and all converted non-residential developments that result in 10 units or more.

Moderately Priced Housing Program (MPHP) in Maryland, 1974, applies to development of 20 units or more; sets development standards (construction date, costs and size); applicable to developer-owned land; beneficiaries’ eligibility (moderate-income households earning no more than 70% of the AMI and 65% for rental units); offers density bonuses as incentives; developers can provide alternatives (e.g., land, in-lieu fees). This program has been criticised for its inadequate affordability protections; the inclusionary ownership units are required to remain affordable for 30 years, and 99 years for rental units.

The following features of policies have been identified as common across various policies in the US. They:

- specify requirements provide for IH including land acquisition processes (financial assistance or subsidies, government or developer-owned), purposes (residential or mixed-use), legal assistance required by the development (rezoning), and portion of affordable units, for example, the IDP provides 15% affordable units, the IZO, 15%-25%.
- allocate or prescribe IH units based on beneficiaries’ AMI and other specified brackets, for example, the IDP in Massachusetts and the MPHP in Maryland.
- offer leeway to developers by not restricting them to only developing IH units on-site. This leeway is in the form of in-lieu payments, off-site unit construction and purchasing alternate land for construction, for example, the IDP in Massachusetts.
- are applicable to all developments of a certain number, for example, five or more units in San Francisco’s RIAHP and IZO in Vermont’s IZO.
- often regulate the period for which the units are required to remain affordable, cost offsets and initial and resale prices to government and other beneficiaries (for example, the MPHP in Maryland and the AHP in North California), eligibility (AHP allows for household income and assets) and purpose (primary residence, no subleasing or rental without approval) (for example, the RIAHP in San Francisco).
- are often administered by independent bodies from those who develop these policies.

Although the cases have been met with much success, they have also been criticised for the method of calculating the AMI from a wider population and failing to preserve affordability. Further, some do not provide incentives or cost-reductions, for example, the ARO; the City of Chicago offers incentives/reductions under other affordable housing programs. Where such is offered, it is in the form of density bonuses, or height, coverage, parking requirement changes (not monetary).

4.2 Canadian-based case studies

Some of the Canadian-based policies include the 20% Core Need Housing Policy in Vancouver introduced in 1988, aimed to provide land for the development of social housing, at least 20% affordable units or in-lieu payments; also applies to private developments that require a change in zoning, typically of 200 units or more. The Large Site Policy

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in Toronto in 2002 (repealed until 2006), provides that at least 30% of new housing developments on land greater than or equal to 5 ha must provide multiple housing forms; developments that require additional height or density should provide 20% affordable unit; and affordable units provision can vary (land, in-lieu fees, or on-site or offsite construction). Similarly, the IH Strategy in Montreal, adopted in August 2005, applies to 200 or more units, providing 30% affordable housing units (15% social and 15% affordable rental/ownership); for developments that require a major zoning change; targeted for households earning less than 120% of the AMI. Since inception, impediments including providing units that are not family-oriented (three or more bedrooms) and regulating the resale of units to ensure affordability for a longer period, have been highlighted.

In comparison to the US-based studies, the Canadian ones are not as comprehensive. The policies and strategy do not have as many policy features and each feature mentioned is not as detailed. Unlike the US-based studies, these studies are not IH focused but they do incorporate IH features. This is firstly evidenced by the names of the policies and strategies including IH. Secondly, the policies regulate the provision of 'affordable units' instead of inclusionary units. The IH policies are similar in that they regulate the percentage of affordable units that should be provided by developments. This value ranges between 20-30%. Two of these policies specify that developments that require zoning, density or height changes are obligated to meet the affordable units' percentage requirement. These policies also specify the type of developments /land that these affordable units' provision applies to. These include land size, housing developments specifically, and the total number of units. Like the US-based studies, these policies provide that developers have the option to choose whether to provide on-site units, off-site units, alternative land for development or pay in-lieu fees.

