



**KTH Architecture and
the Built Environment**

Housing Decay and Maintenance: the Case of Public Housing in Tanzania

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Dedicated to my late Brothers Paul and Sixtus who had always been appreciative of my achievements and encouraging me to aim higher

Abstract

The dominant discourse in Tanzania is that home ownership is the most sustainable strategy towards solving housing problem. As a result, housing policy orientation has been towards promotion of home ownership through a land-housing linkage strategy that manifests in improvement of access to identified categories of people usually classified on resources-constrained criterion. Rental housing has been observed from this study to have suffered a number of setbacks in history. Public rental housing featured prominently in the first Five-Year Development Plans (1964-69). In subsequent years and particularly with the demise of socialistic form of governance in the post 1992 era, attention has moved away from public rental housing to home-ownership strategies. Private rental housing on the other hand has never featured in the national policies until mid-2000s.

This study investigates the future of public housing in Tanzania from a housing management perspective. Through interviews and direct observation in two case studies at Keko and Ubungu National Housing Corporation (NHC), it has been demonstrated that public housing in Tanzania has suffered neglect in terms of repair and maintenance for many years. The main reason as claimed was poor rent collection and low rent levels. The general finding of the study is public housing in Tanzania has been greatly influenced by employment policy changes. Public housing as construed by main actors in the study area is for public servants and largely government employees. Rental payment to the Public Housing Organization was usually through direct remittance from employees salaries by their employers. The Government in 2001 was the largest rent defaulter to NHC.

Through a study on housing careers in Dar es Salaam, the study demonstrates the relationship that exists between landlords and tenants. With growing demand for accommodation, rental sector has been shown to be the strategy that meets needs for newcomers to towns. The study also demonstrates how policy implications are influencing means of solving housing problem.

The study urges public housing authorities to exploit all opportunities and in particular the social capital embedded in their tenants to help solve some of their maintenance problems.

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Acronyms and Abbreviations

AICC	Arusha International Conference Centre
AQSRB	Architects, Quantity Surveyors Registration Board
BEST	Business Environment Strengthening Programme for Tanzania
CHS	Centre for Housing Studies(now Institute of Human Settlement Studies at Ardhi University)
CIOB	Chartered Institute of Building(UK)
CIUP	Community Infrastructure Upgrading Project
CRB	National Contractors Registration Board
ERP	Economic Recovery Programme
ESAP	Economic and Social Action Plan
GSS	Global Shelter Strategies
HBS	Household Budget Survey
HIPs	UN-Habitat Housing Indicators Programs
HSP2000	National Human Settlement Policy, 2000
IPI Ltd	Integrated Property Investment Co. Ltd (private estate developer)
MDG	Millennium Development Goals
MUDA	Waste Management in Maintenance Works (a borrowed Japanese term)
NBAQS	National Board of Architects, Quantity Surveyors and Building Contractors (NBAQSC).
NCC	National Construction Council (NCC)
NHBRA	National Housing and Building Research Agency
NHC	National Housing Corporation
NSGRP	National Strategy for Growth and Reduction of Poverty (in Swahili MKUKUTA)
NSSF	National Social Security Fund
NSSP	National Sites and Service Project
PBFP	Property and Business Formalisation Programme(In Swahili MKURABITA)
PHO	Public Housing Organizations (PHOs)
PPF	Parastatal Pension Fund
PSAP	Priority Social Action Plan
PSPF	Public Servants Pension Fund
PSRC	Presidential Parastatal Sector Reform Commission (PSRC)
RELOLF	Revolving Land Office Loan Facility
ROB	Registrar of Buildings
SACCOS	Savings and Credit Co-operative Societies
SAP	Structural Adjustment Program
SPILL	Strategic Plan for the Implementation of Land Laws
TBA	Tanzania Building Agency
THB	Tanzania Housing Bank
TMFC	Tanzania Mortgage Refinancing Company
TPBP	Tanzania Property and Business Formalization Programme
TTA	Tanzania Tenant Association
URT	United Republic of Tanzania
USAID	United States of America International Development Agency
WAT	Women Advancement Trust(an NGO on human habitat in Tanzania)

Chapter One: Introducing the Research Problem

1.1 Background

Since the pioneering work of John Turner in 1972, there has been a big shift in the roles of governments towards solving housing problems in developing countries (Harris, 2003). The general consensus has been policies that are directed towards promotion of home ownership, involvement of several housing providers in direct housing provision and relegating government's role to the supporting initiatives that are to be realized through enabling strategies. This marked adoption of pluralistic approaches that started in the mid-1970s which left public rental housing units that were developed during 1960s and 1970s with less and less attention from governments. World Bank supported the new initiatives in almost all developing countries, a move that assigned the providing role to the people themselves, the private sector, non-governmental organisations, housing cooperatives and associations. The main plank of national housing policies ever since then has been characterised by the adoption of enabling strategies that advocate 'community based initiatives, self-help housing, and promotion of small-scale business in the construction sector (Vestbro, 2007).

In the course of implementing these new approaches towards solving housing problem, public expenditure in rental housing in Tanzania was reduced from 6.% of budget allocations in 1971 to less than 2% in 2001 (Seleki, 2003). Public rental housing built in 1960's and 1970s accounted for less than 20% of the entire national rental stock in many countries (Malpezzi, 1998, Watson et al, 1998, UN-Habitat, 2003). In countries like Tanzania, public rental housing accounts for less than 10% and; most of it is owned by a public housing authority, the National Housing Corporation (NHC), while a minority is owned by a few surviving public corporations

NHC housing stock is fairly small relative to the general rental stock in Tanzania accounting for slightly more than 7% in the primate city of Dar es Salaam (11,035 units) and about 3% of the entire national rental stock. Despite its small size, NHC stock is significant in several ways. It is built to generally higher standard than most of

the private rental stock, funded from public expenditure over the years, in well-established residential areas within the cities, on large tracts of land, usually erected as clusters and easier to service in terms of urban infrastructural services such as water, drainage, and waste management and recreation facilities. It was developed during 1960s and 1970s when the urban population was slightly over 6% of the entire population. With the urban population now over 23% (URT, 2002 Census), and the ever-growing spatial urban areas, NHC housing areas are in high land value zones throughout the country and particularly so in Dar es Salaam whose spatial growth extended from mere 6km radius in 1960s to over 38km in 2001 (Lupala, 2002). While in the housing discourse mainstream, the debate is on how to solve the crisis of housing shortage in urban areas, in this study, the intention is to address property management-related problems for public rental housing.

A survey of literature on housing in Tanzania indicates housing as an urban agenda to have been marginally looked at over the years and particularly so during the last two decades. Housing featured prominently in the first National Development Plans during 1961-1974 and to a lesser extent in the third National Five Year Development Plan of July 1976-June 1981. Mulengeki (2002) for example records that it was in the first National Development Plan (1961-64) that the National Housing Corporation was set up, charged with responsibility of providing housing for sale and lease to the urban population and redeveloping slum areas. During 1964-1969, the government had adopted 5-Year Plans and the main tenet of the first plan was to implement a massive and capital-intensive industrialization and agricultural development projects with assistance of foreign donors (Ngowi, 2007). The program included package for sustenance of the NHC slum clearance and redevelopment program that was funded by West Germany. These plans were not realised on account of several factors and the government took drastic policy reforms and adopted a socialist-oriented ideology ('Arusha Declaration') that was followed with nationalisation of private investments during 1967-1975. Change in policy had a remarkable influence on the emerging housing agenda.

The socialist-oriented policy adopted, charged NHC with a much broader mandate of producing 2,000 dwelling units annually that was estimated to be 25% of the

requirements at the time. A housing bank (Tanzania Housing Bank) was also set up in 1973 with the support of Norwegian Government to provide housing finance to meet the remaining 75% of housing needed. Although the targets were never met¹, a lot of activities did take place during the first half of 1970s such as the replacement of slum clearance programmes with squatter upgrading schemes and later with sites and service project, changes in the legal frameworks, devolving of administrative powers to district, ward and village levels and setting up of training facilities such as the then Ardhi Institute, and reforms of the construction industry. The third Five Year Plan that covered 1976-1981 concretised some of the gains that came out of the Second Plan but did not introduce new strategies for tackling the ever-growing housing problems. The 1971 nationalization of rental buildings largely accounted for the lack of large developers who would have produced mass housing in the urban areas.

In the subsequent years, housing has not featured more than as an item on the Ministry of Lands national budget. The NHC was largely left to organise and construct housing units on its own initiatives, as well as looking after the existing stock. The socialist policies were put aside in 1992 paving way for adoption of market-oriented policies that have since reinforced the government's enabling role rather than provider-role in all the sectors. In view of policy changes in the general economy in Tanzania and where the role of the NHC has been directed towards the commercial needs in the housing market, and rental sector is being relegated to market forces, it is intriguing to analyze the most appropriate course of action necessary for the existing public rental stock.

1.2 Problem Statement

Public rental housing in Tanzania was designed for the accommodation of mainly government employees during hey days of socialist doctrines in 1960s and 1970s².

¹ Tiple (1994) considered the target of 2000 dwelling units by public housing agencies in the context of the obtaining economic condition of most African countries then as over ambitious. Ivory Coast and Nigeria whose economies were prosperous at the time hardly met the target of producing 2,000 units annually during 1960-1983.

² Characteristically in the ex- British colonies, employers were obliged to provide housing to their employees during the colonial times. This legacy lingered on in the post-colonial times and most of the available public rental housing was meant for employees even when this was provided by a government housing agency (Schlyter, 2004).

The institution that was trusted with the development and management of the public rental housing was the National Housing Corporation (NHC), which was set up in 1962. During its first two decades, the NHC constructed more than 20,000 residential units that it subsequently leased to civil servants on pre-determined criteria. NHC played a key role in direct provision of housing to the low-income groups through several schemes such as the Slum Clearance Program and Tenant Purchase Scheme.

Management of the housing stock and the areas that NHC developed and those it subsequently acquired in course of its growth has, as will be shown below, not been as successful as its earlier efforts in the construction process had been. What was once attractive housing area to live in has suffered general decline, in terms of quality of space, repair and maintenance of the stock and its landscape, and is devoid of decent service and shopping facilities. From the general press and media, the NHC is being blamed for the loss of vitality in its housing areas and dehumanizing conditions for its tenants brought about by dysfunctional drainage and service lines. The obtaining condition in NHC housing estates begs the question as to what went wrong with the NHC in its management and maintenance of its stock. Are the decay effects that are observable on NHC public rental housing a result of managerial weaknesses of the institution or are they a result of an institutional setup exogenous to the NHC? With changing national policies over time as regards rental housing, what options is the NHC left with to address the problem of rental housing in its portfolio?

The National Housing Corporation has carried out a number of studies towards establishing better ways of managing its stock and particularly on how to improve rent collection, which is blamed for the poor state of repair and maintenance. The United States of America International Development Agency (USAID) through a housing privatization and assistance program to the National Housing Corporation under the aegis of TCGI Consultants Group and PADCO Inc. introduced a property database and management information systems that helped NHC to computerize its central operations in 1992 (USAID, 1992). This helped the NHC to improve its rent collection and charge late fees on rental payment. The USAID program also introduced a sales program that was tuned towards privatization of NHC Housing stock, resulting into a sale of approximately one third of NHC units during the 1992-96. It also introduced a

public-private partnership package for new construction projects that aimed at improving management operations and maintenance. The results of these assistance programs include an expanded role of the NHC, which is well captured in the ongoing debates in Tanzania on a new national housing policy and an increased de-stocking of the public rental housing. These efforts have sought to do away with rental housing through a privatization model. But we need to ask ourselves as to whether privatization is the panacea for the prevailing rental-housing problem in Tanzania. Is a change of a tenure system likely to succeed? Could a public-private partnership model have an influencing role on the efficiency and effectiveness of housing management in Tanzania?

Existing literature and research reports on housing in Tanzania is overwhelming on macro aspects of housing system which has covered housing land, housing provision, housing policy, urban development (formal and Informal settlements). Notable works in this group include those of early authors on housing in Tanzania such as Kulaba S.M on housing and socialism in 1980s, Abrahams R G and Sutton J E G on urbanization in 1960s. Kulaba was the founding director of the Centre for Housing Studies (CHS) at the then Ardhi Institute in 1979 with support from the Dutch Government. He edited a large number of research works by the Centres staff which largely shaped the ensuing housing policy discussions of the 1980s and in particular workshop resolutions that were published in 1981 'Towards Housing Policy in Tanzania'. The CHS's approach to the housing problem complemented early works by Sutton on urbanisation and its woes in a developing country, and was closely allied to the Canada International Development Research Centre. It was distinctively an urban development problem characterized with urbanisation process within the socialist-oriented national development program of the time and the housing schemes such as the Site and Service Projects that we referred to above. During 1970s and partly 1980s there were several literal works from amongst urban geographers from the University of Dar es Salaam on coping with rapid urban growth, migration and employment and later by Stern & White who edited a major publication on African Cities in Crisis in 1989.

In the mid-1980s and onwards, published literature on housing became more focused and interlinked with access to land. These were mostly from urban planners and land economy surveyors at the then Ardhi Institute. The general theme remained however 'urbanisation' but the land factor in terms of access by different classes of people and gender, tenure systems and land use planning became more pronounced. Some of the publications on the subject challenged the Sites and Service Scheme Projects which targeted low-income earners arguing that they had been hijacked by the rich (Kironde, 1992), criticised the urban planning practice blaming it for the proliferation of informal settlements (Mosha, 1991), and non-implementation of shelter provision projects due to lack of planning insight (Materu, 1986). In preparation for the UN Habitat II conference in Istanbul in 1996, more focused research works towards housing provision on the enablement model were carried out but still within the general framework of macro-institutions. These included sustainable cities development program that included discussions on participatory approaches and involvement of community-based organisations (CBOs) in the planning and implementation processes (Kyessy, 1994 and Halla, 1994), financing and sustainable cities development (Kironde, 1997) and formalizing informal settlements (Kombe, 1995).

Those researches that tended to address some of the micro aspects of housing did so marginally, for example looking at the National Housing Corporation as the public landlord and how it fared in the market. None of the studies on housing in Tanzania has focused on the future of the rental housing both in the private and public sector. At micro level, it is apparent that none of the studies has investigated the relationship between the housing environment and the people living in it, nor how individual tenants in the Tanzania housing market context behave and contribute to housing management as consumers and important stakeholders. Given the ongoing housing reforms not only in Tanzania, but generally throughout the developing world, housing choices that are unfolding to housing consumers are getting more numerous than they were years back, and with limitations in the way the individuals realize their preferences and public housing providers meet their obligations, it is intriguing to find out what beholds public rental housing units in the years to come.

While the private rental housing is very diverse in terms of its size, design and ownership; dynamic as it relates to the market, and almost completely unregulated despite the several regulatory attempts by the government, public rental housing in Tanzania has been characteristically highly regulated, rigid to changes in market conditions and cheapest in the market. Besides, as Cadstedt (2006) for example observes, the housing debate in Tanzania is biased against rental housing and that the policy focus is on land rather than shelter, which further alienates the rental sector from the mainstream housing debate. Precht (2005) also observes that low-income rental housing provided by low-income landlords in Tanzania is equally a neglected sector of the urban housing market. It would therefore seem that rental housing sector in Tanzania is an area that has been sidelined and with the government drifting more and more towards supporting-role, public rental housing sector is more likely to suffer more setbacks than its counterpart, the private rental sector. This again begs the question as to what is the future of public rental housing in Tanzania given the conditions of more privatization in the economy and orientation of policies towards market economy.

This research is an enquiry into socio-economic determinants of maintenance in public rental housing in Tanzania. It is hypothesized on the notion that the sustenance of public rental housing in Tanzania rests with the level of improvement in the stock that addresses the social and economic needs of the housing consumers in the sector. The physical and functional decay of public rental housing is, on one hand, correlated with the amount of caring and improvement that has been exercised on the stock, while on the other, to the lack of effectiveness and innovative management strategies in housing management.

1.3 Research Aims and Issues

The main objective of this study in the light of what is outlined above is to explain the reasons for the lack of care and repairs of housing in the public rental housing sector, and form opinion for instituting sustainable changes in the built environment sectors - changes that will result in improved rental housing condition in Tanzania. The

research seeks to fill in the missing discourse link between strategies towards solving housing problem and strategies towards improving existing housing quality.

The specific objectives of the proposed study include the following: ..

- a. To determine the role of house maintenance in relation to other aspects of life that house occupiers value most in their dwellings
- b. To identify the most common problems that lead to poorly maintained houses in the rental residential market
- c. To identify successful collective actions by tenants and explain them
- d. To analyze different proposals for the future of public rental housing sector in Tanzania
- e. To evaluate theories worked out in other contexts and their relevance to Tanzania

Research Questions

Although the study surveys past efforts towards solving housing problem in the Tanzania, the focus is on the aftermaths of these efforts. The study does not seek to evaluate the housing schemes that nations have adopted over time as a program, but rather look at the output, the dwelling unit in terms of its interaction with its occupiers. A number of research questions are posed; with the basic question being whether the housing product that came out of the different strategies was, or is, a sustainable solution to the shelter problem. Some specific questions that beg answers from this study include the following:

- 1) What are the reasons for the high incidence of disrepairs and lack of maintenance in public rental housing?
- 2) In what ways do these disrepairs affect the house occupiers and how do they respond to it?
- 3) How have the urban housing types influenced the culture of maintenance of house occupiers?
- 4) What is the context of involvement of house occupiers in maintenance of their demised houses?

- 5) How can landlord organizations institute strategic property management that takes cognizance of the dual needs of the buildings and occupiers?
- 6) To what extent and in which way is the drive towards adoption of enabling housing strategies affecting public rental housing in the developing countries?
- 7) What is the future of public rental housing in the changing socio-economic environment?

The research questions posed seek to investigate individual efforts towards caring and maintaining of units in rental market and prospect solution to the public rental sector. It is generally now accepted that Public-Private Partnerships (PPPs) is an important tool for economic development that targets at the development and maintenance of facilities on a sustainable basis (Payne, 1999). According to Ngowi(2008), although there are PPPs of various forms already taking place in Tanzania, there has neither been the right institutional framework nor legal instruments to support effective implementation of PPPs. Would PPPs work in the context of tenant-landlord relationship founded on collective action?

1.4 Definition of central terms

In this section, key concepts used in the study are defined and put into the context of the study. Most of these concepts are taken from other studies and official documents. In order to suit the requirement of this study some modification has been carried out.

1.4.1 Housing Maintenance

Housing maintenance is the key concept that is used throughout the study. The concept of Housing Maintenance is found in several statutes, standards and general literature. The most popular definition of maintenance is on the basis of the British Standards BS 3811:1993, which likens maintenance to:

“...a combination of actions required to retain an item in, or restore it to an acceptable condition...”

The emphasis in most literature on what constitutes maintenance is the actions that are exercised on an existing asset with the main aim of holding the asset in as built condition so that it continues to be useful for the purpose to which it was intended.

Those actions can be acts of commission or omission and they all revolve around the caring attitudes by both the user and owner of the assets or housing as the case may be. The definition by BSI: 1993 owes its origin in the BS 3811:1984 in the UK. There has however been a lot of improvement in the definition. The Chartered Institute of Building (CIOB) introduced the concept of ‘improvement’ in the definition in 1990. The CIOB definition is of particular interests as it highlights the fact that utility derived from occupation of an asset will vary with changes in the living standards and hence the need to positively carry out improvement works to update the standards of the facility to contemporary standards. In other words, the CIOB definition as cited below acknowledges setting of obsolescence and particularly functional and technological in an asset. The full definition by CIOB is as follows:

“...work undertaken in order to keep, restore, or improve every facility, its services and surrounds to a currently acceptable standard and sustain the utility and value of the facility...”

The broad maintenance requirements of residential units as per BS 3811:1984 are that residential units should provide comfortable living surroundings in terms of hygiene, safety, privacy and increasingly security and energy savings in urban areas. Maintenance is an integral part of the construction industry consuming up to one third of the construction industry resources in countries like Tanzania. The corresponding figures would be relatively higher in developed countries where new building works added to the market are at a slower rate than the refurbishments. For example in the UK, repair and maintenance consumed over £38billion in 2002, out of the total sum of £56 billion that went into the construction industry, i.e over 67%.

Performance of housing maintenance is valuable to meeting set standards. In the definition above, the emphasis has been on ‘*currently acceptable standards*’. Such standards are usually uniform³ across many countries and a subject of review at national as well as international level. However, not all countries can conform to set standards at the requirement levels. International agreements such as those relating to global warming (e.g promotion of European Passive Houses) and energy efficient

³ Resources constrained countries may not be able to sustain higher levels of standards commensurate with the international standards.

public buildings set new building standards but require technology that not all countries could introduce at the launch of the project (Gleeson, 2008).

In Sweden, there is a lot of work that is going on in the maintenance industry aimed at bringing the existing stock in terms with long-term environmental quality objectives as defined by a Government Bill that was passed in 1999 (Svane, 2002). Vestbro (1998) gives a detailed account on how the Swedish housing and town planning evolved with the aim of evolving a design that was attractive to building users in terms of functionalism as well as aesthetics. House occupiers' attitudes towards their accommodation have an important bearing on our understanding of housing maintenance.

In a major shift of policy towards compliance to the Kyoto Protocol, the UK Government proposed an increase in the annual construction of homes from 214,000 (2005/06) to over 300 000 by 2016 as a measure to reduce emission of carbon dioxide to comply with a Code for Sustainable Homes. In the context of the present study, housing maintenance standards that are studied are limited to those that a developing country like Tanzania is able to afford and which promote the health, safety and security of occupiers.

1.4.2 Housing quality

There is a lot of confusion in current literature on what constitutes quality housing. Some literature would even use the term 'quality' interchangeably with the term 'housing condition'. According to Sengupta et al (2007), the meaning attached to housing quality is expressed differently in different contexts as between rural and urban, formal housing and informal housing, and developed and developing nations. In the developed countries, housing quality is synonymous with the housing environment, in which the dwelling unit is situated and embodies the physical characteristics as they respond to the human needs and increasingly how they integrate human disabilities and needs of the minority groups, energy consumption levels and maintenance of facilities that promote good living in terms of hygiene, safety and security. In the less developed countries, housing quality could construe a basic shelter

that protects the individual from the vagaries of nature like inclement weather but also the ‘permanence’ of materials used in the construction.

Crosby (1994) maintains that quality is conformance to requirements and that is primarily market-driven and customer-oriented as it puts customer utility and satisfaction in focus. Customer satisfaction is reflected in the customer’s perception and past experience. But this perception is influenced by a complex set of variables such as his own direct experiences, relationship with the object and provider of the object or services, information that he has accessed about the product and his awareness of other customers’ experiences. The International Organization for Quality (ISO) standard ISO 8402 - 1986 defines quality as having similar meaning as “...the totality of features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs...” (Tsang, 2002).

Housing quality as construed in this study affirms the views expressed above and is in line with the World Bank and UN-Habitat Housing Indicators Programs (HIPs) that were published in 1990. HIPs are used as general tools to measure performance of the housing sector in a comparative, consistent and policy-oriented perspective among World Bank member states (Priemus, 1992). 25 key indicators of housing sector performance were agreed upon grouped into six modules each covering a number of items:

1. Housing Affordability Module. On prices, rents and household incomes
2. Housing Finance Module:- mortgages, credits and interest rates
3. Housing Quality Module- key attributes of housing quality
4. Housing Production Module – housing production and investment
5. Housing Subsidies Module- subsidies and targeted subsidies
6. Regulatory Audit Module - regulations on exchange of land and housing, land registration and ownership, housing finance regulation, rent control, administrative delays, land use and land development controls and property taxation.

Tanzania was among the 52 nations who as a group signed the memorandum on HIPs. It has observed that not all the Housing Quality Indicators have relevance to measuring performance of the housing sector in Tanzania. Table 1 lists an extract from

the HIPs that have been used to measure performance of the housing sector in Tanzania.

Table 1: Housing Quality Indicators applicable to Tanzania

Indicator No	Building Element/Indicator	Definition
8	Structure and Density Floor area per person	The median usable living space per person last year
9	Permanent Structure	The percentage of structures or permanent materials
	Infrastructure Services	
10	Water Connection	The percentage of dwelling units with a water connection in the plot they occupy
11	Journey to work	The median length in minutes of a one-way commute in the urban area excluding home-based workers
	Tenure	
12	Unauthorized housing	The percentage of the total housing stock in the urban area which is not in compliance with current regulations
	Choice	
13	Residential Mobility	The percentage of all households who moved their unit last year (including newly formed households)
14	Vacancy Rate	The percentage of the total number of completed dwelling units which are presently unoccupied
15	Owner-Occupancy	The percentage of all dwelling units which are owned by their occupants
16	Residential segregation	The percentage of the urban population living in the largest contiguous low-income settlement in the urban area

Source: Extracted from WB& UN-Habitat HIPs and Priemus H, 1992

This study seeks to establish whether Tanzania as participant to the HIPs Program has fared any better in the housing sector and particularly in meeting the key attributes of housing quality. Existing literature paints the picture that most of the housing in Tanzania is provided by the residents themselves unaided in informal settlements (Kombe et al, 2000, Lupala, 2002). In what ways has compliance with the HIPs enabled Tanzania to improve its housing sector. Has the Tanzania's peculiar landholding system that evolved through colonial governance, socialist form of government to a market economy over a 50-year period played any role in shaping its housing policy? Despite its strong 'socialist' position on the land and housing matters during the 1967-1992, reforms in the land and housing sectors have borrowed a lot of concepts obtaining in other countries and particularly those promulgated by the UN-Habitat and World Bank. Available literature on housing situation in Tanzania

indicates a fair deal of discussions on almost all modules except that on Housing Quality which has attracted a scratchy consideration and at times overwhelmed by debates on land for housing.

Discussion on housing quality in Tanzania is overly about use and adoption of industrial materials and technology for construction of homes, and need for compliance to planning standards and regulations. 'Nyumba Bora' (translated as 'decent homes') campaigns of 1970s was an attempt towards meeting housing quality criteria but the campaigns were abandoned due to the economic hardships that characterized the late 1970s and 1980s. Public rental housing in Tanzania, which is concentrated in Dar es Salaam, reflects the social engineering module that characterized modernist Europe of the 1920s. The study seeks therefore to analyze the housing situation in the bustling city of Dar es Salaam that is characterized with a wide range of housing reforms attempts over its history.

Decay in public rental housing has been on increase and with the continued withdrawal of government support in the economy, the future of public rental housing seems bleak. What options are there to rescue the blighting of public rental housing? Is privatization model the panacea also in housing systems? What other options can be instituted to ensure availability of rental units for the enhanced graduate population in Tanzania and for those who elect to remain tenants?

1.4.3 Housing Condition

Housing condition is another concept that is used interchangeably with quality. In generic terms housing condition is an outcome of the quality situation. When an individual customer is dissatisfied with housing services, it is tempting to conclude that the housing condition is bad. But this is not entirely true in all the circumstances. In a study on housing in Tanzania, Hoek-Smith contended that house condition in Tanzania differs widely between the different sectors, such that 42% of buildings owned by Government departments and institutions in Tanzania were in bad shape, while the corresponding rate in the private sector was 22% in 1990. Rented properties exhibit more wants of repairs due to delayed works. But the concept of housing

condition that Hoek Smit applied was on the age and type of materials used, in which case government buildings which are relatively much older were found to be in bad shape (a term that she used).

In the context of the present study, housing condition relates to the observed condition of a house against the quality of the construction as enshrined in its original design. This definition differs from that of Hoek-Smith (1991) and the Building Research Unit⁴ (Ministry of Lands and Human Settlement) who likens it to the ‘degree of permanency’ of building materials used in the construction. We consider in this study a housing condition to be the summation of the different caring activities that have been exercised on the house from the time it was built to the time when it is inspected irrespective of ‘permanency of its materials’. While it is agreed that a well built house of ‘modern materials’ such as concrete blocks and industrial produced roofing tiles has a better chance of being in a better housing condition in terms of its maintainability, it is stressed that housing condition is the sum of caring and user activities exercised on the premises irrespective of permanency of the construction.

1.4.4 Public Rental Housing

The focus of the study is on housing schemes that were hatched during the last 50 years and mostly in the public rental sector. Most of these schemes in Tanzania were carried out with support of external donors such as the World Bank, United Nations Organizations and through bilateral links particularly with Scandinavian countries and the ex-socialist Eastern European Countries. These included high-rise block of flats, detached single-family housing of different typologies (largest being the ‘Swahili type’) and terraced housing, serviced housing land schemes etc. Some of these schemes proved very successful while others did not (URT, 2000 p12-14). It has been observed that government or its agency has directly supplied public housing in Africa usually for those

‘...sections of urban population who needed or deserved special treatment; the poor and government workers who were liable to transfer...’(Tipple, 1998:594).

⁴ Building Research Unit was upgraded to a semi-autonomous Agency now known as the National Housing and Building Research Agency (NHBRA) with effect from 2009.

In the context of this study public rental housing in Tanzania would refer to those units that are currently let by the National Housing Corporation. These units are not necessarily occupied by the urban poor as Tiple suggests, mainly because urban housing policy in Tanzania never recognized the urban poor, indeed urban dwellers were taken to be relatively richer than their rural counterparts who were mostly peasants (Kironde, 1992)

1.5 Scope of Research

This study is primarily in the housing management field with major focus on existing building stock and possibilities of improving its quality and condition. It is founded in property management and particularly in property maintenance. The study is confined to public rental housing, a sector that has been well established in Tanzania for over long period of time despite its very small share of the rental market. Its main features are synonymous with those of the emerging private residential estates that are a result of the liberalization of the hitherto socialist economy in Tanzania. Although public rental housing tends to be cheaply charged, it is important to bear in mind that Tanzania's public tenants are not necessarily poor. Hence it is expected that findings from the study should prove useful to the emerging large scale private sector and other housing systems that are likely to be formed in Tanzania.

The study is limited to Dar es Salaam, the primate city in Tanzania. Two residential neighbourhoods are studied, at Ubungu and Keko. The pilot study was limited to Ubungo Area. Ubungo was of special interests foremost because it lies in between an industrial corridor and well-established residential neighbourhoods that have attracted resident population from around all corners of the country. The second reason is that house occupiers in the selected neighbourhoods are of mixed income groups and it may be possible to stratify their income levels in certain bands, which will suit the study.

The unit of analysis is however a dwelling unit or household. What the household as a family or persons perceives as good housing condition is instrumental in our

understanding of the level of services that the property owner will need to give. But more important is the fact that the individual households hold key to readiness to pay for their accommodation, how they care about repairs and maintenance of the building, and how much they will be prepared to spend in terms of money or labour on the repair and maintenance.

1.6 Organization and Structure of the Thesis

This study is presented in 8 chapters. The introductory chapters surveys the reasons for carrying out the study and the expected contribution to body of knowledge by directing the study to those aspects that might not have been looked into by other scholars. In chapter two, a historical and longitudinal analysis of housing provision and maintenance in Tanzania is made. Government strategies towards provision of housing and maintaining quality housing are analyzed in an effort to infer the extent to which they address the twin issues of the study, housing maintenance levels and embedded social capital in the housing occupiers. The final part of the chapter discusses maintenance condition of public housing and possibility and expectations for privatization of the public housing sector. Chapter three looks at theories developed over the years in the areas of housing management. Chapter four is the methodology chapter outlining how the research was carried out. It lays ground for justifying the use of case study research and reason for selecting the case studies of Ubungo and Keko NHC in Dar es Salaam. Rental housing is given special treatment in the next chapter, to highlight the important role that it plays as housing system in an economy and yet the most easily neglected by policy makers.

Detailed information about the case studies is available in chapter six while in the following chapter; an account is made on the observed housing condition in the case study area. The final chapter is reflection on possible solutions for helping out public rental housing sectors such as in Tanzania. The study observes the infancy of tenant participation schemes in Tanzania and urges for special effort to encourage and promote such schemes at policy level and amongst individual landlords.

Chapter Two: Housing Provision and Maintenance in Tanzania

2.1 Background Information on mode of housing provision in Tanzania

2.1.1 Introduction

There are several studies that have been carried out in Tanzania on housing needs, evaluation of government efforts in housing provision and its commitment to international housing policies/provider model versus enabling model; and over the last few years on the need to re-introduce housing mortgage facilities. But, there has been very little literature on housing improvement and housing condition. Characteristically, the housing sector is overwhelmingly a mono-tenure system⁵ with a big divide between the public and private holding subsystems. The public sector comprises of rental housing owned either by the sole public housing provider, the National Housing Corporation or employer organizations such as banks, pension funds and publicly owned utility companies. The public housing sector has however, over the years continued to shrink mainly on account of a shift from rental housing to homeownership as the strategy for providing housing, but also due to burgeoning informal sector that fends for itself whenever and wherever opportunity avails itself.

The background information to the study surveys past efforts by the Government of Tanzania towards housing provision and how such efforts have addressed the maintenance of the housing stock and quality of rental housing in the public sector.

Tanzania situates along the eastern coast of the African continent sharing borders with 8 countries as shown on Figure No. 1. Tanzania obtained its independence in 1961 having been a British Protectorate between 1919 and 1961. During the early years of independence the government adopted a centrally planned economy system characterized with 5-Year Development Plans. In 1967, Tanzania adopted the Arusha Declaration that committed the country to a socialist ideology built on founding President Nyerere's brand of African socialism dubbed in Swahili as Ujamaa. The

⁵ Mon-tenure system is a situation where there is very little room for tenure choice and movement between tenures tends to be uni-directional. In the context of Tanzania, transfers even with the sectors(private or public) are very restrictive due to lack of varieties and diversities in available housing.

main tenets of the Ujamaa included social solidarity, self-reliance and 'equitable distribution of incomes. Following the Arusha Declaration, all private means of production were nationalized and a strong public sector was set up comprising over 400 public companies fully owned by the government.

The Tanzanian economy is overwhelmingly agricultural with few industries. Raw agricultural produce accounts for 85% of the country's exports and employs 80% of the nation's workforce. The economy was badly hit by the fall of world commodity prices and the rise of the oil price in the 1970s, and an increasingly corrupt regime that embezzled public funds. Towards end of the 1970s, Tanzania went into war with neighboring Uganda which further disarrayed the economy. By the 1980s the country's economic growth had declined so low that it was leaving shops empty. The Government had to accept conditional loans from the IMF and World Bank which called for severe cuts in public expenditure. In 1990s the socialist-oriented economy was abandoned and in its place market-oriented policies were adopted largely drawing from World Bank and IMF prescriptions. Tanzania has subsequently become signatory to a wide range of global campaigns for sustainable development in different sectors.

The total land mass comprises of over 945,203sq. km, 6.2% of which is water surfaces mostly on the nation's periphery, and the rest is a combination of rich fauna and flora with the highest mountain in Africa (Kilimanjaro) and the largest and most diverse game parks in the world (Serengeti). It has an estimated population of 40 million out of whom 20% live in urban areas, with an annual average urban growth rate of 4.2%. It is estimated that by 2015 about 50% of the population will be living in towns. The official capital city is Dodoma which is situated almost at the centre of the country, but Dar es Salaam which is along the coast is the de-facto capital city where all government departments' headquarters, commercial activities and major national events are concentrated.

Over the last decade the Tanzania prospects for sustainable economic growth have been very promising, with GDP figures registering an average of 5.6% per annum growth.

Figure 1: Regional Map of Tanzania.



Source: Survey and Mapping Division, 2005.

2.1.2 Efforts towards Housing Policy Formulation

A review of existing literature in Tanzania reveals a country in an everlasting wanting of a housing policy. Immediately after independence from British colonial government in 1961, the government embarked on a series of measures to ensure better planning and housing for its people. The magnitude of the housing problem at the time was

arguably insignificant against the low urbanization rate.⁶. The urban population in 1961 was hardly 500,000 (less than 3% of the entire population), but this jumped to 790 000 by 1967 and 7,900,000 by 2002 (see Table 2 below). Traditionally, housing in the rural sector has been provided for by the people themselves, and although of less permanent materials when compared to urban housing, each individual tends to have access to all housing needs such as space for sleeping, social interaction, domesticated pets and stores and ample outdoor space for other recreational activities. In the urban areas, housing is a much more serious problem as individuals may only have access to a sleeping space in majority of cases, and in a crowded setting. In the context of Tanzania, the urban housing problem during 1961-1974 was compounded by an unprecedented high urbanization rate which led to housing shortage and high rents, the sprawl of squatter settlements within the urban areas as well as blighted areas especially in the old settlements built by the colonial government.

As a result, the government's resolve was to increase housing supply in the urban areas and ensure that these were charged at affordable rents and that the tenure was secure to the tenants. This was realized through establishment of the National Housing Corporation in 1962 charged with responsibilities for constructing houses both for sale and renting to the public. Rent legislation (The Rent Restriction Act of 1962) was also passed to limit the amount of rent that landlords could charge to 14% of the actual cost of construction. The government also adopted a Slum Clearance Program to rid the cities of the blighted areas and squatter settlements. The NHC was for most of 1960's and 1970's a reasonably efficient housing provider putting into the market on average of 500 units a year. Some of the units were sold on a 'hire purchase basis' to sitting tenants, while majority was held in its renting portfolio. The rental units owned by NHC are the main focus of this study.

Unlike other ex-British colonies and despite adopting the colonial structures both in terms of laws, practice and government institutions, Tanzania did not develop local government (municipal governments) that would be financially strong to develop

⁶ For the whole colonial period, urban areas grew at a slow rate. this was mainly due to strict influx controls that were exercised by the colonial government. However, rapid urbanization began to be experienced after independence in 1961(URT, Population and Household Surveys, 2002)

public rental housing. It instead opted for a centrally managed housing system through the National Housing Corporation. Turner (1996) has criticized this type of housing system, which he alludes to be, out of necessity, too standardized, lacking in variety and hardly meeting the various priorities of the users. He contends complexities in housing makes it difficult for a centrally managed system to meet the variety required for social, economic and cultural stability. Turner sees the housing product, the home, as the vehicles for personal fulfillments, motivators for responsible use of basic resources and generators of genuine culture. Would the lack of consideration for involving local government as local agents for providing housing within the then provider model in Tanzania be the reason for the observed condition in public housing? But perhaps it was the low proportional rate of urban population to the general population at the time of Independence and slightly thereafter that may have influenced the government towards a centrally managed housing system. It is probable that the socialist ideology that emphasized rural development strategy at the time was the main reason for adopting a central housing provision system. Statistical information indicates, as mentioned, that Tanzania had a relatively small urban population in the early years when compared with e.g. Kenya but registered rapid urban growth rates between 1975 and 2000. Table 2 shows how Tanzania urbanization rate compared with the other East African Countries during 1967-2002.

Table 2: Comparative Urbanization East African Countries ('000 & %)

	Tanzania		Kenya		Uganda	
Year	Total	Urban %	Total	Urban %	Total	Urban %
1960	10,328	5.0	8,189	7.0	6,806	5.0
1970	13,273	9.3	11,253	10	9,806	6.6
1980	17,513	13.8	16,466	13	12,577	7.4
1990	24,834	18.4	22,400	24	17,758	11.1
2000	30,953	23.1	28,687	34.8	24,309	12.2
2005	37,445	26.0	34,210	40	28,789	12.5
2007	39,090	29.0	36,913	41	30,928	14.8

Source: URT Population and Housing Censuses: 2002 and extracts from Mwimba (2002), Mukwaya(2004), Kefa et al(2008)

Public housing accounts for less than 7% of the rental housing market in Tanzania, which compares well with other countries, where it varies from 5-20%. The largest of this stock is owned by the state housing agency, National Housing Corporation which has 20 branches in all urban areas of mainland Tanzania with a housing stock of 19,700. In Canada and Australia for example, public rental housing accounts for 5% of the entire stock, but in England and Scotland, the percentage is much higher at over 33% (Kemeny, 2006).

Under Acquisition of Buildings Act that was passed in 1971, all buildings developed as investment properties worth more than \$12,500 were nationalized and a new public organization, the Registrar of Buildings (ROB) was formed to look after the acquired buildings. The ROB as a public corporation managed the acquired buildings renting them to the market on almost similar terms as the NHC under the terms of the Rent Restriction Act of 1962. The acquisitions brought to end commercial real estate developments in the market and drove off foreign real estate firms. In 1990, the enabling legislation, the Acquisitions of Buildings Act was scrapped and the nationalization exercise aborted while the NHC Establishment Act was amended to take over the ROB management and its properties. In quick turns, investment promotion legislation and policy guidelines aimed at attracting mainly foreign investments were passed during 1990s.

During 1971-1990, there were basically two public housing agencies that were providing public rental housing in Tanzania, the NHC and ROB. ROB catered for high-income group housing and business space in urban areas, whereas NHC was constructing houses for the low to medium income groups. Public employers were required under a government decree to develop and manage staff housing for their employees. In 1973, the first Housing Finance Bank was formed, the Tanzania Housing Bank. During the 1970's major structural changes were made in the Housing sector. The slum clearance program was aborted and in its place Squatter Upgrading Schemes were initiated with support of the World Bank. Squatter settlements around the cities were growing at a very fast rate and the Government was proving unable to contain them. The launching of National Sites and Service Project (NSSP) in 1974/5 was a milestone in the housing history of the country. NSSP provided the much-

needed infrastructure in the choked squatter settlements and provided serviced building plots in new districts not very far from the upgraded areas. In the city of Dar es Salaam, the now- popular residential districts of Sinza, part of Mikocheni, Mbezi and Tegeta owe their existence to the NSSP⁷.

The new NHC (following the merger with ROB) shed off some of its very old housing stock in urban areas and transferred it to local governments in the 1990s. These included all housing developed during colonial times and in early 1960s around the central business district of Dar es Salaam (Ilala Mivinjeni, Michikichini and Magomeni) which were turned over to the Dar es Salaam City Council. Some of the old stock was later to be sold through the City Council to sitting tenants in 1994.

During the 1980s, the government of Tanzania signed a number of agreements with the World Bank and the IMF that emphasized austerity in government spending. These were the Structural Adjustment Program (SAPs) which included the Economic Recovery Programme One (ERP I) in 1986, ERP II, Economic and Social Action Plan (ESAP) and the Priority Social Action Plan (PSAP) in 1989. The combined impacts of these programs were strained urban development as the Government spending was curtailed. Coupled with high rate of urbanization as rural living conditions deteriorated with the increasing poor performing economy, urban housing became more crowded⁸ and growth and expansion of squatter settlements in informal areas around the cities became the new blueprint of the cities accounting for over 70% of the urban housing in most cities (Kombe et al 2000)

2.1.3 Sprouting of Informal Housing/Settlement

The sprouting of informal settlements in Tanzania occurred first on the urban fringes but later on encroached areas within the urban districts where individuals invaded public space, unused lands and old settlement from the early 1960s. The quality of housing in these informal settlements greatly varies from one house to another depending on owners' income level. However the general observation is that informal

⁷ NSSP was World Bank initiated project and it came about when the Bank for the first time in 1973 entered the housing field (Harris , 2004)

⁸ Interesting the term 'overcrowding' is relative term. In the ongoing housing debates in Tanzania academics argue for lower plot sizes from the current averages of 400m² to at least 200m² which is considered a more efficient use of resources on unit basis (Kironde 2004 in Payne G, 2004).

settlements are characterized with dire lack of basic services such as water, sanitation facilities, adequate refuse and garbage collection. Most of the houses are built of local materials such as mud and pole which require higher rate of replacement during their lifetime. In 1988, at least 90% of the urban populations were living in areas or homes, which did not merit required official and legal standards in Tanzania (HBS, 1991/92)(I).

The 1991/92 Household Budget Survey (HBS) revealed that 40% of the total urban population lived in overcrowded houses with occupancy rates of more than 2 per room. In terms of services, only 41% of the population of Dar-es-Salaam City for example had access to piped water; about 4% of the total urban population had no toilets facilities, with 80% using pit latrines and only 7% with flush toilets. Nearly 66% had garbage pits outside the compound, 18.5% threw their garbage out of their compound and only 6% had rubbish bins. Out of the 20 regional headquarters (towns), only eight had central sewage systems. These served less than 10% of the population of each town (Lugalla, 1990).

In 1990, Dar-es-Salaam, a city of more than 2 million people then, had only 15 public toilets, none of which were functioning (Lugalla 1990: 356). In 1985/86 the city generated 1,200 tons of solid waste daily. The city needed 120 vehicles to remove all this garbage but had only 12. In order to be able to remove all the wastewater the city needed 150 emptier, but due to financial constraints, it had only 20 cesspools emptier in March 1988. In 2009, 3,600 tons of garbage were being produced daily but by this time the Government had embraced Public Private Partnership strategies that have improved the collection to about 65%. There was however at all times from as early as 1962 a national commitment by the government to institute human settlement program that would address all the problems that relate to inadequacies and quality as discussed below.

The magnitude of informal settlements is further amplified by Kironde (2004). He cites for example that by 1979, about 70% of the urban population was living in unplanned areas, and that in 2002 out of the 350,000 housing units available in the city of Dar es Salaam, 315,000 units were actually in unplanned areas. These statistics

indicate only about 10% of the residential stock was indeed in the formal planned sector. In terms of land for housing, over the 1990-2001 period a total of 240 000 applications for building plots had been received by the City of Dar es Salaam, but only 8,200 plots (or 3%) were available for allocation. The formal sector has up to 2003 been able to supply a fraction of the needed land for development (about 700 plots annually). Beyond 2002, special projects like the 20,000 Plots Delivery Projects reversed the trend by supplying within 2 years close to 40,000 plots in the city of Dar es Salaam.

Land regularization schemes under the Land Act No. 4 of 1999 have been undertaken in Tanzania with Dar es Salaam as pilot project. These schemes aim at recognizing informal land occupiers with legal rights through a licensing certification. A Community Infrastructure Upgrading Project (CIUP) was set up in 2004 and by April 2009, it had identified and mapped 270,000 properties in the informal settlements. Out of these 90,000 were issued with 'residential certificates' a certification of their legal rights of ownership over their parcel land (Midheme, 2007 and UN-Habitat, 2009). Whichever way one looked at the problem of informal settlements in the Sub-Saharan Africa, the governments as is the present case with Tanzania are concerned and are working hard to eradicate such settlements. The World Bank and UN-Habitat have played an important role in helping the countries out. This has been in relation to funding research projects towards upgrading and regularization schemes. Examples of such assistance include the 'rapid assessment reports' that were commissioned by the World Bank during 2000-02 for five Anglophone countries (Ghana, Namibia, Swaziland, Tanzania and Zambia) and five Francophone countries (Burkina Faso, Cameroon, Cote d'Ivoire, Mali and Senegal). These reports provided basis for further funding assistance. In Tanzania, the World Bank is funding further project with \$700,000 to formulate strategies of eradicating informal settlements by 2015.

Communities in the informal settlements have nevertheless developed social networks amongst themselves that ensure their security and improved convenience in the enjoyment of the lands that they occupy (Sheuya et al, 2007). These social networks are largely rooted in the traditional and cultural backgrounds of the individuals that form these communities. The Arusha Declaration referred to above was popular with

majority of the people largely because it was founded on the traditional practices that are deep rooted in social networking and extended African family concept.

2.1.4 Towards Human Settlement Development Policy

As far back as in 1980, debates on the need for a National Housing Policy were in place. According to Rulegura ⁹, two annual conferences of the Ministry of Lands, Housing and Urban Development held in 1977 (Mbeya) and 1979 (Mwanza) had made a strong case for a Policy on Housing. In his official opening address to a Conference on 'Towards National Housing Policy in Tanzania', Hon Rulegura, in 1980, identified six major achievements that had been made in Tanzania in the Housing sector during the first two decades after independence:

- i. NHC had by 1980 built 13,636 units, undertook slum clearance and redevelopment in a few towns
- ii. Registrar of Buildings had constructed 400 units between 1971 to mid-1980
- iii. World Bank assisted Sites and Service Scheme in 1974-80 benefited 315,000 people
- iv. THB had advanced credit for rural housing in 27 villages
- v. Government had launched Campaign for Better Housing('Nyumba Bora')
- vi. Setting up of the National Housing and Building Research unit (BRU) in 1969 charged with researching on use of local building materials, improving traditional designs of housing and review of Building Regulations towards reasonable and attainable standards

The major challenges facing the government during the 1980s were seen in the light of established laws and regulations. It was particularly felt that there was a need to review national Building Regulations which dated back to 1934 with some revisions in 1954. Most of the laws and regulations governing housing provision and construction were old and largely inherited from the British Imperial Majesty past. The debate on laws and regulations led to the first draft of the National Building Regulations by the Building Research Unit in 1975. This draft was however never adopted. In 1985 and 2001, the draft was reviewed but became a

⁹ Rulegura A.M was the then Minister responsible for Lands, housing and urban development

heavily contested document between the Ministry of Lands and Human Settlement Development and the Ministry of Works, with the latter being represented by the Architects, Quantity Surveyors Registration Board (AQSRB) which considered itself more qualified to prepare the Draft Building Regulations (interviews with DG-NHBRA, October 2007).

Housing Policy as an important instrument to guide housing quality and provision was slowly evolving. Year 1980 was a milestone in Tanzania. This was the year when the Centre for Housing Studies at the then Ardhi Institute and the Building Research Unit launched a major research work on housing policy. Kulaba Satiel, then director of the CHS, was at the forefront with support of the Dutch Government and UN Centre for Human Settlement. In a conference on Housing Policy in Tanzania, Carlson Eric¹⁰(1980) argued that any meaningful housing policy should take on board not only the basic and non-basic material needs but also the non- material needs such as attending to psychological, cultural and social aspirations:

“...should not aim at just quantity of units added, but means for building homes, neighbourhoods and their actual construction and maintenance...” (CHS, 1981)

During the coming years, the CHS continued to play a key role in spearheading debates on the theme of housing, planning and building in Tanzania. But none of the 1980s housing debates materialised in a policy document until 2000 when the Human Settlement Policy (HSP) was formulated. The 2000 HSP covered 10 broad target areas all within the enabling strategies, recognizing the potential role for the private sector in the housing production system while the government facilitates all the other actors in the process. The main goals of the policy were to ensure:

“...adequate and affordable shelter to people of all income groups, and sustainable human settlements...”(URT, 2000).

