

Supplementary material to: [Amisi et al. S Afr J Sci. 2018;114\(11/12\), Art. #4472, 9 pages](#)

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Appendix 1: Secondary review questions

Theoretical and conceptual understanding

Is the theory of change that informs the housing programmes in responding to asset poverty valid and appropriate for the South African context?

Explore further the interrelationship between the conditions within the market and the economy and the performance of government-subsidised housing. What is needed for beneficiaries to be sufficiently equipped to engage with the financial markets and for the latter to respond to these?

How, internationally, are housing assets created for poor households and what are the key drivers in their creation?

How can the market be effectively engaged to respond to the needs of the subsidised housing market?

Assets for individual households

Has the provision of state-subsidised housing addressed asset poverty for households?

Have these assets assisted beneficiaries to participate in the formal property market and to move up the ladder in the property market as intended?

Are these assets creating any wealth for beneficiaries as intended? If not, what needs to be put in place to ensure that these houses become a tool for wealth creation?

Explore poor households' perceptions about and relation to housing. How do these perceptions inform willingness to engage with the property market?

Explore whether a correlation exists between ownership of a title deed and ability to realise the value of the asset (in the context of poverty, unemployment, etc.). Is a title deed necessary for beneficiaries to effectively use housing as an asset?

Municipal assets

Have housing development programmes created any assets for municipalities? If so, under what conditions?

What has been the effect of the housing programme on municipal finances, revenue, rates base, etc.?

Are opportunities missed by municipalities to capitalise on housing programmes?

To what extent have these assets been used as collateral for funding and how have they been used as leverage to access other economic opportunities?

What outcomes – both intended and unintended – have been produced by the focus on asset creation through an ownership model?
