

Operational, financial and policy constraints limiting emerging property developers' participation in affordable housing delivery in Polokwane Municipality

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Abstract

Robust emerging property developers are an important step towards dealing with housing shortages and promoting more inclusive housing development in secondary cities in South Africa. However, the participation of this sector is limited by ongoing operational, financial and institutional problems. This paper aims to uncover the operational, financial, and policy-related barriers that limit the ability of emerging property developers in Polokwane Municipality from participating effectively in affordable housing delivery. This will make it possible to recommend possible solutions for enhancing their participation. The qualitative research design was adopted, relying on semi-structured interviews with 15 emerging property developers from the Polokwane Municipality. Purposive sampling was used to select information-rich participants with experience of the development of affordable housing and of the regulatory, financial, and operational context under investigation. Thematic analysis was used to analyse the data. The results indicate that there are three sets of challenges: structural and operational, financial exclusion, and weak policy implementation. Major challenges include slow administrative processes, lack of access to serviced land, inadequate infrastructure, high collateral requirements, difficult loan conditions, and uneven application of existing policies. Due to these challenges, project costs and timelines are negatively affected and this limits the competitiveness and sustainability of emerging developers. The qualitative nature of the study and the focus on only one municipality constitute a major limitation in terms of generalisability. This research contributes to literature on the provision of affordable housing by revealing the interconnectedness of operational, financial, and policy constraints, highlighting the need for coordinated policy interventions as opposed to isolated initiatives.

Keywords: Emerging property developers, affordable housing; operational challenges, financial constraints.

1. Introduction

The property development sector is recognised as the centrepiece of national economies as it spurs employment creation, economic growth and the provision of much needed housing and urban infrastructure (Amos et al., 2025; Haagenson, 2025). In this context, new property developers, defined as small to mid-size or historically marginalized firms that are relatively new to the market, are increasingly seen as important players in affordable housing delivery (Lehner & Heiss, 2024). Nonetheless, despite their strategic importance, these developers also face structural, financial, and regulatory barriers that consistently limit their participation and long-term sustainability (Ozigbo et al., 2023).

South Africa is an acute example of these tensions. Decades after the transition to democracy the country still face a huge housing backlog, spatial inequality, and the unresolved legacies of apartheid urban planning (Property Review, 2025). These issues are most acute in secondary cities, where growing urbanisation pressures is occurring at the same time with limited institutional capacity and inadequate investment in

infrastructure. The Polokwane Municipality, Limpopo Province's administrative capital, bears the brunt of this challenge. Recently, the municipality has obtained Level 2 housing implementation accreditation which gives it increased delegation to plan, budget, appoint contractors and manage housing projects (Polokwane Municipality, 2025). Nonetheless, systemic challenges continue to plague the city.

Three related domains of constraints that are particularly disadvantageous to emerging developers have been identified in the literature. These are operational and structural barriers, financial access constraints, and policy and governance problems (Buthelezi, 2025; Dlamini, 2022; Githae et al., 2024; Kgaka, 2020; Theodos et al., 2025). While similar constraints have been noted in international scholarship in countries such as the UK, Ghana, and India, empirical research that clarifies specific operational, financial, and policy challenge facing developers in South African secondary cities, and the intersections thereof, is limited. Previous research has generally addressed metropolitan cities, or has seen housing provision via the state's housing programs rather than the perspective of individual emerging private

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developers. This is an important gap in knowledge that the current study seeks to fill. Within this context, this paper seeks to explore the operational, financial and policy challenges that are constraining the involvement by emerging property developers in the provision of affordable housing in the Polokwane Municipality.

2. Literature Review

2.1. Barriers to Entry, Market Structure, and Competitive Disadvantage

The literature consistently identifies barriers to entry as the most persistent structural challenge facing new property developers globally. A key driver is the mismatch between development timelines and holding costs: developers unable to sustain holding costs through extended approval and servicing processes are pushed toward higher-risk, marginal sites (Amos et al., 2025; Theodos et al., 2025). Large and institutional developers maintain their competitive advantage mainly through control of land banks, which enable staged rollout, optimised pricing, and stronger bargaining power with suppliers and municipalities, advantages inaccessible to undercapitalised emerging developers (Mokoele, 2023; Musvoto et al., 2021). In South Africa, this dynamic is compounded by historical land dispossession, which produced racially skewed ownership patterns that continue to disadvantage historically marginalised groups, who make up a significant share of new entrants (Musvoto et al., 2021).