Thirteen objectives are listed which were to be achieved through the following 10 targets:

¹⁰ Eric Carlson was then Head of the UN Centre for Human Settlement stationed in Nairobi

- 1) Making land for housing available with emphasis on streamlined procedures and processes
- 2) Adopting appropriate Planning, Building Regulations and Standards
- 3) Developing infrastructure and social services
- 4) Upgrading unplanned and un-serviced areas through community and non-governmental organisations on cost recovery strategies and setting up of revolving funds based on self-financing planning and surveying
- 5) Establishing housing finance mechanism and strengthening existing Revolving Housing loan fund
- 6) Disengaging government from direct provision and management of housing, which included directing employers to opt for housing allowance systems and requiring all tenants in public housing to pay 'economic rent'
- 7) Encouraging and supporting private sector in housing delivery including restructuring the Building Research Unit
- 8) Creating appropriate economic environment to enable affordable rural housing
- 9) Promoting and supporting housing cooperatives
- 10) Reviewing rent control legislation so as to safeguard investment in rental housing without compromising the interests of tenants and those of landlords.

The overall strategy was for the government to set aside 10% of its national budget to support shelter development and encourage individual home ownership.

The HSP of 2000 was hardly implemented. The government did not set aside the 10% of the national budget as the Policy had indicated. A number of scholars did not agree with several of the policy statements. Kironde (2006) criticized the policy for not being able to distinguish between housing matters and human settlement matters. For years, housing was treated as a section within urban land use planning and development. Kironde further argued that housing provisions in the Policy remain on paper only as the Government's major concern was on land issues especially availability of planned land for urban development and dealing with informal settlements. He contends

“...therefore issues related to housing as a product and how it is to be produced and consumed received little attention....indeed, while housing is an important element in poverty alleviation, it hardly features in the country’s poverty reduction strategy papers...”Kironde, 2006

Even in political platforms, housing did not feature as an issue of public interest. Kironde cited an example of the 2005 General Elections in Tanzania, where only two opposition parties had improving housing conditions on their manifestos. He concludes “...this is possibly reflection of lack of promotion of housing from the Ministry that holds this portfolio...”. Interesting, in the ongoing General Election Campaigns for October 2010 elections, it is only one Party, the main opposition that has housing as one of the agenda items and this is to do with reducing high cost of building materials particularly cement and roofing sheets.

Through the HSP 2000, the Rent Restriction Act of 1984 was repealed in June 2005. This was a great relief to the public housing organizations in Tanzania which had in practice been the only landlords being bound by the provisions of the Act. Private rental housing remained largely informal and unrecognized; as a result the provisions of the Rent Restriction Act were un-enforceable to this sector. Target No. 9 of the HSP 2000 had sought to promote and support housing cooperatives. But in reality for the whole duration of the Policy, there was insignificant increase in the number of housing cooperatives operating in Tanzania (Nkya, 2008).

Another critique on the HSP 2000 was from Cadstedt (2006) who faulted the policy for omitting rental housing as main subject in its statements. The overriding aim of the policy was to promote home ownership in Tanzania, an agenda that fitted very well with what was happening in countries such as Sweden and the Netherlands. The difference was however, in terms of Tanzania the only mode of creating a home-ownership class was to supply more land and hope individuals would be able to mobilize funding and develop. The fact that the annual new entrants to the labour market from tertiary institutions (as a result of successful education reforms) were well over 600,000 did not convince the drafters of the

policy on the need for rental housing in a fast urbanizing country. Despite several references to the Policy by Government Ministers in commentaries on the efforts towards economic prosperity, the Policy has been largely abandoned and a new team of experts has been appointed to re-draft a new housing policy.

An analysis of the viewpoints against the HSP 2000 indicates a perpetuated attitude towards housing as a social good that must be provided to the needy population. The fact that housing is also an important investment vehicle that plays a crucial role in the local economy of the housing area has been neglected by those who drafted the HSP. Tipple (1994) underscores the multiplier effect housing generates for every unit of currency spent during house construction and management of the housing. Apart from the income and employment that housing generates in its production processes, housing offers possibilities for trade. This explains why house occupiers particularly in low-income areas have tended to carry out transformation works to their units or set up kiosks (Nguluma, 2003). The policy did not seem to consider housing investment as a development strategy. Arku (2006) offers similar criticisms in his discussion on economic significance of housing in developing countries. He strongly argues a case for considering housing as a productive, stimulative and contributor to economic development. Arku's expressed view explains why the government of Tanzania did not set funds as the policy had decreed as observed by Kironde (op cit). .

2.2 Housing Sector Reforms

The urban housing regime in Tanzania owes its character from a number of borrowed land use planning, zoning and housing concepts especially from Europe. However, rural housing has remained predominantly a metamorphosed African traditional architecture that is gradually giving way to an urban form. Generally the housing regime has been shaped by a number of reforms that were carried out in the housing sector. These reforms can be considered into four separate eras:

1. Colonial Era- c1884-1961
2. Independence/Socialist Era: 1961-1984
3. Transitional Ujamaa to Market-oriented economy: 1985-1995

4. Market-oriented Economy: 1996-todate

2.2.1 Colonial Era-(1884-1961)

During colonial times, the reigning paradigm was segregated residential areas in the towns along racial lines, with the best located and spacious areas reserved for the white colonists, while Asian and African communities were allocated the second and third categories of land respectively. Most of the legislation and building regulations that are in force today were passed during this time. Notably the Township Rules of 1936 (partially revised in 1954), the Land Ordinance of 1923, Town and Country Planning Ordinance, Cap 378 of 1956 and Surveying and Registration Ordinance. These laws had great influence on existing housing market structure in all the towns in Tanzania. The Land Ordinance introduced into Tanzania, a system of tenure now commonly known as Rights of Occupancy that vested all land into the State, with the Governor and later the President holding it in trust of the community.

With the problems of access to water, the colonial settlers resorted to onsite sewage treatment and as Rakodi (1995) observed in Harare, this resulted in a design for large plots for those who were in the government view regarded as the permanent city residents. The Africans were accorded temporary status of stay in the towns and would thus commute to towns from their rural areas. In terms of housing, the Africans were provided with simple housing structures, in the form of row houses and were not expected to move in with their spouses. The colonial houses however included servant quarters in the farther end of usually one acre plots. These were for maids and they would be expected to move back to rural areas when their services were not required. Since the Africans were not allowed to own and live in the cities, they chose to develop housing around the periphery of the cities which slowly developed into informal settlements. Hence, at independence time, the urban housing problem was much more serious with the Africans who flocked to the cities in the wake of lifted embargoes (Schyster, 2004)

The first problem therefore that had to be solved at independence in 1961 was how to absorb the large influx to the towns and then what to do with the squalor developments around the urban fringes.

2.2.2 Independence/Socialist Era: 1961-1984:

This was the era during which the independence government established and entrenched itself in the ideology of 'African socialism and self-reliance' dubbed 'ujamaa na kujitegemea' in Swahili. It is during this era that deliberate efforts were made to intervene in the working of the land and housing markets and perhaps, the housing sector was subjected to more reforms than it will ever be. The most fundamental reforms included the following:

- i. **Land tenure reforms:** Immediately after independence in 1961, the main discourse at the time was whether the country could afford freehold tenure system in the light of widespread poor indigenous population and few wealthy but mostly foreign-originating residents. By 1963, all freehold land titles were converted into government leaseholds with the longest term of occupancy limited to 99 years. Individuals were to be granted user rights to land especially in urban areas. Urban land was parceled out according to the Town and Country Planning Ordinance and the Land Use Regulations of 1960 on high density (400m² areas), medium density (900m²) or low density (1500m²) in designated zones. As a result, new residential planned districts in the urban areas bear the density icon and attracted respective income-level groups for each of the three zones. The plot sizes within each density code were not regular, in some neighborhoods; high density plots could be as low as 220m² while low density would go up to 4,000m².
- ii. **Urban land development reforms:** a number of measures were taken to tackle an increasingly disturbing problem of slum dwellers and squatting population. The earliest of these programs was the slum clearance program during 1961-65 that brought down whole areas and in their place the National Housing Corporation erected high-rise blocks of flats. These programs did not solve the housing problem instead resulted in displacing population and antagonizing the state with its people. Besides, the financial implication was not good and elsewhere the housing debate had taken a different course grounded in the ideas

of J C Turner. These programs were, eventually abandoned and replaced with new approaches that sought to upgrade the slums and squatter areas on one hand and providing serviced lands for new construction. The schemes adopted were Squatter Upgrading Scheme and the National Sites and Service Project. The Sites and Service Program of 1974 however managed to survey 20,000 plots only during 1974-1990. The schemes blueprints are evident in several cities within the country and there are areas such as Sinza in Dar es Salaam, which are a direct result of the schemes.

iii. **Legal and regulatory reforms:**

Interventionist legal measures that were introduced during the socialist era aimed at curtailing the growing influence of the wealthy class in land and housing matters. During 1960s the laws that were passed dealt with rent control (Rent Restriction Act of 1962), land acquisition (Land Acquisition Act of 1967), Leaseholds Enfranchisement Act and amendments to the Land Ordinance and Town and Country Planning Ordinance. In the 1970s, a much stricter legislation was passed that allowed for massive nationalisation of buildings whose owners were absent (living abroad or simply not in occupation) and/or market value was more than \$12,500. The Acquisition of Buildings Act of 1971 and a Leadership Code that was adopted in 1967 within the Arusha Declaration prohibited civil servants to engage in real estate business. As a result, a number of housing projects for renting purposes by estate developers such as Jangwani Beach Developers and Baobab Estates in Dar es Salaam were abandoned as the developers¹¹ fled the country.

But there were also some positive interventions that were made during the period. In 1973, the first financial institution aimed at home loans was established, the Tanzania Housing Bank (THB). THB advanced loans for house construction to individuals upon certification from a local leader that the prospective borrower owned the land (not necessarily with a registered land title). By 1990, the THB had offered 14,200 mortgages, but most of which was not paid back. The Bank collapsed in 1993 and was wound up.

¹¹ Merchants of Asian origins were dominant in almost sectors of the economy and particularly so in real estate.

In tandem with setting up THB, Workers and Farmers' Housing Development Fund was set up and administered by THB. Funding was through 2% wage deductions from employers. An employer for purpose of this scheme was an enterprise with a minimum of 10 employees. Again the soft conditions attached to this type of borrowing crippled the THB and the fund was stopped in 1980. Housing that was developed through THB funding is found in prime residential zones of the cities. With the launching of Sites and Service Project in 1970s, THB designed a housing form that was thought to be cheap and affordable to the urban poor in the project area. THB erected demonstration houses hoping individuals would pick up loans and construct similar houses. This was never realized and today the demonstration houses by THB are monuments of the failed strategy

iv. Institutional reforms

Strenuous efforts were also made to increase capacity in provision of new housing as well as supply of manpower needs in the housing sector. A Building Research Unit was set up in 1969 mandated to research on appropriate building materials with focus on locally available materials and techniques. Similarly training institutes namely Ardhi Institute (to become Ardhi University in 2007), University of Dar es Salaam and a number of vocational training centres were strengthened. New programs in Building Design and Building Economics and a Centre for Housing Studies were introduced at Ardhi Institute towards end of 1970s.

During 1970s, there were concerted efforts towards revamping the construction sector. In 1974, a study on construction industry was finalised and most of the study recommendations were implemented. This included setting up a National Construction Council (NCC), professional registration bodies, which included the National Board of Architects, Quantity Surveyors and Building Contractors (NBAQSC). NCC is today an important institution providing information on building and civil works costs, appropriate technology and other technical

information for the promotion of the construction industry. The NBAQSC was split in 1997 to form the National Contractors Registration Board (CRB) and Architects and Quantity Surveyors Registration Board (AQRB). Surveyors' registration board was legislated in 1978 through Act No. 2 of Parliament that year and catered for land surveyors and land economy surveyors who in the local context take up jobs as housing officers, land officers, Valuers or estate agents.

In urban governance, the government announced a major shift in its approach in 1972, by disbanding all urban councils and replacing them with decentralized central government functionaries. The abolition of local governments crippled local initiatives in various ways and particularly in solving housing problems of the fast urbanizing areas within their area of jurisdiction and maintenance of urban services and infrastructures. Six years later in 1978 the local governments were re-established and became fully operational under the Local Government (Urban Authorities) Act of 1982, the Local Government (Township Authorities) Act of 1982, the Local Government Services Act of 1982 and the Local Government Finance Act of 1982 (McCluskey et al, 2003)

v. Strategies towards Affordable Housing

By 1972, the government was implementing direct building and land control strategies towards intervention in urban development and housing. These measures were perceived in socialist framework and there was no comprehensive housing policy that the government was following. The National Housing Corporation had been given a very broad mandate of constructing residential and other buildings in Tanzania. Its performance during the first 7 years of its existence was impressive; it carried out massive slum clearance in major cities replacing the slums with new single storey housing units that were rented out to the previous slum owners. Some of the housing was sold to tenants on a hire purchase basis. A total of 5,705 houses- 'low-cost-houses' were built by the NHC, 70% of which was in Dar es Salaam (Stern, 1985). But in the latter years, its performance dwindled mainly due to meagre fund allocation from the government that dropped from US\$ 3,600,000 in 1970/1 to \$416,000 in 1972/3.

Rental income from the new housing developed in the slum areas was also not forthcoming, mainly because the number of units realised was no more than the number demolished and the renters of these units were the slums owners who did not have incentive to pay rent and NHC could not evict them for political reasons (Stern et al 1985).

In 1970, the NHC had embarked on experimental projects in Dar es Salaam, within a National Sites and Service Program by erecting concrete slabs for 795 foundations and 60 houses hoping to realize 18,250 such plots. The project failed as the government failed to finance it and funding that was expected from the World Bank was not forthcoming for another 3 years. NHC could hardly meet its target of constructing 2,000 units a year during 1969-74; instead only 138 units were realized. Nor was NHC capable of attracting foreign funding especially from Norway and other Scandinavian countries as had been hoped. Consequently with NHC incapacitated, and the other land control strategy also in problems, squatting housing registered a magnified growth from 14,720 houses in 1969 to 27,981 in 1972 in Dar es Salaam, a record of around 8% per annum over the three years, which translates to 44% of the city of Dar es Salaam population living in squatter areas already in 1972 (Kironde, 1992).

As Stern (1985) observed there was political will by the government to produce affordable housing for the low income people, but this resolve was not matched with the requisite financial capacity. The Government was concerned at the time that low-income households were already paying too high rents for their housing while government and parastatal employees, staying in government, parastatal and NHC housing, were being exempted from provisions of the Rent Restriction Act. The government therefore introduced a different mode of charging rent. House rents were to be charged according to one's salaries and that public officers occupying public housing had to pay rent effectively from 1973. The charges were in three income categories; the lowest rent charge was pegged at 7.5% of one's gross monthly salary, 10% for middle income earners while the highest was 12.5%. The rents were calculated irrespective of the quality and size of the housing occupied. If however, employees obtained accommodation in

employer-housing units, the maximum rent chargeable against the employee was 3% of his gross salary.¹²

The rental charges were directly remitted to the public housing authority or in the case of private-owned lettings to the landlord. This was the beginning of a housing subsidy scheme in Tanzania, in that upper-income employees were required to pay higher rents that in effect would be subsidizing the low-income tenants. The implication of this arrangement about direct remittance of rent charges from employer to the landlord was to lead to rent arrears problem to the NHC as will be discussed in Chapter Six.

Employer organisations were required under the 1975 Employer-Staff Housing Scheme to provide direct housing for their employees. There were two categories of staff that the Government Standing Order recognized, those who were considered as 'entitled' and those 'eligible'. Entitled employees were defined as senior officers judged on the criteria of salary scale, marital status, nature of services offered and years of services. These categories of staff had to be housed unconditionally. If the requisite type of housing was not available within the organization, the employee would be temporarily availed with hotel accommodation. Eligible officers were those that could be provided with employer housing if it was available. The employer was not obliged to provide housing to this cadre in any other form such as housing allowance or rent subsidy.

Employer organisations were encouraged to develop staff housing estates. Block land allocations in new planned areas in the cities were made. Financial institutions like the then National Bank of Commerce developed over 6,200 housing units for its staff, while the National Provident Fund (now NSSF) had 396 in the city of Dar es Salaam alone. The total contribution of employer housing to the affordable housing program was significant when compared with

¹² It is important to reiterate at this juncture, the government has assumed throughout that urban dwellers were salaried employees; this attitude has remained prevalent to-date and it is not unique in Tanzania as Schlyter (2004) observed in Zambia.

what the NHC was able to construct during the period as summed up in Table No.3. The Government as employer organisation through the Ministry of Works developed a large number of housing units throughout the country. These were separately managed by the Department of Buildings.

Housing Estates developed during this period by public corporations and the Central Government are landmarks in all the cities. In Dar es Salaam these might have accounted for more than 30% of the entire rental housing stock during 1980¹³s.

2.2.3 Transitional Ujamaa to Market-oriented economy: 1985-1995

During 1974-1984, Tanzania economy was performing very poorly mainly on account of the 1973 drought and 1974 'oil crisis', but also as a result of going into war with neighbouring Uganda in 1978/79. This was also a time when Tanzania played hosts to a number of freedom fighting movements from Zimbabwe (then Rhodesia), Mozambique, Namibia, Angola and South Africa, which carried a heavy expenditure on military ware and logistical supports to the movements. In 1984, Tanzania adopted what it termed 'Trade Liberalization Policy' which guided steadily the country's path towards a market-oriented economy and eventual disbanding of single-party political system and introduction of multi-parties politics in 1992.

This era was characterized with a number of important reforms in all sectors of the economy. In the housing sector, the Rent Restriction Act of 1962 had been a source of friction between landlords and tenants both in the public and private sectors. The clause on determination of maximum rent chargeable against a tenant was reviewed, and for the first time landlords could expect fixing rents as a percentage of market cost of construction and no longer on historical cost of construction.

Civil servants who had been paying a maximum of 3% of their salary as house rent when they occupied employers housing had to pay 10% in 1990. A new housing

¹³ Only an estimate can be made with regard to the proportion of employer housing units to the rental housing in Dar es Salaam. Most of the employer housing has been sold off in the aftermaths of the privatisation strategies of 1990s

allowance system was adopted that introduced rental allowances, house maintenance, and housing allowance for those residing in their own accommodation e.g in Dar es Salaam 20% of employee-house owners received house maintenance and 25% of renters' rental allowance. This encouraged employees to move out of their employer housing to private lettings or their own privately owned housing. As a result, employer housing, which may have either been owned by the employer or leased from the National Housing Corporation, registered largest tenancy turnovers during 1990s and shortly thereafter, particularly by senior and high-salaried staff. In some cases, employer's housing has since then been attractive to the lowest-paid junior staff and has not attracted as much attention as it used to be in terms of maintenance and other day-to-day servicing.

In the run-up to market-oriented economy, employer organisations, which had been major suppliers of new housing in the market, stopped all new developments. At the same time, the newly formed Presidential Parastatal Sector Reform Commission (PSRC) in 1992 in its strive to privatise the public sector firms, sold off substantial residential assets owned by the parastatal organisations, largely reducing the public rental sector. For example the NBC was privatised in 1997 and by June 2000, a total of 200 residential properties had been sold out while the remaining was subsequently sold during 2000-2006. Table 3 sums up some of the privatised residential assets. Most of the employer housing that was subsequently sold off to the public has been converted into some other uses mostly hotel and offices to take advantage of the location and latent value of the sites. These will include for example the Telecoms Housing Estate at Kigogo which is now a tourist hotel in Ilala. Discerning from the media and literature on the fate of NHC rental units at the time, one finds NHC was at the verge of collapsing during this transitional period. The amount of rent arrears owed to government departments soared to over Tshs 600m (about \$600,000) which for NHC was enormous sum of money (NHC Annual Reports 2001-2004). The new owners of the privatised firm did not take up the responsibility of paying rent for their staff who were tenants to the NHC.

In later years, realizing the profitability of rental business, pension and insurance funds expanded their investment in apartments within these areas. As a result, first-

class residential accommodation in fenced estates has been availed in the cities of Dar es Salaam and Arusha by the Parastatal Pension Funds¹⁴.

Diplomatic missions accredited in Tanzania were also encouraged to develop their own housing estates. Municipal governments in Dar es Salaam and Dodoma set aside lands for the purpose and to-date, the urban landscape is dotted with gated compounds of foreign dignitaries housing such as those in Msasani area of the city of Dar es Salaam which include Valhalla Village (Scandinavian countries), Canadian Village (25 units), and Tipper Village (52 units for Italians)

Table 3: Examples of Employers Direct Housing Provision in Dar es Salaam

Name of Parastatal	Location	House Types	No. of Blocks	No. of Units	Year Built
Urafiki Textles	Ubungo	Block of Flats	4	96	1982
National Milling Corporation	Kurasini	Block of Flats	4	64	1986
Saruji Corporation(TSJ)	Mbagala	Block of Flats	4	64	1981
TSJ	Mbezi Beach	Block of Flats	4	64	1981
TSJ	Wazo Hill	Block of Flats	3	28	1980
TSJ	Wazo Hill	Executive/Bungalow	27	27	1980
TSJ	Wazo Hill	Semi-detached	62	124	1980
TSJ	Wazo Hill	Detached Junior	38	38	1980
Bank of Tanzania	Mbezi Beach	Blocks of Flats	11	166	1983
Bank of Tanzania	Upanga	Block of Flats	4	128	1982
BP (Oil Company)	Kurasini	Several		120	1980
Petroleum Development Corp(TPDC)	Mikocheni	Block of Flats	13	150	1980
TPDC	Mikocheni	Detached Houses		30	1984
NBC Bank Ltd	Several	Mixed		6,200	1980s
National Social Security Fund(NSSF)	Tabata	Block of Flats	11	166	1980
NSSF	Mbezi Beach			80	1991
NSSF	Mikocheni			150	1992
National Insurance Corp	Mikocheni	Block of Flats		67	1982
Posts and Telecoms	Several			585	1970s
CRDB Bank	Kijitonyama	Block of Flats	7	326	1980
Tz Investment Bank	Masaki	Block of Flats		250	1980
Tanzania Revenue Authority	Several	Mixed		104	1960s
Harbours Authority	Several	Mixed		450	1960s
Total				9,477	

Sources: Compilation from various valuation reports at Ardhi University

¹⁴ PPF owns a total of 108 first class dwelling units in Arusha in two posh areas in Njiro Hill which have over the last 5 years been on lease to the UN- Tribunal on Rwandese Genocide.

2.2.4 Market-oriented Economy: 1996-todate

An analysis of events during the last decade shows that Tanzania exhibited sound economic growth and in particular it attracted direct foreign investments in various sectors of the economy. This era roughly fits into the 3rd Phase of Government under President Benjamin Mkapa whose presidency ran from 1995 to 2005. The government embraced a number of global initiatives towards eradicating poverty and opening up the economy to global trade. It is during this era that market-oriented policies in almost all sectors were promulgated and the nation laid out its development vision over the next 25 years. The initiatives towards developing a strong private sector have embraced enablement, participation and partnership approaches. We can sum up those reforms that relate to housing and urban sector in terms of the following programs:

- 1) Land policy reforms and legislation
- 2) Urban governance programs
- 3) Formalizing informal settlements
- 4) Households Surveys of 2002
- 5) Reforms in the Construction Industry
- 6) Housing Debate towards housing policy and legislation

1. Land policy reforms and legislation

In 1992, a Presidential Commission had been formed to study and review existing land tenure system and advice on the most appropriate legal framework. The Commission popularly known as Shivji Commission made a number of recommendations that aimed at overhauling the 1923 land ordinance. After heated debates and consultation, a new land policy was eventually adopted in 1995 and 4 years later this was translated into two pieces of legislation, the Land Act No. 4 of 1999 and the Village Land Act No. 5 also of 1999. The two land Acts have had tremendous impacts on the housing sector in Tanzania. The major departure point of this legislation is its recognition that land has exchange value and that individuals could trade in land under certain limitations hitherto not permissible. In particular, proviso to the effect that landowners could pledge their lands as collateral was most appealing to the people. In the implementation of the laws, three projects were conceived, these included:

- i. The Land Tenure Security Enhancement Project
- ii. The Land Markets Reform Project
- iii. The Land Information Management Project.

The general objectives of the projects were to implement the new land laws with a view of ensuring and promoting good governance at all levels within the rural and urban settings and manage both urban and rural land in economically sustainable manner (URT. 2000). Each project had its own components focusing on respective objectives. The most salient issues arising from the implementation of the projects are those that relate to setting up profiles of land values, land registers and topographical maps based on current digital technology, involving the public in land use planning and management, regularization of informal settlements and issuance of certificate of occupancy to the hitherto illegal occupiers of land, setting up Revolving Land Office Loan Facility (RELOLF), as well as availing surveyed and serviced plots of land for housing development (URT, 2000)

2. Urban Governance Programs

Several lessons had been learnt from the Sustainable Cities Program of 1992-2003 that laid foundation for instituting good governance. Good governance is an important and a topical concept into which decision-making is processed, taken and implemented. It is important in that it entails involving all stakeholders in the decision-making and decision implementation processes, with a clearly defined rule of law, in a transparent and with a common consensus, ensuring equitable relations are maintained and the most efficient and effective machinery is in place, while those with responsibilities are accountable to their constituency. Programs that have been worked out in Tanzania with bearing on housing management include the Safe Cities Program and its various project components on how to deal with youth delinquency, rising crimes in the cities of Dar es Salaam and Arusha, and gender-related problems.

In 2001, the Commission of Human Rights and Good Governance Act No. 7 were enacted providing for Client Service Charter. The Act provides for mechanisms to protect rights of the members of society from all walks of life and means of restoring

those rights if have been abrogated by state or other individuals. The urban governance agenda in Tanzania reflects global agenda on transparency in the public sector delivery of services and upholds the virtues of customer satisfaction. Public sector housing is one of the sectors that have to conform to this legislation.

3. Formalizing informal settlement programs

Earlier efforts to upgrade unplanned areas did not yield the expected positive results. Instead the number of people living in informal settlements had expanded from 14,720 in 1969 to over 1,500,000 in 1990s, roughly 70% of the entire population of Dar es Salaam (Kironde,1992). During this era more affirmative action was needed to formalize the unplanned settlements in context of the global agenda. The agenda framework through which the government has worked out strategies is the Millennium Development Goal (MDG), the UN-Habitat Agenda, Global Shelter Strategies (GSS) and programs such as the World Habitat Day, the Cities-Magnets of Hope that was launched in 2006 etc.

The formulated national strategies in this regard include the National Strategy for Growth and Reduction of Poverty (popularly abbreviated in Swahili as MKUKUTA), the Strategic Plan for the Implementation of the Land Laws (SPILL) and the Property and Business Formalisation Programme (TPBP) or MKURABITA in Swahili. These three national strategies have been enabled by a donor-program Business Environment Strengthening Programme for Tanzania (BEST). BEST has been key performer in the land and housing sector reforms in Tanzania sponsoring national dialogue and debates in formulation of sector policies, regulations and drafting of respective statutes. The TPBP has been instrumental in supporting local government efforts towards land regularization schemes in their areas. In the city of Dar es Salaam a Community Infrastructure Improvement Program was launched in 2005 and since then it launched regularization project that has registered extralegal land ownership in informal areas and issued 'residential certificates' to over 90,000 informal land settlers as earlier on discussed.

4. Housing Condition Surveys

Housing condition surveys play an important role in informing the government on housing condition for its citizens. The first ever-housing condition surveys in Tanzania were carried out under the Household Surveys of 1963 and in 1967 National Population Census and Household surveys. It was not until 2002 that similar surveys were carried out. In 2007, another Household Survey was carried out as to be discussed in Chapter 5. The 2002 surveys were general population census that was modified to seek information on housing condition throughout the country. The Household Surveys Report indicates large disparities between housing condition in the rural and urban areas. The 2002 Census based their assessment on the type of materials used to determine the national housing situation. Table 4 sums up the three variables used with respect to mainland Tanzania. The main findings according to the National Census report show that iron sheet roofing is dominant (46.3%) but more popular in urban areas where it accounts for over 85% of individual household units, followed by grass thatch. In terms of walling, poles and mud dominates followed by sun-dried bricks. In the urban areas however cement blocks dominate accounting for up to 49.7%. Mud (ramped earth) is popular flooring materials in rural areas where 73% of households use it, while in the urban areas, 70.5% of private households have their houses floored with cement.

In terms of source of energy for lighting, the 2002 Census indicates the use of wick lamp is widely used by 77.1% of rural dwellers and constitutes 64.3% of the entire private households' population source of energy both in urban and rural areas. The total number of urban households that rely on electricity for lighting is 34.7%, while only 3.3% of these use electricity as source of energy for cooking. In rural areas firewood is commonly used accounting for 95.6% of the households. It is interesting to note that sanitation has not improved significantly to the 1967 position. Whereas 16% of the population had no access to toilet facility, in 2002, up to 9.2% of the population did not have any and an 85.7% had access to traditional pit-latrines in both urban and rural areas. Use of flush toilet was 12.5% and 3.6% in urban and rural areas respectively. Water connection is a serious problem with only 34.4% of the

population having access to piped water of which rural households account for 21.3% while the urban 71%.

Table 4: % Distribution of Private Households by type of Building Materials used for Building

Variable	Total Population	Rural	Urban
1 Roofing			
• Iron Sheet	46.3	32.1	85.8
• Tiles	0.5	0.2	1.1
• Concrete	0.4	0.0	1.4
• Asbestos	0.3	0.1	0.7
• Grass	41.1	52.5	9.3
• Grass and Mud	11.3	14.7	1.5
• Others	0.3	0.4	0.1
Total	100	100	100
2. Walling			
• Stone Cement	0.9	0.6	1.8
• Bricks	15.5	3.2	49.7
• Sun-dried Bricks	33.0	37.2	21.4
• Baked Bricks	14.0	14.5	12.6
• Poles and Mud	34.4	41.8	13.9
• Timbers	0.5	0.6	0.3
• Grass	1.1	1.4	0.1
• Others	0.6	0.7	0.2
Total	100	100	100
3. Flooring			
Cement	26.4	10.5	70.5
Mud	73.0	88.8	28.9
Timber	0.4	0.5	0.2
Tiles	0.1	0.0	0.2
Others	0.2	0.2	0.1
Total	100	100	100

Source: URT, 2002 Population and Housing Census

5. Reforms in the Construction Industry

Construction industry comprises of all suppliers and manufacturers of building materials, professional teams of consultants such as architects, engineers, quantity surveyors, real estate managers and agents, and building contractors. It is an industry characterized with a complex cobweb of relationships both within the industry itself and outside the industry. The industry relies on the performance of the national and local economy for its thriving and survival. Due to economic problems experienced by Tanzania during the 1980s and austerity measures that were taken thereafter, the construction industry performance, in terms of production of building materials was

for most part of the period bad. Building materials such as cement, roofing sheets and glass were in short supply and the number of skilled persons entering the industry was very few. A large backlog of repairs and maintenance of public housing sector units was due to problems that the industry faced during the era. In the running up to the free market economy a number of reforms were made that have positively improved the industry.

In 2003, a new national construction industry policy was formulated whose objective was to improve capacity and competitiveness of the industry with special attention to utilization and development of local capacity. At the time of adopting the policy, the local construction industry accounted for slightly over 20% of the salaried employment in the national economy. It had been contributing on average 5.6% to the GDP over the last five years and was growing at an average annual rate of 9.5%. The policy envisaged a surge in increased construction activities due to the general improvement in the national economy and especially the heavy investment in infrastructure sector, expansion in educational facilities at both secondary and tertiary levels and continued external supports in various sectors of economy.

The construction industry is however characterized with a large number of individual builders who are the main constructors of housing in both rural and urban areas. It is estimated that at least 75% of house construction in the country is handled by these individual builders. The local industry's share in construction activities has been constant at about 20%, while foreign construction and consultancy firms have dominated the sector (Msita, 2003).

6. Housing Finance: Institutional Reforms

The only mortgage lending institution that existed in Tanzania, Tanzania Housing Bank (THB) was liquidated in 1995¹⁵ after serving for almost 20 years. Since then house development and maintenance finance in the private sector has been from individual personal savings while in the public sector it has come from budgetary subvention from the central government. Liberalisation of the financial sectors has

¹⁵ THB became insolvent in 1993 but it was not until 1995 when it was formally liquidated.

made it possible for the private sector in partnership with the public sector to set up new financial institutions in form of commercial banks and savings and credit micro finance institutions. During 13-14 February, 2006, an important national conference on housing finance was held in Dar es Salaam that called for popularizing of micro-finance institutions especially the newly formed Savings and Credit Co-operative Societies (SACCOS) and enabling them to finance housing for low-income households. The Conference was convened by the Ministry of Lands and Human Settlement Development. The Women Advancement Trust (WAT), an NGO campaigned for low-cost land and low-cost housing affordable to the people, demanding the government should consider surveying plots of land of much lesser sizes against the current minimum official plot sizes of 400m².

The Pension Funds (National Social Security Fund-NSSF and Parastatal Pension Fund-PPF, Public Servants Pension Fund, PSPF) together with the East African Development Bank and individuals formed a bank, Azania Bankcorp that in 2002 started offering house loans. Azania Bankcorp had by 2007 advanced Tshs. 2bn (roughly US\$2m) as house loans under 10-year repayment schedule.

In 2008, two pieces of laws were passed, the Unit Titles and Mortgage Financing Acts. These Acts paved way for further discussion on re-introduction of mortgage financing in Tanzania. The Bank of Tanzania with support from the World Bank has formed a Mortgage Refinancing Company whose shares are currently (2010) being sold to Commercial Banks. The Mortgage Company is expected to guarantee commercial banks for long-term loan facilities that they will extend to investors in housing.

7. Housing Debate towards housing policy and legislation

During 2003-2010 the government has put in motion three housing-related matters for public debates. The first was the re-introduction of mortgage finance in Tanzania in 2003 in reaction to objections raised against certain provisions in the Land Act No. 4 of 1999 by the Tanzania Association of Bankers. As a result of these discussions, the Land Act was amended in 2004 and a new legislation was passed in 2008 that re-introduced Mortgage Financing in Tanzania as aforementioned.

The second matter was review of the Town and Country Planning Ordinance of 1956. Three land use planning laws were enacted in April 2007. These are the Land Use Planning Act 2007, Urban Planning Act 2007 and Town Planners Registration Act 2007. A National Land Use Plan was finalized in October 2007. These are considered important reforms in terms of the need to address contemporary issues in land requirements and development controls.

National Housing Policy is the third on the agenda. Apart from the re-thinking on a Housing Policy, a new Act No. 16 of 2008 was passed. The new legislation seeks to provide for the division of buildings into units, clusters, blocks and sections that could be owned individually, and management of the commonly owned areas to be shared. The law envisages putting into practice the principles of the proposed housing policy.

In the course of the debates, a number of issues that did not previously feature in official policy negotiations such as private and public rental housing have come up. The role of the National Housing Corporation as a public rental housing provider is to be shared with another public agency, the Tanzania Building Agency (TBA) which was a department in the Ministry of Works responsible for the management of government houses throughout Tanzania. Under Act No. 11 of 2005, the NHC has been charged to operate under commercial principle which in effect is to engage in real estate development for the general market.

2.3 Housing Maintenance and Tenure

Sweeney in 1973 confirmed that there was relationship between propensity to spend on housing maintenance and the mode of housing tenure. An economic model that he developed sought to explain why owner-occupiers were more likely to invest more in maintaining their units than landlords who leased out their premises. Earlier studies had suggested that the mode of tenure was an important variable that influences the rate of deterioration of housing units. Sweeney's findings indicated that in absence of transactions costs, landlords would tend to maintain their housing units at a lower rate than will the owner-occupant at all times, except at the time of purchasing and sale of

the units. He also found that owner-occupant is more likely to purchase a housing unit that commands higher quality than a 'static optimal quality' and would subsequently set the unit at a level below this static optimal quality.

Sweeney's contribution in the discourse on the interdependence of housing tenure and maintenance has laid important pad for understanding the levels of maintenance that are exercised on a property both in the residential and non-commercial markets from economics point of view. The main argument in his discourse is that optimal maintenance policy for owner-occupant is determined by his assessment of the satisfaction he gets from housing quality when compared to consumption of other goods and services. Variation in maintenance expenditure will affect his consumption level of other goods and services until a certain equilibrium is reached where his preferences for housing quality is indifferent. In the model, Sweeney tested the impact of transaction costs on decisions by the two parties and construed a relationship between the maintenance rate and tenure mode.

Landlords will adopt a maintenance policy that reflects the rental market prices for his rental units at various maintenance plans. The landlord can choose to rent out his unit(s) to different tenants under different maintenance plans. His decision will be influenced by the amount of rent he would be expecting from a given tenant and the respective maintenance policy. Hence to the landlord, the price at which the unit could be rented out under different maintenance plan is a relevant variable which is not the case with owner-occupant.

But while Sweeney's explanations rest in the economic rational choice of spending on housing, housing research has over the years embraced a more pluralistic approach that addresses the different facets of the housing problem. Some of these approaches have tended to over-exaggerate the roles and functions of housing management to the extent that housing management is seen in addition to supervising the landlord and tenant relationship in housing market, as one that is

*"...capable of delivering a whole range of activities that are in theory part of social policy and extend far beyond the core housing management tasks..."*Franklin 2000: 913.

In non-market economies which would include most developing countries, housing has tended to be regarded as a welfare benefit and its consumption as a right given to people by their government (Huang et al (2002). Subsequently its remit has not been in the business or investment sectors but in the social and welfare-related institutions. On account of Tanzania's firm background in socialist policies, even public housing tenants have tended to perceive their housing as their right and least bothered to pay for it. This is irrespective of the fact that the tenants are charged lower rents than they would have paid in private lettings. In stark attack to public housing tenants, the then former Minister for Lands, Housing and urban development (Hon Magufuli) in 2006 was quoted by the local media ordering the NHC

"...make sure that those who default on rents are given 30 days notice...do not look at their faces or colour, political affiliation or wealth, just implement what I have told you, there are about 450 tenants in Moshi who have not paid rent for more than 10 years, yet they have taken NHC to court for asking for rent...you must take them to court as soon as possible, I am not pleading with you, this is an order...you have said you want political support, now this is the support...there are some tycoons who have good houses out there, but they want to cling to government houses, these people have to be screened and the houses taken and allocated to people who have no houses..., the NHC houses are not hereditary, whereby when parents die their offspring take over and then pass it to their grandchildren, they are for all Tanzanians...no one shall be allowed to live in a NHC for over 40 years, develop a new programme that allows tenants to live in a NHC for two to three years renewable contract..." (Tanzania Guardian, 2006:02:18)

The outbursts by the Hon Minister Magufuli are founded in the obtaining maintenance condition of NHC houses. This study is an attempt to explain the housing maintenance problem in public housing which Hon Magufuli blames in on non-rent paying tenants. Some other studies have identified lack of culture of maintenance as the main reason for lack of maintenance. This rhetoric on lack of culture of maintenance has been reiterated by Bavu et al: (1997), and . supported by other sociological studies that were carried out later. Durrant maintains for example that:

"...type of place where one was raised and lives influences their 'community ideology' including how they view themselves and people from other places, and what is important for a good community..." Durrant, (2004).

Durrant maintains that long-standing traditions do connect people to place. She established that in most communities in Tanzania, unlike elsewhere like in the western world, people belong to place rather than place belonging to people (Durrant, 2004, p.94). She argues that amongst the Chagga, which was the tribe she was researching on, there is a very strong attachment attitude to a place. Can we infer from Durrant then that Tanzania people would consider any place other than their own place of birth a temporal settlement and would therefore care the least on the long-term effects their acts of omission or commission will have on these settlements? If they subsequently have to live in rented accommodation, then their stay in towns would even be much more temporal (Cadstedt, 2004).

Unlike the public rental housing, housing owned by private individuals for renting purposes exhibits a diverse type of houses in terms of architecture, materials specification, size, aesthetics, maintenance condition and the amount of landscape available. However a large part of the private rental housing is not comparable to the standard designs found in public housing areas. Private housing that is comparable to the public housing is found away from the traditional central business districts of the cities such as Dar es Salaam, in 'medium density to high-density residential area'. In terms of Dar es Salaam these will correspond to housing found in such districts as Ubungo, Kijitonyama and Kinondoni within the Kinondoni municipality. Majority of houses are one-storey high and providing for multiple lettings usually in single rooms and cooking, washing and toilets facilities are shared.

In several cases the landlord resides in the same house with tenants (Sheuya, 2006). The exterior of these housing units tends to look shabby while the interior of the individual room lettings is in majority of cases well cared for and with diverse wall decors matching individual tenant's tastes and economy as will be discussed in the case study chapter. According to UN-Habitat, (2003), unwritten lease agreements are usual and landlords are more likely to be wealthier and older than tenants. Landlords issue instructions to tenants on repair responsibilities. These will relate to the cleaning of communal areas, kitchen, washing slabs and toilets. Land occupiers are expected to organize the cleaning. Despite poor quality of construction the amount of care to private lettings by occupiers tends to be higher when compared to the public rental

housing. This raises the question as to whether a public housing tenant is less responsible than his counter-part in private lettings, or could it be the influence of the landlords has impact on how tenant-occupiers consume their housing. Flint et al (2003) offers some useful insight on this in what he terms branding analogy that is derived from focusing on the external imagery of social housing and how it is related to other tenures. He says:

“...government mentalities increasingly distinguish between the processes, values and reputations of housing tenures, and envisage policy solutions working through the blurring of such distinctions, in which the flawed social housing sector is rebranded through a reworking of its image and imbuing its consumption with private sector processes...”(2003:227)

There are also other avenues worth exploring, the social and cultural background of the occupiers. We can pose a few questions here and see whether these can get answers from the study. To what extent for example, can social and cultural background influences house maintenance? Does the strong sense of attachment to place as described by Durrant explain the neglect of house maintenance in urban areas by house occupiers such as in Tanzania? Is it that simple for a people with long tradition of good housekeeping and maintenance back in the villages to abandon those traditions as soon as they are allocated ‘permanent’ houses to live in the cities? Is it possible for a people used to dedicate one whole day for communal works in a week back in the villages to simply shun away from at least one day in a year for general compound cleaning in the city’s residential estate?

In most rural Tanzania, collective works reign and in some districts (or tribal areas), it was a tradition for a grown up child of marriage age to be allocated a plot of land for his house. He would then ask his father to lay a foundation stone for his new house, usually the father would plant a traditional tree at the site, and the son would reciprocate this with a calabash of local brew¹⁶. Similarly, neighbors would be invited to help in the construction of the house, which they will, as a communal responsibility towards one another. At the end of such works, local brews would be served, and similarly if one needed help in crop harvesting. Such traditions have not withered out

¹⁶ Collective experiences by the author

despite continued dilution from cultural mixes. Soini (2005) observed amongst the Chagga, “... *weekly communal works for men which often involves road repairs or furrow maintenance...*”

House maintenance as an activity in the rural African areas takes a large portion of people's working hours. Before main rainfall season, men have to re-thatch the huts, while women on regular basis attend to replacement of cow dung plaster and resurfacing of the worn out earth floor. House repair skills have evolved in this way and today, beach hotel developers in the cities readily go to the villages searching for traditional thatching craftsmen for spectacular hotel developments. In owner-occupier housing, especially those on urban fringes, repairs are done on Do-it-Yourself (DIY) basis, but in rental housing, even in case of dire need for repairs to the housing and even with landlords' consent, tenants would not simply do it. Does it mean that they do not have the skills? There is however an exception to this observation, as said earlier, the interior of most of the private rental housing¹⁷ that is characterized with room lettings tends to be better cared for than the exterior and the other communal space. This implies that individual tenants are exercising housekeeping and care to their individual lettings but not wary of the community needs. Is this one of those occasions where tenants are faced with either cooperating or defecting when it comes to common tasks? Are the tenants in these instances 'free-riders'? Why do they detest from collective action that would make their neighborhood a better place to live?

In 1984, for the first time a Tenant Association (TTA) was formed in Tanzania. TTA has challenged the National Housing Corporation (NHC) with its inability to maintain the housing stock. NHC on the other hand has attributed its inability to poor rent collections. Consequently NHC has over the years turned to tenants, organizing them to carry out some of the repairs and communal ground works. One would have expected a collective action would have easily been forthcoming given the entrenched rural cultural background of the tenants, the African extended family network and the mushrooming waves of social groupings in the city¹⁸.

¹⁷ From an earlier research on the subject carried out in Dar es Salaam, 2004 by the author, unpublished

¹⁸ Over the last one decade, a number of voluntary development associations have been formed in all urban cities binding ethnic groups, akin to those affirmed by Putnam D Robert in New Bedford Massachussettes in 1829.

2.4 Emerging Issues

During the last one decade Tanzania overhauled its legal and policy framework that was bequeathed to it by its former colonial governments. A change rather than continuity of the colonial policies, rules and laws has been made as Rakodi (1995) and Schyler (2004) also observed in Zimbabwe and Zambia respectively. The emerging issues from the above discussion are::

- 1) Dominance of the Private Sector role in housing provision
- 2) New roles for public rental housing agency
- 3) Privatization of existing public rental housing

2.4.1 Dominance of the Private Sector

Ulomi (2006) and Kamala (2006) presented a case for the private sector involvement in mass production of housing in Tanzania for the rental and sale market. The two presentations were from the Ministry of Lands where the two authors were senior staff in the Commissioner of Lands office. The government has been supporting private estate developers to produce mass housing along the beach lines south of Dar es Salaam. The two projects that the authors had studied indicated ultra modern residential estates were being developed for the high income group in the area in Kigamboni area by M/S Mutual Estate Developers Ltd. Masinde (2005) had also found out in her studies that government housing units that had been sold off to their occupants had been ripped down and replaced with high rise apartments or retail space in the upcoming commercial area of the hitherto prime residential neighbourhood of Dar es Salaam in Oyster Bay, Masaki and Ada estate areas. The general observation is the impact of relaxation of policies on land development in the major cities of Tanzania. There are several new projects that are currently taking place by the private sector in the residential housing market. A much more recent project is by a group based in the UK, the IPI Ltd which is developing a total of 200 acres to the north end of Dar es Salaam on the basis of a township development that will comprise multi-family dwellings, retail space and

The overriding picture is a reaction by the private sector to provide high-class housing product. The Tanzania Women Advancement Trust, an NGO, on the other hand observes this as a negative trend and took initiatives with the Habitat for Humanity International to set up a form of cooperative housing that would cater for the poor members of the population (URT, Draft Housing Policy, 2009)

2.4.2 New roles for public rental housing agency

The present role of the NHC has been reviewed at two levels. Internally, the NHC organization vision and mission were reviewed to take full advantage of the lifting of the restrictive rent legislation in 2005. At policy level, the draft National Housing Policy suggests that NHC takes a more commercial outlook and engages itself with commercial housing development for the sales market. Strategically, NHC is expected to serve the upcoming high market segment in the residential sector alongside the private sector. Bamanyisa (2006) outlined ways the Corporation could exploit the opportunities that have unfolded before it in a public-private partnership (PPP) model taking full advantage of the fact that most of its land is situated within central business district of all major towns.

The provision of public rental housing will according to the Draft Housing Policy be the responsibility of the Tanzania Building Agency (TBA), hitherto, a government agency responsible for management of residential units owned by the central government. Would the TBA succeed where the NHC failed in the course of managing public rental housing? Both NHC and TBA are currently preoccupied with developing residential houses for the emerging market amongst civil servants who are facilitated by the Housing Loan Revolving Fund run by the Ministry of Lands, Housing and Human Settlement Development.

2.4.3 Privatization of the existing public rental housing

The setting up of the Unit Titles Act, 2008 has been perceived by the public as observed from articles in the local media as a means of privatizing the NHC Housing estates. The expectation is that the NHC will dispose the units to sitting tenants

usually at a special price or sell to the public at current market value. If this happened then it would create fertile grounds for operationalisation of the new law. A similar arrangement was tried in Uganda in 2002 where the public rental housing was subjected to sectional property legislation (Okolong, 2003). But as observed by Schyler (2004), privatization of the public rental housing does not in itself improve the housing condition nor quality of housing in a country. Instead, it benefits only a few who have either been beneficiaries of the rental system as tenants paying less than market rent levels or would chance to buy the few units that are available.

The government position on the possible privatization is unequivocal as the following quote by a government delegate to a World Urban Forum, Barcelona, 15th. September 2004 recounted:

“...the priority of the government over a number of years was to build rental housing for the poor. However, the poor refused to pay the rents, so the government has now reversed the policy and is building accommodation for private ownership...”(UN-Habitat, 2004: WUF Journal)

Several arguments have been advanced as to reasons for holding up a public rental stock. Poor economic conditions facing most developing countries provide good ground for neglect of the sector that subsequently suffers from high backlog of repairs and dissatisfied tenants. The challenge is how poor countries like Tanzania can afford a public rental system that is responsive to its customers.

