

# Establishment of Civil Servants' Housing Schemes Through Revolving Housing Loan Fund

The case of Dar es Salaam City



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## Introduction

Accommodation for Civil servants in Tanzania has become a real need in the country. For several years before establishment of the revolving Housing Loan Fund there were no critical solutions to enable a large number of Civil servants to solve accommodation problems in finding a way of either renting or owning houses. Generally 79.8% of the urban citizens in Tanzania do not own houses. For many years, the civil servants have been victims of life because they are not able to rent, buy or build their own houses in the market rates.

The aim of this report, which is part of the “Shelter Design and Development” course, is to highlight how the Revolving Housing Loan Fund operates, the problems it faces and to provide proposals for change or improvements to the Government. The experience achieved in Lund and Manila Philippines will be used to spearhead the implementation of establishment of Housing Schemes projects for Civil servants in Tanzania.

# 1 Shelter Situation Analysis

## 1.1 Basic General Data

### 1.1.1 Geography and Administration

Tanzania is among the East Africa Corporation country members bordered by Uganda and Kenya in the north, Mozambique, Malawi and Zambia to the South, Rwanda, Burundi and Democratic Republic of Congo to the West and Indian Ocean to the East. The country's political capital is Dodoma while the commercial capital is Dar es Salaam. It is covered with a total area of 945,000 square kilometres. Zanzibar and Pemba islands are part of the Union Republic of Tanzania with a total area of 2,000 square kilometres.

### 1.1.2 Demography and Health

The 2002 Tanzania household survey census shows that the country had a population of 34.6 millions people with an average of 4.9 individuals per household. The population was projected to be 37,445,392 inhabitants in July, 2006 with a population density of approximately 32 persons per square kilometre. The annual population increase is approximately 28% since 1988 (National Census Household Survey). The country's annual urbanization rate is between 5% and 10% with urban – rural migration becoming prevalent from the reason of searching employment opportunities and other social amenities in cities. The average life expectancy for the total population was 45.65 years with 44.93 years for males and 46.37 years for females. The 2002 Census estimated that the average child mortality rate was 96.48/1000 live births with 105.65 deaths/1000 live births accounting for males and 87.05 deaths/1000 live births for females. The household composition shows that the women headed households are 25% (NHSDP, 2005)

### 1.1.3 Economy

Tanzania depends much on agriculture which contributes to more than half GDP. It is also supported by other activities such as tourism, mining etc. GDP per capita was estimated at USD 700 per annum in 2005.

Table 1 - Economic Activities (Key indicators from the households Budget Surveys 2000/01)

Key indicators	Units
Adults whose primary activity is agriculture	63%
Children age 5 – 14 years who are working	62%
Mean area of land owned by rural households	6.0 acres
Households with a member with a bank accounts	6%

Source: National Budget Survey, 2002

In Tanzania poverty is still widespread both in rural and urban areas. Tanzania is among the poorest countries in the world (world facts book Tanzania). About 36% of Tanzanians are living below poverty line.

## 1.2 Shelter Related Fact and Figures

It comprises of access to shelter, access to and cost of basic services/infrastructure and access to and cost of education. Thus, access to shelter is affected by number of factors such as housing stock, housing deficit, occupancy, housing standard, floor area per person, tenure of households, housing construction, building materials etc. Thus, an overview of the shelter situation of Tanzania is as follows;

For many years, *access to* shelter in Tanzania has based on individual affordability. Authorities responsible for provision of housing to people for sale or rent failed to meet the demand. It is now access to shelter characterized by the growing informal settlement with no security of tenure and inadequacy of shelter delivery mechanism. According to a study conducted in 2000, 70% Dar es Salaam and major cities' population live in informal settlements. However, the residential licenses are nowadays provided at selected areas through regularization process. Some residential licenses are also upgraded to certificate of right of occupancy which provide an opportunity to access housing loan.

The housing situation in Tanzania is not yet conducive. Compared to rural residents the urban residents have more serious shortages of housing. These problems are a result of fast urbanization, which is mainly attributed to rural-urban migration and natural urban growth. The urban population increased tenfold from 1967 to 2002. In 1967 the urban population was 685,547 or 6.4 percent of the total population where it rose to 7.6 millions or 22.6 percent in 2002. Therefore the housing need was about 1,844,482 units. In 2007 the absolute number of

urban population was estimated at about 9.5 million or 2.3 million households. (MLHSDP, 1996).