2.2. Institutional and bureaucratic constraints

Institutional and bureaucratic constraints are a prominent theme across both global and South African literature on emerging developers. Municipal approval processes are described as overlapping, sequential, and discretionary systems that produce unpredictable outcomes for applicants (Githae et al., 2024). In South Africa, SPLUMA compounded this by devolving first-instance decision-making power to municipalities without matching institutional resources, producing lengthy, uncertain approval timelines and prolonged holding periods for developers (Heukelman & Cillier, 2025). The HSRC's (2022) municipal capacity assessment confirms severe shortages of urban planners, engineering reviewers, and land-use management specialists within municipal structures nationally. Mabasa et al. (2023) further highlight inconsistent discretionary enforcement as especially damaging: identical development proposals can receive different outcomes from different officials within the same municipality, generating serious regulatory risk and undermining developer confidence in the planning system as a whole.

2.3. Financial Exclusion and Access to Capital

Financial exclusion is presented as the most debilitating, and most widely discussed, constraint facing emerging property developers. Kgaka (2020) identifies high collateral requirements, risk-averse

lending policies, and a lack of financial products suited to small-project cash-flow cycles as the primary mechanisms of exclusion, a finding echoed by Chiwetu's (2019) Johannesburg-based research showing that completion-value loan criteria disadvantage developers without existing asset portfolios. At a global scale, the IFC (2024) frames this as a financing gap rooted not only in risk perception but in genuine product-design failures within formal financial markets. Development finance instruments intended to close this gap, such as those offered by the DBSA and government transformation programmes, are undermined in practice by complex application processes, long waiting periods, and eligibility criteria that favour applicants with existing businesses (Theodos et al., 2025; Hassen, 2023). The consequences compound rather than remain isolated: limited financing access pushes developers into fixed-price contracts poorly equipped to absorb rising input costs (Radzi et al., 2022; NAHB, 2024; World Bank, 2024), while resulting cash-flow strain drives quality and schedule failures that further damage credit histories (Kgaka, 2020). This cycle suggests financial exclusion reflects systemic design rather than developer capability or creditworthiness.

2.4. Policy and Regulatory Frameworks: Intent, Implementation, and the Equity Gap

The literature consistently identifies a gap between the intent and implementation of housing and property policy. South Africa's legislative framework, SPLUMA, the Housing Act, NHBRC requirements, and transformation-oriented procurement laws, is regarded as progressive in design but weak in execution, as ambitious national policies are promulgated without corresponding investment in municipal capacity, intergovernmental coordination, or accountability (Dlamini, 2022; Heukelman & Cillier, 2025; Todes & Malaza, 2023). Mokoele (2023) shows this implementation gap plays out locally, where limited capacity combines with political-economy dynamics to produce inconsistent, inequitable policy application. SALGA's (2022) ease-of-doing-business assessments confirm that lower-capacity municipalities apply regulations less consistently, disadvantaging developers who lack the institutional relationships needed to navigate discretionary systems, a pattern echoed internationally by the OECD (2024), which finds regulatory discretion can entrench incumbents in concentrated markets. The literature also debates the effectiveness of transformation-oriented procurement, such as B-BBEE provisions: proponents argue these measures create demand-side market access for marginalised developers (Sebake & Sekese, 2020), while critics contend benefits are often captured by nominally compliant fronts for established capital (Kgaka, 2020; Viljoen, 2025). This tension between supply-side capacity-building and demand-side access

reflects an emerging consensus that neither approach alone is sufficient (Mabasa et al., 2023; Smit, 2022).