2.5 Concluding Remarks

A majority of population in Tanzania provides for themselves in terms of housing. With high urbanization rate of up to 4.2% per annum, the urban population is likely to increase from the present 30% to about 50% by the year 2015. The increase in urban population will put pressure on housing supply within the already housing supply deficit areas. While the government has undertaken a number of reforms to increase and improve house production over the last 40 years, the fate of public rental housing remains hazy. In the wake of the global agenda on enabling strategies, governments have withdrawn themselves from direct participation in the housing market and assumed the role of a facilitator.

Public rental housing has been regarded as housing for the workers in urban centres and mostly those working in the government sectors. There is an increasing awareness that this ought not to be so as some of the provisions in the draft national policy in Tanzania indicate. In absence of social housing that would cater for the most vulnerable individuals in urban areas, and given the low profile of local government in Tanzania with regard to welfare needs of their people, public rental housing remains an important option for those entering the housing market for the first time and those whose propensity is to remain tenants.

Chapter 3: Shaping of Public Housing Management

3.1 Introduction on Housing Management Researches

Studies on housing management draw from the general housing studies. However, for a long time researches on housing have tended to be approached from empirics with very little conceptualization (Kemeny, 1992). This is mainly due to the fact that since most researches have been commissioned by government departments in almost all countries, research on housing tended to orient itself towards specific practical and policy issues (Clapham, 2002). Clapham notes that since Kemeny's questioning of whether research in housing in 1992¹⁹, there has been a steady addition of approaches towards housing research. Approaches that have been adopted to describe and understand the network of relationships in housing production, distribution, consumption and management have borrowed a lot from social theories. A casual observation from the literature that came up in the last decade reveals a growing polarization of the approaches. There is a growing literature on social constructionist approaches that are founded on the post-positivistic model but increasingly being polarized between the philosophies of rationality and realism as discussed in the following sections of this chapter. These have shaped the emerging housing management discipline in various forms, depending on the mode of housing provision.

Housing is a very broad subject that fits in different academic and professional disciplines. It has been defined in several ways based on what has been perceived to be its role and scope. Housing plays an important role in supporting human life as shelter and basic human rights according to the UN Declaration of Human Rights of 1948 and is an important investment vehicle both to individuals and the economy. Intervention in the provision and consumption of housing by governments characterizes housing market worldwide. Malpezzi(1998) demonstrates how intervention is effected in the form of policy measures that are imposed either on the input markets (such as land, finance, infrastructure, labour and building materials), supply markets (developers, builders, and landlords) or the consumption (occupiers and tenants).

¹⁹ Kemeny refers this as epistemic drift where housing researchers are bogged down by contract research and literally least bothered with the need to expose how public discourse is constructed and how public attitudes and ideologues are formed.

In this chapter an analysis is made of the complex relationships that characterize housing and different approaches that have been used to explain and interpret the various facets of housing. Two sets of models are considered in this chapter, those theoretical perspectives that seek understanding of housing provision and those that explicate on housing management as an emerging distinct discipline. The two types of discourses are then reflected on housing maintenance in the public sector which is the core of this study.

3.2 Understanding Housing Needs

Housing has in many countries tended to be regarded as a welfare benefit and its consumption as a right given to people by their government (Huang et al, 2002). Policy makers identify 'housing needs' for the society and plan for how those needs should be met. Housing is seen as a social problem because of its scarcity and high cost of provision which the majority cannot afford. Consequently governments have intervened to regulate the housing markets to ensure an equitable access to housing with some special consideration of the poor who cannot compete in the market to get decent housing. Research in housing has for years tended to rely on positivist epistemology where the role of the housing researcher has been reduced to collection of material evidence and presentation of the evidence to reinforce policy recommendations to policy makers (Jacobs et al, 2000). It is important to note at this juncture that urban housing discourse in the developing countries has been greatly influenced by housing discourse in the north (developed countries), so much so that a shift in policy approaches in the north is almost instantly correlated in the south. The intervention of UN-Habitat and World Bank beginning in 1970s in housing-problem solving for developing countries has exerted a lot of influence on the official discourse of these countries including Tanzania (Cadstedt, 2006).

There are basically four approaches that have been identified in understanding the housing needs of a society. These include the following:

1. Social Policy-oriented research approaches
2. Neo-classical economics approaches
3. Geographical approaches

4. Sociological-associated approaches

1. Social Policy-Oriented Research Approaches

Social-policy-oriented researches are usually funded by governments or their agents in search of appropriate solution to a problem that they may have defined. They are reactive to the professional housing lobby in the industry and more likely to focus on the competing ideologies of either bolstering up market-oriented policies or extend the role of governments or public sector. Jacobs et al (2000), argued that such researches have very little conceptualization and their product is often ‘methodological conservative’.

Clapham (2002) echoed Jacobs et al (2000) and Kemeny (1992) sentiments on the limitation of the policy-oriented research approaches. He observes that the approaches are lopsided towards government and its departments, neglecting the other actors in the housing systems. He argues that government policies have many unintended as well as intended impacts. Such impacts can only be understood in the context of attitudes, perceptions and behaviour of these other actors. He further submitted that policy impacts can only be gauged “...*through an understanding of the complex interplay between organisational policies and their implementation and the way that applicants for housing react in the light of their perceptions and attitudes...*” (Clapham 2002:57)

Social-policy-oriented approaches draw their inspiration from Fabians. It is important however to note that Fabian-inspired researches were subjected to rigorous empirically testable methods to validate the findings. As a result, there is evidence to suggest such researches were extremely successful in influencing the policy agenda in the post war administration in several countries. The main disadvantage of policy-oriented research has been the lack of new lines of investigation to develop conceptualisation of the policy process (Kemeny, 1992, Jacobs et al, 2000). Policy-oriented approaches are increasingly becoming unpopular for two main reasons. The role of governments in housing is increasingly declining as governments are being compelled to take up a supporting role and secondly, the widespread growth of owner-occupation sector. The role of the government has however not been that important in the housing sector as a

whole and Clapham correctly observes that concentration on their policies does not give a full picture of the housing market. This is particularly true in majority of developing countries where up to 70% of the urban housing is provided by the informal sector (Kombe, 1995).

2. Neo-classical economics approaches

The emphasis in neo-classical economic models has been on the relationships between different actors through housing market operations. These models have little regard to government intervention in the market, justifiable only where it is needed to influence efficiency of the market. The basic assumptions of the models are anchored on human behaviour, such as human beings are basically rational in their decision making and choice. The models are characterised with profit and utility maximisation between the housing providers and consumers respectively. Clapham (2002) observes that neo-classical models are useful when applied to economic issues such as determination of house prices or rent levels and studying the production and consumption levels in the housing market. Unfortunately, they are not as useful in studying the public sector housing system which is not motivated in the same way as the private housing sector that thrives in free market operations.

3. Geographical-Oriented Research Approaches

Geographical- or spatial planning -oriented approaches focus on understanding factors that influence the spatial distribution of houses. They are similar in many ways with the neo-classical economics approaches as they are based on understanding the human behaviour towards the subject of study. Analysis is made on the processes of mobility, tenure and area choice and housing search. They differ from the neo-classical economics model because they, to a larger extent, recognize complexities in human behaviour over their entire lifecycle taking cognisance of demographical and economic variables. Clapham (2002) discards the geographical approaches for their low insight on the importance of attitudes and behaviour, inadequate treatment of the impact of limited supply of housing stock on tenure choice and interrelationships between preference and attitudes.

4. Sociological-Oriented Research Approaches

Sociological approaches are largely derived from the Marxist and Weberian traditions. The main area of focus has been on the inequalities in the distribution of housing and the constraints that limit choice for different classes of people. These approaches have been useful in the quest for understanding housing in the context of the wider society and in addressing the power relations that are constantly inherent in the interaction processes. Clapham (2002) while acknowledging the positive contributions the sociological approaches have made towards expanding our knowledge on housing system, still criticised them on four grounds.

1. They lack a convincing focus on the behaviour of actors in the housing system and particularly households. Even where households are at the centre of analysis, the approaches take a very simplistic view of the household attitudes and motives.
2. They are overtly positivistic, assuming that the world of social facts can be uncovered by researchers using quantitative and empirical research methods. He contends that there is a growing body of housing research in the subjectivist traditions such as ethnography or symbolic interactionism that has successfully questioned the positivist perception of housing. It is no longer tenable to perceive housing as an objective reality by all participants. This view is not supported by Sommerville et al (2002) who maintain that there must be certain levels of objectivism as discussed later on in this section.
3. On polarity of the focus, he claims that the approaches either focus on the actions of individual actors e.g households or on the constraints which limit those actions and not the relationship between the attitudes and behaviour of the actors, the constraints and opportunities which they face.
4. Sociological approaches are increasingly inadequate in the context of the current post-modern society. His major areas of dispute is from the third criticism in that the approaches have not been able to address the contemporary agency/structure interface as focus of attention.

3.2.1 Social Constructionism – the post-positivistic approach

The search for a coherent approach in housing research has opened up debate in various contexts within the researching world. Central to this debate is the engagement of policy discourses with theoretical concerns within social science. Positivist epistemology has been subsequently subjected to attack and new approaches have been worked out that seek an interpretative and explanatory analysis of social reality (Sommerville et al, 2002). These new approaches have been bundled together under ‘social Constructionism’ or simply, ‘Constructionism’. They are characterised with searching for meaning of the concepts that are associated with decision-making in the housing sector and largely draw from social theories and in particular in sociological fields. They claim to be suitable for discourse analysis, textual investigation, ethnographic research and sociological investigation into housing organisations in a number of study areas. These areas could be for example along the lines of assessing budget allocations and impacts on individuals and organisational interests, why housing organisations choose to market themselves, how strategies are presented to the housing staff or how housing agencies present themselves to their constituencies.

Social Constructionism seeks to answer the questions that relate to why a specific decision is made and not another, and is generally attempting to reconcile ‘need’ with ‘resource efficiency’. These post-positivistic approaches seek collective definition of subjects to resolve competing interpretations of social problems. Hacking (1983) epitomises this when defining scientific realism which is central in social constructionist approaches. According to him, in pursuit of scientific knowledge, history has dictated that reason plays an important role in intellectual confrontation on the two issues that preoccupied philosophers of science, rationality and realism. Fellow et al (2003) aptly summarises the fundamentals of social constructionism in the following words:

“...the approaches recognize that meaning is socially constructed, is negotiated between people, and changes continuously over time...” (2003:92).

Social interactions in time framework context are pertinent in understanding and developing theory.

3.2.2 Objective Realism and Social Constructionism

In housing, a combination approach of reality and rationality is being developed in an apparent confrontation (see for example Sommerville et al , 2002 and Clapham et al 1997, Clapham, 2002). There is an emerging differentiation of the social constructionist model with claim for ‘weak social Constructionism’ and the ‘strong social Constructionism’. Weak social Constructionism tends to lean towards the rational choice theories and is less affirmative on the realism doctrine holding that our understanding of the truth has to be on the basis of certain evidence, of things that we know and not entirely constructed through our socialization in the society we live. This moves the weak social Constructionism close to the rationality philosophies.

It is important however to note that, as observed by Sommerville et al, (2002), the approaches in Constructionism have benefitted from Giddens ideas of Structuralism, (Foucault’s power relations (1977) and Bourdieu’s logic of practice. Underlying these postulates was the agency problem, in that there are always two sides, the dominant or official view that determines the reigning structures and the society, the actors, to whom the structures are supposedly to serve. Since the actors are not passive participants in the discourses; they also take action shaped by their experiences, the amount of information available to them and their lifestyle. Giddens refers this as a duality where he perceives the social system as a product of the structures and the agents. The perspective drawn here correlates with Marxian doctrine of dialects of historical materialism where opposition to currently held view reproduces the view in a different form that eventually leads to changes in the social structures.

One contiguous area that has attracted attention in the housing sector is the policy definition of housing problem. The policy definition of the housing problem ought to be neutral, rational and objective so that it meets the criteria for solving the societal housing problem. But as observed by Jacobs et al (1996) and Saugeres (1999), it is mostly taken for granted that such policy definitions will be objective and would be free of the policymakers’ meanings, feelings, desires and emotions. Housing theorists have cast doubts on the probability that such policy definitions would be objective.

Discourses of objective realism and social Constructionism have been evaluated to interpret and explain solutions that have been proposed to solve housing problem.

Deducing from the discussions above, it will be seen that 'housing need' could be construed to mean different things from the several actors in the housing markets and times. These could be a general need for shelter but not necessarily to do with homeownership. It could be related to cost and affordability of owning and maintaining by the person requiring accommodation. It could mean a quality problem by the policy makers that ensures decent standards for the people. But even within the same group of people, housing need may have different meanings over time. As the population ages, special housing needs like calling for modification to meet the physical needs of the elder and disabled population become apparent. Changes in household sizes may also change the housing needs in terms of space requirements. Each of the different research approaches tends to lean more towards a particular need which raises the question that we posed earlier on whether there are objective ways of assessing the housing need. This is explored later in the Chapter (Section 3.5).

3.3 Housing Policy and Delivery Systems

Housing as a welfare commodity has been well enmeshed in the social and welfare-related institutions with little remits in business or investment fields. At instructional level, housing has not found its remit either. Housing has not stood as a separate discipline despite attempts by professional bodies such as the Chartered Institute of Housing of the UK, which has been promoting it as a profession towards housing management (Clapham, 1996). Indeed as Hamdi (1991) observed, housing is compartmentalised in various disciplines such as architecture, planning, economics, real estate, urban geography etc

Hamdi (1991) offers a detailed account on how two British architects, John Habraken and John Turner revolutionised thinking in housing policy discourse in early 1970s. Initially their ideas were strongly opposed to by governments and other scholars but with time what they construed to be alternative approaches towards solving housing problem have been validated both in the capitalist and socialist worlds. Both architects advocated measures to support housing delivery system. They argued that direct

provision of housing by the public sector was inequitable, inefficient and uneconomical way to solving housing problem. They were opposed to public dominance in housing delivery, standard solutions to housing problem and the polarization of public and private sector in the housing sector. They however differed in terms of what they considered was necessary to be done. John Turner strongly believed in structuring government policy and directing professional intervention to engender strong relations amongst the actors giving the people an opportunity to influence the housing delivery system and use of resources.

John Habraken on the other hand focused on how to improve the physical form of housing environment through flexible design that would accommodate changing environments and user needs. Despite the different orientations, the two architects developed three important themes that have greatly influenced the housing debate, the 'flexibility, participation and enablement'. These themes play a significant role in understanding the problems that the society faces in access and use of housing both in the public and private sectors. They have formed strong foundation for housing reforms programs sponsored by the World Bank, UN-Habitat and have been subject of summit and conference presentations. There are other two popular themes at World Bank and UN-Habitat meetings, the 'Empowerment' and 'Sustainability'. These are not attributed to Turner and Habraken and will be discussed in relation to housing maintenance models.

3.3.1 Flexibility, Participation and Enablement Approaches

The concern of John Turner from his several literatures and as cited by several other authors such as Hamdi (1991) has been with making housing delivery system more efficient and dynamic. Housing delivery system refers to the entire process of initiating, developing or constructing and occupying a house. According to Turner in his most popular book titled 'Housing by People' published in 1976, the housing delivery process must involve everyone for the housing to have useful meaning to everyone. He stated:

"...when the house becomes a commodity supplied through the paternalistic agencies, there is no room for the enjoyment of the process itself..."

To him what people as housing consumers needed is support that can make it possible for them to realize the housing. He decried:

“...the most important supports are those that increase access to affordable and well located land, to secure tenure, basic services, appropriate technology, affordable standards and procedures and credit...”

In Turner's mind people should be helped so that they can help themselves get a house and he outlined three ways of accessing housing through these supports, *self-help, self-managed and self built programs*. Turner's view was that for equitable and efficient housing delivery system to be in place, the government should play the role of facilitating people to access resources that would enable them develop their housing. The outcome that would flow from his advocacy he termed '*supportive shack*' which he described as the *“...the admirable support for their (i.e poor people) actual situation and a vehicle for the realisation of their expectations...”* contrasting it with an '*oppressive house*' that is associated with the paternalistic delivery of housing to people. His advocacy has been *“...what matters in housing is what it does for the people rather than what it is...”*

In a later publication in 1989, Turner expounded his ideas on 'housing by people' by introducing a third party to the polarity between public and private sector, top and bottom approach, central and local governments. He introduced the concept of community through Non-Governmental Organisations (NGOs) which he saw as mediators with new roles of being community developers, innovators and motivators.

On the other hand, John Habraken published a book with the title 'Supports' in 1972. His main thesis was the need for improving efficiency in housing through design, designers and builders. He saw supports in much the same way as Turner but directing to the physical form of housing. He described his idea of support in the following words:

“...a support structure is a construction that allows provision of dwellings which can be built, altered and taken down independently of the others...”

His vision was a flexible design with high degree of adaptability that would allow new tastes and requirements to be re-designed to the housing and involvement of users in the process.

3.3.2 Flexibility Approaches

‘Flexibility’ approaches as apprehended by Habraken referred to a design whose physical setting can be easily modified to meet changing user needs, in his words “...could undergo series of incremental transformations in order to ensure good fit through time...” He also considered ‘flexibility’ in housing management to mean taking decision on dwelling size, dwelling type and mix of families on an estate. He considered ‘flexibility’ as basis for rationalizing home production and reconciling both standardization and variety.

To Turner, ‘flexibility’ presents a range of possible courses of action available to people when organising, planning, building, maintaining buildings and sorting out tenure and materials. It is a quality to measure opportunities available to people to locally self manage program. Again Turner and Habraken differed on the approach because to Turner: “... *the physical setting is secondary to the organisational one...*” In the flexibility approach, restrictive building regulations are considered for outright repeal (deregulation) or relaxation. Flexibility and adaptability have become buzz-words in architecture widely used to relate the functionality of the space created to test of time. In housing management and particularly in the developing world, the notion of flexibility is constrained by a number of factors. Tenant transfers can be extremely limited due to regulated rents and long queues and a limited open market with high rents. This is irrespective of demographical changes such as change of marital status, newborns, household sizes and socio-economic changes such as higher salaries or changes in employment status.

3.3.3 Participation Approaches

Participation approaches have been widely adopted in most land development projects particularly in land use planning and infrastructure development. Underlying the participation model is the need to involve communities in decision-making processes and create situations where the community takes ownership of the provided facilities and subsequently responsibility for the operational and maintenance processes. Participation approaches have been seen as the most relevant strategies towards poverty reduction measures as they offer opportunities for the majority poor in urban areas to be heard. The World Bank and UN-Habitat consider voiceless and powerless as main components of poverty (Lemanski, 2008)

Habraken considered participation as being vital input to designers in their bid to better serve the public. He argued for community involvement in the design process through seeking expressed needs and views on proposed developments by the people. His main goal was to create conditions that would ensure an efficient and dynamic system for producing buildings that meet the people's current and future needs. Habraken's need for dynamism in buildings has been corroborated in low-income housing areas, where house owners have on their own initiatives extended their present units to create retail space as a means of additional income generation (Sheuya, 2006). In public housing, which was Habraken's target, mass production of residential units has entailed standard design solutions which do not lend themselves easy to transformations or extensions.

Turner construed meaning of participation to be

"...the ways and means by which governments, NGOs and the building industry can enable people to do well what so many do in any case: the planning , building and management of their house and neighbourhoods at costs both they and society can afford..." Turner 1989: 180.

In his mind, government and professionals should be made responsible to participate in the action of the people. Turner's views of participation have permeated almost all

facets of land, housing development and management worldwide²⁰. New approaches to urban planning and management in the developing world have been worked out drawing participation as the main agenda. Self-organised or community-led groups have emerged championing rights of the poor in urban areas. Ndezi (2003) have outlined the usefulness of participation tools in resolving urban growth and management problems which they attribute to initiatives by the local people. These initiatives were seen in grass-roots associations taking bold measures in the upgrading of their informal settlements without direct municipal or central government support.

Actors understanding of common goal in participation approaches

Participation approaches have not however always yielded the results that Turner and Habraken envisaged. Individuals in community have different aspirations and are unlikely to share the same level of concern in the development that is being proposed. Professionals and public officials are much more informed about proposed projects and have easier access to information than the community. Absence of common goal amongst the community and lack of information have tended to restrict community participation in several projects. Lemanski (2008) studied a community participation initiative by a private developer in Cape Town, South Africa in 1997. He found out that although the developer had taken pains to involve community to participate in the decision-making process that sought to develop housing on a piece of land that had been squatted upon, the individuals who appeared for the community knew very little about the project and could hardly be construed to be representing the community. Involving community or stakeholders assumes the community is fully aware of its needs and can negotiate at par with the other parties (the public officials and professionals). This has not been the case as amount of information is overwhelming available to the latter who create a power relation problem, and hijack of the project's benefits by an elite group amongst the community (Tony, 2000).

In housing, participation approaches have been instrumental in bolstering up cooperative housing which is an important housing tenure sub-type. In cooperative

²⁰ Participation approaches were however instituted several years before, advocacy planning in the USA for example was already well entrenched in 1960s.

housing, individuals jointly own the land and housing, and may jointly take over the management responsibility or employ an agent. Cooperative societies in housing can be in form of home-ownership or tenant cooperatives. The subject of cooperative housing management is significant to this study and a separate treatise is made later in chapter five.

Participation schemes have been practised in the field of housing management under the theme of Tenant Participation with varying degree of success. They have worked well in 'run-down housing estates' where the common goal was easy to define such as derelict environment, high levels of crime and poor repairs (Power, 1999). Later studies have established that participation schemes may not work unless an internal strength is deliberately built within the community and external support is made available. Internal strength is built by identifying common areas of concern or as Bengtsson (2001) refers to solving the 'social dilemma' while external supports are crucial particularly for the urban poor communities, and these will include access to political and financial power.

In order for participation schemes to work, there must be other strategies to empower the community. Empowerment is another buzz-word that is used to explain measures that are taken to help build an internal strength so that the community is able to ward off any possibility of its members' benefits being sidelined by those who are more informed, and to better organise itself towards the particular development scheme and collectively present its case to the other negotiating party.

3.3.4 Enablement Approaches

Participation and Enablement approaches complement each other. Enablement as understood from Habraken is the laying of suitable physical environment that supports habitation and neighbourhood to grow and change in response to prevailing conditions. Turner adopted a social-oriented understanding charging that enablement policies should be those that support locally self-managed programs; delivering money and resources to enable locals to build and manage their own housing. From early 1970s housing programs that were supported by the World Bank increasingly adopted

enablement approaches basically requiring governments and their professional staff to create conditions that were conducive for self-help house building by people. Turner's emphasis on '*delivering money and resources*' was the enabling input in the model. Examples of enablement approaches in housing include national site and services programs that were carried in several countries in 1970s, training programs on appropriate technology, use of local building materials and regulations, regularization of informal areas (squatter upgrading schemes), support of housing initiatives such as formation of housing cooperatives, access to finance, and promotion of private housing sector (Ogu et al, 2001).

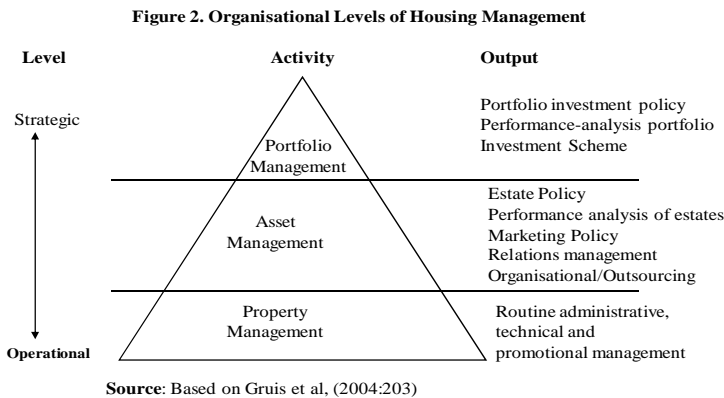
The three approaches (i.e flexibility, participation and enablement) encouraged homeownership amongst nations and subsequently pitied the public rental sector against the private rental sector which seemed to draw support from the open-market approaches that dominate in late 1980s to-date. In the developing countries however the growth of private rental housing sector has been limited mainly on account of the poor performance of national economies. Public housing has suffered neglect for reasons that will be discussed later.

3.4 Approaches towards organizing Housing Management

Housing management has not been regarded as a distinct professional discipline nor has it attracted much active academic research. It is largely an occupation- based discipline closely associated with public rental housing (Clapham, 2000). It is tempting to compare housing management with residential property management, but given the historical development of housing management and the overwhelming orientation of housing towards welfare needs of the society, this would make that comparison suspect. Nevertheless in terms of its responsibility towards the physical environment, housing management is by and large very similar to residential property management. What distinguishes the two is their differing goals and mission. The primary goal for housing management is to provide and manage affordable housing to the society while residential property management primary motive is profit maximization from investment in residential properties.

Saugeres (2000) raises the question whether housing management should adopt a purely property management role or a more welfare-oriented role. There has been a split of opinion along the lines suggested by Saugeres. Power (1988, 1996, and 1997) has relentlessly argued that housing management had relegated itself to management of properties rather than people. She has advocated decentralized forms of housing management and widening the scope of housing management to include enforcing moral codes and standards of behaviour which she argued would go a long way to protecting the physical form of housing and other tenants. The different interpretations on housing management are a result of overlooking housing management outside the social and political context into which it functions. What one group perceives to be the reality can be the dominant paradigm and thus the domain through which a definition of a concept is derived. Clapham's view on housing management reinforces this view in which claims by the different actors will ultimately be negotiated and that those of key actors are likely to influence the outcome (Jacobs et al, 2000)

Public housing sector reforms that have characterized the world economy from mid 1980s have compelled public landlords' organizations to adopt market-oriented approaches towards their investment in housing (Gruis et al, 2004). Policy changes in the housing sector focus on adoption of financial self-sufficiency, risk management and commercialization of the housing management functions. There is a growing literature addressing these policy frameworks under the theme of 'Strategic Housing Management'. This approach in housing management takes the housing management functions beyond the mundane levels and in a great way fuses together the management of the physical objects in housing with the social environment. Miles et al (1996) has identified three levels of management activities in the social housing model, the short-term (day-to-day) activity which is basically operational level of management, the medium and long-term management policies that are usually formulated at strategic levels within the organization. The medium-term activities relate to strategic decisions on the continued wisdom of holding on the housing estate while the long-term plan activities is decision on the future of the organization's investment as summed up in Figure 2



Front-line staff in housing management sector discharges the day-to-day routine activities such as attending to tenants' request for repairs, transfers and re-location, rent collection, dispute resolutions etc as observed by Clapham et al(2000). These are the traditional functions of a typical housing organization usually discharged by a multi-disciplinary team of staff of lower cadres under instruction from senior management. They are the functions that lend themselves easier to outsource when an organization wishes to restructure its operations. Asset management activities concern the future of the estate in the medium term usually five-year terms and above. These are discharged by senior housing management whose major roles would be related to supervision and assessment of staff performance, evaluation of the housing estate performance in relation to market situation and public demands on the estate, policy matters relating to mode of carrying out housing service or tasks such as which services to outsource, allocation procedures and reporting to the owners of the estate. At the highest level of the housing organization, the top management formulates and reviews policies as regards type of housing investments the organization should continue to pursue and, whether there is a need to divest. Portfolio analysis and performance measurement are the specific key work at this level.

Strategic housing management is a planning tool by management that seeks alternative and systematic procedures for managing current and anticipated events²¹ so that the

²¹ Events have been defined by Fisher et al, (1998) as actions, decisions, agreements and contracts; these are influenced by the structure and involve the interaction of one or more actors at a point in time and space.

most optimal alternative can be selected to (in a private firm) maximize earnings from the estate. Gruis et al (2004) maintain strategies should be market-oriented as opposed to task-oriented and connected to opportunities and threats in the market. Public housing firms should evaluate their operating environment and determine changes to which they should respond strategically to enable them meet their organizational goals more efficiently.

3.4.1 Strategic Dimensions of Housing Management

The primary official goal of Public Housing Organizations (PHOs) is to provide affordable housing to the needs of the population. The guiding economic principle is to offer this as cheaply as it can be to be affordable to the largest majority without compromising the quality of a good living house. Business theory models have been borrowed by a number of scholars to explicate strategic issues in PHOs. The basic strategic planning model is set out on 6 stages as shown in Figure 3. In stage one; the PHOs will have to define their business mission and goals. These are usually dictated by the overall national housing policy or the establishing legislation or charter of the particular PHOs. It is important at this stage that the top management is able to identify the most possible way to which the PHOs will grow, whether its housing programs are more likely to have the greatest effect if the PHOs adopt rental, sale investment or a mix, or by developing particular housing types or a combination, or targeting only workers, disable and aged people or in certain locations etc. The mission statement should define the PHOs scope, significance to the overall economy and its growth direction in the sector within the legal mandate that it enjoys. In the second stage, a situational analysis is made to gauge the ability of the PHOs to meet its mission. There are two levels of analysis that are required under this: 'Strength, Weakness, Opportunities and Threat' Analysis (SWOT) and Portfolio Analysis.

In SWOT analysis, the PHO evaluates itself in terms of its capacity and ability to compete with similar housing authorities in the market. The strength and weaknesses factors are related to the internal capacity of the PHO and would therefore require an internal analysis. Opportunities and threats are usually posed by the external environment. These could include national, regional or local authority change of

policies regulations and taxation, social-economic changes that may impact the effective demand for the housing services that is being provided and technological changes that might call for premature renovation. With time public housing locations tend to be attractive and close to other facilities, thus presenting the PHOs with opportunities inhered in the high potential land values. Although the potential high land value is an added advantage, it may pose to be a threat should political leadership consider this potential for other purposes in a privatization strategy as will be demonstrated later in Chapter 7. On the other hand, portfolio analysis relates to assessment of the right combination of the different housing stocks held and its marketability. An increasing amount of vacancies (voids) is a clear indication of low demand and the analysis should be able to identify the cause factors and recommend a suitable action. High levels of transfers as well as very low levels of tenants' transfers (mobility) may also indicate a wavering demand for the units.

Under stage three, a strategic planner would then formulate strategic targets that address the goals formulated and the PHOs objectives. These strategic targets of goals are crucial and would normally address policy lines such as issues of affordability, quality housing and quantity of units. These will then be followed by formulation of strategic means of reaching those goals (Stage four). Usually there will be several possibilities that can yield similar results but the planner will be looking for the most efficient in terms of cost, time and value parameters. All options identified should be continuously evaluated and simulated before they are adopted for implementation. In the final stage implementation plan must be reviewed from time to time as feedback to be rolled back to the next strategic planning period.

3.5 Social Constructionism in Housing Management

It was hinted earlier that there has been an attempt to develop alternative ways of interpreting housing policy and practice. This is founded in the Social Constructionist epistemology which owes its origin to a wide range of philosophical and sociological traditions. The earliest works include those of Berger and Luckman of 1966 on 'symbolic interactionism', Foucault's 'Discipline and Punish' of 1977, and Giddens in 1984 on *The Constitution of Society* (Clapham et al, 2000). These works inspired a

number of researchers who in 1990s and 2000s have opened up discussions on of understanding the aspects that are influenced by the subjective experiences and how these experiences are subsequently mediated. This section aims at briefly discussing these works as framework through which the study investigates the fate of public housing in Tanzania.

The meanings that we give to social life are a product of our own interaction within the society that we live in and these meanings are expressed in the language that we use. As Saugeress (1999) argues, meaning is created through social interaction and language. Social interaction by people constructs social life. Meanings that we give to housing aspects are a product of our everyday practice and these meanings are reproduced and varied with each interaction. The set of meanings from our experiences forms an ideologue. This ideologue is defined as “...structures of meaning that cannot be separated from everyday practice to which they give meaning...” Saugeres (1999: 17) Social life, interaction and language are the three most important pillars of social constructionism.

3.5.1 Constructing the reality

Social life, as constructed by the people through interaction, forms the social world which is subjected to the social actors, the people’s experience. Hence the social world is a reality but subjective reality that exists inside the experience of the social actors. Fellows et al (2003) demonstrates that one person’s reality derives from what he is observing, his perception of the phenomenon and how these observations and perceptions are modified by socialization with the others. History has an important role to play in shaping our understanding, interpretation and behaviour towards particular events. Saugeres expounds on this view by holding that objective reality exists in society through its structures and institutions. Each institution has its body of knowledge that constructs appropriate code of behaviour; it is this body of knowledge held up in a society that social constructivists refer to as the ‘objective reality’. Interaction entails a socialization process where the objective reality is passed on²² and

²² Clegg (1989) uses the term indexicality to refer to the impact of history on theory building, while Popper (1989) uses ‘historicism’

learned as objective truth at community level and internalized by people as subjective reality. Hence there is a possibility for different versions of reality in terms of time within the socialization process. Social constructionism seeks to question the claims that some of reality is more valid than others. Fundamentally social constructionism queries 'common sense' or 'taken for granted' social actions and statements.

Language is an important media through which people socially manifest their meaning of reality as well as their negotiating power in their social interaction. Jacobs et al, (2000) demonstrates that individual's experience is an active process of interpretation and not a passive material apprehension of an eternal physical world. These experiences reflect on the active role each individual takes in the society and how it interacts with those of the others. Clapham (2002) sums up the significance of language in the following words:

"...language is capable of building up zones of meaning that serve as a stock of knowledge that individuals use in everyday life and which can be transmitted from generation to generation....these systems of meaning or discourse represent or describe the nature of the world or reality and become taken for granted...meaning is produced, reproduced, altered and transformed through language and discourse..." (2002:61)

The individuals are constrained by the resultant institution which sets rules and code of behaviour. Saugeres (1999), citing Bourdieu in 1990 argues that the meaning of reality that people construct in their interaction are conditioned by the institution power structures, and this gives rise to a particular culture which is determined by the dominant ideologue. In the socialization process, practices are produced and reproduced in a dynamic way through negotiation, resistance and rebellion. It is through language that people's experiences are externalized and discourses from them are constructed and legitimated as the only reality. Saugeres observes further that *"...within a social constructionist framework language and discourse do not simply reflect the ways in which people perceive reality; reality is constructed by people through language and discourse..."* (1999:95). Discourse connotes *"...different ways of structuring areas of knowledge and social practice..."*

3.5.2 Competing Housing Management Perspectives

According to Jacobs et al (2000), the most important goals of constructionists is to examine how certain issues become defined as problems and to identify the collective strategies developed to confront these issues. Constructionism helps to “...*discover and explore conflicting claims to reality and the ways in which they are reconciled by individual actors in interactions with others to create what Strauss (1978) termed a negotiated order...*” Clapham et al, 2000:78.

One major critique against positivism and particularly Fabian social enquiries is ‘*its taken for granted reality*’ in terms of class definition of a problem. In any society or group of people there will always be those that have much more access to knowledge and power. The interests of this group may not necessarily reflect those of the other group who are more likely to be the majority. Their life experiences are likely to be different. What is perceived as the social problem for that community may represent the bureaucracy perception and not entirely reflect the needs of the society. Kemeny (1992) has argued that what becomes a problem is contingent on how interest groups compete with each other to gain acceptance of a particular definition while rejecting others. Problems are constructed by policy makers in attempt to establish their policy agendas in response to changing economic and social conditions. In most cases, it is difficult for the policy makers not to build in their experiences in the construction of the problem.

Advocates of social constructionism as a theory claim that it focuses on power, conflicts and problem construction and how they relate to ideology, social and economic change. Saugeres expounds on this by holding that welfare bureaucracies are supposed to be apolitical and neutral organizations to serve the community. However citing McKnight (1977), Illich (1977) and Wilding (1982), she tells a story of these institutions creating a need and turn citizens into clients, and in the process of solving for the identified need in the case of the scarce housing resources, the bureaucracy adopts a dominant ideology to deal with the situation. The dominant ideology may reflect strategies to deal with a constrained situation, or strategies that are not necessarily conscious or deliberate rationing devices, or copied strategies from past

experiences but also could be deliberate and written procedures. Social constructionism questions claims for stated problems and the reproduced dominant version of reality in recognition of the possibility of power and conflicts that are inherited in the society.

Social inequities in housing may be explained in the constructionist models where the bureaucracy reality of housing organizations is constructed as being objective and rational with emphasis on treating everybody on the basis of standard policies and procedures. Saugeres underlines the importance of apprehending the power relations between tenants and housing management staff, holding that according to the dominant housing management discourse, the organizational reality is objective and rational while tenants' reality is subjective and irrational (Saugerss, 1999). The bureaucratic rationality is however increasingly confronted by opposing discourse of 'consumerist sovereignty' which is a product of the adoption of business-oriented approaches in the housing sector.

Dynamism of Social Facts

From the perspectives of social constructionists, social facts are not fixed, they change with socio-economic situations, and it is not possible to objectify social phenomena or reify abstractions into material realities. Individuals in a society tend to treat their experiences as concrete realities or material truths which they are not. Constructionists reject the notion that *'problems reflect underlying social realities'*. How does one construct meaning from an observed case of rent arrears? Is the problem of rent arrears to be defined as a deliberate default by the tenant i.e tenants not willing to pay rent or is it a symptom of poverty and deficient income? It is by resolving the inherent power relations problem, by interpreting the subjective from the objective realism that one is able to explain the situation. The models recognize subjectivity as it exists; its importance and that it must be acknowledged but goes further to search for the objective reality, at least in the sense of converging interpretations. Strauss as cited by Jacobs et al (2000) decries that

'...our understanding of social reality is often contingent on the reconciliation of competing interpretations...'

Collective Definitions and Reconciliation

In a housing policy formulation exercise, staff in housing organizations would seek to define their role and their functions in the organization and how perception of other professional groups of the organization shaped the professional status of the organization. Individuals in the organization negotiate amongst themselves putting boundaries on what each profession is capable of doing, giving meaning to what they have experienced on an on-going process. These collective definitions and reconciliation of competing interpretations give meaning to social problems and enrich understanding of the objects that are studied.

Kombe et al (2000) for example found that neo-liberal discourse was being used by the Government of Tanzania to explain and justify the discursive housing problem that has been continuously relegated to the private sector through individual efforts. Thus, whereas there was a high increase in the urban population of more than 4% per annum mainly from a rural-urban migration, and poor rural economy, the national policy makers were not reflecting on how to address the immediate housing needs of the newcomers to towns but rather on measures to assure a homeownership strategy was realized through a land development scheme on the urban fringes. This view is central to this study and will be expounded later in a discussion on the future of public housing in Tanzania. Tenants in public housing are likely to perceive their housing in a different way and in particular their interactions with their landlords and the dwelling units they occupy.

3.5.3 Reification of the Landlord and Tenant Power Relationships

Despite its stance on post-positivism and post-modernistic approaches, social constructionism has not been spared from criticisms. Constructionism implies that all claims are equally relevant as it dispenses with the notion of objective truth or fact. It deploys relativism which critiques criticize, arguing that constructionism is unable to discern between competing claims – how does one adjudicate between two rival interpretations or competing claims? Collin (1997) argues while the reality is correctly socially constructed, it is incorrect to entirely reject the notion of an objective understanding of truth. There is a difference between ideas and concepts. The material world is itself not contingent solely on our perception. Social facts exist within a

context of social institutions and agreed reaction and not simply dependent on convention or individual choice.

Social constructionism is accused of focusing on micro-level interactions and does not relate them to the macro-structures of society. Clapham (2002) accepts the criticism arguing that the contexts, in which the constructionism was found (citing Garfinkel, 1967 and Berger and Luckmann's works of 1966), focused more on micro-level interactions. The discourse in social constructionism is constantly changing and already it is proving to be a wide area with many different approaches. Clapham has for example developed a 'housing pathway' approach that seeks to redress the weakness that Sommerville et al (2002) pointed out (see below).

The other criticism is that it does not pay attention to issues of power. This criticism is refuted by the claim from the social constructionists that social structures are reproduced or changed through the interaction of individual actors. These interactions are causes to issues of power relations which need not be confrontational. Haugaard (1992) has considered reaction of an interaction process initiated by one individual. Such interaction (= social practice) will be reproduced if there is a shared perception by others. If on the other hand other individuals do not respond in the same style, then the social practice is 'deconstructed' and in a third scenario, other individuals may not know how to respond in appropriate way, in which case there would be no reproduction (non-restructuration). Clapham sees Haugaard's analysis of the interaction process as evidence that the constructionism addresses the issues of power. Relationships can be fixed or construed by 'rules of the game' that parties may have agreed upon or traditions that have developed. Citing Clegg (1989), Clapham argues that reification of power rarely occurs without resistance. Resistance is either by abrogating the existing rules of the game or contesting the meaning of the rules of game. In the first case of resistance, tenants for example have less power when dealing with their landlords; they can resist their landlords' demands by enlisting assistance from their tenant association. In the second case, the tenants can go further by looking for means to change the particular rule (e.g allocation policy) so that it is enforced in a manner that meets certain criteria preferred by the contesting tenants.

Sommerville et al (2002) criticize social constructionism for high level of abstraction, arguing that it is a fallacy to deny an object exists at all independent of human agency. To exemplify on their argument, they charge that if the reality is constructed by individual actors and if the perception by the actors is not shared then the possibility for mutual construction of the real is diminished. It is however inconceivable that in social systems there could be situations where all actors would be guided by the same level of reasoning, and feeling to the extent of construing reality in the same manner at any point in time. Somerville et al (ibid) volunteer a response to this query by arguing for a thin-rationality and taking this further by observing that generalization solely on thin-rationality would not be possible. As a result they postulate a midway model that bridges the subjectivism in social constructionism and positivism. In their view, an approach that seeks to problematize the social problem in traditional rational choice analysis is more likely to overcome the high level of subjectivism that there is in social constructionism.

3.5.4 Reflections of Constructionist Perspective on Public Housing Maintenance

Social construction of organizations is useful for exploring organizational conflicts and tensions. Proponents of constructionism reason that this is an important starting point to realize within the organization, staffs do not share a single view of reality but multiple sites of conflict with each actor vying for control. The constructionism then seeks to find out these tensions that underlie the strategic objectives of the organization and explore competing interpretations e.g culture of organization where interpretive and ethno-methodological arguments have been used to develop research into meanings.

Similarly when Clapham and Franklin in 1997 tried to define housing management, they realized that the discourse housing managers use to explain and justify their actions was influenced by their individual background in terms of skills and knowledge acquired, their perception of who is a good tenant, their experienced encounters with tenants and the type of organization. This reinforced the significance of the main tenet of the constructionism framework that reflects existence of several ways of perceiving reality and further that reality is constructed through interaction and reproduced over

time. As argued by Saugeres (1999) and Haworth et al (1999), discourses in policy are constantly changing and shaped by the individual perceptions of the actors in an evolving dialect triad akin to Marxian evolutionary discourse of class struggle- thesis, antithesis and synthesis.

The term ‘housing maintenance’ was defined in the first chapter. Maintenance is a practical term that is widely used in everyday’s life connoting the amount of care that is exercised on an item. In its colloquial form it is associated with preservation, upholding, safeguarding, continuance, upkeep, looking after, care, child support etc. It transcends all the sectors and is much more pronounced in those sectors where assets have a high proportion of moveable components such as in mechanical, electrical, and processing industries. The emphasis in most literature on what constitutes maintenance is the actions that are exercised on an existing asset with the main aim of holding the asset in as built condition so that it continues to be useful for the purpose to which it was intended. For the purpose of this study, we stated housing maintenance is conceptualized in the context of the activities that have been carried out in a housing area to comply with functional requirements²³ as provided in residential housing development. In its widest form it is reflective of the condition of the dwelling unit and the entire neighbourhood as regards the aesthetics of the housing area, the external envelop of the housing, and the integrity of the dwelling against inclement weather conditions. In specific terms, it focuses on the measures taken or not taken by house owner and/or occupier immediately after the handover of the house by a builder through the life span of the house. Invariably designers and builders produce buildings that have to comply with set standards such as building regulations. The buildings so produced have to fulfill a set of functions and performance requirements. Most textbooks in building construction such as Barry’s Construction will list the functions as being:

- i. Shelter that is durable and able to avert weather conditions such as rain, sun, wind, vegetable undergrowths etc

²³ Functional requirements refer to the essential requirements that have to be met in a design as opposed to technical standards or building regulations. In the European context, functional requirement is the preferred term in the relaxation of building regulations e.g Sweden replaced its old statutory dimension standards with functional requirement according to Karn Valerie and Nyström Louise in Kleinman et al(1998)

- ii. Security for users against intruders such as burglars
- iii. Safety and healthy which relate the use of the premises to human living conditions such as protection against accidents e.g fire and skidding, maintaining quality air that is free from odours, and keeping away vermin and other harmful agents
- iv. Users comforts in terms of lighting, thermal and acoustic levels etc
- v. Friendly user facility that the occupier can easily put to operation (functionality), maintain throughout the life of the premise and if need be adapt to meet his or her changing tastes and needs over time
- vi. Ability to recycle materials and components, a function that is increasingly becoming important in view of the environmental concerns that arise from housing developments such as the introduction of lean-construction in the construction industry in late 1990s and consideration of waste management in maintenance works ('MUDA').

Performance of buildings will largely depend on the requirements of the building owner such as a Public Housing Organization and the occupiers or tenants. It will also depend on legal provisions such as on building rules and regulations, land and housing, safety and health regulations and the society at large. House Occupiers have the greatest influence on the building and its maintenance life. They define the amount of space required, initial and operational costs of the building, quality of finishes, appearance and the levels of comfort to be aimed at from the perspectives of thermal and acoustics, and the design and service lives of both the building and its elements. Much research on public housing has characterized public housing with residualisation, irresponsibility and stigmatization mainly blamed on its tenants population (Flint J., et al, 2003). The public housing tenant is perceived as a passive recipient of housing service and contributor to high maintenance needs of the demised dwelling unit. Haworth and Manzi(1999) have argued for measures to make tenants more responsible through participation schemes that seek to make them pro-active to their dwellings' housing management needs.

Perception about ‘home’ and ‘rented home’

Our starting point for the discussion on how maintenance is perceived is the distinction that has been drawn in most of literal works in housing between home and renters’ home. Gruney (1999) writing on a meaning of home argued that the concept of home evokes emotions that can be expressed in varying forms and these are confined in the owner-occupier sector. The popular aphorisms associated with home include ‘*where the heart is*’, ‘*where charity begins*’, ‘*an Englishman’s castle*’, ‘*home sweet home*’, ‘*no place like it*’, etc. Home is generally taken to mean ‘*both where and what we feel*’ with some regarding it not as a home but ‘a thing’; it is more than a word, it is an idea.

Gruney further observes that home is frequently used to differentiate between the dwellings of households in owner-occupation and in rented accommodation, citing instances where individuals submitted that ‘*dwellings in owner-occupation are imbued with the warm and security*’. Home is also gendered with women showing more affinity to a home, feeling proud of a good home and shamed by a bad home. It is dripped with the ideas of warmth, comfort, pride, love, independence and self-respect.

Renters’ home on the other hand is regarded as a ‘temporal salience’, ‘a departure point in their parental home as a destination in home ownership. The general conclusion from Gruney and also to Flint et al, is that home-ownership is perceived as normal while renting is abnormal. Tenants are perceived as not living in homes but in houses. This classification or identity, as Foucault’s discourse on governability would put it, is central to our understanding of the housing maintenance attitudes in public housing. It is important to bear in mind that the normalization of home-ownership is a construction of the dominant discourse and underlying it is the precursor to power relations problem as might be discerned from the rest of this discussion.

Battle over meanings between tenants and housing officers

Clapham (2002) considered what he called a battle over meanings between tenants and their housing officers. Tenants are likely to regard their situation as they saw it while housing officers are more likely to interpret this tenants’ situation in the light of ‘*predetermined categories based on organizational policies and procedures*’. Thus Clapham observed that what a housing officer considered to be a good behaviour by a

tenant is a construction of a norm that the housing authority has categorized and by which tenants are judged. The reigning discourse is that of the landlord through policies and procedures that were put in place sometime back. The tenant is regarded as a 'supplicant' with neither knowledge nor the skills to be able to challenge the judgment of the housing manager or landlord agent. It is this kind of interaction between landlord and tenant that structures the landlord and tenant relationship and in the final analysis shapes their attitudes towards duties and responsibilities for the estate and particularly housing maintenance. It is this conception of the marginalized role of tenants especially in public housing that Sweeney (1973) looked into and drew symbiosis on propensity to spend on maintenance which underlies the discussion on tenant involvement in the rest of this study.

We have argued for a dominant discourse in housing management above. This discourse is a result of historicism through institutionalization of governing structures, setting up procedures, acquisition and accumulation of tactics, knowledge and technologies which are central to government power (Flint et al, 2003). Equipped with these powers, institutions construct what they consider being the acceptable social norms and values and try to impose these to their subjects.

In housing maintenance, corollaries to this analogy are repair obligations found in lease agreements and the concepts of '*good tenantable manner*'. To what level the tenants share the same meaning with their landlords for these terms is a daunting question. Construction of norms of legitimized behaviour as propounded by Bourdieu (1986) underlines the definition and reproduction of a dominant discourse by an elite group which is a source of unequal power relationship and central in differing attitudes towards the object of maintenance. Foucault (2002:128) offers explanation to this power relation problem by posing question '*why are we oppressed?*' He affirms that being oppressed means we are subject to conditions that to some degree limit our capacity to exercise autonomy, undermining our dignity, frustrating deployment of self actualization strategy and that our lived experience is distorted by the effects of 'bio-power' or the system.

Tenants' attitudes towards maintenance are prejudiced by several studies as observed by Power (1997). In housing policy discourse, the enablement approaches that we

looked at before and, the dominance of home-ownership strategy, have shaped government's view of the rental tenure in most countries. In the countries of the rich north, public housing tenants are regarded as '*flawed consumers*' requiring governmental intervention due to their incapacity to undertake acts of consumption, while owner-occupiers are identified as being able to take more responsibility for their homes (Flint et al, 2003). Home ownership is seen as the norm and governments are increasingly embracing this view and reflect it in the housing policy discourse.

