

**Provision of Sustainable and Liveable Low Income Human Settlements in the Province of KwaZulu-Natal, South Africa – An Analysis of Policy Contradictions and Challenges**

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**ABSTRACT** The provision of liveable and sustainable low income housing in South Africa is a highly contested social issue which has filtered into the new democracy posing major challenges for policy makers, development practitioners and agents. The constitutional rights of all South Africans are protected and the state is required to take reasonable legislative and other measures, within available resources, to achieve the realisation of this right. The establishment of human settlements for low income earners in the South African context implies affordability constraints, especially in respect of access to basic goods and services for low income earners. It is also associated with poverty, limited upward mobility, lack of personal growth and social exclusion. This paper analyses the housing policy context in one of South Africa's most impoverished and politically contested province. It highlights contradictions and challenges facing the province in the provision of sustainable and liveable human settlements for the many homeless and low income earners.