2.5. Research gaps

Synthesising the literature reveals three research gaps that this study is positioned to address. First, while individual constraints, financial exclusion, bureaucratic delay, and policy failure, are well documented in isolation, their systemic interdependence remains under-theorised: structural barriers generate holding costs that financial exclusion prevents developers from absorbing, while policy failures simultaneously block access to the support mechanisms that might otherwise compensate. Second, existing research concentrates heavily on metropolitan or international contexts, leaving South Africa's secondary cities, with their distinct combination of governance capacity, market depth, and infrastructure constraints, largely unexamined. Third, most studies foreground government and institutional framings of supply-side housing delivery, leaving the developer's own lived perspective underrepresented. By centring the experiences of emerging developers in a particular secondary city, this study addresses these gaps and aims to inform evidence-based policy and institutional reform.

3. Research Methodology

This research takes an exploratory qualitative case study approach framed within an interpretivist research philosophy. The decision to pursue qualitative research aligns with the desire to gain an understanding of the lived experiences, perceptions, and coping mechanisms of the new property developers, which are all inherently contextual, and not quantifiably measurable (Saunders, Lewis & Thornhill, 2020). The research design employed an inductive logic, with themes and explanations emerging from participants' narratives as opposed to being driven by abstract propositions (Reid, 2024).

The bounded case for this research was the Polokwane Municipality, specifically chosen for being a growing secondary city, with a recent expansion of its housing mandate, an emerging developer community that is active but not effective, and a public discourse on governance and affordability challenges. The primary data was collected through semi-structured interviews with 15 emerging property developers active in the municipality. Purposive sampling was used to ensure participants had direct, relevant experience in the property development process and institutional context under investigation (De Jonckheere & Vaughn, 2019). The sample consisted of 11 male and 4 female developers, and varied experience from very new operators to those who had been active developing for almost 10 years. With permission, interviews were audio-recorded, transcribed verbatim, and complemented by researcher notes.

Data were analysed using thematic analysis, employing the six-phase framework developed by Braun and Clarke (2019). These included getting familiar with the data, generating initial codes, identifying themes, reviewing potential themes, defining and naming themes, and producing the report. Direct quotes from participants were integrated into analyses to support and exemplify themes that emerged.

4. Findings and Discussion

Three overarching themes were identified; structural and operational challenges; financial constraints and access to capital; and effectiveness of the policy, legislative and regulatory framework. A consolidated overview of themes, sub-themes, and key findings is provided in Table 1 (Appendix 1).

4.1. Theme 1: Structural and operational challenges

Structural and operational barriers emerged as the most widespread category of constraint, spanning four compounding sub-themes: bureaucratic delays, limited land access, infrastructure deficits, and shortfalls in technical and managerial capacity. Participants reported that rezoning and building-plan approvals typically took one to three years, creating bottlenecks across multiple departments and accruing holding and financing costs beyond what is economically feasible, consistent with Buthelezi (2025) and Githae et al. (2024), who found South Africa's planning system disproportionately burdens smaller developers with compliance costs. In Polokwane specifically, SPLUMA's devolution of first-instance decision authority was not matched by investment in planning personnel or administrative systems, producing an uncertain, disjointed approval environment; this study extends metropolitan-focused knowledge by evidencing how acutely these dynamics play out in a secondary city.

These delays were compounded by land access and infrastructure constraints. Without proactive municipal land release, emerging developers must compete against better-capitalised incumbents holding portfolios of serviced, consented land, a concentration Anim-Odane (2022) and the IFC (2024) identify as a primary barrier to entry. Infrastructure deficits reinforced this: participants noted that even where permits were secured, development remained impossible without bulk water, electricity, or road access, reflecting the reactive, demand-responsive infrastructure planning documented by Todes and Malaza (2023), which disadvantages developers unable to wait for municipal service extension.

A lack of managerial expertise was a further structural challenge, as developers could not afford professional experts such as quantity surveyors, legal counsel, urban

planners, undermining financial modelling, regulatory compliance, and project oversight. Hassen (2023) and Kgaka (2020) attribute this to a structural feedback loop in which capacity gaps limit access to formal finance, which in turn prevents developers from retaining the professional expertise needed to produce the credible feasibility documentation lenders require.