Spires (1996) has considered the positioning of asset maintenance in a hierarchy of organization and his observation was:

"...until recently, many senior directors perceived asset and maintenance management as a necessary cost rather than as an opportunity offering potential benefits, and may well have dismissed it to the realm of lower to middle management as an engineering issue..." (1996:13).

In the context of public housing authorities, it is tempting for the management to under-maintain in case of budgetary constraints. Thus, the attitude of management towards maintenance will tend to vary from time to time depending on availability of resources on one hand, but on the other when faced with difficulties, postponement of maintenance action is possible as summed up by Tsang (2002). The underlying principle is the rational choice that a manager will have to make given scarce resources.

3.6 Conclusions

In this chapter we presented the current perspectives in housing management which are dominated by neo-liberal discourse. This discourse has persistently argued for market-oriented approaches with very limited intervention by governments. The role of government in the discourse has been reduced to regulating the housing market through formulation of policies and procedures that support the individuals and the community to provide their own housing. In the context of existing public housing, bureaucratic construction of policy discourse pre-supposes the tenant is a passive

recipient of housing services and at worst at distance with the social norms and values that the bureaucratic structures have perceived.

We also analysed the social theory that is applied in studying housing namely the social constructionist approaches and determined that there are two extensions that have been added to the theories in the recent past. These are the Contextual Rational Action Perspective that was developed by Sommerville and Bo Bengtson and Housing Pathway by David Clapham. We chose to refer these two as extension to the social constructionist models because they are both attempts to reduce the amount of subjectivism in the construction of reality. The emerging issues in the discussion were the distinction that is made in the housing management as a welfare-oriented and commodity-oriented object. In the next chapter we outline the research methodology that is routed in the discussion from this chapter.

Chapter Four: Research Methodology

4.1 Introduction

In this chapter, an outline is made on how the research was conducted and the philosophical underpinnings that guided the research. This is reported under four sections. In section one it was important for me to first develop an understanding of what research meant in terms of different models and particularly so between quantitative and qualitative perspectives. A case study methodology that was adopted for the research is described in the second part of the chapter. In the third section I then focus on the methodology that I adopted for the study, while in the last part of the chapter, I discuss the problems and possibilities that availed themselves while carrying out the study.

My academic and professional backgrounds in property management and particularly in the areas of building surveying reflected on the choice of the research topic and the subsequent strategies of inquiry. This experience stretches over 20 years of teaching and carrying out surveys of buildings as basis for advice on sale/purpose, lease negotiations, determination of dilapidations, planned maintenance and preparation of maintenance budget. During all this time, I have subscribed to a code of professional conduct and ethics. In anticipation of ethical issues in the writing of this report, survey guidelines made it explicit for the researcher and research assistants to seek voluntary participation of the actors in the study. Similarly, assurance was given to the fact that collected data would be used for the purpose of this report only. For purpose of protecting individuals against their expressed opinions, anonymity has been observed throughout the study except in those cases where respondents chose to have their identities disclosed.

In the course of carrying out the research, it was necessary to plan for a pilot survey that explored perceptions of rental housing in Tanzania. The purpose of the pilot study was to understand the intermingling of attitudes between the public housing landlord and tenants and, secondly establish issues that needed to be studied in depth towards formulation of the study's objectives.

4.2 Research Design

From the early start of my research in late 2004, the focus was on understanding the reasons for lack of repairs and care on public rental housing in Tanzania. I sought to do this by studying the occupiers' behaviour and attitudes towards housing maintenance and readiness with which they would accept to contribute to more maintenance responsibilities. It later however emerged through literature review that the future of public rental housing not only in Tanzania but in most countries was very bleak. This implied two things, first either public rental housing was no longer required by those it targeted or the providers were incapable of economically sustaining public housing.

In order to develop a comprehensive understanding on the prospects of public rental housing, I had to broaden my options by considering evolving housing tenures in the context of national housing policies. A detailed study on tenants' perceptions within the public rental housing context was therefore considered important. But realizing that Tanzania has embraced market-economy-oriented approaches in all sectors of the economy over the last two decades, it was opportune to examine the new policies being formulated in Tanzania and reflect on the emerging housing agenda and housing management systems. In the context of Tanzania, research on housing management areas has been very minimal as discussed in Chapter 3. If the present study was to develop an interest in the areas of housing management, detailed investigation and explication of the study questions were mandatory.

According to Creswell (2003), the basis of research is influenced by the knowledge claims that we make. Creswell identifies four alternate knowledge claims,

1. The post-positivism which is that paradigm that subscribes to determinism based in causality philosophy, that use existing laws or theories to explain a phenomenon
2. Social Constructivism where our understanding of the reality is constructed by engaging with the world and interpreting these interactions.
3. Advocacy/participatory knowledge which extends the constructivism to embrace the un-expressed needs (i.e voices) of the vulnerable populations in the society

such as feminist perspectives, disability inquiry etc with a desire of unshackling them from constraints imposed on them by the society.

4. Pragmatic knowledge which is pluralistic approaches of trying to unfold the truth about the world by use of ‘mixed methods’

Social constructivism and interpretivism are instrumental in this research project because of their focus in engaging the researcher with the studied object and reflecting on this relationship to understand the problem. This implied a more qualitative approach than a quantitative research, first for reasons of the deficiency in breadth of information available for comparison purposes across the local housing market, and secondly the focus on public rental housing had already limited the study to the extent that in-depth investigation on the sector was only logical.

I sought to understand the relationship embedded in the use and consumption of housing in the public sector. This relationship is complex in several ways. Tenants in public housing are not just a homogenous group but are made up of individuals with different characteristics and responding differently to what they experience in their consumption of housing. Their different human experiences have to be understood to be able to infer reasons for the ways they influence maintenance condition of their housing. Stake (1995) argues for empathy, the need for researchers to try and understand what actors such as those in the housing sectors understand on one hand and on the other what a reader will understand from the researcher work. It is qualitative and not quantitative research that considers attribution of feelings of others in constructing realities from what is being studied.

My interest in the subject was to study the relationships of the objects, how they influence each other, what are the emerging and anticipated patterns, and how to interpret these experiences as narrated by the actors (tenants and NHC staff) to be able to make an assertion on the levels of maintenance condition in public rental housing and finally what could happen with public rental housing in Tanzania. It was not intended to establish the levels of associations between variables, nor did I aim at establishing detailed measures that might be used to explain the study problem in statistical terms. The study was planned within the epistemology of existential and

constructivist context to permit a thorough observation of the historical, social, cultural, political, economical and personal behaviour of the actors. I perceived the study from a qualitative research realm which Silverman (2005) observes as having two research models that he named emotionalism and constructionism.

Silverman defined the emotionalism models as those that focus on the meanings attached to the phenomenon being studied and the emotions that are expressed by the study objects. The usual way of studying this is through open-ended interviews that give a broader view of the study propositions. The second model is constructionism which focuses on behaviour. In this model, the aim is to study how phenomena are perceived by the study objects. The type of data is usually captured in observations, textual and audio recording as summed up in Table No.5.

Table No.5: Qualitative Research - Two models compared

	Emotionalism	Constructionism
Focus	Meaning, emotion	Behaviour
Aim	Authentic insights	Studying how phenomena are constructed
Preferred Data	Open-ended interviews	Observation; texts; tapes

Source: Silverman, 2005:11

In a bid to get comprehensive insight on the subject and in recognition of the key roles that housing plays in one's lifestyle, strategies for inquiry were designed to be able to give a holistic picture of the housing situation in the public rental housing sector. This was important as underscored by Creswell (2003) in that social phenomena are all-encompassing and revealed in multi-faceted ways of life. The investigation process was intermingled with the data analysis process which permitted opportunities for re-thinking on the suitability of the data, research methods and the procedures adopted. This reflexivity i.e cycling back and forth in the data collection procedures made it possible to vary the research methods and improve the validation strategies as discussed later in the chapter. This perspective on qualitative research led me to consider a case study methodology which I now turn to under Section 4.3.

4.3 Case Study Research in Rental Housing

There are five different strategies of inquiry in qualitative research; any of which could have been used for the purpose of this research report. These are:

1. Ethnographical studies which are defined from general literature as being those studies that focus on intact cultural group in a natural setting over a prolonged period of time. The type of data collected is from observation or lived realities and the emphasis is on the time to study the phenomenon which this study could not afford.
2. Narrative Research Strategy, basically an inquiry in which we study the lives of individuals in a community and ask one or more of the individuals to provide stories about their lives. This narration is then reflected on the researcher's life experiences in the study to inform on the research problem. This was a very attractive strategy except for the uncertainty on how similar would the experiences of tenants in public housing be captured in a narration by an individual in the studied area, and a second problem related to the selection of that narrator who could competently articulate such experiences for such a tenant-diverse group.
3. Phenomenological studies which identify the importance ('essence') of human experiences through the perspective of a participant in the study and reflecting on this to construct the experiences of the community. In absence of unity of the phenomenon to study, this type of strategy was considered unsuitable for the research on housing maintenance in the public housing sector.
4. Grounded theory strategy was very close to the core of this study. Generally it is defined as a derived theory of a process, action or interaction that is grounded in the views of participants in a study. It is a theory that emerges from a study where research data is constantly analyzed, contrasted or compared with theoretical sampling of different data sets.
5. Case study strategy- several definitions abound on what constitutes a case study, but generally it is a strategy that focuses on in-depth study of an event, activity or process (i.e case) over a period of time within defined boundary. Yin(1984) defined it as:

“...an empirical enquiry that investigates a contemporary phenomenon within its real-life context when the boundaries between phenomenon and context are clearly evident...”.

While Stake (1995) was more focused defining it as

“..the study of the particularity and complexity of a single case, coming to understand its activity within important circumstances..”(1995: xi). I have adopted case study as the strategy for this study as discussed below.

4.3.1 Attributes of Case Study Research in Housing Management

From different sources in literature on case study research, case study methodology has evolved from being highly criticized as unscientific, abstract, and idealistic to a popular research perspective during the last three decades within the general realm of qualitative research (Whittemore et al, 2001). Tells (1997) considers case study methodology as an important method of enquiry that aims at holistic understanding of cultural systems of action, at giving special attention to completeness in observation, reconstruction and analysis of the cases under study. Case study methodology develops critical thinking, broadening the horizon of understanding and incorporates the views of the actors. It is based on context-dependent source of knowledge and proceeds to advanced understanding from this to full ‘virtuous’ expert as Pierre Bourdieu would call it. It is not a sampling research (Tells 1997, Yin 1994, Stake 1995); but a multi-perspectival analysis that take on board views of all, including the powerless, homeless- all relevant groups and the interaction between them (Tells. 1997). It is closely linked to the advocacy or participatory paradigm which makes it a useful tool to study the voiceless in a community. In the context of the current research work, tenants have for a long time being considered an unimportant actor in housing programs. They are invariably invisible in housing policies (Cadstedt, 2006) and; in land resettlement programs in Tanzania (Kironde, 2009).

Case study methodology is selective, focusing on one or two issues that are fundamental to understanding the system being examined. It is a triangulated research strategy that seeks to nest one research perspective to another. Case studies however require pattern-matching procedures to produce meaningful results. Without a

properly executed procedure that allows intense observation, case study is likely to yield wrong results.

It was against these attributes of case study that I sought to apply case study methodology. In doing so I was aware of the inherent criticisms against case study research. These criticisms have been considered by several other scholars and Flyvbjerg (2006) has construed them to be misconception rather than criticisms. In effect, Flyvbjerg broadened our understanding of what case study methodology ought to be, emphasizing how different actors empirically shape each other's opinions on an issue. He identified five misconceptions which I try to explain below:

1) Misconception 1: 'Theoretical knowledge is more valuable than concrete, practical knowledge'

Flyvbjerg argues against the claim that theoretical knowledge is more valuable than concrete practical knowledge. Besides as discussed earlier, knowledge is developable from different claims such as from social constructivism perspectives. Human beings are endowed with practical skills that are peculiar to each which gives rise to different disciplines or professions. A person learns and becomes an expert within the context that he is familiar with and proceeds from this to another set of knowledge that is independent of this context, the theoretical constructed knowledge. Flyvbjerg (2006) observed "*...humans operate on basis of intimate knowledge of several cases in their areas of expertise...*". The learning process starts from the realities around us, which we can manage and understand, and from these we broaden our understanding, stretching our imaginations afar in search of a more universal generalization of what we want to learn. Flyvbjerg's emphasis in this regard is "*...actual practices are studied before their rules...*"

As Flyvbjerg(2006) argues, the closeness of the case study to real-life situation , the more the chances that reality and skills would be developed for better research. The criticisms or misunderstandings against case study research attach the trinity of the learning process that is its capability to develop a theory, lending the research testing for reliability and validity. But when we observe that the learning process only begins in a context-dependent knowledge with aptitude for in-depth observation and identification of the several and detailed causes of the

phenomenon, we realize a case study research offers more information about a particular subject rather than dealing with general data that tend to emphasize the symptoms of the problem rather than the causes of the problem.

In the learning, which is central to any research method, the dynamics that everlastingly underlie the society that we study are themselves the reasons for us to keep on learning. But we have a lot to learn from a specific case in the social sciences. Given that there are no predictive theories in social sciences (Flyvbjerg, op cit), case study research is valuable in studying human affairs and it is central to the human learning process.

- 2) Misconception 2: 'Generalization in case study research is usually on the basis of an individual case which cannot contribute to scientific development'. This is another misconception mainly by positivists who hold that generalizing from one case was not objective enough. Yin (1994) has argued that it is possible to generalize from a single case provided the case has been properly selected. Tells (1997) argued also that where one needs to incorporate views of the 'actors' in the case under study, it is the case study methodology that seems to better do so. Actors are all those that are part to the area being studied and not just the influential or those that are randomly picked up for interviews. Strong proponents of case research such as Yin (1994), Hamel et al (1993) and Flyvbjerg(2006) have argued that case studies can be single or multiple-case designs, but underline emphasis to the fact that the multiple case design follows replication rather than sampling logic. Johansson (2006) insists that generalization from a case is not statistical but it is analytical. Case research is an all-encompassing study of a particular phenomenon that seeks in-depth information of the phenomenon synthesizing this to corrigible understanding.

In case research, conclusions are based on the facts of the case as they unravel themselves such that conceptualization is done on the data within the case or through reconstruction of new cases and applied to actual problem.

- 3) Misconception 3: ‘Case Study is more suited in generating hypotheses while other methods are more suitable for testing hypotheses and theory building’. Several scholars have commented on the versatility of case study approach. Flyvbjerg uses the falsification argument developed by Karl Poppers to counter this misconception.

He argues that for a case study research to contribute towards scientific knowledge, it has to be carefully carried out through careful selection of experiments, cases and experiences. The findings must be capable of being validated. Those wanting to carry out a case study research must distinguish themselves as possessing a wide range of practical skills for carrying out the scientific work (Kuhn 1987). In history more discoveries have been made from intense observation than statistics applied to a large group. Flyvbjerg cites two examples where intense observation bore unprecedented results, Galileo's empirical work that refuted the once popularly believed Aristotelian geocentricism of the universe and the famous story of the White Swans in Popper's works. It is only after detailed investigation it would be possible to spot the black swan and thereby refute the claim that all swans are white.

- 4) Misconception 4: ‘Case Study is prone to bias confirming researchers’ preconceived notions’. To this misconception, Flyvbjerg counseled case study researchers to avoid cases that contain a subjective bias and adopt rigorous selection criteria so as not to confine themselves with the cases that agree with their own conviction in real life. Just like other methods of inquiry, the need to be objective in the formulation of the research, conducting the research and in validating the findings is crucial. Flyvbjerg concedes the fact that alert case researchers do find their “...*pre-conceived views, assumptions, concepts, and hypotheses were wrong and that the case material has compelled them to revise their hypotheses on essential points...*” (2006:235).

- 5) Misconception 5: ‘Case Study does not easily lend itself to summarizing and developing general propositions and theories on the basis of specific case studies’. Flyvbjerg submits that “...*summarizing case studies is not always useful and may sometimes be counterproductive...*”(2006:239). He affirms that human learning

process starts with low level of skills at beginners' level building up to a complex set of theories. True expertise, he argues, "... *is based on intimate experience with thousands of individual cases and on the ability to discriminate between situations, with all their nuances of difference, without distilling them into formulas or standard cases...*" This is possible because the experts, those with the most knowledge, do not use rules, or formulas but rather they operate on the basis of the detailed case experience. To summarize research work into theories is a possibility but not in all realities. Flyvbjerg concludes that not all realities can be distilled into theoretical formulae and that case researchers tend to be sceptical about erasing phenomenological detail in favour of conceptual closure.

The merits of case study research is in the possibilities of focusing on one particular case, trying to uncover as much information as possible on that particular case both on the face level and deeper level of the case. This prompted me to consider housing estates as the possible cases. National Housing Corporation owns housing estates in 20 different regions around the country. My next problem was to determine the right case that possessed the general characteristics of the research problem. The selection of the case was crucial and in the following paragraphs I briefly look at the strategies for case selection.

4.3.2 Strategies for Cases Selection

One major challenge posed at the early stage of the research was whether to limit the case to one type of housing. Even within the public rental housing sector, there were obvious classes stratified on income basis. Ubungu NHC Estate, which was the pilot case study, revealed a mixed residential area but within what could be generally categorized as medium-income area in the context of Tanzania, while the other housing estate, Keko Flats was a much more low-income group area. Ubungo housing area comprised different housing types including multi-family units in block of flats (apartment), single-family houses on planned individual lots of land and on unplanned lots of land. Would these two residence groups share similar views on housing quality and especially so on housing maintenance? What criteria should be used to select the cases?

From the preliminary interviews with the NHC Management and visits to NHC Housing estates in Dar es Salaam, Moshi and Mwanza²⁴, it was ascertained that the tenant profile in NHC was not uniform nor were the physical setting of the housing areas. On the other hand, all NHC estates were subjected to the same policies, procedures and processes through a centralized system of management. Unlike in other countries such as Zambia or the UK, the public housing in Tanzania is provided and managed by a national body (the NHC) and not by local governments. There are however a few other national organizations that provide similar housing but on a more commercial basis such as the Pension Funds (PPF, NSSF, LAPF etc), Insurance Corporation (NIC) and the Arusha International Conference Centre (AICC). Any of these housing estates constituted a potential case for the study. However, it was NHC which was the only landlord organization that possessed the features of public housing which I was interested in. These included a housing allocation system that targets a particular group, housing as the core business of the organization, a housing management structure that covered the functions of rent collection, repair and maintenance, housing development programs and records keeping, and recognition by the Government as a public housing authority.

The first stage towards selection of a case study was therefore concluded with choosing NHC Housing estates. The next stage was to take a decision on a case or cases for study within the NHC housing estates. NHC stock comprises both multi-family units in high rise apartment blocks and detached single-family units. More than 60% of the NHC stock is found in Dar es Salaam, the commercial capital of Tanzania within four spatial regions, Ilala, Kinondoni, Temeka and Upanga. Each region has its own management structure headed by NHC Branch Manager. In picking up cases for study, the guiding philosophy was to try as much as possible to pick a paradigmatic case that would reveal the general characteristics of the public housing in Tanzania. This would be a case that was the home for a broad class of tenants with varying income levels, from a variety of backgrounds, with clear evidence of the maintenance

²⁴ In the preliminary surveys for this study, Mwanza which is about 1,150km from Dar es Salaam was part of the study. Together with the Supervisor Prof Hans Rahm (now deceased), I visited and carried out interviews with the NHC Branch Management. At a later stage, Mwanza had to be dropped when I realized the Dar es Salaam cases would suffice the information required for the study.

problem and easily accessible for regular visits both for interviews and feedback purposes.

Housing estates within NHC Dar es Salaam regions were picked up for the reason of forming majority of housing units as well as representing a more cosmopolitan tenant population and a larger variety of housing types. However, my focus was on multi-family units' blocks as these exhibited more or less similar characteristics in terms of the quality of neighborhood, size, decay problems and could be seen as being overcrowded. These features were my starting point for learning, picking the obvious surface layer problem with the hope of unraveling the deep layer problems. The multi-family units in Dar es Salaam are clustered in at least 20 locations within Dar es Salaam and were built at about the same time during the 1970s; while detached and semi-detached structures are of varied architecture scattered all over the city. But in deciding on the selection, I was also fully aware of the fact that NHC had inherited a diverse portfolio from the defunct Registrar of Buildings in 1990. The latter were buildings that had been developed by individual developers for the rental market and which were nationalized under the repealed Acquisition of Buildings Act of 1971. Since a good number of these properties have been returned to their original owners, some have been redeveloped and generally because they are of different types and in several cases occupied by the former owners, they were not considered in the selection process.

4.3.3 Selection of Ubungo and Keko NHC Housing Estates

In the final analysis, Ubungo NHC and Keko Flats (as popularly known) were selected as suitable cases for this research. These are two cases deliberately chosen despite being similar in many physical aspects. It was important however since the study questions had special focus on tenant attitudes and behaviour to try and compare views from at least two cases. Ubungo Case as hinted earlier is home to a more affluent tenant group and it was expected that there would be differences in attitudes on the basis of income criteria of the participants to the study. Each of the two cases has clear physical boundaries as Johansson (2006) would put it; they are cases that are physically bounded with actors in them who are influenced by the objects on a time-

framework. The two cases exhibit high rate of disrepairs but whose context provides a number of variables and qualities that may be studied and give explanations to the research questions.

The unit of analysis was the housing unit/household. What the household as a family or persons perceives as good housing condition is instrumental in our understanding of the level of services that the property owner will need to give. But more important is the fact that the individual households hold key to readiness to pay for their accommodation, how they care about repairs and maintenance of the building, and how much they would be prepared to spend in terms of money or labour on the repair and maintenance.

4.4 Methodological Approaches

There were a number of factors that influenced the choices of cases to be studied, the research methods that were adopted and how the collected data was eventually to be analyzed. These included the nature of housing management problem in the context of privatization strategy in Tanzania, the possibility that tenants could influence the extent of maintenance problem in their dwellings and the standardized forms of housing types developed by the National Housing Corporation. The NHC had undertaken restructuring of its organizational set up and delegating most of the housing management functions to a county level and in a large city like Dar es Salaam, NHC had actually set up regional offices each with a Branch Manager. Despite this arrangement that seemed to bring housing management services closer to the tenants, there were outstanding complaints as found out in the preliminary survey work for this study. Repair and maintenance services were centralized to the headquarters and there were strict rules on holding stocks for repair purposes at branch level. There were also indications that tenants in the various estates were either extending their dwelling units or adapting existing balcony space to sleeping functions or some other uses such as retail. In the following sections I discuss the ways these factors influenced how the research was approached. A pilot survey carried out during August- October 2005 shed lights on the different possibilities of carrying out the research interviews.

The problem of lack of maintenance in Tanzania was found to be much more serious than poor rent collection and the cultural backgrounds of the house occupiers. It is rooted in the institutional framework and policy related matters that are the prerogatives of the central and local governments. This necessitated a historical study (path-dependency modelling) of urban housing within a policy framework with special focus on the changing characteristics of public housing in the country. There were three possibilities for trying to understand the present housing management situation from the past experiences. Analysis of available documents about the NHC and its management experiences and the national housing policy frameworks was one of the options. The second research method was carrying out interviews with the actors about the study questions which were largely dominated by the 'why' questions. The primary interviews were with tenants. There was therefore a need to corroborate the tenants' views on the maintenance problem with those of NHC Management. This was done by carrying out interviews with the top management of the NHC and at a later stage with a close-ended questionnaire as discussed later in the chapter. In seeking information on the extent of the maintenance problem of the housing units, a third method adopted was condition surveys. In condition surveys, I carried out actual physical inspection of 20 dwelling units in the studied housing area in a typical fashion of a building surveyor with a view of identifying those wants of repairs that could be construed to have been a result of tenants' acts of omission or commission.

4.4.1 Documentary Analysis

In the course of preparation for the research, it was considered important to collect historical data that related to housing maintenance in the public sector. It was anticipated that some information as regards landlord and tenant relationship within the contexts of urban housing and law would be available from amongst housing research institutions such as the National Housing and Building Research Agency, University Libraries, the National Archives in the Department of Antiquities and National Housing Corporation. As it turned out, even in the colonial housing schemes, information that was recorded related to general housing schemes and in several instances this related to other development programs such as town planning. Records

on housing matters did not seem to have been kept in the historical development of the nation. It was towards end of 1970s that documentation on housing policy, development and to a very limited extent management of existing housing projects is found. This documentation included draft housing policy documents and government circulars as regards civil servants housing. Legislation that related to the subject of study was the Rent Restriction Act of 1962 (as amended in 1984 and repealed in 2005) and the Local Government (Redecoration) Act of 1968.

The insight that was expected to be drawn from the analysis of these documents was to lead to further questioning of housing management practices in Tanzania. There was little that could be discerned from the housing policy of 1981 and the Human Settlement Development Policy of 2000 that would have influenced my initial conception of the study questions. It was clear that despite the strenuous efforts that the government of Tanzania had put in housing during the Second Five Year Plan (1969-74), public rental housing was never the priority of the government. An analysis of government budgets for the ministry responsible for lands and housing matters over the last three decades indicated allocation to housing sector had actually declined from 6% in 1973 to 2% in 2002 (Seleki, 2003). This inference could not contribute to my study theme as much as it would if the study was seeking the explanation for the unprecedented growth of informal housing in Tanzania.

The scrapping of the Rent Control legislation in 2005 and slack enforcement of the provision of the Local Government (Redecoration) Act of 1968 reinforced my proposition for the study. Rental housing was increasingly becoming unpopular to the government at least at policy level. On two occasions during 2007/08, I attended national housing policy formulation stakeholders' workshops in Dar es Salaam. During the presentation the question of rental housing was raised and in informal discussions, I debated with the government officials on their understanding of the subject. Almost as if pre-meditated or more probably as if in faith, all those who responded cited the 'enablement-approaches' as reasons for their negative view of public rental housing. There was no room for government at central or local government levels to engage in direct provision of rental housing not even in the case of those who may have a need for it. This view helped me to re-think the

appropriateness of the concept of social housing that I had read about which other nations have either developed or helped not-for-profit organizations to set up. It also provided hints as to the probable fate of the existing public housing stock in Tanzania. If these were the views of those at these workshops, what were then the perceptions of those that are directly involved with public housing? It was for this therefore that we now turn to the other research method that was pursued.

4.4.2 In-depth Interviews

In seeking explanations for the observable poor maintenance condition of public rental housing in the case study, two research assistants each holding a Bachelors degree qualification in real estate-related disciplines were recruited to help in in-depth interviews with tenants. The aim of the interviews was to get insights on what house occupiers perceived to be a good housing. Did they perceive their lettings as home, temporary accommodation, a shelter paid for by their employers or whatever? What were their attitudes towards the cost of maintaining the housing they were occupying? To what extent did they consider themselves as responsible for the obtaining maintenance condition of their lettings? What was their opinion on the condition of the house that they were living in? During the actual surveys, it was realised that the housing areas into which the multi-family high rise blocks situate exhibited lack of care and considerable misuse. It was subsequently necessary to probe tenants and find out their satisfaction levels with the neighbourhood and its condition. Surveys were carried out in three different phases, a pilot survey that was carried out during August-October 2005, full survey which involved the principal researcher with two assistants while in the third phase a questionnaire survey was carried out by four research assistants.

4.4.2.1 Pilot Survey

For purpose of developing experience and familiarity with the study objects, a pilot survey was planned and executed. With the help of a seasoned urban sociologist working with the National Housing and Building Research Agency (NHBRA) a survey guide was prepared for the in-depth interviews. The involvement of a

sociologist was considered necessary as the interviews aimed in big part to measure tenants' values and judgement in the consumption of housing, an area that demands skills from sociology. There were 5 main areas of inquiries:

- 1) Opinions on space quality and design of the accommodation.
- 2) Repair and maintenance obligations between landlord and tenant.
- 3) Awareness of incidences of maintenance problems on the houses.
- 4) Condition of the house and its influence on the occupiers in terms of safety, security and behavior.
- 5) Attitudes towards tenants' participation in maintenance.

The questions were framed with the intentions of enabling the following:

1. Understanding of the subject- Awareness Questions
2. Respondents Behavior- Factual Questions
3. Respondents Preferences- Inferences on their likes and dislikes

The selected case study comprised three housing areas within Ubungu in Dar es Salaam. These included the NHC Ubungu housing estate, Urafiki Textile Staff Housing apartments (public employer's housing) and an informal housing area. The informal housing area comprised of individual single-family housing units while the other two were multi-family high rise dwelling units. Ubungu was of special interests foremost because it lies in between industrial corridor and well-established residential neighbourhoods that have attracted resident population from around all corners of the country. In addition, to the north of the case study is a commercial corridor mainly consisting of entertainment activities that offer employment to all categories of income groups. The second reason is that house occupiers in the selected neighbourhoods are of mixed income groups and it was then thought that it would make it possible to stratify their income levels in certain bands, which would suit the study. Ubungu was also within easy reachable distance to the researcher whose survey was easy to supervise. 75 households were interviewed in the pilot survey. Plates 1-2 give an overview of the housing areas in the pilot survey.



Plate 1: Urafiki Textile Employees Housing



Plate 2 NHC Ubungu Public Housing

4.4.2.2 Learning from Pilot Surveys

From the pilot survey important lessons were learnt with regard to the use of language, type of questions, timing of visits, the importance of gatekeepers, and the level of training required for the research assistants.

The pilot survey guide was prepared in English and the interviews were being carried out in Swahili while the recording was in English. When I tried to discern meanings from the transcribed information, I realized a strand of view that tended to be unique to individual research assistants and consistently opposing views on a subject by respondents. In a validation visit, the problem was found out to be the level of comprehension of the English language during transcribing. In the in-depth interviews, the problem was solved by translating the survey guide in Swahili and maintaining Swahili as the interviewing and transcribing language. Some of the questions that I had wanted response from the tenants had to be dropped in the in-depth interviews. These were those seeking views of tenants on their contribution towards the prevailing condition of their dwellings. None of the tenants asked this question was willing to comment on the possible ways that he or she could have been responsible for the poor state of the house, and some expressed hostility when it was suggested to them that the low rent that they were being charged could have been the reason.

The surveys usually started at around 10am and would last up to 1700 hrs. Individual respondents were engaged for a maximum of 45 minutes. When the data was being

analysed, a large number of respondents was found out to be females and almost all were either housewives or did not have particular jobs. When this information was counter-checked, it was realized that the key respondent (the registered tenant) was actually at work. In the full survey, interviews were limited to weekends and upon a pre-arranged appointment. There were also instances where the registered tenant (not necessary the husband as head of the household in male-headed household nor the vice-versa) was around, but another member of the house would take up the interview. To avoid interviewing the 'wrong' person, in subsequent interviews, I arranged for the local leader within the housing area to identify the right tenants for interviews.

The results of the pilot survey were discussed with the research assistants. This served as an important training session for the assistants, and reduced possibilities of misunderstanding the question like it had happened at the beginning of the survey.

The Pilot Survey dispelled fears on low rate of responses from the interviewees as well as provided good grounds for re-orienting the study towards the relationship between housing maintenance and social networking. The adopted methodology satisfied the needs of the data that was expected. However, interviews tended to take too long in some instances lasting 45minutes for an individual²⁵ while time taken to locate heads of household was also long especially in the case of the NHC Housing estate.

4.4.2.3 Carrying out Full Survey

The full survey was carried out during January-April, 2006 and May -August 2007. The first interview survey was carried out at the time the NHC had not embarked on a rehabilitation program on its housing areas in the country. Tenants were eager to meet and discuss their housing service problems with the research team. The interview schedule that the local leader (mjumbe) had prepared for us was often disregarded. They would narrate how often they were being promised repair works to their units but in vain. The kinds of repairs that they were looking forward from their landlords were in three major areas: electrical, plumbing, and redecoration. I could only do a maximum of

²⁵ The planned duration for individual interviewee was 30 minutes.

four interviews a day which was to me very low indeed. Two of the assistants who had carried out the pilot survey helped me through, but I could not afford to relegate the entire interview to the assistants. A total of 110 interviews were carried out. During 2006, 50 interviews were carried out within the two NHC Housing Case studies and during 2007; an additional 60 tenants were interviewed. Out of the first 50 interviewees, 30 were revisited and their views sought on the then ongoing NHC rehabilitation works. Outside the NHC housing areas, a total of 45 tenants in private lettings around the Ubungu case study area were interviewed.

From the full survey, the following revelations were made:

1. Quality of questions to ask

The type of questions that were put to tenants were explanatory, i.e trying to find out reasons for an observed condition. These were not easy questions to expect answers to as the questions presumed the respondent shared the same perspective as the interviewer. In one instance for example, a tenant after a long narration in a conversation that must have taken more than 45minutes in which he kept complaining about poor management skills of NHC, he confessed that he was living in NHC units because it was cheap.

2. Possibility for being trusted; at the start of the interviews, most respondents were curious on the purpose of the research and had problems of accepting the fact that this was for academic purposes and not for the NHC Management. With the continued presence at the research site, a relationship was evolving between me and the respondents and some had acquiesced my role as a teacher at the university and researcher on housing.

3. Interview situation has an important role to play in the research process. This is reflected in the language that one deploys in the interview, the equipment that one carries with him or her for the interviews and how the researcher is introduced to the participants. Swahili was the language that I consistently used in the interviews and this enabled easy understanding of the key concepts of my study by the respondents and the research assistants, a fact that had also been underscored in the pilot surveys. The carrying of leather bags, cameras and clipboards tended to detract attention of the respondents, some of whom were curious about the contents and reasons for carrying out such equipment. In three occasions I was

cautioned not to take photos and audio recording of the participants. Introductions given by the local leaders as gatekeepers are crucial. In two instances, I was introduced as the representative of the Ministry of Lands²⁶ to two persons that had already been identified to me for interviews. The interviews that followed were dominated by questions relating to my identity with the Ministry of Lands and whether it was true or not that the Ministry was objecting to the idea of selling the flats to the sitting tenants. The lesson learnt was therefore to be careful with interviewing people who had been identified by others to the researcher.

4. Problems of defining key respondents: At the start of the interviews it was expected naturally that heads of households would be invited to participate in the interviews in the hope that they were also the registered tenants of the dwelling units. At the end of the first phase of interviews I realized there was unusually high bias in terms of female respondents (65 females against 28 males). This indicated there were more female tenants than male in NHC, which in reality was not the norm. It was therefore deliberated that some purposively sampling procedures were required to reflect the norm. This finding suggests that I had lost the opportunity of knowing such a possibility existed much earlier and therefore made plans for it. It is axiomatic therefore to argue that a researcher ought to take full charge of the research situation by getting out of the research environment and draw a larger picture of what the studied objects are constituted of.

4.4.2.4 Key person interviews

Interviews with the top NHC Management and Housing Directorate in the Ministry of Lands, Housing and Urban Development (MLHUD) were carried out with some difficulties. Despite my close association with several actors at the top management level of these two institutions face-to-face interviews were very cumbersome to organize. I was advised to prepare open-ended questionnaire for the officials to fill in the answers. It was only NHC that filled in one questionnaire. Telephone interviews did not yield the amount of information that I believed I needed for the study. I then resorted to internet correspondences and invited two officials on yahoo messenger

²⁶ The Swahili name of the Ministry, 'Ardhi', corresponds with the name of my University

chat. With internet chat, I was able to ask all the possible questions I needed and make follow up questions from time to time.

The NHC staffs were more enthusiastic with internet chat interviews than they were with telephone and face-to-face interviews. It was possible to progressively evaluate the responses, do remedial inquiries and discuss with the informant on the ways I had interpreted the information that I had received from them. Internet chats were friendlier and there was time in between the conversation that I could quickly go back to my notes and rephrase the questions. With internet chats, it was possible to reconstruct the conversation and seek respondents' view on the reconstructed account, a phenomenon Stake (1995) regarded as crucial in validation of interviews. The internet chats fulfilled the interview situation that tends to be prone with the problems of differing perceptions on the descriptions and interpretations about the case between the interviewer and interviewee as Stake (1995) remarks

"...it is terribly easy to fail to get the right questions asked, awfully difficult to steer some of the most informative interviewees on to your choice of issues...they have their own; most people are pleased to be listened to...getting acquiescence to interviews is perhaps the easiest task in case study research...getting a good interview is not so easy..." (1995:64)

I would add that in a chat provided the respondent has interest and the time for it, as it happened in my particular situation, probes are much more possible on an expressed view. In one case, I was able to supplement the internet interviews with telephone interviews. Internet interviews are also the best technique for keeping record of the interview when compared with audio tapes or note taking during interviews. The biggest limitation of internet interviews through chat is its non-availability to a wider section of the population that one may want to interview. I had the advantage of access to a fast internet browsing at the KTH from where I carried out the internet chats. Luckily my respondents at the NHC had also good internet connections. But, back at my University, Ardhi, the internet as a tool for carrying out the interviews proved too slow. The other disadvantage with internet interviews is the loss of close association between the respondents and the researcher that is due to non-face-to face contacts.

4.4.3 Physical Surveys

Whereas the above research methods were used to infer meanings that the main actors in housing management construct about the problem of housing maintenance, evaluation of the maintenance problem was possible through a visual inspection of the dwelling units through physical surveys. 'Physical Surveys' is used here to denote a condition survey which is usually carried out by a property (building) surveyor in a purchase/sale transactions or as grounds for planning maintenance work (which was my professional background). 20 units that were surveyed were those occupied by the respondents in the interviews. These were selected on pre-determined criteria in an attempt to avoid bias in the findings. The residence of the first interview person was also the first unit to be surveyed and thence every 5th unit. The surveys were limited to Ubungo NHC estate which is close to the University. It involved systematic search of repair problems in the dwelling units. The survey was limited to the interior of the dwelling units and to those areas that could be visually inspected. There was no testing of any of specialized service installations such as electricity²⁷. The results were used for further discussion with the tenants-respondents and form part of this report.

The observation surveys lend more credibility to the in-depth interviews foremost because they did confirm some of the claims that the respondents had made such as their personal commitment towards care and maintenance of the interior of the units, the over-crowdedness and problems of organizing sleeping functions etc. They also pointed out differences in interpretation of what was considered reality from the interviews. In one unit, the respondent had complained of an extremely poorly functioning plumbing system. In the observation survey, I found out that sand had actually accumulated through the shower drainpipe and with little effort, an assistant helped me open the inspection eye on the drain and with an iron rod that was picked within the vicinity of the house, the drain was de-blocked.

It was also observed that such condition surveys carried out in the 20 units were the first of its kind. The occupiers could recall instances when NHC sent in consultants to

²⁷ Such testing was not necessary as the study interest was on those actions by the occupiers which would have given rise to a cause for repair and maintenance.

measure up the buildings for valuation purposes but in none of those situations did they take note of the condition of the units in the manner that I did. Apparently, the observation surveys developed friendlier interviewing situation than at the beginning of the exercise.

“..But most of them (qualitative researchers) favor a personal capture of the experience so, from their own involvement, they can interpret it, recognize its contexts, puzzle the many meanings while still there, and pass along an experiential, naturalistic account for readers to participate themselves in some similar reflection...” Stake, 1995:44

4.4.4 Structured Interviews

As the interviews proceeded with tenants, I realized a need for a general tenant profile for the public rental sector. The profile would help in selecting respondents, interpreting the experiences of the respondents, recognize the contexts of those experiences and enable construction of the reality from the interviews. The profile that I thought of was general data sets of tenants' characteristics in terms of age, household sizes, income levels, mobility, time spent on current tenancy etc. In discussion with the research assistants who were helping me with the in-depth interviews, I got convinced that supplementary information from closed type of questionnaire would provide not just a feedback on the reliability of the findings from the interviews but also the validity of the findings. Reliability as understood in this case would refer to how stable the findings would be and a grounded context on which to base the analysis. I therefore chose to use the questionnaire to set benchmarks for future research by other researchers in the studied area. How truthful are the findings was the underlying meaning of validity of the findings. By asking short and direct questions on a Likert scale, and subsequently carrying out a statistical analysis of the data, a potential existed for comparing findings from the two perspectives.

By attempting use of structured questionnaire, I was introducing elements of quantitative perspective in the study or as Cresswell(2003) would put it adopting a mixed-method approach. In my particular instances, I adopted a sequential procedure in that after carrying out the first set of interviews, on reflection I set up another data

collection method sequential to the basically qualitative perspective. It is important to stress that I did not carry out the two sets of investigation concurrently, although all participants in the in-depth interviews were subsequently respondents to the structured questionnaire. I also did not adopt transformative procedures in the mixed-methods approach. The use of sequential procedures was an attempt to nest the quantitative method to the qualitative perspective as a means of elaborating and expanding findings of the interviews.

The structured questionnaire was prepared to seek tenants' views on a Likert scale about the following:

1. Housing area, space quality, design and quality of accommodation
2. Maintenance condition of their dwellings as it relates to their health, safety and conveniences
3. Repair and Maintenance obligations between landlord and tenants
4. Communal sharing of responsibilities in their housing area
5. An invitation for general comments on what could be done to improve their accommodation.

The design of the structured questionnaire followed the same template that I had used in preparing the survey guide for the in-depth interviews. The research assistants administered the questionnaire on a door-to-door basis, generally picking the next fourth unit along a row of dwelling units but including the 59 participants in the interviews method. The target key respondent was the head of the household. On average, 9 questionnaires were filled at the end of each survey day. The total number of dwelling units in the case study areas was 882 and the total number of respondents for the structured questionnaire was 179.

4.4.5 Verification and Feedback

It was important to consider both the reliability and validity of the study findings against the observation and interpretation situations. Reliability of the findings refers to how stable were the findings while validity refers to the truthfulness and relevance of the findings. Validity is an important concept which underscores the quality of research as to its being fair, just and sound exposure of the studied problem. The basic

inquiry in verification exercise is whether another research on similar situations would find the same results as was this study. To ensure that these two verifications types were observed, some deliberate actions were introduced in the process. The first was to develop close familiarity with the study actors through constant visits even when I had no particular interviews to carry out. It was considered useful to develop a situation where participants to the study could easily identify themselves with the researcher. The interview situation was carried out over a three year period during which those that were interviewed met with me at least twice. By engaging the same respondents a second time and counterchecking their views on the same issues, it was possible to enhance validity of the study findings.

Verification of research findings is equally important both to the quantitative and qualitative research. From literature, validity criteria that are popularly used have been developed in the quantitative research. Whittemore et al (2001) argued on the relevance of using standards of validity from the traditional approach in verification in qualitative research. They also pose the question, who should do the verification, the investigator, the participant or an external expert? We distinguish between internal and external validity. Internal validity would refer to the research process itself while external validity addresses the generalization from the findings. The investigator by adhering to a rigorous investigation, systematic selection of the case and research method, analysis of data and conclusions, can lend credence to his research work. The internal validity therefore reflects on the credibility, the truth value of the work, trustworthiness, authenticity and goodness of the work (Whittemore et al 2001). However, adherence to a method may not in itself be assurance of validity. Creativity in terms of experiences and ability to interpret the observations and understanding of the participant by the investigator can contribute to having research findings that are valid and reliable.

In carrying out the interviews, it was important at all times to counter check the accuracy of the expressed views by probing further. This was necessary to assure that the results of the interviews reflect the experiences of all participants in the context of their dwellings. It was also deliberated that for the claims to be credible and trustworthy, the responses should reveal more than I ever knew about the maintenance

problem at the NHC housing estates. There ought to be other explanations about the research problem that I as investigator was not aware of that the participants' lived experience will reveal. This demanded rigor in the interviews and one could tell there were differing levels of details each participant was able to narrate about his or her particular experiences. I was aware that the participants had their suspension about me at the beginning and that my being able to extract as much information to them without coercing them in any way was dependent as said before on maintaining human social relations with the participants. Data that was collected through assistants was constantly checked for congruence to determine whether it met the general state of the interview situations.

During the first interviews in the pilot survey, NHC had not disclosed to the tenants that it was planning rehabilitation of its dwelling units. The NHC had not carried out any major repairs on its stock in the case study area for over 15 years. The tenants' reaction in the pilot survey was very negative to NHC as the landlord. This was also experienced during the first few months of the full survey. In subsequent interviews, the harsh tone against the NHC was fading away and there was some understanding that at long last the NHC had awoken to its responsibilities. This in itself could not establish whether the findings from the first set of interviews were still valid or not. In the subsequent structured household surveys, a statistical measure of the tenants' responses was attempted. It is this triangulation of research methods that I consider to have reassured the validity of the findings.

External validity would refer to the more general conclusions that I drew from the observation and interpretation stages. This would normally reflect on the three main objects of the study, people, place and time. We referred to the problem of drawing more general conclusions from case study before. For verification purposes, the interest was to find out whether research findings from this study is likely to be applicable to broader contexts such as rental housing for multi-family units in private landlords' organizations, and whether I was free from bias in the research process. The basic questions were whether the findings could be transferred to similar situation and prove to be reliable or dependable and whether they could be confirmed by another study. In this regard, I constructed a link between my study with similar studies and

themes in housing management. Given the novelty of housing management as a field of study in Tanzania, I relied on the topical issues in the global agenda on housing and in housing debates in Europe to find a context for the subject of study in Tanzania. In Tanzania, debates on new housing policy and new legislation on unit titles and mortgage finance were evaluated with a view of connecting the ideas and meanings from the study to these contexts. In the final analysis, reassurance on validity of the findings was checked by establishing congruence between the research questions, the methods and the findings, and between the findings and what the practice is like within the NHC. I also attempted a comparison of the findings with residential property management of the PPF Housing estates in Arusha and NSSF housing estates in Mikocheni- Dar es Salaam.

4.5 Problems and Possibilities

*“...an essential feature of case study is that sufficient data are collected for researchers to be able to explore significant features of the case and put forward interpretations for what is observed...”*Bassey (1999:47)

The methodology that was followed in researching on housing maintenance in Tanzania subscribed to the epistemology of realism with case study as the main perspectives of learning. The research method was largely in-depth interviews but also physical surveys (‘observations’), structured household questionnaires and a statistical analysis. The amount of information collected was confined to the selected case study areas of Ubungu and Keko in Dar es Salaam. There were a number of problems that were confronted in the research process. These related to the general interview situations. When tenants were desperately longing for improvement of their homes, I presented myself to the tenants asking them what they thought of the condition of their dwelling units. It was like asking the obvious and it took some time for the message to go around that I was involved with academic research. The attitudes of the tenants changed when the NHC as the landlord began to carry out external repainting of the public housing. The level of participation in the research must have been influenced by these events. Luckily, the NHC repainting programs started in late 2006 which allowed sufficient time to reflect on earlier interviews.

At times, when the national economy policies are increasingly in favor of privatization strategies, individuals occupying housing units as tenants in public sectors are increasingly becoming wary of possible sale of the units. The privatization strategy in Tanzania at least as evidenced in the sale of civil servant quarters through the Ministry of Works as it was then, is to sell the units to the sitting tenants or occupiers (Masinde, 2005). Such a strategy contrasts with the part of UK privatization of Council Housing where the public housing units are transferred to housing associations who continue to rent the units to the sitting tenants. The Tanzania model kindles in tenants the expectations to be purchasers of their homes. But realizing that they are cash strapped and may not qualify for mortgage finance, participants to the research spent more time narrating what their fate would be in case the NHC was to privatize its housing stock.

4.5.1 Possible bias of methods

The study areas were known to me for years and I once lived in similar houses (not in the case study areas). By choosing to write on NHC, I was reflecting on my past experiences as one of the tenants on those houses although through my employer. But also in the course of my professional life, I have carried out consultancy services in building surveying and this is reflective of one of the research method that I chose to carry out the study. Possibility for personal bias in the conduct of the research is real. But I was all the time aware of this possibility and tried to re-focus my attention on the research question and survey guide to maintain consistency in my interviews. In the key people interviews, respondents were once my students and there were cases I felt that my views were overshadowing the meanings that I should have expected from the respondents. The use of internet chats largely helped to minimize my bias in the interviews.

Chapter 5: Positioning Rental Housing in Policy Debates

5.1 Introduction

Rental housing, at an affordable price, is an option on the housing market that is suitable to new actors that lacks capital. It can be provided by the private sector either through registered business units such as housing companies or associations or by individuals. It can also be provided by a public body such as local governments or specially instituted institutions such as housing corporations. In the case of public sector housing, it is usual to distinguish between rental housing that is available at affordable market rents (i.e public rental housing) from that which is purposely targeted to individuals or groups of persons who for some socio-economic as well as physical disability reasons cannot afford to pay for the housing. The latter is what has been referred to as social housing or assisted housing.

Rental housing has not been the priority of the Tanzanian Government in shelter programs for many years as discussed in Chapter two of this study. As a result, the growth of the rental housing sector and particularly the private sector has been spontaneous and diverse. Vestbro(1975), Precht (2005) and Cadstedt(2006) confirmed that the private housing sector in Tanzania was virtually non-existent, largely informal and unregulated, comprising primarily of detached houses rented out on room-letting basis. Research reports by property companies such as Knight Frank (T) and those published by Global Property Guide show the proportion of middle to high-income group housing as being very small indeed with a total of up to 8,000 units only out of an estimated 450,000 lettable units in the commercial capital city, Dar es Salaam.