The existing *housing stock* is about 7 million units at an average of 4.9 persons per household. This leads to a need of 14 million houses at an average occupation of 2.4 persons per household which is higher than the national target of 2.0 persons per household demanding an addition of about 7 million houses. (Population Census, 2002)

There is a deficiency of 80,000 houses due to urban population growth rate of 4.2% annually in urban areas, out of which 61,000 are expected tenants while in rural areas the demand is low. The floor area per person varies from 1.84 sq.m. to 3.75 square metres for an average bedroom of 9.0 square metres at occupancy rate of 4.9 to 2.4 respectively.

On the issue of *occupancy*, the private households have shortage of bedrooms. About 70.5% of households have 1-2 bedrooms, while 17.2 have 3 bedrooms, 7.7% have 4 bedrooms while 4.5% have 5 or more bedrooms in urban areas as compared to rural areas where 70.3% have 1-2 bedrooms. According to the 2002 census, the households have shortage of bedrooms.

Generally, the overall housing in Tanzania can simply be described as substandard. Building rules do exist but are outdated and costly. Because of poverty among other reasons the majority construct using substandard building materials.

The housing standard is substandard due to the fact that most houses:

- Do not have basic services like electricity and water.
- Need improvement and maintenance
- Built on temporary materials and have poor finishing
- Are very old and dilapidated

In the case of *tenure of Households*, the tenants are in the rising side. Sometimes owners are sharing housing with tenants specifically in large cities such as Dar es Salaam, Mwanza and Arusha to mention a few.

Table: Tenure Characteristics of occupant's households in Dar es salaam City

<b>Tenure Characteristic of household's</b>	<b>Percentages of households</b>
<i>Owner households occupancy a house</i>	30%
<i>Owner household sharing a unit with tenant</i>	23%
<i>Units renters</i>	47%

Source: National Population Census, 2002

*Rental housing* (formal and informal) shows that informal settlements have more overcrowded buildings which lack adequate provision of basic services. However, there is Rental Restriction Act but it does not adhere because it is outdated.

*Housing Ownership* (formal and informal) on the other hand is on the hands of individuals who can afford. Few rich people own better houses.

*Housing affordability ratio:* Majority (low income earners) can not afford housing expenses. A study conducted by National Social Security Fund (NSSF) shows that a low income earner like a primary school teacher or even a secondary school teacher, a policeman or a nurse can save for ten years to build a two room house. Also a study conducted by an NGO (WAT-Human Settlements Trust ) which deals with credit service to low income earners shows that a low income earner saving 20,000 TShs. per month can take 10 years or more to build a two room house. Generally, a lower income earner can use 15-65 years to build a family house of about four rooms. (MLHHSD), 2008.

*Land (formal/informal):* Majority build in informal settlement because of inadequate surveyed land which are also very costly and cumbersome building standards and regulations. There also customary land ownership. However, in 2003 the Government initiated a 20,000 plots project in urban areas. Now there are more than 50,000 plots prepared through the same project. Again a low income earner can not afford these plots. The plots size need to be reduced so as to be affordable to majority of low income people.

2002 general census figures show that 63.4% of the walls of the main building houses are permanent material, however, with regard to flooring; only 26.4% of the main house has a cement floor. Over half of the roofing is of non- permanent material particularly grass. Iron sheets, the materials used in roofing are used in 46.3% of the main houses. 75% of the houses have no proper foundations and 50% have no essential needs such as toilets. On the other hand housing in villages is not durable which needs renovation every time and thatched by grass.

*Access and supply of services* such as water and electricity to private households is still an issue especially in the rural areas where the majority poor cannot afford. For example on average about 47.2% of private households country-wide get water from pipes/protected well; only 9.7% have connections to electricity and 0.9% use electricity for cooking. The question of connection costs are in the hands of the individual developers

On the side of access to and cost of Education, there is free primary education and cost sharing to secondary education. 95% success to Education programmes in Tanzania since 2005 is due to Governments efforts.