4.2. Theme 2: Financial constraints and access to capital

Financial exclusion was identified as the single most debilitating theme, and operates as both a separate barrier as well as an amplifier of structural constraints. Commercial banks consistently classify emerging developers as high-risk borrowers who require collateral, track record, and documentation that new entrants would structurally never be able to provide. This has resulted in a financing paradox whereby institutions will only fund bulk infrastructure on serviced land and developers cannot service any land without capital up front. This challenge was highlighted by participants as one of the most flagrant product design failures in the development finance market in South Africa. While this dynamic has been theorized by Theodos et al. (2025) and the IFC (2024), this study provides primary empirical evidence of how it plays out in a secondary city context, a rarity. Viruly and Karam (2022) also point out that the reliance on collateral has the effect of systematically excluding previously disadvantaged developers who do not have a portfolio of assets to inherit. This dynamic has particular relevance in Polokwane where the racially produced inequality of wealth continues to have a direct bearing on people's ability to access development finance.

Government-supported funding instruments like the National Housing Finance Corporation (NHFC), DBSA and Human Settlements Development Grant (HSDG) were perceived by participants as not offering better solutions. Application processes were described as prohibitively difficult, processing times as lengthy and opaque, and selection outcomes as tending to favour those with political connections or established developers and projects rather than genuinely emergent ones. These results align with the work of Musvoto et al. (2021) and the Centre for Affordable Housing Finance in Africa (CAHF, 2023) which report on systematic underutilisation of formal development financing instruments by early stage developers throughout South Africa. The overall impact is a dependence on individual savings and informal financing, a condition that not only limits the scale and profitability of projects but also places developers at great personal financial risk. Importantly, this reframes financial exclusion not as a borrower-capability problem that developer training would solve, but rather a structural market failure that is based on the design of financial products that serve the needs of large, asset-rich borrowers rather than small project-based developers.

4.3. Theme 3: Effectiveness of Policy, Legislative, and Regulatory Frameworks

The policy and governance findings present what emerges as the most analytically significant pattern of the study; that South Africa's progressive legal framework is being effectively neutralised at the level of implementation. SPLUMA and policies related to human settlements were described by participants as being persistently disconnected from what they were intended to achieve. This experience is a direct manifestation of the structural implementation gap. This gap was also noted by Heukelman and Cillier (2025) and Dlamini (2022) who described it as being rooted in fragmented cooperative governance arrangements where expanded national-level commitments are devolved to municipalities without the requisite administrative capacity, inter-governmental coordination, or accountability mechanisms. According to participants, the municipality and COGHSTA consistently blame each other for problems faced. This results in applications being held indefinitely. The finding is consistent with those of Moffat et al. (2021) who found the persistent overlap of mandates in multiple spheres as a significant factor in delaying development approvals in South African local government.

Corruption and lack of transparency in procurement was another form of policy failure that is particularly damaging. Participants described politically awarded tenders, awards that do not comply with procurement rules, bribery, and evaluation criteria that are not clearly laid out as a norm in the municipality. These issues have the effect of leading development contracts in the public sector toward incumbents with political contacts rather than other worthy developers. These accounts are substantiated by Auditor General reports 2020-2023 detailing persistent MFMA contraventions and irregular expenditure within South African municipalities. Furthermore, Heukelman and Cillier (2025) argued that this sort of governance failure results in conditions that actively discourage rightful, legitimate market participation by creating spaces where compliance with the rules and merit are not reliable markers of success. For emerging developers, already facing the double bind of administering complex processes and being financially excluded from public sector support, procurement processes being seen as captured is another structural barrier that undermines any confidence in the public sector as an institutional supporter.