The major aim of this chapter is to develop an understanding on how rental housing survives in a turbid of struggles between the reigning home-ownership discourses in Tanzania and the society's struggle for accommodation. An attempt is made to explain the housing maintenance problem in rental housing reflecting on the occupiers' possible contribution to solving the problem. The main line of argument is that occupiers' satisfaction of the internal and external space available is a motivation for loyalty and positive cooperation in the management of the rental housing irrespective

of whether this is private, public, or social housing. Towards the end of the chapter a more general analysis is made on landlord and tenant relationship from general information and from sampled housing careers studies carried out in Dar es Salaam. The cases should just be seen as examples that illustrate the situation on the rental market in the city and there is no attempt in this study to quantify how common the different situations are.

5.2 Home ownership Discourse and its Significance

‘Home ownership’ has been the dominant discourse in Tanzania since the early 1990’s. It is seen as the most plausible strategy towards solving the housing problem. Policy orientation focuses on home ownership through a land-housing linkage strategy that manifests in improvement of access to identified categories of people usually classified on resources-constrained criterion. This policy bias is the main gist of argument in this chapter, which begs for a ‘tenure-neutral’²⁸ approach that would cater for both needs of those with higher or lower propensity to own or lease their housing.

A ‘tenure-neutral’ approach was once an important housing problem-solving strategy for the UN-Habitat (see UN Habitat Research Reports 1989 and 2003). But this approach has been relegated in favour of the home ownership strategy. The UN-Habitat and a number of Non-Government Organizations and national governments have tended to accord the home-ownership strategy a dominating emphasis in the UN sustainable development agenda. This could be in the form of slum improvement schemes, where the emphasis is on stimulating land markets, and improving infrastructure in slum areas as a means of enabling poor people towards self-help housing construction, regularization and registration of land parcels in informal settlements so as to enable landowners to access credit finance for house construction and improvement, or within the general framework of ‘pro-poor land tools’.

The Government policy is to encourage home ownership and construction of ‘permanent’ decent homes. The ‘permanence’ refers to use of industrial building

²⁸ ‘Tenure- Neutral’ approach refers to balanced consideration of the owner-occupier and tenant-occupier housing

materials such as roofing sheets, cement, ceiling boards etc. Homeownership policy as a housing strategy has been attractive to many governments as it seems to free the state from the role of house providing and instead give the state a supporting role. This is done by easing access to land by all with special preference for the marginalized groups such as women and low-income households. However as Andersen et al (2006,34) observes, it is unlikely that ownership of land and housing for low income households will solve the housing problem. Over the years and in particular after the publication of the 2003 UN Habitat Report on Rental Housing, governments in Africa have tended to encourage those who are able to provide rented rooms to do so. The rented room approach permits owners to house more residents including relatives inconsonant with the extended family ideals of the Africans and tenants who contribute towards the cost of up- keeping the house.

The change towards homeownership policy apprehends the ability of house owners to carry out their own maintenance that is more customer driven than in the case of tenants in public housing. Stewart et al (2006) observe, for example, that many house- owners are able to repair and maintain their properties to acceptable standards. They therefore argue homeownership is the most effective strategy that will ensure that properties are well-kept and maintained. Stewart et al further observe that since 80% of households live in the private sector housing and that private sector housing accounted for 70% of the entire housing stock; it was imperative that efforts were directed towards the private sector to ensure that this vast stock is maintained, repaired and improved. These views were echoed by Hon. Francis Babu on 16th November 2005 in the following words:

*“...a homeowner saves more, is more patriotic and more credit worthy...”*²⁹

The need for policy change that would promote a sustainable care and maintenance on the housing stock is more imperative in the poor economies such as Tanzania where public housing landlords can hardly afford a higher maintenance service level. In these countries, the main cause for the poorly maintained stocks is probably due to *‘insufficient self-initiated and funded maintenance, repair and renewal’* as concluded by Stewart J et al (2006). With a growing culture of dependency on grants from the state,

²⁹ Hon Babu was Minister for Housing in Uganda officiating at an International Housing Conference in Kampala

tenants as well as the public housing landlords seem not to take up the necessary initiatives to bring the stock to a higher maintenance level.

5.3 The Role of Rental Housing

In Tanzania, Housing Development Strategies have evolved from the Slum Clearance Program of the 1960s to the enabling strategy that targets the private sector as the prime mover in housing provision particularly for the middle and upper income sections of the population. The shift in policy is rooted in the realization that governments could no longer afford the cost of direct provision of housing and in line with the UN- Habitat Agenda (Payne, 2005). A large proportion of current housing is a reflection of individuals' struggles to fend for themselves in response to governments' failure to create conducive environment for the smooth working of the housing market.

According to Household Surveys that were carried out in 2007, at least 50% of urban housing in Tanzania could be classified as exclusively rental housing. In less-urbanized settlements, the proportion of rental housing is much lower while in typical rural areas up to 95% of housing is owner-occupier (see Table 6).

Table No. 6. Housing Tenure Type in Tanzania (%)

Tenure	Dar es Salaam			Other Urban Areas			Rural		
	1992	2001	2007	1992	2001	2007	1992	2001	2007
Owner-Occupier	35.0	36.0	47.7	58.1	58.4	63.8	96.9	96.8	96.6
Private Rental Housing	54.6	54.9	49.0	36.9	35.9	33.5	2.0	2.4	2.5
Public Rental housing	10.4	9.1	3.3	5.0	5.7	2.7	1.0	0.8	0.9
Total	100	100	100	100	100	100	100	100	100

Source: Extracts from Household Budget Survey, 2007

Generally urban rental housing in Tanzania has exhibited a downward trend. During 1991/92 it constituted 65% of the housing stock in Dar es Salaam largely from the

private rental market (54.6%) but during 2007, it had declined to 52.3%. In the rest of the towns corresponding figures were 41.9% in 1991/92 falling down to 36.2% in 2007 (Table No. 6). There could be two explanations for the changes in the quantum of rental housing sector. The shift from public rental housing to home ownership strategy as found in the Human Settlement Development policy of 2000 and the deliberate shrinkage of the public firms through privatization strategy for most of 1990s and early 2000s are possible reasons.

Renting arrangements in the private sector vary a great deal throughout the cities. Room lettings are usual in the majority of the cases and in particular in informal settlements areas, which house over 70% of the urban housing population. Informal housing is characteristically of poor quality, devoid of basic infrastructure such as access roads, water supply and drainage system, solid waste management system, dense and overcrowded with high rates of anti-social behaviour such as noise, mugging and vandalism.

According to Cadsedt (2006), in 70% of private rental cases, an owner would occupy part of his house and let the other parts to tenants. In effect, this means that about 30% of the private rental housing in the urban areas of Tanzania is leased as a complete dwelling unit. This poses difficulty when accounting for the rental units, since during census survey, the main respondent is likely to be the house owner and may not have to disclose the fact that the whole or part of his house is leased. Thus, while statistics may indicate a dwindling number of stock in the rental sector, it could be intriguing to find out whether there is also a dwindling tenant population overall, and if yes what could be the reasons for this state of affairs.

Household Surveys carried out in 1992, 2002 and 2007 confirmed shortage of bedrooms and high occupancy rates. While the acceptable national occupancy rate is 2 persons per room, the average rate was 2.4 persons in 2007, which was a slight improvement from 2.6 in 1992. A majority of households (70.5%) had one to two bedrooms. In such instances, it is common for family members of opposite sexes to share rooms. These figures help us understand the seriousness of the housing problem in Tanzania, the resulting informal housing areas and power relations between tenants and landlords.

With about 40% of the population living on an average of US\$1 a day³⁰, house owners whether in the public or private sector cannot be motivated to provide better quality housing and expect good returns from their investments.

In a study carried out in 2004 by the National Housing Corporation, the estimated shortfall in urban areas alone was 3m housing units. In the on-going housing policy formulation discussions, the shortfall is estimated at 2.5 million units, with an annual demand of 80,000 units in the cities. While the private sector adds about 15,000 units each year in urban areas, the largest number of units the public sector through National Housing Corporation could turn into the market was 300 a year (URT, 2009). There are several explanations for the housing shortage problem in Tanzania such as lack of mortgage facilities for house building and buying, poor economic situation and lack of supportive institutional mechanisms and delays in getting planned and surveyed land. One major problem however is lack of information on the magnitude of the problem. The extent of the housing shortage, and in particular rental housing, is not known and the above statistics are more likely to be estimates than actual researched data.

There are no national statistics that would indicate the actual demand levels for rental housing in the urban areas. The most frequent cited statistics are projections from related researches in urbanization and human settlement development. There are basically four sources of demand for rental housing needs.

1. Graduates: These are mostly young people from different levels of schools entering the labour market for the first time, are likely to require rental housing. Graduate population from secondary and tertiary institutions would normally find employment in urban areas and rarely would they go back to rural areas. If one looks at the national statistics during 2002-2007, allowing for those students who had been selected to continue with the next level of education, it will be found between 31,000-75,000 a year had to have some accommodation and most likely renting in urban areas.
2. Transfers: For various reasons some people may have to relocate to different urban areas. Such reasons would be like work transfers necessitated by skills,

³⁰ Several studies on Poverty Eradication Strategy have indicated at least 40% of the country population lives on less than \$1 a day

promotion and other job needs; but could also be due to social related matters like marriage. It may not be easy to infer figures for this group because such relocations are infrequent in Tanzania largely due to the fact most business and manufacturing firms are located in the primate city of Dar es Salaam.

3. Rural-Urban Migrants:

17% of urban population growth in Tanzania during 1988-2001 is attributed to net migration mainly from rural to urban (Muzzini et al, 2008). With an average annual urban growth of 4.2%, the new migrants to urban areas during the 1988-2001 must have been an average of 55,000 a year. Migration rate to urban areas is unlikely to decline and it may be safely assumed that Muzzini's calculated rate will sustain and therefore, the required housing accommodation at current urban population would be around 74,000 from migration alone.

4. Expatriate Population: The amount of Foreign Direct Investment (FDI) flow in Tanzania has been growing over the years³¹. FDIs attract foreign experts into the country in the mining, tourism, agriculture and telecommunication. According to Knight Franks 2009 Africa Research Report³², the expatriate rental market is the least provided for, with monthly rents of standalone house around \$6,000, which is amongst the highest rental values in African countries.

Majority of those entering the housing market in urban Tanzania are fresh graduates and in particular primary school leavers whose prospects for employment in the rural areas are limited to agricultural activities and petty trading. When these immigrate to urban areas, they are unable to compete for the few vacancies that might be available. As a result, as discussed under Section 2.1.2, they contribute to the growing problem of informal settlement. In a typical arrangement, these newcomers to urban areas end up staying with relatives usually on the urban fringes. With time, their financial position may improve enabling them to move to a rental unit in form of a room letting. They

³¹ Despite slight decline in Net FDI flows into Tanzania economy, from 26% of the National Gross Domestic Product in 2002 to around 16%, FDIs have direct impact in terms of housing needs
<http://af.reuters.com/article/investingNews/idAFJJOE66L0V820100722>

³² Knight Frank Ltd is an international real estate agency firm operating in several countries. Its Research Reports are available online: <http://resources.knightfrank.com/GetResearchResource.ashx?id=11526>

would initially be able to afford room lettings in informal settlements. With time they may have to move to their starter housing which they are likely to develop within the urban fringe if they can pay for the land or if they get granted access to such lands by their relatives. On the other hand, the other group of graduates from technical institutes and higher learning institutions are more likely to get a salaried job with some getting housing or rent allowance towards their accommodation. But given the high demand, the quality of housing that they may access might not meet their status needs. In a later section, we will look at housing career of one Juma to elucidate some of these arguments.

Rental housing provides for the immediate needs of the four categories of people that we referred above. Its significant contribution towards easing the housing problem has not however be recognized. The ongoing national housing policy debates in Tanzania have not focused on most of the observations that we have discussed above. As argued out before, the main reason is that the focus of policymakers has been limited to the supply side and in particular how to increase serviced land for housing development and control unguided urban development.

5.4 Profiling the Public Rental Housing in Tanzania

Public rental housing sector is confined to urban areas in Tanzania and accounts for less than 10% of the total rental stock. It is generally built to a higher standard than the majority of private housing units. The total number of public rental housing is slightly over 25,000, majority of which is owned by the National Housing Corporation (NHC). Most of the public rental housing was developed specifically for employees in government and state public corporations. However, civil servants who obtained tenancy with the National Housing Corporation on virtue of their employment in the government do not cease to be NHC tenants when they lose employment with the government nor when they are transferred to other cities. Those who occupy their employer's housing immediately lose their residential tenancies when their employment status is changed. The implication for the NHC is that it retains those tenants whose income is no longer certain as will be discussed in Chapter six.

The proportion of public rental housing in Tanzania will be seen in most literature as being less than 6% of the housing stock. This is however disputable as most literature has tended to exclude employers' housing in the statistics. Thus while it is true that the National Housing Corporation (NHC) has added very insignificant number of units into the public housing rental market during 1992-2007 (about 700 units), the increase in public rental housing is largely due to direct efforts by Government towards school teachers housing (Table 6). Similarly, additional units built for the national defence, police and teachers by the Government as well as by the Pension Funds have compensated the declining trend of NHC in Dar es Salaam.

Public Rental Housing has suffered a number of setbacks in Tanzania. These include policy changes like privatisation of the public sector, adoption of homeownership strategies, inherent housing sector problems, and national economic problems. It has also not featured in national policy debates as a separate agenda. The only reference that has been made to public rental housing in the parliament house was when the Minister responsible for Lands Housing and Human Settlement Development had to give an account of the NHC as one of the units within his Ministry and usually this would not generate interest in the assembly. The only exception from the national Hansard was the 15th Parliament Session of April 2008, where parliamentarians queried on the working of the NHC, its future in relation to passing of the Unit Titles Act and Mortgage Finance Acts which is to be discussed in the case study chapter.

It can nevertheless be argued that for the most of 1970s-90s, the public rental-housing sector was a very popular housing in Tanzania, with generous support from the state. When it was faced with problem as will be discussed below, the government bailed it out. The first bailing out was the scrapping of the Rent Restriction Act of 1984 in 2005, which had limited the NHC rights towards rent review, and eviction of tenants. At the same time, the NHC was permitted to operate on commercial principles, a mandate that was facilitated by relaxation of government control on its activities.

What happened with public housing sector in Tanzania was not at all unique within the East African region. According to Mwangi(1997), public rental housing in Kenya was facing similar problems. It has been characterized with low tenant mobility due to the

low rent charges and the fact that the rent legislation in Kenya permitted tenants to bequeath their lettings to heirs, and yet rent defaulting has been high throughout. New investments in public rental housing dwindled over the years and particularly so after the economic crisis that faced most African countries during 1980s. Despite, public housing units being of better and high quality, public housing tenants have not reciprocated these qualities with a higher caring attitude and prompt rent payment.

5.5 Impacts of Privatization on the Rental Housing

During 1992-2005, the Government of Tanzania undertook massive divestiture and privatisation of the very large public sector. More than 400 public sector institutions were privatised. In most cases, their residential asset portfolios were sold off to the market leaving only core assets that are used in the primary business of the organisation.

The privatised public firms were no longer obligated to provide housing to their employees, as was the case during 1975-1992. Between 1985 and 1992, public servants were being paid rent allowance for living in their own housing or in privately rented accommodation. In the post 1992, all allowances that included rent/housing allowance were consolidated into basic salary (Wangwe, 1997). As a result, even before the restructuring and eventual privatisation of the public sector, the public corporations were no longer developing new units into the market. The consolidation of allowances into basic salary further relieved employers of the responsibility of housing their employees. As a result, therefore there has been an insignificant new housing unit by employers during the privatisation era.

The privatisation of the public sector and its associated retrenchment of public servants under the Civil Service Reform Program had reduced the public service workforce by 26% between 1992 and 1998 and a further 22% by 2001³³. Public Corporations that had developed housing estates for their staff retrenched large number of their staff staying at those estates. The National Insurance Corporation retrenched 712 by December 31st 2000, the National Bank of Commerce 242, TANESCO 1,060 during 2000. The

³³ According to a Presentation by the Director of Policy Development in the Public Service Management Unit, President's Office George Yambesi in 2001 (unpublished).

retrenched staff had to vacate the premises which were subsequently either sold or rented to the market. For example the Tanzania Petroleum Development Corporation³⁴ had retained its housing estate with 200 units at Mikocheni in Dar es Salaam with only 75 units occupied. It sought a Management Agent firm in 2001 to market and carry out property management services which was necessary as in the reforms the estate department had been dissolved. This marked the beginning of outsourcing management agents in Tanzania to professionally manage estates on behalf of owners. Other public organisations such as the Parastatal Pensions Fund (PPF), National Insurance Corporation etc adopted this outsourcing strategy.

A large number of public housing units was withdrawn from the rental market during the privatization era. For example over 6,200 residential units owned by the now restructured National Bank of Commerce were sold to the market. Since most of these were situated in downtown locations, most of it has now been adapted to other uses like training colleges, hotels, hostels and office spaces. About 9,477 units were removed from the market from only 15 public sector companies as indicated in Table No. 3. The public housing sector shrunk from 10.4% in 1992 of the total stock in Dar es Salaam to 3.3% in 2007 or 19% to 6.7% of the rental stock.

The impacts of the economic reforms in Tanzania on public housing could be summed up as follows:

1. The homeownership policy strategy further alienates public rental housing from national agenda
2. Privatization of the public sector reduced the number of public rental housing providers and units.
3. The NHC lost good tenants in terms of rent affordability as a result of retrenchment; and suffered rent arrears that accumulated to over \$10m by December 2002³⁵
4. With an increase in private housing and improved earnings some of the affluent tenants in NHC had filtered up the housing market and moved either to their own housing or in larger privately rented houses. This phenomenon is common in any

³⁴ Not all privatized/restructured public corporations had to sell off their residential housing estates.

³⁵ The largest defaulting tenant was Government.

housing market as was observed by Battbak et al(2004) that large housing estates 'are held in low esteem' to the extent that they are regarded as the home of the disadvantaged and those who cannot afford to move out to better housing forms.

The privatisation process of the 1990s posed a number of challenges to the rental housing market and particularly to the public sector.

5.6 Tenants Perception

5.6.1 General views about tenants; perception of their dwelling unit

Tenants' perception of the dwelling units that they occupy may contribute to towards housing condition. The extent to which the quality of housing that they occupy may influence their decisions on the amount of care and how they would relate with one another are important areas for study. One key question that has to be answered is how strong the relationship is between the quality of housing being consumed and levels of satisfaction by the tenants.

If housing is to be viewed as any other economic commodity that is supplied to consumers in exchange for money, then its intrinsic quality would determine the amount that people would be willing to pay for it. The amount of care that its consumers would exercise on it would depend on the benefits and costs of increasing the quality. Quality of housing units can, however, be understood from different perspectives. Generally, it relates to the initial design and specification on space layout, size, and relevance of materials specified to the specific user situations, workmanship employed in the construction phase and how the owner's agent is managing it. On the other hand house occupiers/consumers can push down the quality of the housing unit. This can be in several ways. Concentration of a particular class of a people on a housing estate can give rise to a general falling standard of the neighborhood giving rise to higher levels of vandalism on the individual units, rent arrears and declining rental incomes that would have enabled the supplier to meet operational and maintenance expenses (Power, 1999).

House consumers perception of what is quality housing is however determined by much more than the physical characteristics of the building. Harrison (2004) argues that it is wrong to limit quality housing to its physical characteristics and aesthetics, which are usually guarded by professionals in enforcing planning standards. But whereas the physical aspects of a dwelling are likely to remain so for a long time, the tenants' tastes and fashion are never static, nor are his or her needs in the consumption of the housing services as Gogadi(2000) argues for the Keko NHC estates in Dar es Salaam. Werner (2005) drew a positive correlation between tenant willingness-to-pay rent with the physical attributes and aesthetics of housing. There is a growing consensus that housing quality has to be approached holistically to reflect not just the physical attributes but also the housing needs and perspectives of the housing consumers. Satsangi et al (1992) listed these perspectives in ranking order as being safety and security; access to grocery stores in the neighborhood, availability of green space in the outdoor environment, amount of furnishing in the letting and good quality kitchen fittings.

In general term, a house occupier has a hierarchy of desirable satisfiers in house consumption. The first and most basic satisfier is a shelter. Frequently, a needy family will contend with particular housing if some modest space is available for the basic sleeping and living purposes. But once these internal dwelling space needs are met, the quality of the exterior of the housing would be the next incentives for the house occupier to stay on, and in the end what happens outside the house within the immediate neighbourhood would provide further incentives. These three satisfiers are what Djebarni et al (2000) referred to as '*the three-dimensions of housing quality*'. Elsewhere in this study we observe in the room lettings of Dar es Salaam, the inside of the individual rooms tends to be tidier than the house and its surrounds, meaning that the individual occupiers have more affinity towards the tidiness of their immediate space than what is far away from them.

5.6.2 Housing Programs' Influence on Housing Consumption

National policy and programs are seen to have more influence on the way house occupiers consume housing in the public rental-housing sector than in the private sector. These programs define the entire process in the development of housing estates, the size of units and standard fittings, the allocation procedures and the tenants' rights towards the housing. While these may be considered to have similar impacts to both the public and private housing sectors, the extent to which these are enforced to the private sector is much lesser than in the former. Ward (1990) confirms this assertion in his own words:

"...in owner-occupation sector there is no such a thing as obsolescence or a limited life to housing... this is confined to the public sector..."(Ward, 1990.)

Tenants in public housing have a limited choice in terms of what they may perceive a housing unit to offer towards their needs. As we will see in the case study discussions, although public housing brings a large number of tenants together, there is less networking amongst them than in detached housing units' neighborhood. This is partly due to situations where the housing design features were limited to providing the sleeping and living functions of the individual households and did not consider the community needs. NHC housing areas in Tanzania are characterized with a series of blocks of flats without the necessary facilities to provide for communal living, meetings, retail and service trades as well as those needed to provide for management of communal areas such as corridors, staircases, waste, and generally landscape works.

5.6.3 Tenants perception of housing services

In this section, we look at tenant perception of the housing services from his or her landlord. All public institutions in Tanzania have to comply with the Client Service Charter³⁶ as provided by Act No. 7 of 2001. In order for us to later be able to assess whether the NHC has been offering housing service on the virtue of customer satisfaction, it is important that we look at what are expectations of its tenants. Tenant satisfaction is reflective of customer perception that is increasingly becoming more

³⁶ This was discussed in Chapter 2 under 'Urban Governance Programme'

relevant than before in the housing sector where customer expectations are on the rise (Auchterlounie et al, 2001). Customer satisfaction is largely subjected to individual preferences about how one feels comfortable about the offered services and how long a customer could be willing to wait to be served. It is shaped by a number of human factors referred to as '*soft issues*' by Auchterlounie et al, (2001) that include perception, attitude, judgement, experience and expectation. A customer will express his satisfaction of the goods or services that he has received based on his previous experiences of similar goods or services that he had bought or consumed. This past experience largely undermines his perception of what he should expect of the goods. Perception is widely defined as '*...interpretation or impression based on one's understanding of something...*'; and in refined terms it would be the judgements made based on some external factors about quality of a good or services as cited by Auchterlounie T et al, (2001) from Parasuramn et al (1988).

Tenant satisfaction is also an expression of attitudes on quality of the house occupied or housing services being rendered. Attitude is interchangeably used with beliefs and values. It is a product of experience in life that is shaped by parental or peer group interaction but which can be modified in later life through interaction with the social environment. Parasuramn et al (1988) concluded from a research that involved 12-focus group interviews that a particular group may share same values or attitudes about a subject. Tenant perception can be seen as building up satisfaction and loyalty, traditions and a particular way of life, expressed community sentiment and generally characterisation of a particular group of people being served by a particular good or service (Bradley, 2001).

Tenants entering the market for the first time have little choice on what they can expect the housing service to be. Some experience outside Tanzania indicates public housing programs by planning authorities have assumed that tenants perception of a 'decent home standards' is similar to that of the legislators as well as landlords. This has not always been the case. Hui (2005) observed for example tenants considered a good living environment to be that which was clean, secure and comfortable. It may not have to do with ageing of the facilities nor structural strength of the major elements. The physical condition of the dwelling unit and housing areas to the tenants

may have a totally different meaning than that which builders and landlords have. Achterlounie, et al (2001), demonstrate that house occupiers are more concerned with quality of housing services than the quality of the structure. This is understandable particularly in situations where there is over-demand of housing. In such markets, housing remains by far a seller's market where the dictum 'you take or leave it' reigns. In a competitive housing market situation as it is likely the case with private rental housing, house occupiers have more control on the quality of housing that they need and the maintenance service level required would be high. In a fluid market situation, occupiers are more likely to move out of their current lettings if their real satisfaction level of the housing is lower than their perceived satisfaction. On the other hand, in a monopoly market and particularly in public housing, tenant transfers and mobility are much more restricted notwithstanding higher levels of poor services.

Tenant satisfaction may be influenced by the physical product initially, but in subsequent tenancy, his satisfaction level would be influenced by the efficiency with which Housing Management discharges its functions. Maintenance plays key role amongst the four aspects of Housing management i.e Technical Management/Maintenance, Tenure Management, Social Management and Financial Management (Priemus et al, 1999). It is not limited to the actual repairs that have to be done on a house but the whole of the spectrum of services applied on a house throughout its life with the aim of enabling the building to provide acceptable comfort levels to the occupier as perceived both by the occupier, the owner and the statutory body for the locality. It entails compliance with health, safety and security regulations of the municipality in which the building situates, and individual tastes of what constitutes a home.

In the housing sector, we can distinguish between satisfaction about new building purchased or built for by a contractor, existing house as a dwelling unit, improved works and in all these cases the quality of services offered. A dissatisfied house occupier will usually constantly complain about state of repairs or such other problem areas but more likely will move out of the house. However, moving out of a house by a tenant who is not satisfied with its condition is not usual, particularly not in the public housing where there is limited competitive choice (Varady et al, 2000).

It is possible for tenants staying in a housing which is regarded by others such as professionals and housing authorities as poor, to express higher levels of satisfaction. This may not mean that the tenant is not aware of the extent to which the housing is poor. In the case study discussions, it is clear that some tenants simply had to bear with the poor maintenance services on their dwelling and housing area and did not move out. Varady et al (2000) made similar observations and tried to account for reasons that tenants perceive the poor housing service being offered differently. The reasons could be many and would include the following:

1. The problem of constructing meanings from the two opposing perspectives, the landlord and tenant. While the professionals as agents of the landlord perceive the physical, structural and external conditions of the housing area as important elements, tenants may be satisfied with their immediate space as referred earlier on. If the condition of the premise does not inconvenience him in his occupation, the tenant is not likely to consider this as a problem³⁷.
2. Tenant satisfaction is influenced by exogenous factors that are independent of the landlord's action such as the tenant's personal background and the characteristics of the housing.
3. Tenant satisfaction is a complex phenomenon that is portrayed in four distinct types of satisfaction. The tenant has a different ranking of his satisfaction levels with the dwelling unit, the housing services that are provided, the whole package of services provided against the amount of rent that he pays and the quality of the neighbourhood.
4. There are problems that are related to interpretation. For example where tenants' attitudes have improved towards housing management as a result of recent landlords' special improvement works, it is possible to express higher satisfaction level, but this may not necessarily mean that the tenants are satisfied with the quality of housing; corollary to this argument is an example where attitudes have improved towards police, it does not follow that fears about crimes have been allayed within the neighbourhood (as argued by Varady et al, 2000).

³⁷ In a housing maintenance system that relies on responding to request for maintenance, tenants delayed perception of repair problems and inability to judge severity and urgency of the repairs needed, may lead to delayed repairs.

A housing management strategy that addresses tenants' satisfaction needs is lacking in the context of Tanzania's rental housing. The low rental levels in public housing (about 20% of rack rents by December 2005) have attracted higher levels of tenants' retention. In a study conducted during 2005 at NHC Ubungu Dar es Salaam, for example, 40% of the tenants respondents interviewed had lived on the estate for over 15 years. This was despite of the glaring presence of substantial repairs on the units. In follow up questions, the respondents were found to own their own housing units elsewhere within the city. It would seem therefore that the low-level of tenants' transfers at NHC is attributed to the low rent charged and the relative high quality internal space provided by NHC designs. Whereas NHC in Tanzania is heavily blamed for a poor maintenance service, its ability to carry out the works are lamed by the poor rental collection and the low levels of tenants transfers that inhibit fixing rent at current market rates for new tenants.

It may therefore be argued that in public housing, rent subsidisation by the State encourages high tenants' retention on an estate, and continuously eroding the ability of the public housing landlord's organisation to carry out an effective housing service. This is however only true where the actual subsidy is not made to the organisation by the state, instead it is offered direct to the individual tenants as is the case with the situation in Tanzania.

5.7 Analysis of Landlord and Tenant Relationship

The main actors in rental housing are landlords, tenants and regulatory bodies such as Housing Tribunal and Municipal Government Departments of Housing, Health and Safety, Water and Sanitation etc. Tenants are directly responsible to their landlords while the landlords are responsible to the other agents in the course of owning a house/property.

We distinguish between amateur landlords and professional landlords. Amateur landlordism is typically associated with low-income housing according to Prescht et al (2005). There are three subtypes within low-income landlordism, the subsistence

landlord, the petty-bourgeois landlord and the petty-capitalist landlord. The subsistence landlordism situation arises where an individual is forced by economic circumstances to convert part of his dwelling unit to a letting as a means of augmenting his or her income. This is typical in informal settlements of Tanzania where a house owner would lease some of his rooms while his family occupies the others. The bourgeois case is where an individual owns an extra dwelling unit for rental purposes while in the capitalist situation an individual invests in rental units for regular income purposes. This classification is relevant in explaining the existing situation in Tanzania. It is possible in all three situations for the landlord to share the accommodation with the tenants. Although amateur landlords do not hire services of a managing/letting agent, often they delegate the rent collection and overall administration of their lettings to one of their tenants, usually the eldest or the most trustful.

Largely depending on the seriousness of the housing problem we can have several types of tenant arrangements. Table No.7 presents a general survey of the various forms of tenancy tenures currently in place in different developing countries. In Tanzania the most common form is monthly tenant although the rent payments may be required on semi-annual or annual basis.

Table 7: Various Forms of House Ownership and Occupation

Term	Description	Applicable Area
A: Owner Category		
Owner	Legal right to occupy, let, use or dispose of a dwelling	All countries
Landlord	Owner who has leased part or the whole of his dwelling(s). He may or may not share the property with his tenants	
Amateur Landlord	A house owner who leases his house to tenants and is entirely responsible for all property management functions. UN-Habitat refers these as non-commercial landlords usually with less than 10 units to lease	Common in developing countries and would include room lettings
Professional Landlord	House-owners carrying out registered business in residential lettings, usually employ professional agents for property management functions	Common in all cities
B. Occupier Category		
Tenant	Exclusive occupational rights of someone's dwelling for a prearranged rent payment for an agreed period of time (annual leases with monthly payments usual)	All nations
Sub/tenant	A person whose occupational rights are subservient to tenant	All nations
Thika-Tenant	Landowner leases part of his land to a tenant who then erects huts on it and therefore become Thika Tenant and subsequently leasing rooms to occupiers, usually labourers	Calcutta/India
Anticresis	Type of tenant who has to pay a large amount of money (between 25-40% of the value of the house in advance for the right to occupy the house for free for an agreed period, usually 2-3 years)	Bolivia, India(known as Bogey, or Girvi in other states), Korea (known as Chonse)
Jjogbang	Housing rented by the day	Korea
Key money	A form of deposit required, usually a high initial payment from tenant to compensate for low controlled rents, can also be used to secure guarantee against damage and non-payment of rent.	Most countries
Sharer	A form of tenancy, a person or household that occupies same house either with the owner or a tenant, usually out of close kinship/extended household, affection or difficult circumstances, may or may not pay	Common in poor countries, in Tanzania referred to as licensee (occupier with limited rights)

Source: UN-Habitat (2003) and modified, June 2008

5.7.1 Landlords Concerns

How landlords relate with their tenants is likely to be influenced by a number of factors. Landlords can choose what type of tenants they might want for their dwelling units. This they do through tenant selection. In the private rental markets, it is becoming habitual now for home seekers to engage services of estate agents. In the context of Tanzania, these are freelance middlemen who have local knowledge on available vacancies and in several cases have connection with the landlords. Many

landlords will have defined the kind of tenants they may want on their housing. In room lettings, which are the most predominant rental system in urban areas, landlords have more stringent conditions for the type of tenant they may want. Arguably, the amount of communal space available, the marital status of the other tenants, the family size and whether the landlord is sharing the house with the tenants are some of the impeccable areas of concern. In some instances, amateur landlords have refused to accept tenants of different faiths than theirs, while tenant-applicants from certain ethnic society are shied, and spinsters/bachelors are frowned. From the perspectives of landlords, tenants are a potential source of a problem particularly in the sharing of common facilities like toilet and washing areas. Interviews with the agents indicate landlords are more wary of unmarried tenants than they are with married couples. Unmarried tenants are likely to bring in unknown companions from time to time. Landlords sharing same accommodation tend to refuse tenants' visitors.

Private landlords are keen to have tenants who promptly pay their rent; water and electricity bills and that can be trusted that at times of need they would be available to assist the landlord. Tenants on the other hand, are wary of sharing housing with their landlords, as this sharing tends to be too involving with the landlords' personal desires and whims as exemplified in the housing career of Mr Juma later in this section. Generally, private landlords around the Ubungo Case study area, desire to have tenants that they are familiar with. This is considered important as the landlords then have confidence about their willingness to discharge their tenant responsibilities as well as they can trust them for being loyal. This would suggest that landlords would be seeking tenants from among the people they know and most likely hailing from the same ethnic group.

In the private rental market, the landlord and tenant relationship is not regulated by written contract between the parties nor official rules and regulations from the local authority. The repealed Rent Restriction Act of 1984 was the main legislation that had several stipulated provisions that guided the relationship. The only regulatory provision that exists in Tanzania is now the Land Dispute Courts Act No. 2 of 2002, which is indeed dispute-resolution machinery. Kironde (2000) argued for a case to introduce rental regulations that would define the responsibilities of landlord and tenants and help the parties to design and execute simple contracts between them.

Landlord and tenant relationship can be hostile. There have been a number of reported cases where landlords have acted violently against their tenants in occasions where tenants had delayed rent payment. In March 2008 for example one Albina Simon at Ubungo Housing area was charged by Kinondoni District magistrate court for knifing her tenant, one Mwanaisha Athumani for failure to pay rent.

5.7.2 Areas of Conflicts

There are basically three main areas, which may strain landlords and tenants relationship:

1. The physical state of repairs of the building: At the time of negotiating for the lease, desperate tenants tend to overlook the condition of the premises. Shrewd landlords take new leases during dry season when the general conditions of the premises appear good and clean. With rainy season, tenants have to face the problems of flooded cesspits and poor locks.
2. Rent Payment: In 2005, as mentioned earlier, an Act of Parliament repealed the Rent Restriction Act. Before this legislation, landlords could only collect rents on monthly basis and if they had reason to evict a tenant they had to give him or her a notice of three months but even eviction was only possible under court order. After 2005, landlords are free to collect rent in advance on time periods that they consider reasonable. There is no restriction on the amount that they can charge a tenant. This relaxation of the law has not been well received by tenants. In January 2009, the Chairperson of the Tanzania Tenants Association was quoted by the local press complaining about absence of Rent Control Board, citing situations where estate agents had colluded with landlords to evict tenants to give room to other desperate tenants who offered higher rents.
3. Threat of Eviction: Both in the private and public sector, the landlords can evict a tenant whose rent has fallen into arrears for over 30 days. In the private sector the threat for eviction could be for other reasons as aforementioned. In some circumstances individual tenants are obliged by the landlord on an agreed rotation to carry out cleaning of the common areas and in particular the shared

toilet room³⁸. Unmarried tenants have been blamed for not being sufficiently responsible in undertaking such duties. In the case of married couples, usually the wife (in most cases the wives are house-wives) would do the cleaning on behalf of the household.

5.7.3 Tenant Mobility due to Strained Relationships

House renting in the private sector within urban areas of Dar es Salaam is problematic and is probably precursor to problems that face public rental housing management. Tenant mobility rates in the private sector have not been studied in Tanzania. Generally, however it is projected at an average of 2.6 years in formal settlements. In the interviews that were carried out for this study, two stark cases were picked. Information about these cases is presented in Box 1 and 2 to highlight characteristics of the landlord and tenant relationship problem. In both cases, landlords were found to have wielded power against their tenants to the extent of abrogating basic human rights. In the same line of argument, Cadstedt (2006) narrates how tenants in Mwanza (Tanzania) had to keep up with a landlord who would punish them by disconnecting electricity to their rooms, when he realized one of them had not paid his bill on time or disconnect water for all the tenants because one of the tenants had used the water lavishly while washing her clothes.

Example 1: Disputes and Conflicting Interests leading to evictions

Box 1: Mzee Maftwar Abdallah(not his real name) owns a 15-rooms-house in Ubungo area. There are 9 households, out of which 6 have two rooms each. These rooms can only be accessed from the large corridor that runs from the front of the house to the rear. The compound is large with an enclosed rear yard where shared washroom facilities comprising one-hole pit-latrines and one-shower rooms are sheltered. Each room is large (12m²) and constitutes a letting. Households sharing the room with adult children have had to sub-divide the space by simple cloth curtain. During March 2007, a serious dispute erupted between the landlord and one family tenant leading to forceful eviction of the tenant. When interviewed the tenant, Philip unhappily narrated how his 10-year old son had been caught mimicking adult lovemaking with landlord's youngest daughter in the courtyard. Abdallah's wife would not understand any of the pleas by the tenant nor his promise to be more responsible for his son. Philip and his family moved out and rented another shared house in Ubungo- Maziwa area but with small room sizes and at higher rent.

³⁸ In room-lettings up to 10 households may have to share a toilet room and in the informal areas, this could be a pitlatrine of one hole.

Box 2: *From a tenant to homeowner: Juma is now homeowner but in a flood-prone area of Msimbazi River Valley in defiance of orders by the Kinondoni Municipal Council to vacate. When Juma was asked why he refused to move out of the Valley Dwelling, his response was impromptu: "...a flood is a seasonal problem, but scorns by landlords are perpetual..." He explained that he had been a tenant in three occasions before and he did not wish to go through the same experience again.*

From Tenant to Homeowner to Tenant: Emanuel has moved houses 12 times between 2000 and 2009. When he arrived in the city of Dar es Salaam, he stayed in one of the backyard rooms at Tandale (6km from the city centre), after 8 months he moved to Tememe (10km) and shared a living room and a toilet, better than Tandale, but the landlady would not let him have visitors. He moved in 2002 first to Sinza (8km) to another room letting but with en-suite washroom for 6 months then had to move to a similar room letting but in Mwananyamala (6km) where he was forced out by the landlord for offending the faith of the landlord. Emanuel stayed with a friend at Mabibo (7km) sharing a room for 2 months before he got a room to himself in the same area. He had started developing his house at Mbagala (25km) and was found to be keeping some timber materials in his room. He was given stern warning and decided to move to Changanyikeni (13km) in 2003. He changed employment and was allocated whole house to himself at Magomeni (3km) in 2005 but a year later he had to move and rent a small place at Mbagala while waiting to complete his house. The travelling time was too much for him, he leased his completed house in Mbagala and took a lease at Kimara (15km). His employer offered him a better house in the area of Mbezi Beach in 2008 where he now lives. He completed building his second house in Boko (35km) which he had begun building in 2007

In the case of Philip and Juma as tenants in private rented housing, the relationships are personal and relate to the socio-cultural values of the landlord and tenant. They could be influenced by their economic status as Kironde (1992) and Malpezzi (2001) observed. Tenants are not necessarily poor nor are their incomes lower than those of the landlords. Subsistence landlords are more likely to share their housing with tenants. In the case of Juma, in his second attempt to rent in the private sector he shared a house with a landlord who assumed parental care over the adult Juma. Juma understood the reasons for being required to whistle while in the washroom but he could hardly bear the landlords innuendos, and hence opted for another type of housing tenure.

Emanuel is a graduate and at the beginning, he could only afford a room but was all the time looking for a better but affordable accommodation. He was not spared from the landlord's high-handedness. In particular he was not happy with the landlady at Mabibo's house who would not allow him to have visitors. His desire for bigger house was fulfilled when he was promoted and his employer offered him a whole house of 3 Bedroom. But Emanuel's aspirations had changed and he had started construction of his first house far away from the City Centre in Mbagala. He moved to Mbagala for closer supervision of his house, abandoning the company housing at Magomeni. The housing

condition at Mbagala did not please him and even when his own house was ready, he leased to someone and was ready to move to a leased unit on the other side of the City but whose transportation to the City was more reliable. He finally settles again in an employer-leased house in Mbezi. He has from his savings developed a second house, which he wants to lease but he continues to live as tenant at Mbezi Beach.

What this narration tells us is that tenants can be made to move from one house to another for reasons that have to do with the landlord as well as individual aspirations. What enables this tenant mobility is the tenants' financial capacity. Juma's case has some more interesting features. Figure 3 sums up Juma's Housing Career. Apart from having problems with landlords, he also appears to experience problems with some of the tenants.

Figure 3: Juma's Housing Career- From a Tenant to Homeowner

Career	Explanation	Issues
Employer Housing	Employee by a Public Company for over 10 years since 1973, during which he enjoyed staff housing at Magomeni. In 1992, his employer sold off the housing portfolio in a privatization strategy. Juma was offered housing allowance in lieu of direct housing by the employer	<ul style="list-style-type: none"> • Large and quality house two bedrooms fully furnished, with water and electricity connection • No need for personal furniture • Rent paid through salary • Shared neighborhood with working mates
First Tenancy in Private House	Juma obtained a room in a private house at a rent of Tshs. 10,000 which was only 40% of the housing allowance that he was getting from his employer. His new landlord proved difficult just like his fellow tenants. Landlord sought vacant possession after six months.	<ul style="list-style-type: none"> • Limited space, one room, shared toilet, no running water • Needed to buy furniture • Shared with non-working tenants who mistook him for being anti-social and snobbish • Tormented by fellow tenants • Not allowed visitors
Second Tenancy in private house	Juma obtained another room not very far from the first, during November 1993 at same rent of Tshs. 10,000 but was not allowed to whistle in the house and before use of toilet, he should cough a little and he would serve no pork meat within the premises. Landlord interfered with his private affairs and had to leave after 15months.	<ul style="list-style-type: none"> • Similar to first tenancy except no problem with fellow tenants • Frequent visit by the landlord to enforce terms of lease bothered Juma
Homeowner	In June 1994, he had bought a plot of land measuring 5mx 8m for Tshs 150,000(\$200), out of desperation. Had problems to raise funds for construction of a house, opted for phased development. The landlord's advances and innuendoes became more frequently and had to move out to his half completed house	<ul style="list-style-type: none"> • Intolerable behaviour drives Juma to a substandard location and incomplete house • Juma expresses satisfaction of his own house and brushes floods as a seasonal problem whereas the rental housing torments were perpetual.

5.8 Conclusion

Rental housing sector in Tanzania has been sidelined in the mainstream policy and has largely remained a deregulated sector found in informal settlements that accommodates over 70% of the urban population. The main actors in the sector share little understanding in what constitutes leasing norms. The major implication from this chapter is that public sector housing has a challenging task ahead in trying to provide cheap but good quality housing in the long run to the society. It is generally observed that the future for Public Housing both in the developing and developed world is bleak and with it, this strategy towards helping the low-income brackets towards housing. .

It has also been observed that policy makers have accorded strong emphasis to home-ownership strategy, and as a result, rental housing has tended to be shunned away or simply tolerated for those who cannot afford alternative accommodation. The end result has been increased informal house construction in hazard and public lands as was narrated by Juma in the case study.

In the next chapter, focus is made on the case studies of Ubungo and Keko housing estates to try and find out how tenants in these public housing estates are coping with their accommodation and to what extent can we draw from their experience lessons that would inform the study objectives.

Chapter Six: Empirics of Public Housing Organization in Tanzania

6.1 Introduction

This chapter presents information collected from interviews and surveys that were carried out at three different levels, the Central Government, National Housing Corporation and tenant occupiers at two settlements in Dar es Salaam. From the Central government, it was aimed at getting an overview on how the housing sector was being organised in the country, and whether there were any strategic formulations for sustaining the rental sector or otherwise. It was also intended to get an impression on the ongoing housing policy debate in the country. In the second set of interviews, the National Housing Corporation was studied with the aim of gauging its level of housing management in terms of its organisation vision, mission and values; and how it was responding to external pressure such as political decisions and subsequent national policies on privatisation and divestiture, and the changing social-economic profiles of its tenants. In the third set, the interest of the survey was to find out from tenant-occupiers their opinions on the housing services that they were receiving from the National Housing Corporation, what challenges they were facing in consuming those housing services and how readily were they in case of a call for teaming up with their landlord organisation towards improving their housing areas. Occupiers in the vicinity of the NHC Case Studies were also surveyed for comparison purposes.

Part A: Interviews with Central Government Departments

6.2 Ministry of Lands, Housing and Human Settlement Development

Housing matters are the prerogatives of the Ministry for Lands, Housing and Human Settlement Development in Tanzania. The positioning of the housing sector in the Government setup has never been stable for years. At Independence time (1961), housing was in the portfolio of the Ministry of Local Government and Housing up to 1965, when it was moved to the Ministry of Health and Housing, but even then it was a small section. It was during 1970-84, when housing was accorded status of a Division in

the Central Government set up and Housing Officers appointed for each of the Regional Administration Centres in the country. Up to 1992, the Regional Housing Officers were key advisors to the Regional Development Directors (RDD) on matters that related to housing, but over all they were responsible for allocation of housing to public servants in their respective regions. By 1992, housing as a division had been at one time or the other part of several ministries which included the ministries of Local Government, Community Development, Cooperatives and Marketing, The Prime Minister's Office, Ministry of Local Government and Cooperatives, Ministry of Lands, Water, Housing and urban Development, Ministry of Natural Resources and Tourism.

In 1992, there was a major restructuring process of the civil service. The restructuring removed Regional Development Directorates, which were executing agencies for the Central Government at regional level and established Regional Secretariats who would coordinate regional development. The position of housing officer was abandoned. As a result, to-date there is no office that is directly in-charge of housing at the regional secretariat and local authorities. Housing matters were however brought back to the Ministry responsible for lands as a section.

In 1997, the housing section was merged with the Department of Urban Development to form what became Department of Human Settlement Development but with only 4 staff. The merger was aimed at promoting housing as a national agenda in response to the Habitat II Agenda (that was adopted by 171 Countries at Istanbul in 1996). The adoption of the Human Settlement Development Policy in 2000 is considered one of the positive results from the merger. The whole of 1992-2008 was characterised with lack of institutional framework within which housing development was to be coordinated at both Central and Local Government level (URT, 2009 p.56). In 2008, the government re-introduced housing as Housing Department at the Ministry of Lands, Housing and Human Settlement Development. A new Director was appointed and entrusted with the responsibilities of reviewing the national housing policy and setting up a competitive housing market in Tanzania through public-private partnership.

6.2.1 Housing Actors in National Policy Debates

In interviews with the Director of Housing at the Ministry of Lands (July 2009), there is now consensus amongst government functionaries that housing is a commodity that can be provided in a competitive manner and not necessarily a welfare good as hitherto understood. The ministry has enlisted a long list of key actors in realizing a national housing policy with an increasing recognition of the role urban and district councils can play in provision and management of housing. Towards this end, while winding up last parliamentary session in Dodoma (July 2010), the Premier underscored government's efforts in prioritizing the housing sector as one of the pillars for solving the looming poverty problem in Tanzania. He cited efforts that the government had undertaken towards developing cheap technology that would make house construction less expensive and the passing of the Unit Titles Act No. 16 of 2008 and Mortgage Financing Act No. 17 of 2008 which were aimed at creating an enabling environment for poor people to access housing. This was in addition to the regularization scheme that was already in place for most of 2004-2010 that had by December 2009 resulted in having 290,000 housing units in informal settlements identified and ready for titling.

On the re-organization of the housing sector, the Premier informed the parliamentarians that the Government with effect from 2010/2011 financial year would set up housing departments at local government level, promote housing cooperatives, and entice private companies and individuals to invest in decent homes and in building materials production (PMO Budget Speech 16th June 2010). Thus the key players identified by the policy include the following:

1. The Central Government charged with the general policy formulation, setting up institutional framework, document and disseminate best practices and providing technical assistance to the other players
2. Local authorities who are expected to continue providing planned, surveyed and serviced land and produce standard house designs that will ease the processing of building permits. New housing departments would be set up in all local authorities for the implementation of the housing agenda.
3. Financial institutions: the Policy encourages financial institutions to work towards creating seed finance that will assist enable investors to meet the cost of

housing production and maintenance; to provide long term mortgage finance and develop a secondary mortgage market.

4. Private Sector is urged to work together with the public sector in the construction, research, infrastructure development and environment improvement matters.
5. Civil Society Organizations are expected to mobilize communities and assist them towards access to land, setting up small scale building materials manufacturing enterprises, artisan trades training and community financial savings.
6. Training and Research Institutions: these will be expected to continue with their role of training in housing areas, research and carrying out seminars, workshops and conference to inform the stakeholders of new skills and knowledge in housing.
7. Donor community: the policy expects development partners will support the implementation of the policy and actors to be involved in the implementation of the policy.

Through involving all these key players, the Government hopes the housing problem both in terms of units' production and management will have been addressed.

6.2.2 Perceived Role of National Housing Corporation

Government's views on the future of the sole public housing corporation in Tanzania were considered vital in trying to explain housing decay in public housing areas. The Deputy Minister for Lands, Hon Rita Louse Mlaki had categorically refuted media reports in the wake of Unit Titles Act No. 16 of 2008, that NHC would transfer its stock to local government. She insisted that a centralised public housing corporation in Tanzania was necessary to redress potential imbalances in resources amongst local governments.