### 1.3 Housing Policy

Tanzania has no housing policy per se but a National Human Settlements Development Policy (NHSDP) (URT, 2000). The overall goals of the NHSDP are:

- To promote development of human settlements that are sustainable
- To facilitate the provisions of adequate and affordable shelter to all income groups in Tanzania.

(A comprehensive National Housing Policy for Tanzania is at the final stages of preparation. Generally, it will help to deal with housing development matters).

### Poverty Alleviation

Adequate housing is one among the elements necessary while measuring poverty levels because it is a factor which determines the life and welfare of the urban poor. Although housing is not an isolated issue, it is one of human basic needs, others being food, clothing and health care. A person who lacks such basic human needs is poor.

### 1.4 Actors in Shelter Delivery and their Roles

**State or Central Government:** Provide an enabling environment; Prepare inclusive housing policy and legislations; facilitate and capacitate the local government; Fundraising for housing finance and create awareness.

**Local Government** Mobilize funds and build houses for rental purposes; Provide enabling environment for housing construction; Support community projects; Monitor and coordinate services in their areas; Increase vocation training centres; Support and carry out regularization schemes; Provide and maintain infrastructure services with developers. These authorities range from city, municipal, town and district levels.

**Financial Institutions:** Provide funds/loans for housing; Develop secondary mortgage market. Lobby the government and the parliament members to put the agenda as a priority. These are in different forms ranging from banking institutions and other microfinance institutions.

**NGO's, CBO's, and FBO's** Offer consultancy; Create awareness on the housing agenda; Watch dogs, Provide and disseminate information, Identify priorities in the housing agenda, Mobilize community for micro-finance schemes (SACCOS), Initiate an alternative appropriate building material. These NGOs are such as WAT Human Settlement, Centre for Community Initiatives (CCI) etc.

**Research Institutions** To inform best findings, Train and organize exchanging programs for sharing best practices, Prepare research and disseminate best findings, Organize network coalition for advocating the agenda. Ardhi University is among the leading housing development research institution in the country.

**Private Sector** Build the houses for renting and selling with the minimum interest rate, Provide skills in the new research innovation, Offer consultancy and advice, Conduct training, Invest the money in housing, Initiate strong PPPF and collaboration between enterprises,

**Donors** Support the agenda, they commitments they made in the HABITAT II conference in Istanbul of allocating a target of 0.7 of their Gross National Product as official assistance to the third world countries.

**Politicians and others** Political will to influence change, Review policies and the law and to be friendly with shelter

### **Loan Users and Operation of the revolving Housing Loan Fund**

In 1963, Tanzania Government established the Revolving Housing Loan Fund under Government Notice No. 8 of 1963 and thereafter by the Notice No. 5 of 1965. It was a further positive step forward after Government realization on the shortage of houses to its servants. The fund ceased in 1972 after establishment of Tanzania Housing Bank. It was re – established in 1992 after the failure of THB to meets its objectives of serving the low income earners as a result of setting a high interest rates which was affordable by the high income groups. Most of the servants retired without owning houses. It was re - established with the aim of creating friendly borrowing conditions for the Civil servants. The loans aims at; Construction of new houses, Purchase of houses, Completion of constructed houses, Repair of houses and Repaying unmanageable Government servant's debts to the THB.

*[Click and type your name here!]*

In practice a civil servant will built a house prior to receiving his/her a retirement portion. The basic salary for a civil Servant in Tanzania ranges from

Tshs. 195,000/= (US \$ 150.00) to Tshs. 1,040,000/= (US \$ 800.00) per month.

Due to the low wages, financial institutions like banks, providence funds, and insurances do not offer reasonable amount of loans or mortgage to civil servants.

There are few savings banks that offer small loans with high interest rates;

(CRDB, Akiba Commercial, TPB, Standard Chattered etc), however, the amount offered by the bank (ranges between Tshs. 5,000,000/= to 10,000,000/= (US \$

3,850.00- 7,690.00)) which is not enough to enable one to purchase a house from

private investors or construct the new one. As a result, most of the Government servants are disqualified from securing credits. The number of government workers is approximately to be 350,000 (Tanzania Worker's Union report, 2010).