4.3 Africa-based case studies

Some of the IH policies in Africa were found in Ethiopia, Kenya and South Africa. The Integrated Housing Development Programme in 56 towns in Ethiopia, began in 2005 with the aim of constructing 360000 units of various designs (studio, 1/2/3-bedroom apartments with ablution and kitchen). The programme only offered units for sale (not rental), allocated using a lottery-based system. Buyers pay a percentage down-payment (depending on unit type) and then monthly at the applicable interest rate. By 2011, 171000 units had been constructed and job opportunities created. The following problems were however faced:

- Delays in the provision of services such as electricity, water and sewerage network.
- Some facilities (shops and other retail outlets, and communal facilities) were not implemented during construction due to management issues and demand.
- Affordability and lack of affordability protection - the monthly payments on the units are too high for the beneficiaries which has led to some individuals subleasing their units or sharing the space which led to overcrowding.
- The units, especially those in Addis Ababa, are in the peripheries of the city which means that the beneficiaries spend heavily on transport frequently.
- Quality and design; the units have been criticised for the quality of the construction material used and the design of the units.

The Affordable Housing Programme (AHP) in Kenya has different housing typologies (social and market 1/2/3-bedroom houses, with capped selling prices). The program places the burden of construction on the developer, regulates the quality (using the Development Framework Guidelines) and maximum amount spent on construction costs; thus, they have to come up with innovate ways to reduce costs; provides incentives (development splits, land provision, bulk infrastructure, and tax) and targets projects in urban and rural areas. By 2019, Memorandums of Understanding had been signed with 24 counties within the country. However, by 2021, the program had only produced 431 units (Kieti et al., 2022).

The shortage of affordable housing has been mentioned as a crisis globally, and the same can be said nationally (JHC, 2021). Inclusionary housing policies in South Africa exist in Johannesburg and Cape Town. Although the IH policy was approved in 2019, Cosmo City development in Johannesburg, which began in 2006, is considered the best-located affordable housing development as it provides access to various employment nodes (eNCA, 2019; Palmer Development Group, 2011). The City bought the land for development, funded some of the infrastructure and supervised the project. The development offered units to different income groups: low (with the most developed units), social rental units, credit-linked housing and bonded houses, as observed in the American and Canadian context, and beneficiaries are selected by conducting a thorough beneficiary administration program. The success of the project has also been attributed to the different role players (public and private organisations), with the cost and risk-sharing benefits (Palmer Development Group, 2011). The province/state made a net loss of 32.5% ROI, although there were market-driven and rental units' returns; while the developers realised a net return of 13% ROI, but also a negative

return from the subsidised units and the highest return on the rental units. Therefore, the government did not benefit financially. However, the project can be said to have succeeded in providing affordable units to beneficiaries.

On the contrary, the other Johannesburg case study, Wedgewood, which was planned to provide affordable units in Sandton, was cancelled by the property development group because the pre-development sales of units did not meet the required target for development to continue. Likewise, the Steenberg project in Cape Town, where 25% of the development was dedicated as affordable housing for households earning between R3001-7500/month, and beneficiaries (previously displaced, local teachers and other municipal officials), was criticised for not being clear on the type of land to which the 20% inclusionary housing requirement applied. There was also lack of clarity on whether the requirement applied to previously agricultural zoned land and state-owned land bought for private development or if it also included rezoning of any private land. Another Cape Town project, the Glenhaven/Anchorage Housing project is new but promising. It was launched on 9 March 2021, construction began in October 2018, for 512 social housing units and 253 gap rental housing units, with the city covering some of the expenses (earthwork, internal civil engineering services and infrastructure).

Although these projects are promising, there have been divergent views on the short and long-term costs to developers and benefits (land-value capture). Critics view the IH policy as a tax on new development as developers are obliged to subsidise below-market-rate housing, whereas proponents see land value increments attributable to planning approval and government investment in infrastructure especially if the resources are reinvested in neighbourhood or social facilities (Scheba et al., 2024).