NHC request for special treatment by the Government in 2009 was dismissed by the President. NHC had requested to be exempted from paying VAT. The President wanted the NHC to operate commercially and reminded the NHC Management that it had valuable land resources that it could use to its advantage and still be able to pay the

necessary taxes. NHC was being urged by government to improve its revenue collection system for improved performance. In telephone interviews with the Director of Housing at the Ministry of Lands (June 2010), it was reiterated that NHC had to operate commercially and become a 'Master Real Estate Developer'. In this new role, the NHC would cease to be a public rental-housing corporation and instead engage in commercial development of housing for those who can afford to pay. In his views, the responsibility for providing cheap and affordable rental housing should be relegated to local authorities so as to offer a more local housing service than is presently the case. Non-government organisations, NGOs will also be involved in helping housing development for the needy population. He also reiterated the Premier's submission to the Parliament that housing departments will be set up at municipal levels as agents for implementing housing policy matters, supporting NGOs and promoting housing companies that will support housing delivery in their areas.

The local media quoted the Minister for Lands, Housing and Urban Development, Hon. Chiligati urging the NHC to shift from its traditional role to a more commercial outlook:

"...you should widen the scope of your core function of just being a landlord and seriously embark on real estate's development..."

This was on 14th Jan 2009, while officiating the launching of a new 5-Storey building that is to house 24 shops, offices and residences for sale in Moshi (Daily news, 15th Jan 2009)

However, the positioning of NHC in the envisaged housing market sector after adoption of the new housing policy has not been made clear. Interviews with other key staff at the Ministry of Lands responsible for the drafting of the policy, indicated while the new roles for the NHC would be purely commercial, there is a misconception on the provision of social housing in Tanzania. Strictly speaking Tanzania has had no official position on social housing other than during natural disasters where Government responded on the emergency providing for temporal shelter for the affected persons.

In the policy debate, there are arguments towards provision and management of 'social housing'. There is dividing opinion on which agency should be trusted with the responsibility of providing social housing. The mandate given to the reconstituted NHC

by Act No. 11 of 2005 does not include provision of social housing. Despite this, government respondents were still convinced that the NHC should be providing for social housing, while the Director of Housing did not consider it to be candidate for social housing but rather the Tanzania Building Agency (TBA). TBA was for most of 1961-1997 a works department in the Ministry of Works responsible for repair and maintenance of government buildings. In 1997, the department was restructured and made a semi-autonomous government agency, charged with responsibility of providing accommodation to government employees, carrying out construction of new buildings and maintaining existing stock. But it also constructs houses for the private sector which its Chief Executive Officer justifies as a means of ‘...*Offsetting high rental income from the private homes prices for the public employees...*’³⁹

Between 2002 and 2008, the TBA constructed 955 houses and leased out 584 houses to civil servants collecting over Tshillings 9billion (about US \$ 9m).

There are strong sentiments amongst the interviewed that TBA is a social housing organisation while from its tenant profiles, this does not seem to be the case. Tenants in TBA estates are senior government employees whose status in their employment entitles them to housing that is paid for by the Government. The other set of respondents perceive TBA and local authorities as the proper organs for supplying housing to civil servants either through a homeownership or rental strategy and that NHC should be charged with the responsibility for social housing. It can however be argued at this juncture already that there is confusion amongst policy makers of what constitutes social housing and public housing. The two are separate submarkets although may be found in the same organisation, but how the organisation behaves to one another and its respective performance are matters of concern that require explanation.

The government’s perceived role of the NHC as a large business enterprise that develops housing units for the society has been accentuated by the recent appointment (July 2010) of a Banker as its Chief Executive Officer (CEO), whose immediate post was a CEO of a promising mortgage financing bank in Tanzania, the Commercial Bank of Africa. This appointment was heatedly debated in Tanzania. According to tradition,

³⁹ TBA CEO interviewed by a Construction Magazine Journalist in February 2009, available online <http://eonyango.blogspot.com/2009/02/how-tba-gears-for-housing-development.html>

the CEO for the NHC had always been from the disciplines that deal with Real Estate like Architecture, Civil Engineering, Estate Management, or Quantity Surveying.

In the archival surveys that were carried for this study, it was clear that social housing was being seen as a type of housing that targeted low –income households. It could be affordable housing for different categories of income groups. The only criterion that seemed to be applied was ‘household income’ in which case only those with measurable income in the form of salaries or wages were being considered. As a result, while senior executives were entitled to direct housing by the Government through the TBA, junior staff housing needs were to be provided for by the National Housing Corporation on a social housing model. The needs of other non-government employees, the unemployed, the sick, senior citizens, divorcees etc have not been addressed in the draft housing policy or in parliamentary debates on human settlement matters.

Part B: Interviews with Public Housing Corporation

6.3 The National Housing Corporation

We have referred to the National Housing Corporation (NHC) a number of times as the largest public housing corporation currently undergoing a restructuring process. NHC is directly responsible to the Ministry of Lands, Housing and Human Settlement Development through the Director of Housing. It is an independent body with its own Board of Directors and Management. The Ministry is only responsible for policy matters that relate to the main mission of the NHC.

The NHC was set up immediately after independence in 1962 by an Act of Parliament as the implementing hand for all governmental policy statement and strategies in the human settlement fields. During the first 20 years, the NHC erected over 20,000 dwelling units in all major cities of Tanzania for the rental market and also carried out contractual construction works as registered contractors for the general construction industry. NHC institutional framework was entirely overhauled in 1990, when the Acquisition of Buildings Act of 1971 was repealed and all the buildings that were in the ownership of the supervising agency under the Act, Registrar of Buildings were transferred to NHC. The re-constituted NHC was mandated to operate commercially and its focus on low-income housing was lessened. There were further amendments in 2005 which empowered the NHC to operate more freely in the real estate market and in particular in line with determining market rent levels of its units and dealing with defaulting tenants.

The current mission of the NHC is to provide accommodation to all income groups as well as for industries and commercial undertakings. In the ongoing policy debates for a new national housing policy, one of the controversial issues is to rid the NHC of its traditional role as landlord, which would mean reducing the strong influence of the Directorate of Property Management vis-à-vis the Directorate of Property Development. The major objective would then be to make it a commercial real estate development company.

With effect from 1994, the NHC's portfolio was divided into profit and costs centres. Profit Centers are directorates that are income generating and self-sustaining, while Cost Centers refer to those directorates that provide supportive roles to the Profit Centers.

The Profit Centers are responsible for the core activities of the organization and these include the

- Directorate of Property Management
- Directorate of property Development

While the Costs Centers include the following:

- Directorate of Finance and Administration
- Internal Audit Unit
- Public Relations Unit and
- Legal Unit

The overall organizational set up include the Headquarters in Dar es Salaam, 13 Branch offices and 7 stations located throughout Tanzania, with a total workforce of 560 personnel, out of whom 85 are professionals with at least a Bachelors Degree qualification or equivalent. Tanzania, in terms of geographical size, is quite a mass of land that stretches over 1,620km on East-West and 1,603km on North-South directions, twice the size of Sweden or four times the size of Germany (Figure 4). The spread out of NHC estates throughout the regional centres of the country poses management challenges to the NHC. Even within the Cities, NHC housing areas are well spread out which has necessitated the NHC to formulate 4 regional branches within Dar es Salaam, which is in itself one political administrative region, as shown in Figure 4.

From 1990, NHC has increasingly been involved with development of housing for the sales market. Pilot projects were set up in Dar es Salaam at Tabata (Ilala Municipality) and Jangwani Beach area (Kinondoni municipality). Between 1990 and 2007, the Corporation was able to build 762 housing units, most of which has been sold. According to Mr Madekwe, the then Director General of NHC, the corporation's endeavor to provide houses has been hampered by the absence of formal mortgage finance in the country, withdrawal of government subsidies and was worsened by the low levels of income of the majority of the urban dwellers.

Figure 4: Administrative Regions of Tanzania where NHC owns Housing

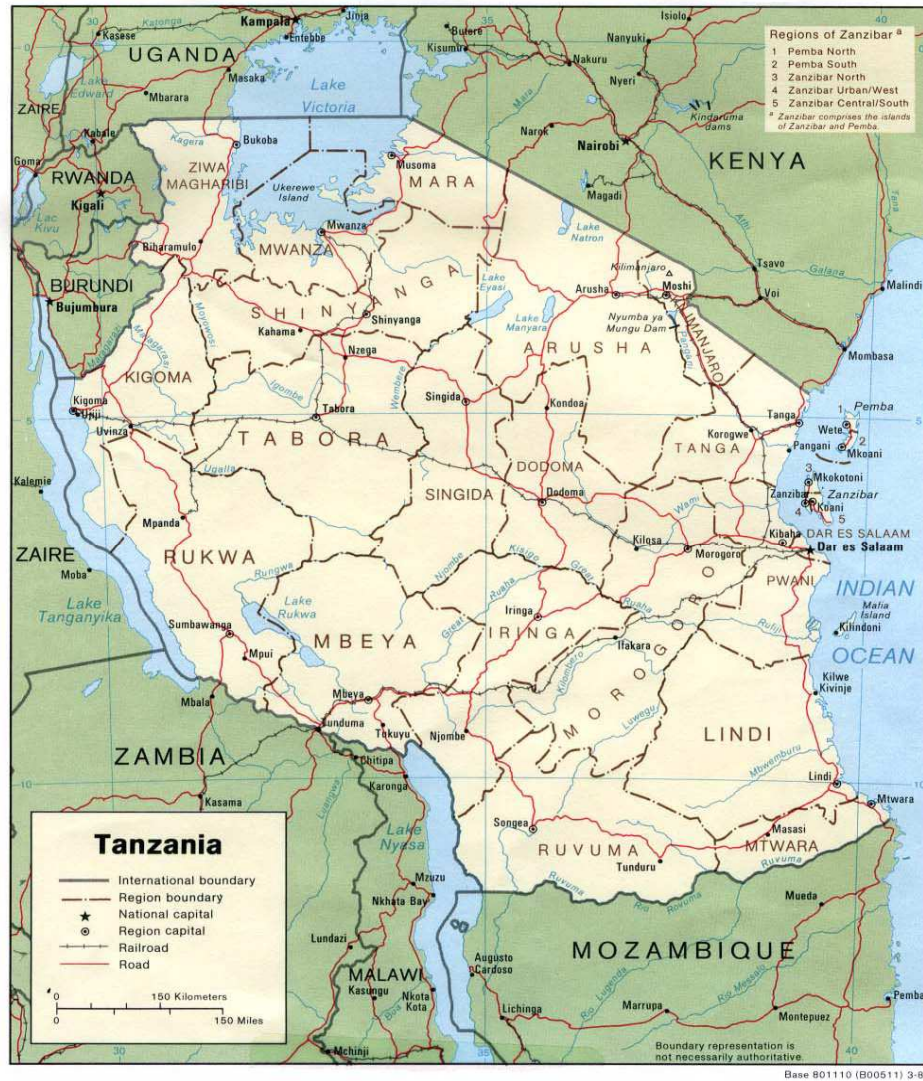
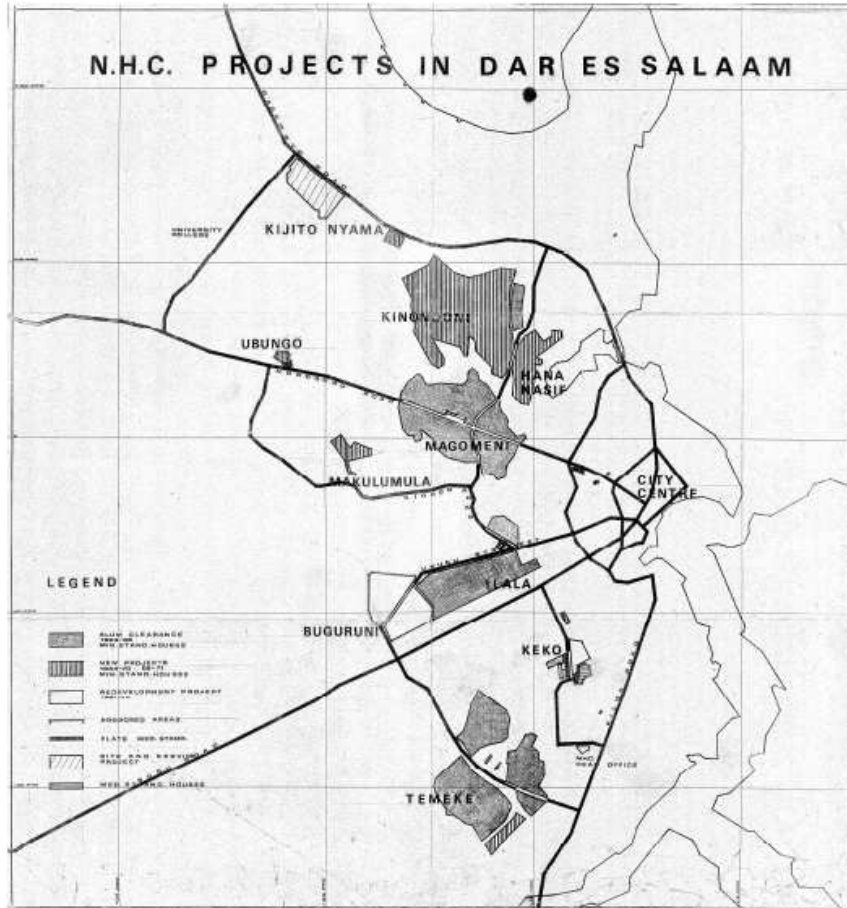


Figure 5: NHC Housing Project Areas in Dar es Salaam



Source: Mbiso(2005)

6.3.1 NHC Roles in National Housing-Problem Solving

Whereas the Housing Portfolio within the Central Government has not registered significant progress in the history of housing in Tanzania, the National Housing Corporation has throughout its history contributed towards the agenda and in the actual implementation process. In interviews with the NHC senior staff, the NHC was involved in the slum clearance programs of early 1960s, where the Government of the time wanted to clear all towns of thatched mud wattle dwelling units, replacing them with iron sheet roofed and concrete structures. The company enjoyed subsidies from the Central Government throughout the 1961-mid 1980's. In the 1970s, NHC was again involved in developing tenant-purchase homes adopting the 'Swahili-type' design in the

major cities. The Swahili house design is a flexible and simple layout plan that provides for multi-family units with shared washrooms and kitchen facilities in a separate adjoining structure at the back of an enclosed courtyard. These efforts largely eased out the housing problem in cities like Dar es Salaam and revitalized the slum areas outside the then central business district of Dar es Salaam.

It was after the 1973-04 Global Oil Crisis that NHC found itself increasingly unable to cope with the increasing demand for housing. Its ability to construct new units was reduced and instead it concentrated on the management of existing units. The expected repayments from tenant-purchase schemes were not promising either, which further aggravated the already weak financial position of the NHC. At the same time, the Rent Restriction Act of 1962 was making it difficult for the organisation to charge market rents for the new units that it was able to put on the market. The Rent Restriction Act unduly protected rent payment defaulters, as it was illegal to evict such tenants without court order. These were the main historical reasons that NHC staff respondents felt were at the core of the poor performance of the organisation as a public housing landlord.

With the advent of market-oriented political system in Tanzania during the second half of 1980s, the role of NHC was changed. At the same time, the Pension and Insurance institutions in the country were getting involved in direct house provision, which relieved the NHC from a backlog of house applications. The NHC structural changes are exogenously exerted on the organisation mostly from Government policy changes. Interestingly, the NHC Management has found ways of accommodating such changes whenever they were raised. In interviews with the Director General of the NHC during July 2008, and follow up discussions with NHC Branch Managers during December 2008 and January 2009⁴⁰, the greatest challenges the NHC faced were from the real estate market and not from the policy directives from the government. The explanation given was that since the Government adopted a Client Service Charter in 2003, it was becoming increasingly possible for the government to involve the NHC in charting out new ways of carrying out business. According to the new Director General of the NHC,

⁴⁰ During 3rd-5th December 2008, Ardhi University ran a Real Estate Portfolio Management Course for the senior staff of NHC, which included all top managers and Branch Managers and I was one of the Resource Persons, similarly during 23rd-30th Jan 2009, I was involved in another course 'Real Estate Development Course for NHC Staff, in both occasion I shared experiences with the NHC Staff who seemed to be very keen in the course proceedings.

the biggest challenge that faced NHC was lack of coherent strategic business plan that was transparent and supported by staff and the society. He cited an example in which as soon as he was appointed as the CEO of NHC, his friends called him asking for NHC housing allocation.

NHC Management perspectives on their role as public housing organisation can be summed up from the interviews as follows:

- i. Before the restructuring in 1990, the NHC used to receive subsidies from the government, which made it possible to charge low rents. With removal of subsidies, the NHC was forced to increase rents to slightly lower level than the ongoing market rents, but the tenants would not allow this and the government would support tenants when NHC sought review of rents. The NHC needed rent increases to meet operational and stock maintenance expenses as well as for construction of new stock and statutory payments such as property taxes.
- ii. Major challenge facing the organisation was to develop sufficient housing units to reduce housing shortage, but at the same time, they were being required by the Government to sell or rent its stock at low prices. According to Hon. Minister Chiligati's Report of 2009, the NHC was required to sell loss-making houses and not all its portfolio. He however had cautioned that disposing off loss-making assets requires thorough preparation which would include verification of tenants in occupation and their ability to pay for the house, identification of financial institutions that would be willing to extend credit for purchase of the units, and education program for the new home-owners on how they will have titles to the houses as unit title. Since this required time, NHC was advised to keep on hold until all preparations were completed.
- iii. Investing in low-cost housing is considered an important strategy in solving housing problem, but the challenge is accessibility to finance at affordable interest rates and other incentives, such as access to serviced plots, subsidy from the state, or VAT exemption on purchases. NHC Management however conceded that revenues from the existing stock were sufficient to meet operational costs but could hardly enable the NHC to start new projects.
- iv. Tenants are perceived as customers of NHC housing services but are paying low rent and they are not keeping their houses in good condition, abusing the privilege

that they have been offered by NHC. Illegal sub-leasing has been common. During 2009/10, a total of 379 occupiers were found to be illegal tenants to the NHC, mostly in Dar es Salaam Branches. 29 Tenants had sub-leased their units without the consent of the NHC (Table 8).

Table 8: Illegal Tenants at NHC Dar es Salaam Branches

Branch	No of Houses	Total Units	Ownership		Use		Status	
			NHC	Tenant Purchasers	Commercial	Residential	Legal	Illegal
Upanga	547	4838	3 871	967	1 144	3 694	4 835	3
Ilala	403	3579	3 302	277	866	2 713	3 263	316
Temeke	190	856	821	35	159	697	856	0
Kinondoni	173	774	774	-	128	646	719	55
Total	1313	10,047	8,768	1 279	2 297	7 750	9 673	374

Sources: NHC, 2009

- v. NHC has committed itself to a massive maintenance plan to renovate all its stock. in all cities renovated, which would set good grounds for rent reviews. The Plan envisaged renovation of 2,392 houses. Up to June 2010, 867 houses had been fully renovated and 2,543 units underwent major repairs at the cost of Tshs 7.4bn. NHC has since 2005 been setting aside 25% of its annual rental income to meet maintenance needs, currently about Tshs. 6bn(i.e about US\$ 4m)
- vi. NHC management sees a lot of hope in the government's directive that NHC transforms itself to a Masters Real Estate Developer. This has been inspired by the new legislation, Act No. 17, the Mortgage Financing (Special provisions) Act. Under this Act, a mortgage house under the name, Tanzania Mortgage Refinancing Company (TMFC) was set up. This is a commercial undertaking that will be run on pure business principles. Share subscriptions are expected from commercial banks in the country. The TMFC is expected to provide the needed mortgage to individual investors, and the Government expects that NHC would be one of the largest beneficiaries of the long-term loans to be offered by the Company (URT, 2009). Secondly, the passing of the two legislation Act No, 16 and 17 of 2008 (Unit Titles and Mortgage Finance) are good indicators as more people will be able to borrow and buy houses, thus enlarging market for NHC units. NHC has already been already committed itself to develop 1,000 dwelling units beginning 2010/11 in Dar es Salaam for sale through mortgage financing (Budget Speech,

2009-10). In a Press conference held on 13th July 2010, the new NHC CEO revealed an ambitious 5-Year Plan that targets adding 15,000 housing units in the sale market between 2010/11 and 2014/15 at a total cost of Tshs 1.5 trn (US\$ 1bn). The expected source of finance would be credit that would be secured against the NHC assets.

- vii. NHC sees other public housing corporations such as the Pension Funds as partners rather than potential rival. According to the immediate CEO, Mr Madekwe, the national demand for housing is huge and there is a room for many more actors to participate in real estate development
- viii. Despite the powers that Act No. 11 of 2005 gave NHC in dealing with defaulting tenants, the NHC opted for dialogue with the defaulting tenants to recover rent arrears payment. Under this strategy, the NHC agreed to forgo interest and penalty on rent arrears, which encouraged defaulters to pay. As a result, within four months of the initiatives, rent arrears in Mwanza alone dropped from Tshs 1.1bn in September 2007 to Tshs 561m by January 2008. Rent arrears have been a thorny problem and we will come back to it when looking at housing management at the NHC.

6.3.2 NHC Portfolio and its Management

NHC Property portfolio is a mix of residential, commercial and industrial-warehousing facilities usually strategically located within urban centers and along major access road network. These are summed in Table 9 in the different administrative regions. The total residential units owned by the NHC in 2006 were 10,790, about 60% of these were found in Dar es Salaam. 5,000 units of the old stock units had been sold to sitting tenants or transferred to municipal governments during 1990's.

Table 9: NHC Portfolio as at October 2006

S/No	Branch/ Station	Total Buildings	Total Units	Commercial Units	Residential Units
1.	Arusha	183	988	444	544
2.	Bukoba	47	251	176	75
3.	Dodoma	15	132	17	115
4.	Ilala	403	3,579	866	2,713
5.	Iringa	31	201	135	66
6.	Kigoma	24	97	35	62
7.	Kinondoni	173	774	128	646
8.	Lindi	28	122	72	50
9.	Mbeya	34	252	126	126
10.	Morogoro	60	579	210	369
11.	Moshi	148	722	341	381
12.	Mtwara	65	227	103	124
13.	Musoma	37	147	107	40
14.	Mwanza	138	1,005	505	500
15.	Shinyanga	45	197	148	49
16.	Singida	28	85	63	22
17.	Tabora	28	182	114	68
18.	Tanga	168	787	338	449
19.	Temeke	190	856	159	697
20.	Upanga	547	4,838	1,144	3,694
	Total	2,392	16,021	5,231	10,790

Source: Compiled from interviews and Parliament Documents during 2007

The NHC stock varies from time to time on account of new additions and dispositions. By the end of 2008 for example the figures in Table No. 9 had changed as a result of several new buildings addition in Arusha, Ilala, Temeke and Upanga. The total units increased to 16,429. Between 2006 and 2008, the NHC had built 314 houses for the sales market.

6.3.2.1 NHC Maintenance Policy

NHC prides itself as the largest Landlord Organization in Tanzania and has from time to time published its Management Policy. Its current maintenance policy covers 4 main areas as follows:

- 1) Maintenance objectives: these are defined in terms of functions of the maintenance department with emphasis on the supervisory roles and mode of executing maintenance works that meets acceptable standards.

- 2) Resources: a long list of resources that are required for effective maintenance is given; spelling out the skills required in the maintenance department, which must include professional and technician engineers, architects, and quantity surveyors. An appendix to the policy document, lists all possible tools and equipment presumably the NHC ought to stock. In terms of Finance for maintenance, the policy document limits this to a proportion of rental income that will be determined by the NHC Management. Stocks for carrying out repairs must be obtained through existing corporation purchasing and supplies regulations.
- 3) Procurement Procedures: this is by far the most elucidated statement in the policy. Store requisition and issues procedures are outlined as well as the chain of approvals. Interesting is the fact that all requisition vouchers for stores requisition must be approved solely by the Maintenance Manager who usually sits at the Headquarters or regional managers again sitting in the branch headquarters. There is also provision for handling transfer of materials from one branch to another and of excessive or unused materials.
- 4) Emergency Cases: the policy refers to how materials needed for emergency case should be handled but is quiet on what emergency cases may be construed to be.

6.3.2.2 NHC Maintenance Programme

NHC runs a scheduled Maintenance Program for its portfolio. The program covers 5 major items with an additional 6 guidelines. These include the following:

- 1) Inspection and Reporting: The program requires those in charge with maintenance to ensure:
 - a) Frequency for routine inspection and reporting for different types of structures including structural members and other building components is established and emphasized as per a guideline appended to the document
 - b) Inspection of properties and a maintenance program have been prepared within a period of not less than four months prior to the submission of budgets for maintenance of each region in the forthcoming financial year.

2) Planning and Programming

The maintenance manager is tasked to initiate and monitor periodic inspections, maintain the inspections and records and prepare annual maintenance programs assisted by:

- a) The regional manager for maintenance budgets
- b) Estates Managers for determining economical worthiness of proposed programmes on such matters as
 - Whether the property is owned by the NHC, de-acquired, sold or returned to original owner for lifetime
 - Unexpired term of a Right of Occupancy of the subject property
 - Encumbrances if any that may block intended maintenance
 - Whether Master Plan of the area the property is situated allow such maintenance
 - Whether rental returns from the property justify costs of the intended maintenance
 - Ex-owners and tenant purchasers if present will be required to share structural repairs with NHC hence prior notification to them.

3) Major Repairs: these are defined as those whose costs would be equivalent to ongoing rents of more than seven years in the case of residential houses and five and half years in the case of commercial properties. In these repairs involving structural repairs, tenants have to be notified in advance that rents will be reassessed upwards after completion of the works.

4) Maintenance Budgets

Maintenance Budgets are prepared according to an agreed maintenance program and NHC Financial regulations by the Maintenance manager in consultation with the Directorate of Finance and Administration.

5) Plan Monitoring

In order to monitor maintenance performance, the NHC adopted an improved management information system in 1994. This has helped the NHC to update its property register and generate periodic inspection reports and financial information.

The guidelines that assist maintenance department to discharge its duties include the following:

- Work Order Systems
- Description of Work/specification
- Code of Execution
- Maintenance Standards
- Responsibility and Obligations
- Modifications/Improvements and Extensions

These programs however could not be implemented for many years. The major reason as cited by the NHC management was lack of sufficient funds as hinted earlier. From 2005, an earnest effort was made towards major repairs of the NHC stock throughout the country. This was possible on account of improved rent collections following the scrapping of the Rent Restriction Act of 1984 in 2005, sale of loss-making units and profits realized from sale of developed units in Dar es Salaam. Table No.10 sums up the renovation costs against the number of units in Dar es Salaam. The NHC spent Tshs. 2.7bn (\$1.9m) to renovate a total of 418 houses throughout Tanzania. The renovation works on houses were mainly external repainting, repairs to roofs, drainage and paving works. A total of 2,306 dwelling units were renovated at a total cost of Tshs 2,2bn (\$1,5m). This included internal renovation works such replacement of plumbing installations and sanitary appliances, redecoration and joinery works.

At least half of the houses and apartments that were renovated were those located in the four branches of Dar es Salaam as shown in Tables 10a and 10b. The amount spent on houses in Dar was 50% of what NHC spent for all its houses nationwide, while the corresponding sums spent on units was 61%.

Table No. 10a: NHC Dar es Salaam Houses Renovations during 2006-07

Branch	House Renovation Costs (Shs.'000)			
	Total	Renovated	Per House	Total
Ilala	403	84	5,815	488,501
Kinondoni	173	32	8,100	259,197
Temeke	190	29	6,231	180,713
Upanga	547	92	4,786	440,339
Total	1313	237	24,932	1,368,750

Table No. 10b: NHC Dar es Salaam Units Renovations during 2006-07

Branch	Unit/Apartment Renovation Costs (Shs.'000)			
	Total	Renovated	Per Unit	Total
Ilala	3579	573	662	379,526
Kinondoni	774	117	3,400	397,847
Temeke	856	89	1,651	146,922
Upanga	4838	469	902	422,809
Total	10,047	1248	6,615	1,347,104

Source: NHC (2008) and Ministry of Lands Budget Speech, 2007

6.3.2.3 NHC Housing Management Performance

Despite the guidelines and well-stated policy statements, NHC has suffered serious management problems that almost brought the organization close to bankruptcy. The main indicators of the failure of the NHC in terms of housing management include the following:

1) Rent Collection

The NHC ability to collect rent from its tenants had been severely incapacitated by a number of factors. Political interference where some senior civil servants intervene to protect a defaulting tenant from eviction was one of the claims by NHC respondents. The defunct Rent Restriction Act of 1984 had also made it very difficult for the NHC to deal with defaulting tenants. The repeal of the legislation in 2005 made it possible for NHC to collect rent arrears payment of up to Tshs 11bn within the first year of the implementation of the law, out of a backlog of

Tshs 28bn (URT, 2006/07). Rent arrears had in some years exceeded the actual rents collected. For example, during 1991-1998, rent arrears averaged at 70% of the actual rents collected and for the next 3 years, it actually exceeded what was being collected as shown in Table No. 11. The largest debtors were government departments whose civil servants were occupying the NHC units and Public Institutions such as parastatal organizations. In 2001, the government paid substantial sum of the money owed to the NHC as can be seen in Figure 6.

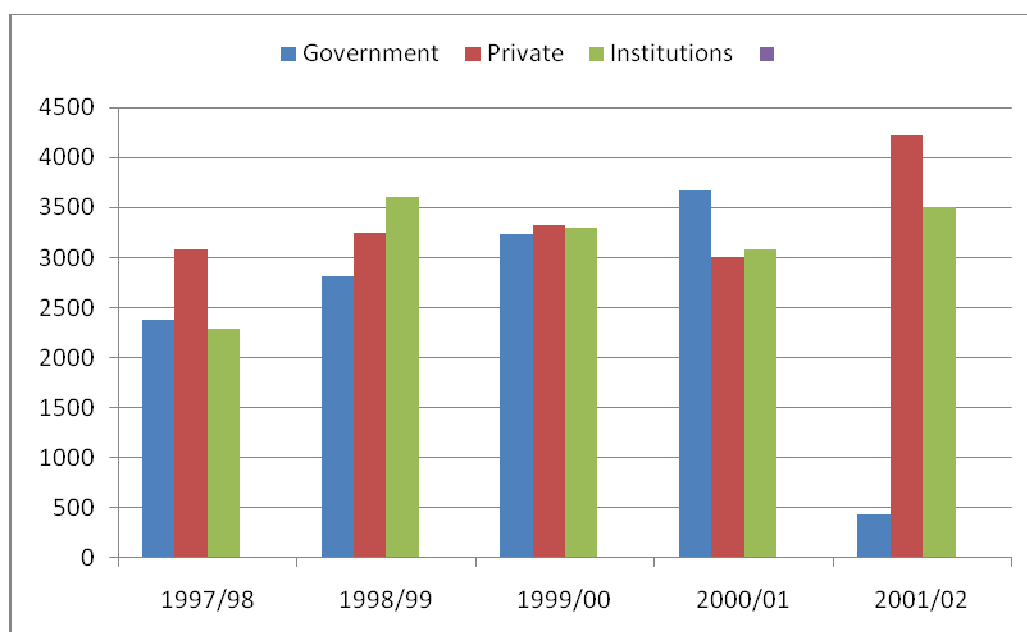
The rental value of the entire NHC stock was Tshs. 15bn during 2005-06. This value grew to Tshs 22,6bn/= during 2007-08. During 2007-09, rent collection improved with NHC collecting more than the annual rental value. For example, in 2007/08, NHC collected 17% in excess of the rental values, and in the following year 2008/09, the collections were 44% more than the year's rental value. These excesses were rent arrears payment that was being recovered.

TableNo.11: Rent Arrears as a % of Rental Income 1991/92-2001/02('000)

Year	Rent collection	Arrears Tshs	Arrears (% of rent collected)
1991/92	884,191	646,642	73
1992/93	2,137,1780	1,194,387	56
1993/94	2,648,348	1,591,199	61
1994/95	5,436,849	3,257,791	60
1995/96	5,886,274	4,577,433	60
1996/97	7,610,460	5,633,076	74
1997/98	11,021,064	8,665,677	79
1998/99	12,175,327	11,522,597	94
1999/2000	11,182,717	12,162,961	109
2000/01	10,564,242	12,532,352	119
2001/02	8,889,804	11,210,539	126

Source: Constructed from NHC Annual Reports and Accounts, May 2010

Figure 6: Distribution of Rents Arrears to Various Tenants.



Sources: NHC Report May 2003

2) NHC Rent Levels

Rent passing on NHC apartments is very low. In some branches like in Mwanza, monthly rental levels during 2007-08 was Tshs. 500(i.e \$0.40) a rent that was fixed in early 1970s when the US \$ was equivalent to Tshs 7. Similarly rents paid for Ubungo Flats during the same period in Dar es Salaam was Tshs. 17,860 (\$14.2) compared to Tshs. 150,000 (\$120) paid for two-bedroom house within the neighborhood. When the NHC reviewed rents for the first time in 2001, its tenants objected and obtained court injunction. Table 12 gives some examples of the differences between public and private housing rental levels in Dar es Salaam. The rent levels indicated in Table 12 were obtained from the NHC. It will be seen when compared with the private lettings; the revised NHC rents in July 2009 were still less than half of those in the private lettings. Indeed, it would, according to my experience, even seem to be that the levels indicated for the private lettings in the areas are much lower than the ongoing market rents. Private landlords usually quote their rents in US \$. Rental values for flats along

Ocean Road have never gone down to \$750 per month over the last 4 years, and there is usually a separate service charge of up to \$120 per month⁴¹.

Table 12: Rental Level differences between NHC and Private Housing Lettings

Branch	Property	Size - Area(M ²)	NHC Rent up to July 2009	NHC Rent post July 2009	Private Lettings as per NHC ⁴²
Upanga	29/00 Kisutu	75.03	90 040	144 058	345 000
	891 Fire	67.31	67 130	107 696	300 000
	15 Ocean Road	117	117 000	187 200	500 000
Ilala	Breweries	71.37	71 400	114 192	250 000
	Buguruni Flats	47.07	47 100	75 312	180 000
	Plot 143 Uhuru, Amana	65.02	65 200	99 232	250 000
Temeke	Bora Flats Keko	55.09	35 000	55 000	120 000
	Kurasini Flats	69.83	70 000	111 728	250 000
Kinondoni	Ubungo Flats	33.8	35 000	42 000	150 000
	36 Bagamoyo Rd	65.2	84 760	104 320	250 000

Source: NHC, 2009

3) Tenants Transfers and Register

NHC tenants hardly transfer from one unit to another. The longest residing tenant in Ubungo Flats was 32 years, which is the age of the apartments, and the shortest was 5 years. The names of those in current occupation are not necessarily those in the Tenant Rosters kept by the NHC. Due to low rent charges, tenants who have filtered up in the market have tended to 'sell' their leases to a secondary market, which is readily available. Since it is illegal to sell or buy such a public housing unit, the new dweller continues using the name of outgoing tenant in all matters dealing with NHC. It was not until 2006, when the Minister for Lands intervened and urged NHC to prepare a new register that included taking photo snaps of the registered tenants that large number of unregistered tenants was identified (see Table No. 8 above).

In some instances tenants did not pay rent for a long period of time because of legal loopholes in the law. For example in Moshi Branch, NHC suffered non-payment of

⁴¹ From personal recollection and experiences of the local real estate market in Dar es Salaam

⁴² These rates are on the lower side, most probably deliberately set so as to avoid disputable higher rent hikes by the NHC tenants.

rent by its 307 tenants who had opposed rent increases claiming that the NHC had based the increases on wrongly computed individual unit sizes. The tenants did not pay rent for over 10 years from 1993 to 2005. In 2004 the tenants had agreed to pay their rent subject to NHC verifying the unit sizes. Moshi Branch had 706 registered NHC Tenants and it was only 367, who were paying their monthly rents (Guardian 27th January, 2004).

4) House Allocation

House allocation is an important function in Housing Management. It ensures that the right tenants in terms of affordability to pay rent, social behavior to match the current list of occupiers, stability and general conduct is given priority. In the case of NHC, the available units have never exceeded the demand for NHC units. On average there are over 50,000 applications at any time awaiting allocation (NHC Interviews, July 2009). Yet, the housing allocation system at the NHC has not been as transparent as the NHC decries. Political interferences in the allocation process were very common prior to 1990 when NHC was re-constituted. But given that tenant transfers and mobility within the NHC is very limited, the reduced interference in allocation process after 1990 has not had a major impact on NHC lettings. The tenants who found their access to NHC units through politicians are still those in occupation and while it may not be possible to attribute the rent arrears to this group of tenants, there could nevertheless be reasons to suspect arrears by government departments are more likely to be in respect of these types of tenants.

5) Maintenance Work backlog

One major area of complaints by the public as well as tenant occupiers against NHC was the backlog of repairs for NHC units. First by the fact that NHC properties are centrally situated and easily accessed from the city centres, they are the most visible. Dark stains on concrete surfaces particularly in the moist coast areas of Dar es Salaam are an eyesore. Records with NHC show for the whole of 1980s and partly 1990s exterior repairs of NHC Flats were never done. It is only in the second half of 2000s that NHC launched a comprehensive plan to redecorate its housing. Those apartments

whose facades have been face lifted stand out uniquely beautiful in the city centres. Secondly, due to a general problem of urban water supplies and erratic electricity supplies, NHC units have suffered lack of water services. The water problem has led to clogging of the drainpipes within the buildings and the sewer lines from inability to self-cleansing during water shortage and flooding when water is finally available. Non-functioning plumbing works pose serious living conditions in NHC units and has been a cause of concern for almost all high-rise blocks as we shall find in the case study discussions. In solving the water problem, tenants have installed their own roof water tanks and motor pumps. But since these installations are not coordinated, haphazard installations have been usual to the extent of causing other problems. NHC has had to forcefully remove rooftop tanks that leaked and caused inconveniences to other tenants.

The response time to tenants' complaints for repairs has not been sufficiently reasonable from NHC side. When tenants were interviewed, 82% could not even remember what the response was like, sometimes they were promised but after several reminders nothing materialized. Generally, NHC has not been able to execute a kind of repair and maintenance services as decreed in its maintenance policy and programs.

6) House Improvement and Extensions

Over the years, tenants residing on NHC estates have on their own carried out a number of improvements on their lettings. Some of these as will be seen from the case studies were extensions of existing space through adaption of for example balconies into extra bedroom, replacing sanitary fitments such as toilet and shower units, erecting water storage tanks on roof tops, installing water pumps, transforming the children playgrounds into retail kiosks etc. This was a result of the NHC failure to respond in time to request for repairs and maintenance on one hand, but on the other is reflective of the inappropriate sizes of the dwelling units for the sitting in tenants. During 2005, NHC carried out extensive inspection of its rental housing, identifying areas where tenants had contravened the terms of lease agreements and ordered demolition of the structures erected by tenants without prior approval from the NHC.

In one interesting case however NHC condoned the conversion of balconies to extra bedrooms at the NHC housing estates in Ubungo Blocks H & I and Blocks A-D Keko flats. According to interviews with NHC staff, this was necessary to ease the accommodation problems in these blocks. It was also for reason of having an organised way of doing things in particular uniformity in space provision⁴³.

Installation of water tanks at roof tops by NHC tenants has been banned for reasons of strength and stability of the structures. In one instance, tenants had erected 10 tanks on a block, whose capacities varied from 100 litres to 20,000 litres. Figure 6.3 shows an example of the tanks on NHC roof which was banned according to the Director General of NHC in November 2006.

Figure No.7: Tenants Plastic Water Tanks on Roof Tops of NHC Flats



Source: Nipashe (Newspaper, 3rd November 2006)

7) Rate of new developments

NHC capacity for housing construction is determined by the financial resources that it can access on one hand, but on the other the possibility that those who need a housing unit can pay for it. On average NHC was able to construct 509 units between 1996-2006 i.e 50 units only a year. There are prospects for NHC to improve its performance in this regard as discussed earlier on with the re-introduction of mortgage facility in Tanzania.

⁴³ In urban studies, this has been referred to 'managing chaos' by Mwaiselage (2003)

Most of the NHC Property portfolio is located in central areas of major cities in high value sites. Demand for land in these areas for high rise commercial space development has been very high over the years. NHC has responded to this demand through creating partnership with sitting tenants on a joint-venture model. This enabled the NHC to realize redevelopment of its major sites in Dar es Salaam where it now co-owns some of the most modern and tallest towers in the city. This has improved the equity of the NHC which will enable it to construct more dwelling units over the years for the sales market.

However, one major challenge that NHC faces in its bid to redevelop its central area properties is from conservationists and listing of its properties under Antiquities Act CAP 333 R.E 2002. A number of its properties in these locations have been listed as of historical significance which limits possibilities of modernizing these and hence reducing the economic gains that would have enhanced its real estate investments drive.

PART 3: Tenants Interviews: Ubungo and Keko Housing Areas Case Studies

6.4 NHC Housing Areas- Exploring Housing Condition

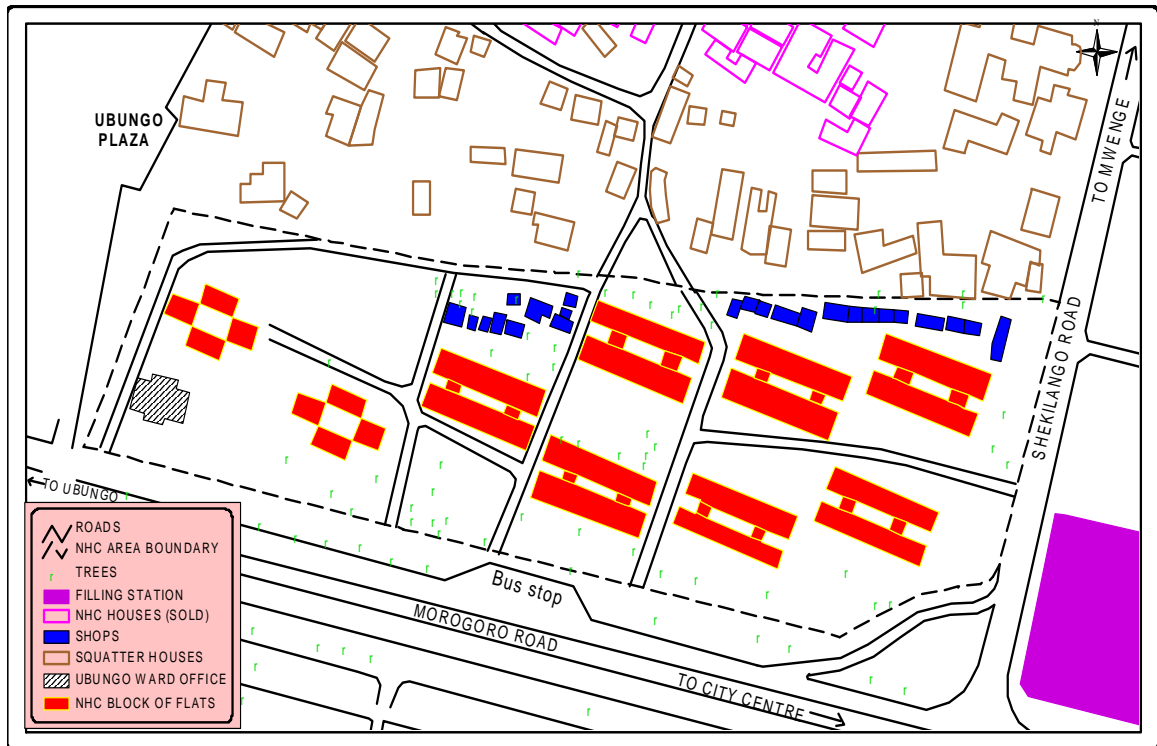
There are two case studies that were purposely selected for in-depth studies; one from Kinondoni Branch, the Ubungo NHC and the second is Keko NHC from Temeke Branch in Dar es Salaam. Private rental units around these public housing areas were also studied for comparison purposes. In total 95 NHC tenants were interviewed at Ubungo NHC, 84 at Keko NHC and 45 private-housing tenants around the Ubungo NHC housing area. The data collection involved a questionnaire that was administered by two assistants in each of the two sites, interviews carried out by the author and condition survey of 20 units at Ubungo and 14 at Keko NHC. In the following paragraphs, the study findings are presented in 2 sections, one for each area.

6.4.1 Section 1: Ubungo Housing Areas Surveys.

6.4.1.1 Site location

Ubungo NHC housing estate is located in a well-established area of Dar es Salaam on the other side of the Morogoro Road Industrial Corridor, at the junction of Shekilango and Morogoro Road amidst bustling commercial developments that include hotel and retail properties. It is about 6km from the city centre and within easy distance from the Ubungo Coach Terminal, the University of Dar es Salaam and the rich residential neighbourhoods of Mikocheni and Mbezi. The neighbourhood is well served by road infrastructure and social amenities (Figure 8)

Figure No. 8: NHC Ubungu Layout Plan



6.4.1.2 Description of dwellings and occupiers profile at Ubungo

1. Design Type

Ubungo NHC housing comprises of nine blocks of two different typologies, H-Type (7 Blocks) and Cross-Type (2 Blocks) Designs. These designs were copied from East Germany who financed the construction of the Housing in early 1970s. Each of the H-type blocks is four storeys high, comprising 48 apartments. Each apartment provides a sitting room, two bedrooms, a kitchen and a shower/toilet room. The monthly rental charge for each of the flat was Tshs 17,860(i.e US\$12.3). Access to the block is from two central staircases that lead to an access corridor. These blocks have been coded as Blocks A-G.

The Cross-type Blocks are also four storeys high but with 32 units and are coded as Block H-I. Those to the east-west side comprise of a bedroom, sitting room, a kitchen, toilet and a balcony in a linear formation, while the North-south sides have two

identical rooms, a kitchen and a toilet. Up to March 2007, the monthly rent for the two bedrooms flats in these blocks was Tshs 17,600(US\$12) and for the single bedroom flat Tshs 12,250.

The NHC has a rent collection office in a separate detached building situated just behind the NHC Block of Flats amidst the former NHC detached single storey housing estate. Tenants with complaints for particular services are expected to call on the resident office and lodge complaints.

Size of the Dwelling Units

Generally the available space in relation to the average size of resident tenants is limited. The enclosed yard within the H-Type blocks is being used for cloth drying, storages, food preparation or dishwashing. Most of the corridors and balconies are being used for cooking, while in other flats; these have been extended and fitted with windows to serve as an additional bedroom. The kitchen room is very small and most families have conveniently converted this to food and kitchen utensils stores. Refrigeration is done in one of the bedrooms, as the kitchen is too small to accommodate a fridge. Plate No. 3 shows an inside of one of the flats with a fridge at the side of a double-decker bed.

The number of bedrooms is two. While most of the families have at least 4 children and some are in their teens, the sleeping function is cumbersome to organize. Parents share their bedroom with the infant children while the adult children share the second room, but families with grown up boys and girls have to adapt the sitting room to an additional bedroom. Use of double Decker beds is usual in the bedrooms while it is common for a bed to be shared amongst children of same sex irrespective of their age.



Plate No. 3: A fridge by the side of a Double Decker Bed (seen covered)

Outdoor facilities are also in short supply especially children play facilities. As a result, children prefer corridors for various plays while the outside gets too harsh in the afternoon sunshine.

6.4.1.3 Occupiers profile at Ubungo

Ubungo NHC Estate is occupied by a broad-based group of tenants. Out of the 95 respondents, 58 or 61% were less than 40 years old, out of whom only 4 had education level beyond secondary school as shown in Table No. 15. On average each tenant had at least 3 persons sharing the accommodation with, mostly his children or old parents, a maid or some other relative. The largest number of dependants was seven. Tenants who had stayed longer on the estate had moved in 1972 when the estate was opened up. The most recent tenants moved in during 2004. In a cross-tabulation analysis (Table 13.), married tenants who constituted 77% of the studied case were accommodating 232 dependants, which would mean there were at least 6 persons sharing the available 2-bedroom units or 3 persons per bedroom⁴⁴. Generally tenants with the highest education qualification tended to have fewer dependants, while those with primary education had the highest number of dependants.

⁴⁴ The acceptable national occupancy rate per room is 2, while the Household Surveys of 2007 recorded occupancy rate of 2.4. We shall come back to this when we reflect on the findings.

In terms of female-headed households, the study survey found these at almost the same level with male-headed households (49%). Most of these were single, unmarried women, a few of them still undecided to get into marriage, and there were two cases of widows.

According to the interviews, disposable incomes amongst the tenants were very varied. The lowest income revealed was Tshs. 45,000 (i.e approximately \$39) per month while the highest was Tshs 300,000(\$258). These are very low figures considering that all respondents in the study are employees in various sectors and that such income levels could not explain the quality of individual assets found in the houses such as TV sets, room air-conditioners, sofa sets, tables, furnishings and kitchen facilities. Outside the blocks there were parked vehicles of different make and types owned by the resident tenants. Some of the tenants own several cars and licensed business cabs and commuter buses.

Table 13 Ubungo NHC Tenant Profiles

Category (Marital Status)	Education Level	No of Tenants (Age Groups)		No of Sharers per Tenant in each Age Group		Tenancy Duration(Average years)	
		20-40	41 and above	20-40	41 and above	20-40	41 and above
Single	Primary	9	1	9	7	5	17
	Secondary	10	1	11	2	5,44	35
	Tertiary	1	0	3	0	8	0
Married	Primary	20	28	69	76	6,68	14,3
	Secondary	15	6	52	20	8,47	17,5
	Tertiary	3	1	10	5	5,67	26
	Total	58	37	154	110		

Source: Own Compilation from Field Surveys, August 2007

6.4.1.4 Observable Dwelling Condition at Ubungo

Out of the 374 units available at Ubungo NHC, interviews were carried out in 95 units roughly 25% of the entire housing stock. Out of these 95 units, it was possible to carry out condition survey of 20 units only. The condition survey entailed inspection of the

interior and exterior trying to locate repair problems that were a result of lack of maintenance or care. The observations were communicated to the tenant occupiers seeking their opinion on the nature of the problem. Generally, the basic problem with the housing units was overcrowding.