Revolving Housing Loan Fund is operating under the Housing Department and Housing Finance Section within the Ministry of Lands, Housing and Human Settlements Development. The main function of the fund is to provide housing loans to the Civil Servants under friendly conditions thus creating accommodations to civil servants. Establishment of Civil servant's housing schemes aims at permanently solving accommodation problems in terms of ensuring that the loan is used purposefully to complete housing construction or buying a complete house.

The eligible persons for the loan are the Tanzania mainland Civil servants working under approval and permanent contractual terms. Their legal titles are held as mortgages. In terms of rural areas, the loans are given to the surveyed plots or farms with title deeds. The eligible applicants apply for the loan by filling up the special forms with the following parts:

- Part A is for the applicants
- Part B is for the employer of the applicants
- Part C is for Chairman of the board (Permanent Secretary – The Ministry of Finance.

Apart from this form, the applicants are required to attach the following;

- Title Deed,
- Building Plan,
- Construction Cost Estimates/Bill of Quantities,
- Building Permit – The Dar es salaam applicants can submit the receipt



for building permit (Board decision) due to delaying procedures at the Municipal councils.

- The recent Salary Slip and;
- Passport size photo).

The title deeds are submitted by the applicants to the Board Secretary (Permanent Secretary – Ministry of Lands) through the mail address. The applicants are immediately informed on whether the forms have clearly filled or not by the Secretariat of the Fund. The names of new applicants are approved during board meeting from the complete list of eligible applicants prepared by the secretariat. The requirements to secure the loans are:

- Completion on filling up of the forms
- Amount of the cash the fund has as a capital.
- The loan to base on the level of salary and the remaining time to retire.

The maximum amount for the loan is Tshs. 30,000,000.00 (20,000 USD) for time not more than 30 years. By considering equality the board has sometimes decided to base on gender and the place for development. The other region’s applicants are taken care before those of Dar es salaam City.

After approval of the loan, the successful applicants must enter into contract with the Government. The contracts are prepared by the Fund secretariat and the applicants are required to sign three copies before Lawyers. Thereafter the contracts are signed by the Chief Secretary of the State on behalf of the President.

The contracts are finally taken to Registrar of the Tiles for mortgaging procedures. The loan is supposed to be given in three phases basing on the level of development reached.

Table 3. Housing Construction levels

<b>Level of construction</b>	<b>%</b>
<i>Excavation, Floor slab up to Beam level</i>	<i>40%</i>
<i>Roofing and Ceiling</i>	<i>20%</i>
<i>Fittings and fixtures up to Finishing</i>	<i>40%</i>
<b>Total</b>	<b>100%</b>

Source: Ministry of Lands, Housing Division, 2009

The applicants can secure the next level amount if and only if they have finished the previous level. This is assured by conducting site inspection. Loan repayment procedures have set up one third of the applicants' salary as the maximum amount to be repaid monthly. The repayment period depends on the duration of the title deeds and the date of retirement but it can not exceed 30 years. The starting time for repaying the loan and 3% interest rate must be one year after securing the loan. The monthly deduction must also be direct from the applicants' salaries as provided in the contract. Paying the whole amount of the loan at once is also allowed.

## 1.5 Shelter Design

### 1.5.1 Physical Planning

It is practiced by the Ministry of Lands and Local Government by identifying suitable areas and declaring them ripe for development. The Ministry prepares the General Planning Schemes (Long term), Detail Planning schemes (Short and medium term). Currently there are new Detail schemes such as Urban Renewal schemes and Regularization schemes.

### 1.5.2 Land Use

Different land uses are incorporated in the prepared plans including Residential, Commercial, Public, Religious Sites, Institutional, Service trades, Industrial etc to meet the demand of the plan under preparation. Change of Land Use of the plans after approval is entrusted to the Minister for Lands and the process begins at the respective municipality.

### 1.5.3 Population Density

Planning Standards and guidelines are used to determine and control the density in each given land use during development.

### 1.5.4 Shelter Quality

Is taken into account to ensure privacy, safety and security of users against dangers by use of the above mentioned guidelines which are governed by building specifications/minimum requirements. Dar es salaam has a variety of houses with different quality that are constructed using different types of building materials mainly due to different levels of income of inhabitants as well as lack of financial access to improve their houses.