4.4. Systemic Interdependence: The Central Analytical Contribution

The main contribution of this study's findings is in asserting that the three constraint themes are not autonomous but represent a network of cumulative disadvantage. The structural and operational barriers create costs and delays that financially excluded developers cannot absorb. Financial barriers prevent

developers from retaining the professional capacity and accessing the serviced land needed to navigate structural constraints. Policies and governance failures withhold access to the regulatory streamlining, institutionally-derived finance, and equitable procurement that may otherwise offset these disadvantages. This systemic reliance has a direct implication for policy design: single-domain interventions-regulatory reform without financial support, financial instruments without capacity building, or governance reform without administrative resourcing-are insufficient. It is critical for interventions to deal with all three constraint domains simultaneously and in an integrated fashion, targeting the feedback loops between them rather than each barrier in isolation. This integrated framing is the principal conceptual contribution of the present study, and departs from existing literature, which has treated operational, financial, and governance constraints as

separate rather than structurally interconnected constraints.

5. Conclusion and Further Research

This study explored the operational, financial, and policy constraints that restrict emerging property developers' involvement in the production of affordable housing in Polokwane Municipality. It uncovered three linked sets of constraints: structural and operational impediments financial obstacles and governance issues. The study also reveals the interconnected nature of these barriers. This means that interventions in one single area in isolation will not yield significant progress. Future studies should employ mixed-method approaches and should include a number of secondary cities. In these studies, alternative financing instruments and long-term developer support mechanisms should be explored.

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Appendix 1

Table 1: Themes, sub-themes, and summary of findings

Theme	Sub-theme	Key Findings
Theme 1: Structural and operational challenges	1.1 Bureaucratic delays and regulatory bottlenecks	Rezoning and building-plan approvals take months to years, and multi-department review sequences create bottlenecks on a schedule. Respondents indicated that even simple decisions took 1-3 years, increasing both holding and financing costs and negatively impacting investor confidence.
	1.2 Limited access to land and tenure security	The overall cost of serviced land in a desirable location was repeatedly cited by participants as a disincentive. The limited supply of small sites through municipal releases coupled with insecurity of tenure pushes the new developers onto less viable development sites.
	1.3 Infrastructure deficits	Poor bulk infrastructure, including intermittent water supply, electricity shortages and poor road access also emerged as a key driver of development costs. Participants shared examples of obtaining land and use approvals, but being unable to develop because of missing infrastructure.
	1.4 Lack of technical and managerial capacity	Emerging developers reported significant deficits in project management, development feasibility assessment, financial modelling, and regulatory compliance skills. The inability to afford professional support services (legal advisors, quantity surveyors, urban planners) compounds these gaps and limits access to formal finance, as lenders require credible feasibility studies and risk management plans.
Theme 2: Financial constraints and access to capital	2.1 Limited access to affordable credit and unfavourable loan terms	Participants reported that formal financial institutions categorised emerging developers as high-risk borrowers, demanding collateral and track records that most new entrants do not possess. High interest rates, short repayment periods, and the absence of grace periods make loan servicing unaffordable during early project phases when no income is yet generated; a 'chicken-and-egg' financing constraint.
	2.2 Inadequate institutional support	Government financing instruments such as the NHFC, DBSA, and the Human Settlements Development Grant (HSDG) were widely seen as inaccessible due to complicated application procedures, long processing times, and criteria that favoured established or politically connected developers. The majority cited reliance on personal savings or informal finance, which severely limited both the scale of projects and increased personal financial risk.
Theme 3: Effectiveness of policy, legislative, and regulatory frameworks	3.1 Weak implementation and poor institutional coordination	Although the legislative structure is purported to be progressive (SPLUMA, Housing Act, municipal by-laws), respondents detailed a disconnect between legislative intention and practice. The municipality's lack of effective coordination with other tiers of government (primarily COGHSTA) resulted in jurisdictional ambiguity, blame-shifting, and indefinitely stalled applications. Regulatory bias toward established developers was a common concern.
	3.2 Corruption and lack of transparency in tendering	Among the narratives participants shared were politically compromised tender awards, procurement procedure noncompliance, bribery, and the opaque nature of project evaluation in Polokwane's built environment procurement landscape. If municipal contracts are perceived to have been captured by politically connected developers, then legitimate emerging developers will avoid public-sector opportunities and lose confidence in institutional backing.

Source: Primary Data