The second problem related to the design layout. Each dwelling unit had one toilet that was fitted with a shower unit. This was considered inadequate but more important was the fact that it was tiny and is shared by at least 6 individuals in majority of cases. Thirdly, the interiors of the units appeared untidy because of lack of fixtures such as cupboards and wardrobes. Some tenants had large wardrobes that they had bought and awkwardly fixed them in their bedrooms. The interior surfaces (walling and ceiling) were in all the 20 units well kept and the quality of finishes varied from one unit to another. In some cases the tenants had wallpapers fitted, while others had used old copies of magazines and family photo portraits on the walls. Floor finishes for all the houses were in sand cement screed.

Some tenants had applied wall-to-wall carpets of different makes while others did not. The original design provided for glass louvers blades set in aluminum clips and horizontal burglarproof bars. None of the units surveyed had all the blades intact; most had a large number of louvers blades missing and in times of drive rain, the tenant occupiers could not ward off rain water. The houses were not fitted with curtain boxes and each occupier had his own way of hanging curtains.

In terms of doors and locks, none of the units could be said to have identical lock. In two cases where the occupiers had moved in the last 2 years, it was seen that the locks looked alike and on enquiry it was confirmed that they were indeed supplied by the NHC Landlord. In the remaining cases, individuals had provided the locks after either losing the key or changing the door shutter. The plumbing works and especially the sanitary works were in bad condition. The water closets were old, some had bad cracks and wash hand basins had their traps removed or not working. Shower units were not working and the bib-cocks were leaking. The original design of the units did not take into consideration potential shortage of water and hence there were no water reservoirs provided. Ubungo area generally suffers from severe water shortage because of old and leaking water mains and general population increase. As a result,

tenants at Ubungo NHC estates have had to acquire and keep large water pails. These are kept in the kitchen and toilet rooms further limiting living space.

The survey aimed at finding out the extent to which the occupier was taking care of the unit he was occupying. It was clear from the inspection that there was some effort by each occupier to keep his unit in good clean and tidy condition. Some even went their way to have flower pots within the house notwithstanding the limited space. Some had changed the squatting toilet pan (WC) to a sitting type as shown in Plate No. 4. The quality of workmanship has not been good as shown in the photo. Apart from non-functioning plumbing works and inadequate electric socket points in the house, it could be concluded that the interiors of the Ubungo NHC flats were being kept in good condition concomitant with the original design.



Plate No. 4 : WC fitted by Tenant at Ubungo Block H(2007 Photo) -

External Works

Generally the lease agreements between the NHC and Tenants stipulate the landlord's obligation to keep the exterior of the Units in good condition. This relates to the external facade of the main elements, the surrounds which will include drainage works, landscape and maintenance of common areas. At the NHC, we found at the

beginning of the research in 2005 stained facade, unkempt ground works with litters and broken drainage works. In subsequent visits to the site during 2006-07, the NHC had repainted the Blocks and cleared most of the maintenance backlogs especially in those units where tenants were up with their rent payments. Plates 5 and 6 show the situation as found in 2005 while Plate 7 as it was in 2007.

Plates No. 5 and 6: NHC Flats Exterior at Ubungo in 2005



Ubungo High Rise Block of Flats seen in 2005, stalls to the right elevation are illegal construction by some of the tenants but tolerated by the rest as they provide grocery needs of the residents.



Ubungo Tenants more affluent with car ownership ratio of 1:4, and TV masks; observe plastic pails for fetching water.

Plates 7: Repainted Ubungo Flats 2007

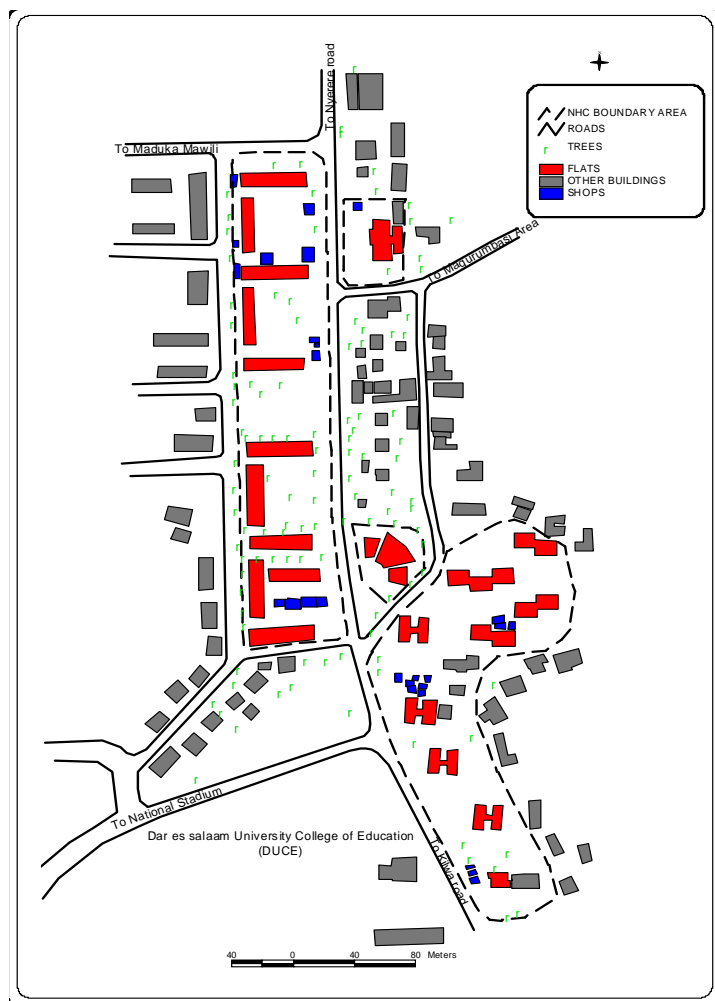


6.4.2 Keko NHC Case Study

6.4.2.1 Site Location

Keko NHC estate is one of the two housing estates owned by NHC in Temeke District. The second is Tandika Flats which is about 4km from Keko comprising of 20 Blocks of Flats each with 20 dwelling units. The Keko NHC estate is found along Chang'ombe Road about 3km from the City Centre in a predominant informal settlement that stretches from the shoreline of the port of Dar es Salaam through Keko Toroli, Mwanga and Magurumbasi A. The NHC Flats are at the extreme end of Keko, close to a University College of Education and the National Stadium. Keko as housing area comprises of a varied type of housing, mostly built of cheap and locally available materials by low income people. Figure 9 shows the location of the Keko NHC Study area.

Figure No. 9: NHC Keko Housing Estate Layout Plan



6.4.2.2 Description of Keko Dwelling Units

Keko NHC housing estates comprise of two lots of land. Lot one is a commercial/residential property registered as Plots Nos.23-23/9 that has 21 units and Plot No. 64/2 with 22 units that is found on the other side of Chang'ombe Road. The study area relates to the bottom right hand side of Figure 9 in red. This comprises of a total of 465 apartments arranged as follows:

1. 4- 'low-cost' Blocks: 3 of these blocks have 47 dwelling units each while the 4th Block provides for 16 units
2. 10- 'old blocks of flats' which provides for a total of 180 units. These are coded I-X. 3 Blocks (i.e Blocks VI, VII and VIII are leased as blocks to the Tanzania Peoples Defence Force (the army)
3. 8- Blocks of Flats coded A- H: NHC has sold four out of these, 3 to the Central Government and one to the DUCE. Each of these blocks provides for 16 units. These blocks are considered 'medium-cost' units which ideally are more spacious and expensive than the other two sets.

Unlike the Ubungo NHC, Keko flats are considered as 'low-income housing' by the NHC. The accommodation provided is generally a pair of one bedroom units sharing a toilet and a kitchen. Even what is considered as 'medium-cost housing' which is available in the 8 Blocks referred above is inferior to those at Ubungo NHC in terms of room sizes.

The design is H-Type with units facing each other along an open-to-sky corridor with centrally placed staircases. Balconies are provided to the front of the units. The layout of the blocks is very generous on the site leaving large space which is currently put under spinach gardening.

6.4.2.3 Keko NHC Tenants Profile

A total of 84 tenants were interviewed out of the 465 that live on the estate. Out of the interviewed tenants 29 were not married and were sharing the housing with another 44 individuals who were either, old parents, relatives or maids. The average household

size in this group was 2.5. The married tenants were 55 and were accommodating 140 other individuals in total which put the average persons per unit/flat at 3.6. Table 14 makes distinction of the education and age of the tenants. It is seen majority of the tenants (70) interviewed had primary school education and only 2 had actually had college-level education.

The maximum number of persons sharing a flat was 8 which when consider findings in the adjacent informal areas is not alarming. For example Sheuya (2007) found household sizes in Keko Informal areas of Mwanga ranged from 1-15 persons.

Rental charges for Keko Flats were slightly less than those charged at Ubungu but by a margin of Tshs 500/= only. The current rentals for 2 bedroom flats (in the 8 Blocks category is Tshs 55,000 per month up from Tshs 35,000 in July 2009 and from 17,200 in 2005).

Income levels varied between Tshs 65,000 per month to Tshs 250,000/=. Most of the respondents were self-employed. The longest staying tenant had stayed on the estate for 25 years which might mean none of the tenants at Keko were the first tenants when the estate was put to use in early 1970s.

Table 14: Keko NHC Tenant Profiles

Category (Marital Status)	Education Level	No of Tenants (Age Groups)		No of Sharers per Tenant in each Age Group		Tenancy Duration(Average years)	
		20-40	41 and above	20-40	41 and above	20-40	41 and above
Single	Primary	10	14	8	25	6	14
	Secondary	2	3	4	7	4.2	15
	Tertiary	0	0	0	0	0	0
Married	Primary	10	36	34	90	8	21
	Secondary	3	4	2	9	6	16
	Tertiary	1	1	2	3	5	22
	Total	26	58	50	134		

Source: Own Compilation from Field Surveys, August 2007

6.4.2.4 Observable Dwelling Condition

The survey excluded dwelling units occupied by the Army (Blocks VI, VII & VIII) as these were subjected to a different management scheme. In the rest of housing estate, what was observed can be discussed under three sub-topics, the interior, exterior and surrounding environment.

Interior of the Dwelling units at Keko

The biggest problem with the space layout was the number of rooms provided for household. Even amongst the unmarried tenants, it was common to find the tenant sharing the unit with other individuals. As a result, in Blocks A-D (the 'low-cost' flats), balconies and living rooms had been adapted to bedrooms. Kitchen places are also very small (approximately 2m²) and are hardly used for cooking purposes. Instead corridors are used for cooking.

Unlike the Ubungo case, tenants in Keko did not seem to own as many assets and therefore the rooms appeared to be relatively larger. In absence of built-in wardrobes, curtain rails and worktops, most tenants had bought cupboards and placed them in their rooms.

The interior decoration of most of the rooms was bad partly due to lack of repainting, but there also due to stains from use of charcoal stoves inside the house. Petted floor was common in most of the rooms which was a result of disintegration of the unprotected sand cement screed on floors.

A number of door locks were missing and when tenants asked about whether they were not concerned about their security, the usual response was that there was nothing of interest for an intruder in the house. Glass louvre blades on windows had all been removed in all blocks A-D and very few blades could be seen in some of the other blocks.

Exterior

The exterior of the Blocks of Flats at Keko was badly stained when first visited in 2005. In 2007 the NHC had repainted the blocks except the three blocks occupied by the army as seen in Plates 8 below. Water supply in the area has not been reliable; at least 8 tenants had installed their own booster pumps (see Plate 8 No.3).

Environmental Consideration

The housing area is not fenced and there are no particular footpaths. Some of the tenants have used the open space around their housing area into spinach cultivation whose harvest they sell to their colleagues. A number of retail shops (kiosks) were also observed selling groceries and fruits.

Some tenants in trying to solve the water shortage problem in the area jointly deliberated and erected a pit-latrine block within the compound which the landlord organisation consider illegal (see Plate 8 No.2).

Plate 8- Keko Blocks of Flats in 2007



1. Recently exterior repainted Keko Flats



2 Group of Apartment Blocks with Tenants' illegal Pit-latrine Block in forecourt



3 Individual water pumps to boost supplies to upper floors. Note the paint peel offs and obstructed toilet windows to the ground level unit



4. Home Gardens for vegetables and Tenants illegal huts for storage purposes

6.5 Main findings on housing condition and occupiers perception

In the course of this study, a total of 179 interviews were carried out with households in Dar es Salaam at two case study areas of Ubungo and NHC during 2006-07. In addition to these, 45 households renting in the private sector within the background of Ubungo NHC were interviewed during 2006. The impressions gathered from the interviews were discussed with NHC Senior Staff and those of the Directorate of Housing at the Ministry of Lands, Housing and Human Settlement Development.

In this part we report on the interviews with the tenant respondents under generally construed questions.

6.5.1 Time spent in the present accommodation:

In the interviews, it was considered opportune to find out how long each of the interviewees had stayed on NHC flats and therefore be able to evaluate tenant mobility at NHC. Out of the 95 interviewed at Ubungo, 34 had stayed on the property for a period ranging from 10- 31 years, or 68 had stayed for more than 5 years at the NHC Ubungo (Table 15). The average mean was 15 years, while the corresponding mean for the Keko NHC was 9 years. Most of those who had stayed on the property for more than 10 years tended to be married couples and the larger the size of the households the more likely was the households to have stayed for a longer period of time. Those who had stayed for a shorter periods of up to 3 years confirmed that this was their first time to have secured letting in the public housing units and that they do not intend to move out in the foreseeable future. Probed as to why they did not wish to consider moving out, it was mentioned that renting in the private sector was too expensive and insecure both in terms of the lease and from burglar attacks.

Table 15: Tenant Immobility at NHC Housing Estates

Residence Time (Years)	NHC Estate		Private
	Ubungo	Keko	Ubungo NHC Area
Less than 5	27	28	27
Above 25 years	68	56	18
Total	95	84	45

Source: Own Construction from field surveys 2007

The responses differed considerably from the samples picked within the vicinity of Ubungo NHC where a total of 45 tenants in private housing were asked the same questions. Less than 60% had lived in these private lettings for the last 5 years and the remaining for longer periods ranging from 6-11 years. Some of the tenants had left the private lettings on account of getting a better accommodation elsewhere while some maintained that their neighbours had had to leave because of problems with landlord.

6.5.2 Pre-NHC Accommodation:

In response to whether the NHC was the first type of accommodation the interviewees had access when coming to urban life, a large proportion of 45% of the sample affirmed to the positive. These coincided with those that had lived in the housing for longer periods and apparently they were government employees in various disciplines. These were allocated housing units in the public sector as part of the agreement with their employers.

In Keko, members of the military forces occupy 3 blocks of Flats. In the case of the military staff, this was their first time urban accommodation. As we will shortly see, there is a correlation between the maintenance condition of units occupied by first time renters and those who had moved from elsewhere.

6.5.3 Reasons for taking up accommodation in the Public Rental Housing

Questions on the reasons for seeking accommodation in the public rental sector was embarrassing in the first instance to the interviewer as the interviewers remarked where else could they go for renting. It however dawned the reasons that led the tenants to prefer public rental housing to private housing were several, some of them strongly arguing for security and safety reasons while it took further probing for the respondents to agree that public rental housing was cheap in terms of rents. About 85% of the respondents believed it was safe to live in public rental housing as it was unlikely to be burgled in. This was despite the fact a number of incidents of mugging had actually happened within the housing estates. The respondents contended that

mugging was common in all areas, but night burglaries can pose serious danger. This response however could not be collaborated from interviews in the environs of the Ubungo NHC. High levels of crimes such as house break-in in cities like Dar es Salaam are confined in the rich suburbs where gated compounds are usual.

9 respondents had moved to the area for reasons of getting married while 2 had actually moved due to employment transfers.

6.5.4 Size of the household

The average household size of the respondents was a mean of 4, while the range was 1-9, with the older respondents likely to have as twice as many more dependants than the young tenants. In terms of single parents' households, out of the 95 interviewed at Ubungo, only 4 turned out to be single-parent/female-headed households. In the case of Keko NHC a much bigger proportion was found to be single-parents households (12 out of 84 interviews) and single unmarried persons were 17.

Recent studies in the Keko area by Sheuya (2007) had found household sizes of up to 15 persons, while Sluiza (2001) had difficulty of finding out the household size but established the average occupancy rate of a house was 12.5.

6.5.5 Views on adequacy of the present accommodation

When asked whether the units they were occupying were adequate, 61% of the respondents were unequivocal that theirs were too small. The corresponding proportion in the private sector at Ubungo was only 34% which however must be treated with caution, as private lettings actually are on basis of a room and not entire units and thus not really comparable. When the question was re-phrased to find out whether they needed to seek a larger property, only 45% indicated the need for a larger house but within the NHC. A respondent who was living alone, awaiting his family to join him from upcountry locations wondered how he would be able to re-arrange the unit to be able to cater for his entire family needs.

Young mothers complained of lack of safe place for their children plays. They considered the covered corridor as ideal place for children plays but most of the space had been turned into cooking places with charcoal stoves and cooking utensils placed over the entire corridor.

6.5.6 Tenants Satisfaction of House Forms and Design

Tenants' views were sought on their feelings about the house form that gave them shelter. Interesting only 36 tenants out of the 84 interviewed at Keko thought their housing was small and only 28 were not happy with the room sizes as summed up in Table No.16. In terms of space layout vis-a-vis living and bedrooms, privacy and conveniences, Keko tenants were much more pleased with a majority of 52 indicating between high, very high and extremely highly satisfied. The corresponding figures for Ubungo were 34 out of 95.

It was also thought there could be some similarities between the present accommodation and the ones that tenants lived in before. When asked to compare the house characters, majority in both case studies expressed that the present accommodation was not as satisfying as the ones that they moved out before. In six cases, the tenants had moved from upcountry stations where they were occupying employer's housing of a higher grade.

Similar dissatisfaction was expressed with respect to availability of gardens and well kept grounds.

Table 16: House Forms and Design Factors satisfying tenants at Keko

Factor	Very Low	Low	High	Very High	Extremely High	Total
House Size	20(23,3)	16(19,0)	24(28,6)	12(14,3)	12(14,3)	84(100%)
Room Sizes	20(23,3)	8(9,5)	28(33,3)	12(14,3)	16(19,0)	84(100%)
Room Layout	12(14,3)	16(19,0)	24(28,6)	16(19,0)	16(19,0)	84(100%)
House Character	36(42,9)	20(23,3)	20(23,3)	4(4,8)	4(4,8)	84(100%)
Plot Size	16(19,0)	20(23,3)	36(42,9)	4(4,8)	8(9,5)	84(100%)
Gardens	36(42,9)	16(19,0)	24(28,6)	0	8(9,5)	84(100%)

Source: Own Construction from Field Surveys, 2007

6.5.7 Problems relating to Buildings Services

Water services had been observed to be serious problems for the Keko NHC and that individuals had taken it to themselves to install water pumps and storage tanks to supplement supplies. At Ubungo, the residents did not seem to be bothered with water shortage problems as the Keko residents. The water authorities were rationing out supplies from mains water lines. The residents had provided enough containers for storage of water while waiting for the next round of running water. But also because of higher affluence, Ubungo tenants were seeing ferrying water in pails by own car, which was not the case with the Keko Flats. The water problem has in turn made it difficult to rely on flushing toilets and in one instances, Keko residents have constructed a dry pitlatrine within the compound as part of the solution of the problem (see Plate 8 No.2).

Complaints on erratic electricity supplies are however genuine but not peculiar to NHC as the Tanzania Power Utility company has been faced with serious problems of management and resources, effectively curtailing its old capacity to service the industry.

Garbage collection is a serious problem that the residents blamed on the landlord, NHC, although it is the duty of the Municipal councils to collect the garbage. Storm water drains at Ubungo have caused havocs during rainy season, and when probed the Ubungo Respondents referred to the problems of storm water drainage and their past efforts to participate in de-blocking the drains in 1998.

6.5.8 Problems relating to Grounds Cleaning Services

Both Ubungo and Keko Housing Estates are unfenced compounds and with minimal landscaping works. There is evidence that the Ubungo Estate enjoyed at its early life paved networks of access roads and footpaths. Keko NHC was not provided with these like many other NHC Housing estates that were developed by the NHC without external financial assistances. Due to lack of undefined access routes within the compound, there has developed a zigzagging footpath network and overgrown bushes

around the estate. Women residents have taken to spinach farming in the open areas that has tended to make the compound look attractive. When asked whether they should not organize themselves and ensure proper channels for storm water drains and flower lawns, the respondents felt that the NHC needed to first carry out some basic landscaping works before the residents could be tasked to do the maintenance.

2 respondents were strongly opposed to the idea of tasking residents the upkeep of the compounds arguing that NHC like any other landlords is obliged to provide this service. It was pointed out that NHC in Keko had indeed fenced off one Apartment Block that is fully rented out to Chinese Experts recently in Tanzania in the construction of National Stadium within the Keko area. The residents lamented that the NHC was discriminating the Keko residents on the basis of rents that they were charging.

NHC reaction towards maintenance of common grounds was to the effect that they had issued instructions several years back that it was upon the responsibility of the tenants to take care of their common areas. According to interviews with NHC Management, if the NHC was to be responsible then it will have to make a separate charge for services against the tenants as is common with other landlords. But the respondent cautioned that

“...experience had shown that when NHC introduces a new charge or review rent, tenants usually do not comply and would rather file expensive court cases against us than pay the little charges that we give to them...”(NHC interviews, March 2007)

6.5.9 NHC Communication with tenants

The level of communication between landlord and tenants in the case study areas is remote as alleged by tenants. During the whole of 2006, the tenants could not recall a moment in which they had as individuals or as a group communication on general matters of the estate from the landlords. The NHC had not served any notices for any of the issues that could be of interest to the tenants nor had there been a visit to the estates on any matter that would have required the tenants to give opinions. Similarly

none of the tenants had visited the offices other than for the purpose of paying rent. NHC however has a resident office located a few metres from the Ubungo NHC flats.

However, with the launching of the Five Year Corporate Plan by the NHC, inspection teams and house rent collectors have carried a number of visit to each of the housing estates not only in the case study areas but nationwide. When re-visited the tenants expressed hope that the NHC sustain those efforts.

6.5.10 Repair and Maintenance of the NHC Units

It was interesting to find out the way the respondents from the case study areas understood what maintenance was all about. 21 respondents thought it was to do with carrying out repairs after a particular facility had broken down, while a small proportion of 12 explained it in terms of repainting and filling cracks again emphasizing the repair function, 3 said it was to do with replacing worn out items and only 1 said it had to do with cleaning and repair works, the majority did not know or chose not to attempt to define what it meant.

We also asked questions that aimed at whether the residents were doing any repairs and maintenance for the units that they were occupying, and whether they were aware that they were obliged under the lease agreement to carry out such repairs. 65% of the interviews conceded that the lease agreements did not have a clause that required them to do maintenance and repairs. They could recall however a general requirement that at the end of their lease an inspector from NHC would visit the house and if unsatisfied about the condition of the house, he could require the incumbent tenant to do good the repairs that he will have caused on the property. When probed further on access to their lease agreement, only 2 respondents could positively confirm that they had looked at the lease agreement in recent past and knew where the copies were in their houses.

The type of repairs that tenants were doing without seeking NHC assistance related to doors and windows, in many cases easing out a jammed door, replacing a lock and mosquito gauze. They were doing these because they argued that if they asked NHC

for repairs it would take too long to have it done. Other repairs were related to electrical problems, roof leakage, floor resurfacing and interior painting of their lettings. None of the tenants was prepared to do exterior painting of his units arguing that would be against the NHC policy which when queried further the tenants did not seem to know its whereabouts.

When asked whether they ever sought reimbursement for repairs work that they carried out, 5 respondents wondered whether it was possible to make such a demand, while the majority expressed reluctance to demand. From the discussion it was apparent that the tenants were aware of the low rents that they were paying and were uncomfortable to demand more services from the NHC. The tenants confirmed that the maximum rent they were paying monthly was Tshs. 17,860 in 2006. The rents have since then been reviewed to Tsh 35,000 per month.

At the beginning the tenant respondents refuted claims that NHC was not carrying out maintenance at all on the units. After an exchange of facts with the interviewers they expressed satisfaction on the works done, citing plumbing works, replacement of door locks and recent repainting of apartment blocks in their neighborhood.

6.5.11 Tenants' satisfaction about their housing situation

Respondents were given the opportunity of expressing their areas of dissatisfaction about their housing. The general housing condition assessment was bad as claimed by 40% of the 179 respondents. In terms of particular areas of complaints 52% expressed dissatisfaction with plumbing and sanitation, 20% on door and window fittings, 10% on common areas, 10% on constrained size and poor layout, and 1% on security against burglars, 7% were neutral (Table No.17). Toilet blockage was considered major problem for those who complained about plumbing. Poor ventilation and dusty environment were expressed by those who complained about filth in the common areas. In one particular case a resident complained of a bedroom with a tiny window. When examined, this was indeed a bedroom that had been carved out of the balcony by an ex-tenant, which the current tenant thought was a bedroom as originally designed.

Table 17 NHC Housing Condition Satisfaction levels (% of respondents)

S/No	Item	Good	Bad
1	General Housing Condition	60	40
2	Plumbing and Sanitation	48	52
3	Door and Window Fittings	80	20
4	Cleanliness of Common areas	90	10
5	House Size	90	10
6	Design Layout	90	10
7	Security against burglars	99	1

Source: Own Construction from Field Surveys 2007

6.5.12 Comparing tenant satisfaction of their housing areas in the case studies

The two case studies differ in terms of economic situation of the tenants and opportunities in the housing areas. 10 questions that aimed at measuring tenants' satisfaction of their housing areas were put to the respondents on a five-scalar rule. The results of the responses are summed up in Table No.18. Generally, the perspective of the tenants in both case studies of their housing areas is similar. Ubungu tenants expressed more satisfaction about security in their areas than the Keko tenants. This is however interesting as we observed during the field condition survey, some Keko tenants did not bother to keep their door locks secured.

Table 18: Comparison of Tenants satisfaction levels at Ubungu and Keko(in %)

S/No	Item	Ubungu		Keko	
		Good	Bad	Good	Bad
1	Access to shops and markets	83,2	16,8	71,4	28,6
2	Access to public transport	83,2	16,8	81,0	19,0
3	Close to Familiar place where lived before	29,5	70,5	30,0	70,0
4	Access to people known before	43,2	56,8	28,1	71,4
5	Similar to place lived before	12,6	87,4	10,0	90,0
6	Similar to original housing area' environment	41,1	58,9	23,8	76,2
7	Quietness	50,5	49,5	75,0	25,0
8	Security	81,1	18,9	81,0	19,0
9	Safety	74,7	25,3	57,1	42,9
10	Cleanliness of the Estate	42,1	57,9	55,0	45,0

Source: Own Construction

6.5.13 Tenants suggestions on their dwellings units

Given the expressed high dissatisfaction levels with the housing they were living in, respondents were probed as to what they wished the NHC to do with the housing. This question was posed in two different occasions to the same tenants. In 2007, the NHC had already undertaken major repairs on its stock in Dar es Salaam and in 2008; the Unit Titles Act had been passed by the Parliament of Tanzania which most people translated as enabling NHC tenants to purchase their lettings.

Responses in 2007 were more emphatic demanding NHC to fulfil its contractual obligation as landlord. Tenants wanted NHC to improve its housing management services in particular:

- 1) Renovation of the dwelling units: About 40% of those interviewed hold the view that the housing situation could improve if the number of bedrooms was much higher than the present, and therefore suggested major repairs to the blocks and enlargement of sleeping rooms.
- 2) NHC should take full charge of ground works maintenance by contracting out cleaning. This view was shared amongst lady respondents who further observed that there were women groups within the housing estate who could be considered for ground maintenance. 25% addressed the issue of missing landscaping works suggesting that the number of sub-standard kiosks that is found within the compound was contributing to low value of their housing and should be removed and replaced with quality ones built by the NHC to be leased to the current operators of the business units. They suggested planning of hedges and flowers and for the future construction of a fencing wall.
- 3) Ensuring regular supply of water; a small minority of 3% of the respondents considered water shortage as the major cause of maintenance problems at the estate. Their suggestion was for the NHC to work with the Water Authority in Dar es Salaam to solve the problem. When asked about source of funding for such a venture, the respondents suggested tenants could be asked to contribute.
- 4) Improving sanitation and plumbing works: 30% believed sanitation facilities and drain pipes should be overhauled and replaced with new ones;

- 5) Replacement of floor finishes and fixing of tiles to washroom and kitchen to make it easy to clean and maintain (20% of the respondents)
- 6) Redevelopment was suggested to the respondents but only 2 lady respondents thought that could be a solution, otherwise thought their chances of staying over the estate after redevelopment would be very slim and therefore chose not to agree on this.

During 2009, after the enactment of the Unit Titles Act No. 16 of 2008 and Mortgage Financing Act No. 17 of 2008, the response to the same question was quite different. Tenants were worried about possibility of being able to buy their dwellings rather than the quality of housing services they would be getting. They wanted assurance that they would be given the right to buy in the first instances. They did not agree to suggestion that the NHC carries out repair on their dwellings possibly because this could form ground for reserve price of the units being higher. To the suggestion that NHC was not considering selling the units but renovate them and charge higher, an old tenant lamented, “...*this will be my last days at Ubungo where I have lived all my life, they will sell these to the rich and ask us out...*”(Ngirwa Teonist, June 2009)

6.6 Conclusions from the Case Study

The general structural condition of the NHC Apartment blocks is good and sound. The lack of repair and maintenance manifests itself in the badly stained decorative films on the exterior of the apartments and non-working plumbing and sanitation facilities. Some exogenous factors have contributed to the complaints against NHC, these include the general problem of water shortage and erratic electricity supplies in Tanzania. The maintenance condition of the interior of the apartment appears to have been negatively influenced by inadequate size of the units. Balconies and corridors have been adapted to sleeping and cooking facilities greatly denying the units the desired living space.

In the next chapter we analyse the information that was collected from the study areas for purpose of constructing a model of understanding housing maintenance in the context of the case studies and fate of public housing in Tanzania.

Chapter Seven: Analysis and Discussions

7.1 Introduction

In this chapter the main findings of the study are presented in three sections. The first section analyses the NHC as a Public Housing Corporation trying to account for what was observed in the research process and what might have happened. Tenants' perspectives of public housing are discussed in the second section while the general findings are in the last section.

Three interdependent themes emerged from the empirical studies. The first theme was housing programs and policy. These were matters that are decided upon by the Ministry of Lands, Housing and Human Settlement Development and to a smaller extent by the National Housing Corporation. These have important bearing on the housing market as observed by Malpezzi (2002); and in particular on housing decay as they influence the overall housing market and in particular the demand for new construction, rehabilitation, repairs as well as the general supply.

Responsibility to the existing housing stock was the second theme. The National Housing Corporation (NHC) position in the housing market has been a subject of debate over the years and more so during the last 5 years with the government redefining the NHC mandate to commercial real estate development. Finally, occupiers' role in housing service consumption is seen as an important element in the management of NHC Housing Stock.

7.2 NHC Company Perspectives

The National Housing Corporation as an enterprise is faced with a number of challenges mostly external to its own organisation. These challenges are in the form of new legislation, policy changes and expectations of sitting tenants and, public pronouncement by Government leaders on the role and responsibility of government in housing provision and management. It is intended in this section to demonstrate how the NHC is poised towards meeting these challenges by first understanding the

exogenous factors that are shaping the new NHC, how the NHC itself strives to review its development and survival strategies and finally how it is performing as a public housing landlord in the first instance and how it fares with other landlords in housing sector within Tanzania. This kind of analysis has been referred to as the Structure-Conduct- Performance (SCP) paradigm in economic theories. Using the theoretical framework of the SCP as expounded by Lennartz et al(2009), we explain the Tanzania housing market structure as the defining momentum for what NHC can do and how it continues to perform or wither. We discuss these impacts under 3 major influencing factors to the NHC. These are External Influences, NHC Strategic Plans and NHC Performance Measurement.

7.2.1 External Influences

The NHC is expected by the Government to engage in mass production of housing units both for the sale and rental market. In this regard, it has to raise funds from its own internal sources mainly through improved rental collection, rent reviews and revenue from construction contracts. There are possibilities of credit finance from financial institutions with guarantees from the newly formed Tanzania Mortgage Finance Company. In the interviews, NHC was also hopeful that international funding organisations such as Shelter Afrique⁴⁵ will, if approached, provide the needed funding. NHC can also raise money by disposing some of its non-performing assets that is currently worth at least Tshs 328 billion (US\$ 320m). The NHC does not see itself as constrained by funding. The greatest challenges that face the NHC as a result of change in government policy relate to new investment areas, management of existing stock and Housing assistance programs.

⁴⁵ Shelter Afrique is Housing Finance Organization owned by Africa Union Members. Shelter Afrique provides direct loans to developers for financing new housing estates, infrastructure provision through site and services schemes, neighbourhood and housing improvements; office buildings, rental housing, shopping centres, hotels and tourism projects

7.2.1.1 New Investments

The government expects NHC to invest in several areas within the country. At the strategic level, NHC may do so to increase housing stock and even diversify the property types by introducing other new products such as condominium, recreational land development, parking lots etc.

But NHC sees more opportunities in investing in existing estates through infilling where the available amount of land permits, or through vertical extension of the structures, or introducing new property categories. According to senior officials of the NHC, the main task ahead of the NHC is to implement the Five-Year Corporate Plan which targets investments in 1,000 units within the first year of the 5-Year Corporate Plan 2010/11-2014/15 and a total of between 12,000 and 15,000 by end of the program. If this is implemented then NHC will have more than duplicated what it had put on the market over its 45 years of existence within 5 years.

The general requirement that NHC evolves itself to becoming a ‘Master of Real Estate Developer’ in the context of the present Tanzania must however be taken with caution. Without a target sub-market such as low-income housing, NHC will be exposing itself to competition with the other actors in the market. These actors that include the Pension Funds and Private Developers have demonstrated high ability of undertaking real estate development in major cities. They, however, do not have the same advantage as the NHC in terms of owning development land in central business districts of the towns. They have already acquired land outside the cities in what are gradually becoming popular residential areas that are attracting wealthy tenants and homeowners. NHC housing programs in the central areas, while they will add to the national housing stock is unlikely to influence the price and rental values of the housing that is being provided by its rivals in the suburbs of the cities.

On the other hand, the suburb development in a city like Dar es Salaam is more likely to influence the price the NHC will ask for its programs. The main reason for this is

not limited to location but the variety of design types⁴⁶ that is more likely with these new developments outside the central areas, and the other government policy of setting up satellite cities around major cities like Dar es Salaam. It is therefore pertinent to find out whether NHC in its present setup will be able to influence the housing market structure to its own advantage in its bid to comply with government policy directives on its future role.

By requiring NHC to continue investing around the country, NHC is being committed to spreading its resources thinner than when it was dealing mainly with rental housing. The question is therefore whether it is still economical for the NHC to continue operating from Dar es Salaam and investing in all regions of the country. Is there no possibility of delegating these housing investments to semi-autonomous public corporations or even subsidiaries of the NHC itself who will be strategically better located to take decisions on housing investments in their areas? Unlike its counterparts, the Pension Funds and private Real Estate Developers, NHC cannot limit its investment in cities with effective demand for the type of investments that the NHC envisages. It is unlikely that even in the present circumstances where the Government has clearly spelt out the NHC mission, that NHC will have such powers of deciding where to build and where not.

7.2.1.2 Existing Stock:

The Government has persistently required NHC to consider selling off its existing units, but only those that are non-performing. According to the NHC, the non-performing assets are sitting on prime land and the realizable sale prices may not reflect the potential value of land as these assets may have to be sold to the sitting tenants. The challenge posed to NHC is what to do with this type of stock. Should it be converted into new different uses assuming planning consent will be forthcoming or be redeveloped, or substantially renovated so that their rents can be adjusted accordingly?

⁴⁶⁴⁶ There are already a number of housing schemes in Dar es Salaam. The Bahari Beach Township Development provides for 5 different types of design within the categories of villas and town-houses and these are priced differently (www.ipilttd.com/bahari)

From June 2005, the NHC and any other landlords in Tanzania are no longer legally restricted on the amount of rent they can charge for their properties. The rental charges are supposed to be determined by the market forces of demand and supply. This setup however does not guarantee the NHC the advantage of realizing market rent levels for its units. In the past, NHC tenants have successfully blocked NHC from regaining possession even in cases where the tenants had fallen in rent payment arrears. The fact that NHC is a public corporation has created a defined relationship with the tenants, who consider themselves as the ‘deserving citizens’ while some of them with political powers have used these to delay and frustrate efforts by NHC to take over the units. The NHC Five- Year Corporate Plan that we referred to in Chapter 6 addresses some of these problems, and more important, committed the NHC to carry out substantial renovations on its stock. The extent to which the NHC has been able to carry out these renovation has depended on the rental value of the respective units. Generally NHC from 2005 has been setting aside 25% of the rent collected towards maintenance. This has enabled the NHC to carry out external facade redecoration and minor replacement of plumbing appliances. The intriguing question is whether the NHC will be able to sustain the Plan and convince existing tenants to pay rent at market level.

The Government plan is for the NHC to focus more on the sale market. This will mean that NHC should dispose its dwelling units possibly to sitting tenants at prices they can afford, or in an arrangement where they can pay incrementally (hire-purchase scheme). The NHC management is however of the view that it redevelops its housing estate and then sell off the new units to tenants and the public at large. This option was supported by the then Minister for Lands Hon. Magufuli in 2007 who urged the NHC to embark on high-rise towers of at least 10 storeys in its programs:

“...you must be considerate of the amount of land that is available and need to house as many people as possible through high rise buildings...”(Ministerial Speech, 21st September 2007)⁴⁷

⁴⁷ Hon Magufuli MP, was officiating the handover ceremony of two residential blocks built some 120km away from Dar es Salaam, at Chalinze

Tenants on NHC blocks, however, are opposed to this program, understandably so because through redevelopment, better and modern and expensive dwelling units will be constructed which may attract other buyers against the sitting tenants.

NHC portfolio is spread out rather thinly throughout Tanzania, but with high concentration in Dar es Salaam as pointed out earlier. NHC has since 1994 pursued a decentralized management structure that focuses on localizing housing services at branch levels. But NHC remains to be a highly centralized institution in terms of funding of housing management operations. Decisions on executing maintenance and repair works have to be made by the Head Office in Dar es Salaam, most probably due to meager financial resources. This is also true of the other housing management functions like allocations which Branch Managers through a committee appointed at county/regional level are supposed to handle. The regional housing allocation committee is usually made up of representatives from government with political affiliations. As observed in the interviews, tenant selection is hardly exercised within NHC, instead, the NHC receives recommended list of government employees that need to be housed.

7.2.1.3 Housing Assistance Programs

Through the Ministries of Lands Housing and Urban Development, and Infrastructure and Works, the Government has two major housing programs that will have influence on what NHC plans and implements. These are the Housing Assistance Program through a housing loan revolving fund and House Construction by the Tanzania Building Agency.

In assisting public servants especially those working in the central government to access housing, the government revived a housing loan scheme at the Ministry of Lands in 2005. The scheme enables public servants to borrow and develop their own housing at their location of choice. In effect, the program reduces the market size of tenants and unit buyers for the NHC. In a country with an average per capita income of about \$250, it is the salaried public servants who are more able to afford house prices in the market. Given their high propensity to home ownership and towards

detached housing units, it is very unlikely that they will opt for housing units to be developed by the NHC in high-rise apartment blocks.

The Tanzania Building Agency is being considered to take up the role of NHC in direct provision of housing to public servants. Over the last 10 years, TBA has successfully added to the market over 1,000 units. This may sound a pretty performance but in the context of the economy of Tanzania, it is a resounding story of success. TBA's success record has attracted government attention and as a result there are plans to extend more subsidies to TBA so that it can improve its performance. The challenge posed to NHC is that the TBA units and the overall house prices resulting from the Housing Loan Revolving Fund would put pressure on housing market prices and in the long run the prices of existing stock units will fall. In other words, the housing assistance program by the government as directed to public servants and to the TBA will have an influence on the demand on NHC housing units.

It will appear from the interviews with the Ministry of Lands officials, that whereas the NHC is to engage in this new role of 'Master Real Estate Developers', there are plans to require local governments to set up housing companies that will be doing housing construction for their areas. It is not yet clear from the Government whether these companies will be formed on a private-public partnership basis or will be wholly owned by the municipal governments. Whatever the case, the market structure that will result out of this strategy will have implications for a successful NHC as a real estate developer.

We can sum up this section by arguing that changes in housing program and policy by the central government are likely to influence the housing market structure. Where the housing programs produce housing that is available at a relatively low cost, and assuming equilibrium will have been reached, the overriding result would be an increase in housing consumption by tenants. Malpenzzi(2002) has demonstrated that in such a happening, a household may be encouraged to split up thus forming more households as they can afford another extra unit and an immigration to cities where such housing would be available could be accelerated. How strong this effect will be is however hard to know.

7.2.2 NHC Strategic Plans

What the NHC is capable of doing largely depends on what happens outside the NHC itself, what we referred to as the Market Structure under Section 7.2 above. What is more likely to happen with the NHC, despite the pronouncements by the Government Ministers on its future is that the NHC will have to invest in almost all regional areas of the country. This will be as a result of political aspirations and lobbying. This will be the greatest challenge that the new NHC will face. As a public housing landlord or estate developer, the demand for its services are unlikely to be derived from the consumers but more to the general society's demand, as influenced by the political lobby. Secondly, what we observe from the earlier discussion is that NHC is unlikely to be subsidized by the Government. Government subsidy in housing is being directed to the consumers but limited to public servants (government employees) and the TBA. There is no provision in the current housing policy debate to subsidize the non-government employees in housing. The reference to 'social housing' in the proposed National Housing Policy is in relation to public servants and not the generally construed low-income households or those physically or mentally maimed. This has two implications. The NHC will have to maximize its current resources in realizing more units and therefore maximize profits and secondly, NHC will have to undertake on a regular basis market survey to determine its competitiveness in the new evolving housing market in Tanzania.

NHC Conduct Analysis

In trying to find out how NHC is behaving as a firm and will behave as a Master of Real Estate Developer in Tanzania, and what would be its performance, a three-stage analysis will be required. The first stage is to find out how NHC reacts to the market structure, then what its internal policy is towards the housing market and more specifically here to its current housing stock management. Finally, to examine its policy towards moves by rivalling firms and how it will compete with the other

housing firms in the market. This type of analysis is what the SCP⁴⁸ paradigm refers to as 'Conduct'.

1. Rival relationship:

From the interviews there was very little that could be inferred to as being comparable to 'rival relationship' between what the NHC was doing and other actors in the market. Indeed, the NHC was categorical that it did not see the other firms and in particular the Pension Funds and large private estate developers, which have of recent times invested heavily in housing as, rivals. These were being considered partners in development and indeed NHC has had a number of successful stories in joint-venture schemes with some of these organisations in redeveloping its commercial properties in the city of Dar es Salaam.

2. NHC Internal Policy:

The NHC Five-Year Corporate Plan is the foundation stone for NHC internal policy that deals with the different investment vehicles in the market. In this plan, the NHC outlines its investment objectives towards new investment, rehabilitation both substantial and moderate, major repairs to its stock and redevelopment plans. The NHC has singled out its properties in the East of the Dar es Salaam city central area, Upanga/Ilala for redevelopment. It is in this part of the city where it has a large number of housing types of diverse designs and ages. Most of these properties were acquired under the Acquisitions of Buildings Act of 1971. Land values in this part of the city have recorded a strong and steady increase over the years and are currently averaging US\$ 1,200 per square metre which is quite a large sum of money in the context of the national economy. This is also the area that has of recent times hosted a number of private real estate developers that have erected housing estates of different magnitude and sizes. The NHC prefers the redevelopment option in this area in order to realize the high value of the land through high rise developments. Conversely, properties in this part of the City are

⁴⁸ SCP stands for the Structure, Conduct and Performance Analysis that we referred to at the beginning of this chapter.

much smaller, mostly 4 apartments in a block. The height zoning regulations that apply in this area permit construction of high rise blocks of up to 10 storeys high.

3. Dealing with existing High-Rise Blocks of Flats

The general plan for NHC is to dispose all high rise blocks of flats mostly to sitting tenants (NHC Interviews, 2009). The reasons advanced to this view is that the amount of investment in terms of rehabilitation and in re-modelling the units that has been sunk to the current stock has not been able to attract higher market rents. This has made it impossible to expect that the planned payback period of 15 years would be realized. The NHC has already carried out substantial rehabilitation in the two case studies, and as a result has hiked the rent to Tshs 45,000 (\$32) per month. Some of the Apartment blocks at the second case study (Keko) had been sold but to Government Departments (Public University College).

4. Opportunities for Improvement

NHC has been encouraged by the passing of Act No. 11 of 2005 that repealed the Rent Restriction Act of 1984. The law as it is now is pro-landlord and provides the needed incentives on investment in housing and in particular on fixing rents at market level and how to deal with defaulting tenants without going through the tedious procedures of court action. As was observed in Chapter 6, the NHC has been able to recover substantial rent arrears payments. Act No. 11 of 2005 permits landlords to evict a tenant who has fallen in rent arrears for more than 30 days. This was a big relief to the NHC which had found itself bogged down with lengthy litigation cases during which the tenant contesting his eviction would not normally pay his contractual rent. In the implementation of the new law, the NHC chose to withdraw all pending cases and instead engaged the defaulting tenants through mediation mechanism and agreed on a mode of repayment. In this way the NHC has avoided unnecessary prolonged and expensive litigation cases.

In the light of the favourable condition for rental housing created under Act No. 11 of 2005, NHC intends some of the units to be developed under the Five-Year

Corporate Plan for the rental market. NHC realizes that its existing stock locations provide it with an edge in the market and offer retail trade opportunities to its tenants. Some of the tenants in the case study areas had erected small business structures that they were using to trade in groceries and other merchandises such as lubricating oil for vehicles.

5. Improved housing areas

The lack of purposely-designed shops and recreational facilities in NHC housing area is vivid and occupiers had erected retail units that earned them revenue. Increasingly, the NHC has accepted the need to incorporate such facilities within the housing area. Some suggestions by one of the NHC long-serving architect, one Arch Gogadi have been positively considered but are yet to be implemented. Arch Gogadi suggested inclusion of 'income generating land uses' in future NHC Housing estate development programs. This measure will enable NHC to compete on same level with private estate developers as well as the Pensions Funds whose new estate are all self-supporting with recreational and retails outlets in a closed compound.

The NHC considers rental housing as an important source of liquidity for its operations. Up to 2007, rental incomes accounted for 85% of the NHC total earnings. The remaining was from other sources such as consultancy services, sale of completed units and from its construction contracts. It considers retaining existing stock for rental purposes while in line with government directives it will be acquiring new areas for developing housing estates for the sale market. NHC finds itself better placed now than ever before to engage in the rental market foremost because of the lifting of rent control and eviction restrictions by Act No. 11 of 2005 as afore-discussed.

7.2.3 NHC Performance

The NHC performance in the housing market in urban areas of Tanzania could be said to have been significant on the basis of the fact that NHC was about the only public corporation that was not considered for privatisation. The major criteria for privatising

a public corporation as it happened in early 1990s was on ‘non-performance’. NHC has been hailed in the local press as one of the most performing firms in Tanzania. The paradox however is that NHC housing estates have also been centres of attacks by the media and tenants ostensibly because of lack of repairs and maintenance.

It is not intended in this section to carry out a portfolio measurement of the NHC housing stock. But generally, when comparing NHC with other actors in the housing market, it will be seen that NHC has played an important role that has had socially and economically desired outcome, housing those that according to the government needed to be housed. But it is arguable whether this was the best that NHC could have done. Could not NHC have constructed more housing units and house more of the public servants than it did? On another account, it is highly debatable whether access to NHC units was equitable. From the interviews with NHC Branch Managers, a systematic allocation process was almost non-existent for most of 1990s, largely because of the infrequent tenants’ turnovers at NHC housing estates and very few additions that were being made in the market, but also due to political interference.

Another important area to try analysing performance of the NHC in view of what has happened outside it and its own internal plan is to consider how it fared with the private rental market. This kind of analysis requires a lot more data on both sides which was not done for this study. Generally however, public rental housing has the disadvantage in that its main motivation is to provide a social service and its target is the tenant who could be willing but not able to pay, or is subsidized by the State. As it happened in the case study, the State was vicariously responsible for rent payment of its employees usually through salary reduction and thence remittance to NHC. But as was demonstrated in the case study presentations, the State was the largest rent paying defaulter for the NHC.

On the other hand, the expected outcome from public rental housing is meeting the housing need which is different from the private rental housing, where quality service and product are essential towards customers’ satisfaction. As a result, public housing landlord organisation may not have the incentives to maintain quality other than the minimum required under a given law. In Tanzania as we discussed earlier, the only

piece of legislation that requires a landlord to do maintenance is an old law of 1968, the Redecoration Act which has hardly been implemented. In the context of the changes being contemplated, some quasi-market situation will prevail at the NHC and possibility of shifting towards some market principles such as maintaining quality and providing variety will likely be incorporated in the new housing to be provided.