### 1.5.5 Function

From the Social Economic Survey conducted by the Ministry of Lands, it was observed that majority of the houses were for residential purpose while few were mixed commercial residential. It was also

evident that very few houses were used for Public facilities and mainly concentrated on the main road while the interior had none; this gives a clear picture of the high demand for public facility buildings in such a congested area. Access to these areas is suitable to most of the formal areas and vice versa in informal areas which are featured by poor circulation, uncomfortable climate due to congestion high risks of fire, poor drainage especially during rainy seasons, high risks of waterborne diseases and low level of privacy.

#### 1.5.6 Safety

Shelter able to keep occupiers safe from natural calamities like wind, rain, fire, sun, even danger from external hazards – animals/ pests accidents etc. By opening up new roads and access to each housing unit quite a number of risks can be minimized such as fire, flooding and accidents.

#### 1.5.7 Comfort

Habitable shelter having good consideration in terms of ventilation, heat loss/keep up, enough light and use of spaces provides good comfort to the dwellers. In this regard also air pollution due to congestion can create discomfort. New roads and drainage system to the area will allow in more light, ventilation and sanitation to the area hence improved comfort.

#### 1.5.8 Social Inclusion

Shelter considering the surrounding buildings, neighbours and the environment creates social bonds. Despite lack of sufficient public facilities the area under study (Dar es Salaam) has no common playing grounds for children, this social right is denied of them and they resort to playing on the road which is extremely dangerous to their lives. At times they also play on the left over land which in most cases is used as dumping sites hence highly exposed to bacterial infections, injuries and many other contagious diseases.

#### 1.5.9 Gender Issues

Involvement of Women and vulnerable groups in decision making regarding shelter design is one of the issues corporate in plans. From the Social Economic Survey conducted in 2006 majority of the inhabitants in Dar es Salaam especially those in informal settlements depend on informal business. Women being the largest composition of the informal sector and children they can usefully be involved in improving the area such as during planning of waste disposal systems and garbage collection means.

### 1.5.10 Sustainable Development

Creation of shelter in a manner that can be maintained in repair and further developed to generate more units is part of the housing sustainability. Sustainability of common services to be introduced in the area can only be achieved by involving the inhabitants from the planning stage and further more if they contribute either physically or financially they will own the project and lay down strategies to sustain the services.

## 2 Organisation

The Organization is a Central Government, namely Ministry of Lands, Housing & Human Settlements Development. The ministry comprises of 8 Departments namely; Housing Division, Physical Planning, Land Administration, Administration & Human Resource Management, Surveys & Mapping, Accounts Finance, Policy & Planning, and Management Information Systems.

The Housing Division is the one where I work, which was founded in February 2008. It has two sections, Housing Finance & Housing Development. The latter section is where I am assigned. The roles of this Division in relation to Shelter Design & Development are:

- Coordinate implementation of special and pilot programme on how to construct low cost houses.
- Facilitate in planning and designing of the projects from inception to completion.
- Facilitate Public Private Partnership (PPP) on housing development schemes.
- Facilitate the provision of basic infrastructure for housing development.
- Facilitate the availability of housing loans facilities.
- Facilitate mobilization of financial resources for housing development from both local and foreign services for individuals, public and private institutions.
- Solicit and coordinate internal assistance on housing development including UN-Habitat.
- Facilitate the availability of housing loans facilities.
- Coordinate global efforts on habitat shelter issues.
- Facilitate local authorities to provide affordable rental housing.
- Create a conducive micro-economic policies and tax concessions and incentives to real estate developers in order to motivate large scale housing investment in urban areas

### 3 Shelter Problem

In 1963, Tanzania Government established the Revolving Housing Loan Fund which operated under Government Notice No. 8 of 1963 and thereafter by the Notice No. 5 of 1965.

Establishment of the Fund in 1963 was a further positive step forward after Government realization on the shortage of houses to its servants. Its re – establishment in 1992 was due to the failure of THB to meet its objectives of serving the low income earners as a result of setting high interest rates which was affordable by the high income groups. The loans aim at; Construction of new houses, Purchase of houses, Completion of constructed houses, Repair of houses and Repaying unmanageable Government servant's debts to the THB

The country still lacks a vibrant building industry. The construction is left on the hands of individuals. Only rich ones can construct houses through contractors. Housing construction lacks housing developers, financial mechanisms and coordinated house delivery. Construction is a combination of traditional/vernacular, conventional and modern technology in construction of housing according to affordability. On the other hand, *building materials* are very costly especially the modern ones. Majority of the population cannot afford. The modern building materials (steel, cement, glasses) are very costly. It is estimated that material cost is 60% while labour cost is 40%.