4.4 Similar inclusionary housing models

Similar IH models have been highlighted in the literature, including the Community Land Trusts (CLTs) (Lee et al., 2024) and the Cooperative Urban Land Development (CULD) (Koetter et al., 2021). According to Lee et al. (2024), the delivery of inclusionary housing requires the participation of more stakeholders besides the government. As such public-private partnerships, non-profit organisations and other forms of models have been discussed in literature as strategies for meeting IH demand. Community Land Trusts (CLTs) are one such model, and they have been promulgated to bridge housing affordability (Lee et al., 2024). Maintaining a close relationship with the municipality allows CLTs to benefit from IH policy provisions and provides them a better chance to receive large-scale financial support. However, CLTs work because they are mostly independent and have one sole focus; too much government involvement can absorb the CLTs' focus. The way in which CLTs operate is that they acquire land, usually in gentrified areas, develop units and improvements, then these units are put into a trust that has resale restrictions in order to maintain long-term affordability of these units (Rose et al., 2023). The difference in operation between CLTs and IH is that CLTs choose the area in which to develop units, which is a feature that can benefit and improve IH delivery. IH has been criticised for developing these units on land located in urban peripheries, CLT involvement in the IH delivery model can alleviate the occurrence of this.

Likewise, in Germany, the Cooperative Urban Land Development (CULD) model is a strategic approach with similar objectives as IH (Koetter et al., 2021). The CULD model differs from previously discussed IH models in that it is dependent on the municipality as the superior holder of a land-use binding plan, and a voluntary non-public organisation as the landowner.

Inclusionary housing programs tend to share features that have proven to work over the years. This can be seen with the African cases in how they too, like the American and Canadian policies have a specific percentage or number for affordable units within the development. Similarities with previous housing delivery models, the CLTs and CULDs were noted in terms of relations with and assistance from a government entity. Further, administration by independent organisations (for example, the Anchorage project) and the need for a clear implementation process were considered critical. Other strategies utilise various assistance tools made available by various bodies, for the development of social housing, purchase of land at below market values, and financial assistance to homebuyers.

5. Recommendations and Conclusion

The study set out to review and identify housing policies geared toward inclusivity. Some similarities were noted among the reviewed policies and similar previous models were discussed. Challenges to implementing the policies were highlighted as the location of the affordable housing projects, affordability of the units, low quality and design of the units. Recommendations for how these can be improved include changing the way household income for beneficiaries. A further recommendation would be to enforce a punitive system that would ensure that affordable housing units are used for the appropriate purposes.

Another issue highlighted was the location of affordable housing units on the outskirts of urban areas resulting in high transportation costs for individuals who travel to the city for employment. Involving multiple parties (private and public), as observed in the US cases, could assist in providing and supporting inclusive imperatives in housing

delivery. This will also increase direct private capital and investment funds to the housing market. The role of these parties will also include ensuring that the final decision on the location of affordable housing projects is not solely made by the party to the development. Instead before developments take off, a vote could be cast by the different parties on whether they support the development or not. This vote would be made based on a presentation from the developers/government on why the project should be approved. The relegation of roles to different parties was also deemed acceptable as expressed in the ARO in the US. Management is by two independent organisations, one is responsible for screening developers to ensure that they comply with the requirements, the other is responsible for “maintaining the permanent affordability of the housing units”.

Further, involving other parties in the development of affordable housing proved to be beneficial in the case of Cosmo City in Johannesburg, South Africa. The implementation of the mixed development, which included lower income households, was deemed successful because of the partnership by different role players. This partnership between public and private bodies is recommended for the rest of Africa to share the risks and costs of provision; this would also accelerate delivery and be less financially demanding. Further, housing quality and design could be strengthened with the involvement of different parties. Enforcing standards in relation to the costs will also encourage more developers and investors to participate in IH delivery to support government efforts to mitigate or alleviate housing delivery challenges.

The current study presents the IH policies and challenges faced in implementation using cases identified from hand-searching. Further studies could include a more systematic approach from diverse databases to see whether similar findings will emerge. In addition, the regions and countries included are not limited; more areas could be included in future studies. Other studies could also explore ways to improve implementation of the policies to benefit more developers and encourage accelerated private sector participation. Additionally, further studies could explore regional factors that impact the effectiveness of IH policies such as local economic conditions, cultural factors, and political environment.

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