Since its beginning, the Revolving Housing Loan Fund benefited few servants. Since 1992, the fund benefited only 2540 servants with a total amount of **5,431,647,547** Tshs. Out of 25,000,000/= of the total amount applied. Apart from the meagre amount of the loans to the servants, their *management systems* are not clear to an extent that they are used in un-intended purposes. The Government has budgeted an additional 10,000,000,000/= which requires smoothening of the managerial procedures to improve the situation. This study aims at initiating some ways to ensure that this amount meets the purpose of the loans by benefiting more servants through establishment of Civil Servants' Housing Schemes. This has also proceeded by highlighting the operation of the fund and the problems it faces.

The people's attitudes towards acquiring the loan has also been a problem to the extent that the whole question of achieving the loan objective is not met. This is because other successful applicants misuse the loans they secure. This report highlights the Revolving Housing Loan Fund processes, the problems that may be encountered during execution and proposals for change or improvement to the Government.

## 4. Proposal for change and Improvement

### Alternative approach of managing the Revolving Housing Loan Fund

In order for the revolving housing loan fund to be effective, the approach should change from the traditional approach of giving the loan to individuals leaving the construction task on their hands to the new approach of providing them the completed house. This approach must be carefully studied so as to come up with sound methodologies to come across with the housing problems happening along the way of executing the fund. The following are the procedures to follow in order to ensure proper and timely use of the fund:

- *Acquiring land for housing schemes:* The Ministry of lands, Housing and Human Settlement Development must work hand in hand to ensure that land is always available for potential developers (applicants). As one of necessary requirement for approval, all the plans prepared by the local authorities spare areas special for Housing estate (in this case the Government Servant housing scheme). This can pave way towards cumbersome procedures of acquiring land. It must be into ones mind that the individually acquired land for development will also be applied but under certain reasonable conditions.
- *Loan application processes:* The interested Government servants may apply for the housing loans by filling up the loan forms which are thereafter scrutinized by the board secretariat. After the board meeting, the successful applicants enter into contract with the Government before lawyers.
- *Preparation of Housing plans:* Since the Housing department has potential Architects, they can prepare varieties of plans with conformity to the amount reasonable for a single housing unit. They also have a responsibility of advising the applicants on the varieties of the plans and their cost implications.
- *Housing construction:* The Ministry may collaborate with the National Housing Corporation (The Master Developer) which operates under commercial basis so as the housing schemes for the Government servants will be constructed. It is expected that the housing cost will be 30,000,000.00 Tshs. (20,000.00 USD) making a total of 333 housing units from the budgeted 10,000,000,000.00 Tshs (7,000,000.00 USD).
- *Hand over of the houses:* The National Housing Corporation may hand over the houses to the Ministry before it finalizes all the hand over processes to its servants.

However, the Secretariat and finally the board must decide on the way the housing handling procedures will be.

- *Repayment of the loan:* During repayment period, the board will be responsible to inspect the houses to ensure that they are in good order. On the other hand, the house owner may be responsible for maintenance of the house. However, the repayment period shall not exceed 30 years.
- *Review of the agreement:* The existing housing loan agreement has a number of legal shortcomings which need to be reviewed. Apart from the changes require to its context, the agreement need to be written in Swahili language which is common to most of the loan applicants. This emerges from an experience that most of the applicants fill the forms without a thorough scrutinization as a result it tends to increase complains during repayment period.
- *Establishment of housing unit at local Government level:* To ensure that there is smooth operating of the fund at the local authorities there is a need to establish a housing unit to ensure that housing officers have a closer follow up of what is going on the ground (implementation phase).
- *Inclusion of upgraded residential licenses:* The regularization projects in some selected areas of Tanzania have upgraded the residential licenses into certificates of right of occupancy therefore there is a need to qualify them to secure the loans.

Generally, by providing houses to the Government servant while repaying through their monthly salary may not only meet the 1992 memorandum of Revolving Housing Loan but also may attract more servants to borrow. It may also automatically change individual's behaviour of misusing the loan.

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