7.3 NHC Tenants Perspectives on Housing Decay and Maintenance

The NHC tenants are not a homogeneous group as discussion on Ubungo and Keko tenants profile revealed. While educational background may not be the most distinguishing feature, their marriage and employment status underlie their differing opinions on the quality of housing services that they receive from NHC and how satisfied they were about their dwelling units. We categorize their views on these two subjects under 7 different viewpoints:

7.3.1 Landlord and Tenant Legal Frameworks

Up to 2005, tenants in Tanzania enjoyed complete protection against their landlords in terms of rent that they could be charged, circumstances that they could lose their lease tenure and housing services that they were entitled. Act No. 11 of 2005 did away with most of this protection with the aim of encouraging investments in the housing sector.

NHC tenants-respondents were aware of the new legislation and its impact on their continued use and enjoyment of the NHC lettings. In the first phase of interviews during 2006-07, they were worried about two major issues. NHC was at the time carrying out an inventory of all its tenants in its premises. This was as a result of findings that some registered tenants had actually left and bequeathed their lettings to their next of kin without seeking consent of the NHC as landlord and in some cases tenants had sold off their lease rights to others. As summed up in Table No.8, in the registration process, 374 tenants were found to have been illegal tenants in Dar es Salaam alone (about 4% of the tenants). Secondly, a large number of tenants were in rent arrears in almost all the rental units. With the new law, there was real threat that the tenants could be evicted from the NHC lettings. The tenants perceived these

measures as deliberate efforts by Government to get rid of them, foremost because most of them had already been retrenched from their employment with the Government in the 1990s privatisation processes. Their opinions about housing management by the NHC were confrontational and political, suspecting that the government was conspiring to evict them from the lettings.

However, in the interviews that were carried out during 2009 after the enactment of the Unit Titles Act of 2008, tenant perspectives had changed. Most⁴⁹ of those in arrears had been able to pay and were looking forward to be offered the right to purchase their units. The NHC had already carried out some external facade redecoration and pulled down a number of poorly constructed tenants' kiosks within the estate. The presence of NHC staff at the housing estate was now more regular and tenants confirmed that they were receiving a better service and were being briefed on the NHC plans. Some tenants were however not too pleased with the resumed regular NHC Staff, as they doubted the sincerity of the NHC, suspecting that the visits could be establishing grounds for selling the units to other people. NHC's renewed efforts through site visits were a result of its bid to improve on rent collection and enticing tenants to abide with their lease covenants.

7.3.2 Tenant Views on NHC Lettings

Tenants' respondents on NHC had low opinions on the quality of accommodation provided by the NHC. Major areas of concern were the number of bedrooms in the lettings and lack of amenities within the compound especially children playgrounds and shops. In both case studies, the units were either one bedroom with shared toilet or two bedrooms. With a national average occupancy rate of 2.4 per room, the occupancy rate at NHC which was at least 3 persons per room was quite high. As found from the study, a good number of the tenants had adapted balconies to sleeping rooms and corridor to cooking areas. While the small size of the dwellings⁵⁰ inconvenienced the tenants, there were other compensating qualities in the accommodation.

⁴⁹ Views of 12 tenants were sought on the subject and 8 of them had actually been able to pay for the arrears and were expecting that they would be considered to buy their respective units, notwithstanding the fear that some rich businessmen could instead be offered to buy the entire blocks.

⁵⁰ The one-bedroom flat measures 33.8m² while the two bedrooms 67.31m².

Views on Security Matters

Tenants considered living on NHC as more secure against mugging and robbery which are increasingly cause of concern in the urban areas of Dar es Salaam. When compared to similar housing estates developed by the other housing developers such as the Pension Funds and Private sector, security measures at NHC estates are ostensibly missing. The compounds are not fenced, and there is free movement either by car or foot around the blocks and entrance to each of the blocks is not secured, while the individual unit main doors are solid flush doors that can be easily broken into.

The security comfort that the NHC tenants allude to is derived from the tenants as a big group and their collective action to guard their housing areas. Residents have organised themselves and maintain night shift watch on their estate which is much simpler to organise within the NHC cluster of houses than it would be in a housing areas of detached housing forms. At Ubungo NHC, tenants owning vehicles had engaged watchmen to look after the cars at night.

Loss of Social Values and Growing Egoism

There were also growing concerns on deterioration of caring attitudes towards one another and loss of family values amongst the residents. In several instances, the respondents would refer to their neighbours as persons who did not care to exchange greetings and attend social meetings. Even when organising for 'night watch' security matters, some of the residents would not attend the meetings but would send in money instead to pay for those who would be willing to carry out night patrols.

It was also discerned from the interviews that juvenile delinquency was becoming an increasingly growing problem at the estates which was worrying the tenants. Noise mainly from music equipment, shouting and insults exchange was becoming more of the norm at the estates than was some years back. On the face of these facts, it is tempting to consider these as the usual urban life vices.

But when one examines the changes in community living in the residential areas of NHC, it is realized that inadequate internal space for family members where parents and children could sit together and children be moulded towards certain society values could be the reasons. Children after schools spend a lot of their time outside their homes meeting with friends and adults whose behaviour and attitudes to life may have been lost. An old tenant staying on Block C, Keko summed up his views in the following words:

“...I cannot recall the last time I ever sat with my children sharing a meal with them over the last 5 years, our dining/living room is too small for the children, and when their mother is preparing food, they have to go outside and play, when food is ready it takes a while to locate them and summon them to join us. Even if they did, they have to take their meals in the balcony and afterwards disappear again to play...”(June, 2009)

Lack of defined playgrounds within the estate for children is also another major problem. As a result, children have to move out of the housing areas for plays. At Keko, there are a number of facilities owned by the University College of Education, the National Military Service (Mgulani) and Christian Missions in the area. Children use these facilities when they are not in use by the respective users. In effect, inadequate space and lack of outdoor facilities for children plays deny parents opportunities to be with their children. But even if parents desired to be with their children particularly in their early lives to playgrounds and sharing a meal, the obtaining occupational situation may not allow this to happen. Another resident at Ubungo Block, Paulo Mkumbo had this to say: *“...My wife is a nurse and works on night shift as I do in my job as Watchman, we can hardly afford the time to go out with our three children to the playgrounds, even if they were within the compound, my elder son takes his siblings to school and it is in him that we have trusted the care of our daughters...”*

7.3.3 Tenants Choices and Transfers

It was also interesting to find out from tenants whether they felt that they had the opportunities of choosing the type of housing they needed within the NHC and opting

out of the NHC. Respondents' view on this subject was overwhelmingly non-affirmative. NHC tenants had no option of choosing the type of housing they required nor could they afford to exit the NHC lettings. There is a serious shortage of housing units for lease in Tanzania and according to NHC, the NHC waiting list is always above 50,000 and new allocations in a year are hardly 100. 25 respondents had lived in private lettings before and in their recounts they would not want to go back to private lettings. The reason advanced was that to do with certainty of rental charges but also uncertainty on relationship with landlord.

It would therefore appear from the tenants' interviews, that there is no possibility for alternative housing within the NHC and in the private rental housing. This view was also confirmed in the interviews with the NHC Senior staff. This suggests a general need for a policy that would promote an active housing market that will produce competitive housing to meet different housing needs.

7.3.4 Tenants Apprehension of NHC as their Landlords

NHC has published an Estate Management Manual that is available to its housing staff detailing policies and procedures for discharging housing management functions. The manual has valuable information on how to treat tenants in respect to the allocation process, handling requests for repairs, transfers, holding social functions at the estate etc. This manual is however not available to tenants.

Housing staff are expected to maintain day-to-day contacts with their tenants. But this was hardly possible in the case study areas for a number of reasons. We have already referred to situation before and after enactment of Act No. 11 of 2005 in which we saw the NHC increasingly renewing its housing management commitment to its housing estate. Tenants' contacts with the NHC have not been regular. Even in cases where tenants have had to vacate their lettings, some have not referred to the NHC but they simply pass on their lettings to other occupiers of their choice. We also saw that at Ubungo NHC, a rent collection office is available just outside the compound. Normally the NHC allocates a plumber and an electrician to these offices to attend to emergency cases. In the case of Keko, tenants have to report at a Rent Collection

Office which is located at the Temeke Branch Office about 400m away. In practice, NHC tenants visit these offices very rarely and in many cases only when paying rent.

Front desk housing services in NHC are mainly rent collection offices, with expectations that when tenants visit the offices for making payment, they will also take the advantage of making requests on matters of concern or filing complaints. According to the NHC staff, very few tenants have used these offices to raise complaints about their units. As a result, the frontline housing staff skills have normally been limited to accounting. The management manual is available to managerial staff at both the branch and headquarters levels.

NHC tenants could not recall by name or face the NHC staff who had served them in the past. The tenants explained that they had contacted the NHC once a month when they made rent payments and that was considered enough. But some did confirm they had been visited by NHC staff at least once a month. What this suggests is again remoteness of management to tenants.

7.3.5 Tenants Groups and Communities

It was also realized that despite what we said about tenants at Ubungu forming ‘night watch groups’, NHC tenants have not organized themselves in a tenant group that could act as a pressure group to influence power relations between the NHC and the tenants as a community. None of the respondents was a member of the Tanzania Tenant Association (TTA) which is on record for taking up court cases for NHC Tenants against NHC. In 1999, the TTA had applied for court injunction against rent hike by NHC. The injunction was granted and lasted till 2005 with the passing of Act No. 11. In interview with the Chairperson of TTA Mr Ludger B. Nyoni in July 2007 at Dar es Salaam, he blamed the NHC tenants for lack of solidarity, claiming that it was difficult to organise NHC tenants as a pressure group. He did not agree that NHC rents were too low compared to what was being paid in private lettings.

The lack of an association for NHC tenants is disadvantageous to the NHC and its tenants in a different way. There is a strong need for the NHC and its tenants to work

together in the Housing Areas. This is because the time NHC tenants have lived in the respective areas is long, their socio-economic environment has changed while the physical environment has either stagnated or deteriorated. Tenants as main stakeholders of housing services as offered by the NHC would benefit by working together with NHC in an attempt to influence the physical form of their estate to suit their changing socio-environment as we will shortly explain in the next chapter.

7.3.6 NHC Tenancy dependency culture

In a majority of cases as was observed in Chapter 6, NHC tenants have directly relied upon the NHC to respond to all the repairs, to the extent even of not reporting needed repairs in their units. As a result, repair works to a blocked drain were delayed in one occasion at Ubungu which subsequently led to sewer overflow and flooding of the neighbourhood creating health hazards.

Dependency culture is confined to those types of wants of repair that have no apparent effect in the immediate use of the units. These apply in respect to individual units rather than the overall housing areas. As we saw before, in general security matters, tenants are keen to organise themselves and form vigilante groups. Individual responsibility at least in reporting faults within the units has not been usual with NHC tenants. What was observed in the Condition Survey that was carried out for this study was unkempt, untidy and dirty exterior of structures, blocked passage ways, and shabby gardens. When the respondents' views were sought on this dependency culture, the explanation offered was that the NHC was the landlord just like the private landlords, and further that it was the duty of the landlord to ensure gardens, passages and tranquillity prevailed in the housing area. This view was counter-argued by the NHC which claimed that the responsibility for maintaining the grounds had been passed on tenants in 1999.

From the point of view of the NHC, the emerging challenge is how to instil a code of behaviour amongst tenants that would make them more responsible for their own housing area and become better tenants. The NHC Senior Staff defined a 'good tenant' as a tenant who was aware of his or her neighbour's needs in terms of tidiness,

cleanliness, quiet and friendly environments. The suggestion by NHC respondent is the need for mechanism to control tenant behaviour.

7.3.7 Emerging Confrontational Relationships

The NHC had for a long time maintained a remote management between itself and tenants characterized with infrequent visits to the housing areas. It did not bother to put in place structures that would have created conducive condition for involving tenants in the management of their own housing area. The new strategic policies that were taken by the NHC after the re-constitution of the NHC in 1990⁵¹, did not seem to filter down to the tenants. These policies had decried tenants as the legitimate stakeholders of the NHC business undertakings and sought to empower them to play a more active role in the management of their units. There was very little evidence to show that these policies ever influenced the tenants either as individual or a group. Instead, the period 1990-2005 was characterized with confrontational contacts between NHC and its tenants with the former clamouring for rent review and the latter challenging these successfully in courts of law.

The social context of the tenants remained un-influenced by the NHC policies and with time tenants were not attracted to one another. In absence of a binding thread, NHC tenants on individual basis reacted to the realities of life by carrying out extensions and transformations, the way an individual believed served his interest best. NHC has not been able to deal with the tenants as a group and with its resources thinly spread out in the country-wide housing estates, the NHC had to wait until June 2005 for Act No. 11 to be passed to be able to deal with its tenants. The challenge that NHC now faces is to be able to draw up decent housing standards that will have to be complied with and match these with tenant expectations and its maintenance plans.

7.4 Main Findings

The main actors in housing provision and management in Tanzania consider public rental housing as housing for public servants. Public servants are defined as those

⁵¹ We referred to the USAID support project to the NHC in 1992 in Chapter 2

working in Government departments and sections. There are basically two groups of workers; there are those that are entitled to free housing and those that are eligible to housing. The entitled government officials would normally be provided with detached housing units through the Tanzania Building Agency while the eligible employees could be helped to access housing in National Housing Corporation. Since the eligible employees are junior staff and therefore with lower salaries, they have been considered low-income earners but only in relative terms to the other group of government employees. Housing needs for the unemployed or those in private sectors are not matters for discussion at policy levels. There is a growing confusion within the housing policy debates as different stakeholders use the terms public housing and social housing interchangeably. This understanding was at variance with the study's stand on the subject whose main tenet was premised on the fate of public rental housing which was in many countries of the Western World being shunned away and a subject of privatisation.

In the context of Tanzania the equivalence of the debate on public housing was low-cost housing strategies that were seen in the light of solving problems of slums and informal settlements that were accommodating over 70% of the urban population. Thus, one possible critique of this study is that the tenants occupying public rental housing in Tanzania are a privileged group, an elite group, few in number and who did not bother to pay their monthly rent promptly. This is a correct observation as none of the tenants in NHC could be compared with the unemployed citizens and those that were fending housing for themselves by erecting simple structures on any land they could lay their hands on.

Tackling the study from a housing management point of view was not easy as the respondents were not used to being interviewed on housing consumption matters and what governments could do to help housing to those who needed it. Thus, one of the finding of this study was the prejudice towards house provision. This could not be avoided as it preoccupied those being interviewed and those that participated in the national debate on new housing policy. Housing management was a relatively new field in the context and the different roles that are traditionally played by housing management organisation such as having front-line housing officers were not being

implemented at the National Housing Corporation. Even the more mundane function of repair and maintenance was not being properly discharged.

The study discerned a number of issues that may require both immediate and long-term attention of the various actors in the housing sector of Tanzania. We discuss these under four sub-paragraphs.

7.4.1 Policy and its impacts on Public Rental Housing

The practical problems that NHC is experiencing in managing its housing estate are a result of lack of foresight at policy level prior to the housing development process. Overcrowding in the case study was a serious problem on account of large size disparities between the dwelling units and respective households. As a result a number of extensions and adaptation of available space to sleeping function was common at both estates. Some of the families had actually moved out to larger housing elsewhere but had retained their units in what appears as splitting the households. While the NHC was aware of what was happening on its estates over a long period of time, it could not redress the matter until June 2005 when Act No. 11 was passed that empowers the NHC to evict tenants who were not observing their lease covenants.

The challenge to NHC policy makers is the ability to design schemes that can provide for different mixes of household sizes and regular monitoring of housing needs of its tenants.

7.4.2 Housing and Neighbourhood Decay

Beside the general lack of repair and maintenance that was observed in the case study, the housing areas also displayed incompleteness in terms of community living facilities. We could sum design-related problems found in the studied housing areas around three major locations where they were found:

(1) Individual unit (the home)

The design of individual units in each of the blocks studied flawed in the following areas:

- a) Limited space to support the lifestyle of the occupiers manifested through lack of food storage space, refrigeration space, cloakrooms or wardrobes and small sized kitchen, combined washroom and toilet rooms. In the absence of such space, personal effects and food articles are haphazardly kept within the dwelling units limiting the occupiers' convenience for carrying out day-to-day maintenance of their units. The placing of refrigerators in living and bedrooms not only inconvenience the normal usage of the intended space but is risky in terms of overloading shared power outlets. Lack of such space has acted as effective incentive for occupiers to turn public hallways into cooking areas, cloth drying areas and storage of bulk food crops for the families.
- b) Specification for finishes in the units does not augment the cleaning and easy maintenance of the units. Wall and floor surfaces especially in the wet areas are finished in fast wearing materials such as emulsion paints, sand cement plaster and screed. With overcrowding resulting from limited space, stains and scratching on interior surfaces are usual and difficult to eliminate on account of their high frequency of occurrences.
- c) Lack of water storage and supplies boosting facilities; in cities characterized with intermittent water supplies, supply of water reservoir would have been a priority. Since this was not provided in the original design, occupiers have taken their own initiatives to install individual small water pumps to boost pressure in the plumbing systems to the higher levels flats and some have installed water storage tanks of different sizes and specification on roof tops. As a result, ugly electrical cabling hanging out of windows to the outside of individual units to connect to either water pump or water storage tanks is usual. Such uncoordinated installations pose not just ugly appearance of the buildings but are also risky in terms of over-usage of power outlets. The combined loads of water stored in the individual tanks are also a cause of concern in terms of the buildings' structural strength that is already worrying the NHC Management.

- d) Inadequate number of electrical power outlets; each unit tends to have a maximum of 3 power sockets and one cooker socket. These are extremely inadequate as the families have more than 3 appliances to connect to the power lines. As a result use of multiple-plug units is usual connecting appliances whose power inputs can be in excess of designed power to be drawn from the socket. Some tenants have even drawn power from existing wiring system to the extra space created out of the balconies. In few cases (8 units in the sample), room-type air-conditioners had been installed drawing power from the existing wiring lines. Although these were installed by qualified electricians, and in some cases with the consent of the Power Utility Company (TANESCO), it is still arguable whether this after-thought installation is free from exerting excess pressure on the already overloaded power lines.

(2) Individual Block of Flats

The general design layout of the individual blocks of flats is regular polygon either an H- type or Cross-type design. Common problems with the blocks include the following:

- a) Uniform size of rooms; The NHC Block of Flats studied had either a 2-bedroom or 1-bedroom dwelling units which essentially limited a broader mixed-class of occupiers. Families whose size over grew the available units sizes and could afford to migrate to other accommodation did so leaving behind those who could not. As a result, the NHC Units have tended to be overcrowded and as we observed, tenants have increased the size of their lettings by converting corridors and kitchen into bedrooms.
- b) Non –provision for access to the elderly and disabled persons: the NHC blocks are between 4-5 storeys high with no provision for mechanical vertical transportation installation. The staircases are comfortable to climb though but are finished in sand cement screed, which suffers easy crazing at edges and potholing.
- c) Lack of common laundry areas; devoid of common laundry areas both at Block and Housing Estate levels, NHC tenants have resorted to doing their cloth washing in their toilet rooms or outside with help of wash basin and drying the cloths on strings zigzagging the public hallways and balconies.

- d) Communication Networks Installations; with changes in lifestyle brought about by improvement in communication technology, individual desires for boosting equipment for televised and radio broadcasts have resulted to uncoordinated installation of TV masts in each of the blocks. Although these masts do not in themselves pose a serious maintenance problem, the resultant haze of masts on rooftops and hanging cabling to individual units has consequences on the aesthetics of the estates.
- e) Unsecured entrance; none of the blocks of flats within the NHC estate is provided with a controlled entrance either through passive construction as gate doors nor manned entrance. This is despite evidence of house breaking events and mugging in the area.

(3) Compound Works

Landscape works within the NHC Housing estates are very limited or completely lacking. Common problems identified within the housing estates as regards compound include the following:

- a) Inadequate Storm water drains; Ubungu NHC Estates had some form of storm water drains that ran in front of each block to a common drain that connected to the main drains along the city's main that runs perpendicular to the NHC drains along Shekilango Road. These drains were about 30cm deep and wide with concrete lining, but have disappeared with time for lack of care. In the Keko area, no particular drains can be found to take rainwater out of the estates. Roof drainage is straight to the wall sides of the blocks and out to natural causeways outside the housing area.
- b) Lack of defined car parking lots; none of the housing areas studied had any purposely-designed parking lots notwithstanding the need for such a facility. As a result vehicular parking is haphazardly done on the estate and for security concerns, tenants park their cars at various locations outside where security of their vehicles is assured.
- c) Unfenced compounds; it has not been the usual practice for NHC to fence off their NHC estates. In the studied areas, none of the estates were fenced except for one

block of flats in Keko where the tenant is an organization (a Chinese Construction Company) that asked for the landlord to erect fencing.

- d) Undefined children play areas and recreational facilities; due to lack of children play grounds within the NHC housing estates, children either chose to use corridors or go out to other estates for plays. At Ubungo however, the original design included a number of social facilities like a primary school. These facilities however were located within the detached housing estate area that lies to the North West of the studied estates. Following privatization of the detached housing units, the facilities were taken over by the local authority in the area and excluded from the High Rise NHC units.
- e) Lack of paved areas as footpaths and vehicular access has resulted to undefined and ugly passage routes across the estates.

7.4.3 Poor Housing Quality

From the field works, NHC housing units were found to have inherent problems of design that did not well address the occupational needs of their occupiers. These problems are interrelated and are central to our concern for lack of foresight in the maintenance needs of the housing estates. Maintenance needs of a built environment should be seen from a holistic perspective of human activities, i.e environment around the house(neighbourhood), the exterior of the house and the interior(home) and services.

A neighborhood is constituted of three main elements, the environment, the home, and the services. The home is the unit of accommodation that caters for the shelter needs of a family or household that provides protection against weather effects, privacy and security of the individual. It is also the identity and representation of the family's wealth. Services include facilities that are immediately available within the housing area such as retail shops, educational facilities such as schools or even nursery, recreational and assembly areas. Services symbolize the social composition of the housing area. Services make the home a more pleasant place to want to be. The environment is much broader concept and embodies the intangible qualities of the

housing area. It is a summation of the appearance, safety in terms of the design attributes security in terms of crime prevention and protection, pollution levels etc.

If the elements that make up a neighborhood are disrupted to a level that makes living in the neighborhood less secure, the neighborhood can breakdown (Power, 1999). Neighborhood breakdown has been referred to in several different ways such as urban decay. But it is important to note that the decline of housing areas comes about because of lack of care to the physical fabric first which in turn influences the social fabric, in a manner we have explained above, that results from the exodus of the more able families. It is a result of an unintentional phenomenon that social scientists have referred to as 'social exclusion'.

We observed in the case study a number of problems that inhibit good housing condition for the tenants in public rental housing estates. Quality assessment is however only possible against known benchmarks. The benchmarks that we have considered are construed to the extent the available housing contributes to satisfying the shelter needs of the tenants. In this case we subscribed to the views expressed by several scholars such as Werner (2005), that a good housing should provide decent living condition which is portrayed in the following:

- Compliance to minimum standards defined in a legislation. These standards are provided as rules on the form and function of the dwelling unit, the building, playgrounds, and circulation roads within the estate and on specification for various building services installations. These generally address the functional requirements of the buildings such as strength and stability of structural components, durability of materials used in the construction, insulation properties of materials used, appearance of the buildings and privacy requirements.
- Good state of repairs and maintenance; generally to ensure that the units continue to function in the manner they were initially intended to.
- Reasonable modern facilities fitted, an increasingly important criteria being adopted to ensure housing meets contemporary needs of the occupiers and will relate to standards on type of fittings and appliances, their age, sizes and numbers.

In effect, quality housing should offer to its occupants the opportunity of living a happy, healthy and safe life. It should promote such a healthy living, social cohesion, wellbeing and self-dependence. It should guide and promote social living characterized with minimizing and eliminating crimes in housing, communal services and support social life. In the case study areas, most of quality-related problems observed related to the design-related problems discussed above. These included

- Overcrowding with average of 2.5 persons per room which was higher than acceptable occupancy rate of 2.4 persons in Tanzania
- Low privacy levels within the dwelling units for the different sex household members and
- Poor handling of refuse and waste water: lack of defined collection points for solid waste encouraged inconsiderate disposal of waste such that the compound is littered with used papers, crop peels and other waste. Uncovered or poorly covered cesspits permit escape of odors and pose danger to children playing around the septic tank areas.

7.4.4 Housing Management related problems in public housing areas

The problems that were observed as relating to housing management in the case study areas can be categorized in 3 broad thematic areas:

1. Traditional Housing Management
2. Best Value Management
3. Partnering with Tenants

1) Traditional Housing management

NHC has carried out restructuring of its administrative machinery, shed off the stock that was burdening its performance and opened itself to more direct housing investment for sale. These strategies have been successfully implemented and in the end enabled NHC to survive the eminence of privatization move by the government. In the course of the present study, we have noted a number of problems still

outstanding in NHC rental housing sector relating to the mundane functions of housing management. We discuss these under 6 subheadings as follows:

- Estate and tenancy management
- Rent collection and management of rent arrears
- Repair and maintenance services
- Allocation and letting policy
- Succession rights

A. Estate and Tenancy Management

From the analysis of information gathered, the following issues are discerned:

- i. Lack of awareness on the relationship compacts between landlord and tenants: Tenants in NHC estates were not conversant with the Tenancy agreement that they had signed with the NHC. The emerging issue is whether tenants realize they have rights against their landlords and obligations as well. This poses problem of awareness of tenants towards their obligations and how the tenants can be made to contribute more positively to the maintenance of their demised lettings.
- ii. Chain of control and remoteness: Notwithstanding the position of rent collection office within easy reach of the tenants in their areas, the interaction between the tenants and their landlords is almost non-existent.
- iii. Paradoxical community cohesion within the estate: NHC tenants have a strong affinity with one another in times of difficulties and traditional ceremonies. The tenants help each other in attending the sick, shouldering expenses for organizing ceremonies that relate to anniversaries, marriage and funerals. A few of the tenants however do not participate in these social obligations. In some cases they will send representative or pay money to meet the social needs. On the other hand, the NHC Management has not made use of these qualities to reach their tenants on a number of issues except when issuing rent demands.

Majority of tenants still recognize the old set up of the ruling party small units of administration, the so-called “Mtaa leaders” which during the one-party democracy were the lowest levels of political administration where a unit was

composed of 10 families. Any engagement of an individual in an interview by an outsider will be preceded by a polite question whether permission had been secured from the Mtaa leader.

- iv. Specialist services for the disabled and the elderly people: the NHC has not put in place arrangement for handling the access needs of the elderly and disabled persons. Individual tenants have to do their own arrangement to carry the elderly and the disabled to the upper floors. The problem of disabled and elder people is however not crucial at the moment as their numbers are insignificant.
- v. Safety and security concerns: fire outbreaks have been common in the city of Dar es Salaam over the last one-decade. NHC housing units are devoid of plans to create security and safety awareness amongst its tenants.

B. Rent collection and Management of Rent Arrears

The National Housing Corporation suffered serious rent arrears problem during 1994-2005. Since then armed with the 2005 Act No. 11 NHC has however recovered huge sums of rent arrears equivalent to \$12,000,000. The problem of rent arrears at the NHC had nothing to do with the rent collection method as this has all the attributes of a good collection system. NHC has rent collection point at vantage positions in its housing area which could be reached within less than 30 minutes for non-motorized rent payers. Rent billing at the end of each month has been timely. The problem was to do with the type of tenants on the housing list. Some of the bills were not being collected for a number of reasons, one of them being the registered tenant was no longer staying in the NHC flats. The Housing Allocation and inspection functions by NHC were to blame for the rent arrears.

C. Repair and Maintenance Service

There are a number of problems that we can discuss on the effectiveness of repair and maintenance services that challenge NHC Management. These include:

- i. Physical characteristics of the dwelling units and the housing arising out of the design and construction processes

- ii. Heavy backlog of maintenance; the accumulated backlog of work was too high and expensive to deal with, which required special consideration for the management to try and work out a strategy
- iii. Laxity in enforcing legal provisions such as Act No 2 the Redecoration Act of 1968 and lease terms by the respective municipal councils and the NHC respectively.
- iv. Ineffective or lack of housing stock condition survey
- v. Inability by NHC to carry out pre- and post-inspection for determining wants of repair and evaluating performance of executed works.
- vi. Tenants negative attitudes to their own maintenance obligations and general lack of maintenance awareness of their obligations to report incidence of repairs
- vii. Weaknesses in the general construction industry mostly on availability of matching replacement components, skills and lengthy procedures in procuring contractual relationship for repair works under the Procurement legislation.

D. Allocation and Letting Policy

The major problem with NHC allocation and letting policy is poor implementation strategies. The general policy is well articulated spelling out clearly criteria to be followed in evaluation of accommodation application. Strict adherence to the criteria by the allocation committee is however lacking. Secondly, a space standard as it relates to maximum number of persons per dwelling unit and treatment of opposite sex children and the under-age has not been defined by the national housing policy. Fragments of policy statements to this respect are found in the Town and Country Planning legislation (1956 and as amended 2006) and in the Township Rules and Regulations of 1934 and as a result there are no benchmarks in Tanzania to measure overcrowding in public housing sector.

E. Succession Rights

NHC does not have policy that ensures heirs to a deceased tenant are recognized by the NHC. Exchange of accommodation amongst tenants is also not transparent. As a

result, cheating by tenants is common, with heirs and exchange partners continuing to use the name of the original or deceased tenant. With effect from 2006, NHC has been tasked by the Government to carry out regular updating of its tenants register.

2 Best Value in Housing Services

NHC committed itself in the aftermaths of the restructuring process of the 1990 to measures that would improve its performance and service quality to its business undertakings. But the analysis carried out for this study reveals that despite good statistical performance in terms of improved rent collection and new construction, the housing services offered to tenants is far from reaching a threshold that is acceptable to tenants. NHC efforts however are being handicapped by the physical forms and constraints of the existing stock. The problem that we can outline here is the inability of the NHC to set benchmarks upon which to measure its management performance and service improvement strategies. The main areas that NHC has not been able to address include the following:

- i. Effective use of its housing stock and lands; large tracts of land within the NHC housing estates remain vacant and have attracted uncontrolled commercial outlets by tenants. During 2009, when implementing the first Five-Year Corporate Plan, NHC pulled down a number of these kiosks and organised a more formal retail space developments around the estate.
- ii. Tackling over-crowding; the NHC has not been able to move the tenants around so that those whose families have subsequently become larger are transferred to bigger houses. While this may not be feasible on account of limitations in terms of available alternative accommodation, there is evidence to suggest the household sizes are in excess of the national average of 4.3 on account of invited guests (sharers). Exclusion of sharers from the NHC estate is an option that could be pursued.
- iii. Handling transfers and management of voids; except for the exodus of tenants following the 1992 Government Policy on Staff Housing Allowance, there has been very little transfer within the NHC Estates.

3 Partnering with tenants

Developing partnership with tenants in housing management is crucial in realizing best value housing services. Available information indicates partnering with tenants has not been attempted by the NHC and the main problem that has been discerned is the nature of tenancy agreement that NHC enters with its tenants. The relationship between the NHC and Tenants has been more confrontational than amiable mainly following NHC strive over the years to review rent levels that have remained constant for over two decades. The Tanzania Tenant Association has played major supportive role in the fight against rent review by NHC. There are therefore two sets of problems posed here, first is how to create awareness amongst tenants to regard their lettings as their homes of which they have a right to speak about on how it is managed and even help in the management, while the second problem is how to deal with the Tanzania Tenant Association that has over the last 20 years been preoccupied with fighting rather than working with the NHC.

7.5 Conclusions

The general conclusion on the study findings was that the size of the public housing stock has been influenced by policy changes in public servant employment. This has been so due to the fact public housing has always been construed to be for employees in public organizations. Secondly it has been observed that the physical state of repairs and maintenance of the public rental housing estates in Tanzania is poor largely due to contradictions of policies from other related sectors. The public rental housing authorities, the National Housing Corporation has relentlessly been preoccupied with formulating best strategies for turning around the units to more habitable and affordable dwellings without success. NHC has not been able to keep a team of workers in any of its estates to look after the surrounds let alone attend to the day-to-day needs of the estates. The tenants have been a domicile group of housing consumers waiting for the NHC to discharge its contractual obligations towards maintenance and only then would they consider accepting rent reviews and subsequent compliance to the lease agreements.

Despite the fact that NHC has the richest mix of different skills in its human resources portfolio, its ability to work around the observed problem has been crippled by national policies, the tenants and the subsequent financial constraints. There are however large opportunities for improvement of the housing units and housing services. These opportunities include a willing landlord and tenant as parties to the strategies and an institutional framework that is increasingly accepting a market approach towards solving problems. NHC has been assigned new roles of becoming a 'Master of Real Estate Developers' by the Government. In this new role, the NHC plans to add at least 15,000 residential units in the market over the next 5 years. NHC has to consider what to do with the non-performing residential properties that would include the small apartments in high rise blocks like those studied at Ubungu and Keko.

In the last chapter of this research, we reflect on the findings and suggest ways of dealing with the problem of housing decay and maintenance in public housing in Tanzania.

Chapter Eight: Reflections on Resolving Housing Maintenance Problems

8.1 Introduction

In this final chapter, suggestions are made towards resolving issues that emerged out of the study. There are three perspectives to the residential property management that the study looked at. The first perspective relates to influences that have bearing on public housing organisation as a firm. The second sets of perspectives are those that have a direct bearing on the tenants as consumers of housing management services. The resultant housing area in terms of neighbourhood is the other perspective. Each of these perspectives has an influence on the physical environment and what the NHC as a Public Housing Corporation can do about its existing stock and its future. In the following paragraphs, suggestions are made on possible options that the NHC could undertake towards its existing stock, what could be done to solve the problem of lack of maintenance on public housing and finally on positioning of public housing in national policy.

8.2 Suggestion towards existing NHC Housing Units

What was observed in the study was that NHC Housing Units are characterized with decay that manifests itself in several manners. Up to 2005, NHC was unable to carry out regular repairs and maintenance leave alone inspections to enforce lease covenants. With political support from the national government, repeal of the real estate restrictive rent act in June 2005, the NHC utilizing its own internal resources was able to recover most of the rent arrears. Its rent collection jumped from Tshs 19.2billion in June 2006 to Tshs 33bn in January 2010. This enabled NHC to carry out major renovation on its stock around the country and to build 447 houses out of which 236 were sold and 211 were added to its rental stock. It also in partnership with private sector redeveloped 280 houses in central areas of cities. Its financial position has steadily improved ever since and its management grip on its housing stock has been tightened with regular inspection and updating of its tenants register. This good performance is nevertheless not sustainable for a number of reasons as is explained below.

8.2.1 Retaining existing stock for the rental market

Housing areas owned by the NHC is found in well-established residential neighborhoods with good urban transport networks and facilities. Privately owned properties fetch at least 5times the rent NHC charges its tenants in these estates (Table No.12).

The current stock of NHC estates is as observed devoid of modern amenities and particularly plumbing and sanitation appliances, electricity installations and fire detection and alarm systems. Typical service supplies such as water and drainage are intermittent.

After carrying out major rehabilitation on almost all the NHC units that ranged between Tshs 3,5m and Tshs 6,0m per unit (\$2,400-4,100), NHC was able to review its rent about three-folds from Tshs 17,500 in 2007 to Tshs 35,000 up to June 2009 and from July 2009 to Tshs 45,000. However, even at this rent level, the NHC flats are still very low priced when compared with similar units of same size in the same locations which were letting at averages of Tshs 150,000 in July 2009.

The NHC may not be able to revise its rents further towards market levels as tenants are most likely to contest such hikes as they did in the past. Even if this was done the dwelling sizes in the case study areas are too small and the realizable rental income would still be small relative to the real estate value of the housing area.

8.2.2 Divestiture to the Market

The NHC could contemplate direct sale to the market, assuming there will be no political pressure that they first sell to sitting tenants. This could be done in two different ways, by selling individual units to a household or selling the entire block of flats. It is more probable to assume that selling of individual units would be most welcome by the general public while to companies or wealthy individuals would be resented. From the privatisation experiences of the 1990s, the general public and politicians are wary of companies that acquire public assets as they have tended to

change the use of the acquired assets to something else that the society did not expect. Even then, we would still have problems with the second option.

Experience has also shown that properties with sitting tenants are not attractive to real estate dealing firms. Such firms have had their plans swayed as the sitting tenants would not give up possession. Despite the apparent lack of organised union of NHC tenants, it is probable that any effort by a successful bidder to remove the tenants from those units for any reasons such as redevelopment could be resisted and litigated. It would therefore seem that the NHC may not be able to release its old housing area to the market and realize a gain that it could use for its other investment projects. A buyer of the NHC housing area units would be attracted to the high value of land in these area and would seek to redevelop the site.

Let us consider carrying out a simple valuation of what NHC might realize in case it considers retaining NHC Flats at Ubungu or sell to sitting tenants at affordable prices. House prices in the Ubungu area vary a great deal but generally ranging between Tshs 50-100m for detached three bedroom house during 2009. But since NHC flats are already encumbered to the sitting tenants, are smaller and do not have similar advantages as detached houses have in terms of privacy and own open space around the property, we decide on Tshs. 30m for the 2-bedroom units in the H-Type Blocks and Tshs 20m for the Single-Bedroom Units in the Cross-Type Blocks. We also assume the same rent levels will prevail over the next five and ten years. The valuation computation is summarized in Tables 19a and 19b.

It will be seen if NHC decided to hold on the property as rental units for 5 years the rental value would only be around Tshs 800m and if they were to seek full market rent of the units, this would vary to Tshs 2,95bn.

However if they should think of disposing the units to the sitting tenants at the lowest price level possible, they will realize Tshs 11.6bn which is much higher than the combined rental values of the Blocks. Even if the capitalization rate was to be varied to 15%, then by holding on the properties for 5 years would yield Tshs 1.4bn and for 10 years Tshs 2.1bn.

Table 19 a: Ubungo NHC Rental Income Estimates (Figures in Tshs)

	No. of Blocks	No. of Units	Total	Rent Per Unit pm	Rent July 2009	Rack Rent pa
H-Type	7	48	336	42,000	169,344,000	604,800,000
Cross Type	2	32	64	35,000	26,880,000	115,200,000
Total Annual Rental Income					196,224,000	720,000,000

Table 19 b: Ubungo NHC Valuation Estimates**1. Option 1: Retaining for the Rental Market****a. Capitalization of Rental Income: 5 years at 7% p.a**

Rental Receivable	196,224,000	Reversion to Market Rent	720,000,000
Capitalize 5 Years @ 7%	4.1002		4.1002
Capital Value	804,557,142		2,952,142,154

b. Capitalization of Rental Income : 10 Years at 7% p.a

Rental Receivable	196,224,000	Reversion to Market Rent	720,000,000
Capitalize 10 Years @ 7%	7.0236		7.0236
Capital Value	1,378,195,264		5,056,978,709

2. Option 2: Disposition to Sitting Tenants

Block	Units	Sale Price Per Unit	Total
H-Type	336	30,000,000	10,080,000,000
Cross-Type	64	20,000,000	1,280,000,000
Capital Value			11,360,000,000

From the computation under Table 19, it would seem the most practicable thing to do is to sell the units to sitting tenants. With the new provisions in the Unit Act of 2008, the tenants can organize themselves and co-own the units. Besides Act No. 17 on Mortgage Finance (special provisions) would assure tenants wishing to buy the units

access to finance. In the course of the study, these suggestions were made to the tenants but without disclosing the valuation that had been carried out. The tenants are eager to own the units. NHC on the other hand had already carried out their own appraisal and indicated that they would be considering privatising all high-rise flats except for Upanga Area where most of the apartment blocks comprise of up to four units while if redeveloped more units could be provided as discussed earlier.

The suggestion that NHC disposes off its rental units in the case study area is purely on sound economic reasons. On the other hand, NHC could consider retaining the properties for redevelopment purposes. In this case, the NHC would have to demolish all the structures and erect new housing that meets contemporary needs. This option could be more profitable to NHC assuming that the NHC would be able to access development finance. Similar residential projects by private developers in the City of Dar es Salaam have produced an Internal Rate of Return of up to 47% (Interviews with CEO, IPI Ltd, June 2009). NHC however may not be able to organise its housing areas in the case study areas for redevelopment mainly on account of possible political pressure against such a decision.

8.3 Suggestion on Rental Housing Management by NHC.

This study set out to explore possibilities of improving housing maintenance in the public rental-housing sector through engendering tenant occupiers towards playing a more positive role. Reflections from interviews and data analysis point out unlike in similar cases such as those in European countries, Tanzania public housing authorities will require extra efforts to lure its tenants to come forward and participate in the affairs of their lettings. Partly as a result of historical traditions influenced by the central planning economy features during the socialist era of 1967-1984, the Tanzanian tenant has tended to be complacent with the obtaining housing condition in their lettings; though paradoxically, considers himself as specially privileged for getting access to public housing.

The current laws in Tanzania are largely pro-landlord in the sense that there is no longer rent control legislation. This has given landlords a lot more freedom in what

they can do about their lettings and in particular in exercising professional management in a business-like fashion. This however demands more from landlords than they used to during the times when public tenants being aware that their rental charges were low, had developed passions with their lettings and did not contemplate moving out. For the NHC to operate on sound commercial principles it will have to price its products at prevailing market levels and this in itself is a challenge to what would be expected of the housing services. While we observed in the study that tenants had become a heavily service-dependent group awaiting the NHC to respond to even minor repairs, in a situation where tenants will have to pay at par with other tenants in the market, it is more probable that late response to tenants' requests could lead to NHC losing good tenants. NHC will have to improve on its 'client service charter' to retain and involve tenants in the management of their housing. There are several ways of achieving this and we now discuss each in turn.

8.3.1 Levels of Participation and their inherent problems

The nature of problems in public rental housing is derived from the fact the owner of the housing is a public organization which is funded by taxpayers money. The management agent or the organization itself has some socio-political responsibility towards housing needs of those who are able to access this type of accommodation. What this entails is that dealing with tenants on public rental housing may not be purely on commercial or economic reason. It is therefore important that some quasi-commercial arrangement is put in place to engage the tenant fully in the management of the lettings.

If we need to think of solving a particular problem, we will need to enlist a number of actors whose spread will be influenced by the type and nature of the problem. Problem solving is essentially a joint action by different actors from different backgrounds who bring skills and energies to bear on the solution to the problem. The level of cooperation in solving a particular problem in any field will vary from one stage to another. There are basically three stages through which a problem is solved in a participation model (Darcy et al, 1996)

1. Framing Problem: this is the initial stage where the individuals generally appreciate existence of the problem. In reality only a handful of the affected individuals participate in the stage of defining the problem. It would be appropriate for public housing corporation to consider involving representatives of tenants when faced with a situation that requires major attention.
2. Setting Directions: after the problem has been framed, the next stage is to shape a program for solving the problem. This stage would involve the housing corporation, the respective municipal government departments responsible for housing and potential financiers working together mutually influencing each other in decision making.
3. Implementation stage: this stage attracts only a few participants which in terms of public housing projects, tenants' views could be sought on their preferences, and in case of a need to redevelop a particular site, tenants consultation on temporal accommodation is ideal. The contractor for the works would find his work much easier if he has cooperation of the users.

The involvement of different actors in problem solving requires a coordination agency. The agency is the cooperation itself, which may be seasoned by external forces such as Government laws and procedures or Non-Governmental Organizations' constitution and articles of association or by internal forces inherent in the actors. These internal forces are the glues for cooperation and include the culture amongst the actors, power relations amongst the actors, resources possessed by the actors such as skills, energies, finance and policy commitments and perspectives of the actors. These internal forces are the most important areas for enhancing cooperation and together account for the trust in the cooperation model (Darcy et al, 1996).

Joint action however may bring about misunderstanding, conflicts and power struggles. This is because actors will have different backgrounds, inherent power inequalities; different views on appropriate ends and means, as well as cultural and value differences. Differences in power and culture are more likely to inhibit successful cooperation. How then can we motivate diverse parties to cooperate towards a common goal?

As Saegert et al (2005) observed, there are three basic ways of influencing individuals to cooperate in an undertaking:

1. Inherent organizational and interpersonal linkages play an important role to keep the individuals together. These linkages are reflected in the shared background and much stronger in shared kinships. It is however important to underscore that pre-existing relationships like power and culture are not static, they are influenced over a time when exposed to another set of relationships such that strong shared kinships may not hold for long and individuals may identify themselves more with the problem that faces them as a group. In the Ubungo case, well before the NHC had required tenants to take responsibility of the surroundings in 1999, the tenants had already started mobilizing one another to solve the problem of blocked drains and refuse collection around the housing estate.
2. Mutual Influence: Parties to a cooperation task are likely to be influenced and influence each other and made much stronger cooperative activists. Nkya (2008) underscores well this argument when trying to explain the success story of the Mwenge Housing Cooperative Society of Dar es Salaam.
3. Social Capital: by associating with one another a network of relations is born characterized with mutual trust, norms of reciprocity and support to problem solving. Putnam (1993) is one of the strong advocates of social capital who observed that there was a strong correlation between the levels of social capital in a society and cooperative-problem solving, effective government and rapid economic development. Social capital is found in shared common problems and interests; it exists in various relationships amongst students, workers, residents and even gangs dealing with illicit trades and drugs. In housing management, tenants are much more likely to confront problems as a group because of the shared common interests and if the housing organization is able to organize the tenants as a group, then the levels of participation in the affairs of the rental housing would be higher.

8.3.2 Collective Action and its reflection on Housing Maintenance

There could also be other circumstances where public organizations like the NHC will need to steer its tenants towards a common cause. In housing management, there are several aspects that are provided for communal uses such as passage ways, grounds and

lawns, assembly places, corridors, lifts and lofts, street lights, refuse and solid waste management systems etc. These are usually taken care of by the landlord organization and paid for through a separate charge by the tenants. These are in economic theories considered public goods whose consumption cannot be restricted to particular persons (Stiglitz, 2000). Thus, whether or not individual tenants were to be required to participate in managing these common facilities they would not be able to exclude any of their members from their consumption.

Public rental housing management may not have the necessary resources to run these services and in many cases have failed to do so. Failure to provide a particular service or goods may steer individuals to collective action. The underlying principle would be to help each other to access the needed services. In so doing some may have to do more than others at particular times. Those who have to do more now, will expect that the beneficiaries of the efforts at some other future time reciprocate these efforts by doing similar things, not necessarily of equivalent monetary value.

Bengtsson (2001) applied the Collective Action theory to housing management and constructed a matrix model in which he tried to find out the extent to which individual tenants in interdependent situation would choose to cooperate or defect in collective action. He referred the ensuing product as Tenant Dilemma akin to the Free Rider problem in economic theory where an individual realizing that all participants would be benefiting from a public good including himself, he would find it costly to participate and prefer others to carry out the action. This particular individual would be a 'free rider' as he cannot be excluded from the consumption. What would motivate the 'free rider' to participate will largely depend on his own assessment, his attitudes towards being a member of the group, how the group influences him and whether or not there are any sanctions to be imposed on him.

In real life, kinship ties are strong motivation for collective action where reciprocity may not even be a consideration; while in non-kin relationships it is important that there is some form of reciprocity, what Trivers (1971) referred to as 'reciprocal altruism'. Reciprocal altruism refers to situations like in public rental housing where tenants have different backgrounds and the concern of the Public Housing Authority is to find out

strategies that would bind the tenants to cooperate for mutual benefits. As said before, individuals are not likely to participate if they do not trust the others would reciprocate. Bengtsson maintains, “...*the tragedy of the prisoners’ dilemma is that universal defection is the dominant outcome, regardless of the fact that universal cooperation gives higher payoffs to all actors...*”p176

Enforcement of Collective Action

In Tanzania, collective action schemes in terms of user participation has increased over the years in public services; and in many ways they are outcome of emergence of new social movements, revival of the idea of citizenships and the move towards postmodernism. These are manifested in the increasing number of housing cooperative societies that have been formed in the country from 3 in 1971 to over 115 in 1998 (Nkya, 2008). The number of NGOs and CBOs is also on increase with some focusing on land and shelter. The Tanzania Tenant Association (TTA) formed in 1984 is the only group in rental housing but more of an apex organization without the next tier support groups. The proliferation of these cooperative efforts will eventually bear on housing management. The TTA has been trying to mobilize tenants but against their landlords mainly in contesting rent hikes and eviction.

Tenant participation in housing management is already an old practice in market-oriented economies. It has been defined as the “...*collective action based on the local housing area...*” by Bengtsson as cited by Sommerville op cit. Participation is voluntary and participating individuals would weigh the costs and benefits of cooperating before deciding to do so. Their perceptions and past experience on the costs and benefits of cooperating is crucial in determining their readiness to agree to take a collective action. This is not however sufficient as Dasgupta (2000) observed. Once the individuals have found reasons to be together and agreed to be involved in cooperation, what binds them is the realization that their agreement is enforceable. Dasgupta has identified three forms of enforcing collective action.

External enforcement through institutional power and authority can assure the individuals of reciprocated actions. Through their elected leadership or established power such as in voluntary associations, or governmental state powers, it is possible for the parties to honor

their individual commitments. The second enforcement is found in common belief that the individuals are trustworthy; a result of sharing common upbringing like going to school, living together and is basic to personal morality of the individuals. Individuals who are honest will tend to trust others even more than they do to themselves. Honest behavior is a product of social norms that are developed over years. They are the kind of 'dos and don'ts' that the society enjoys over time, and parties silently do things that the others expect them to do knowing that if they do not, then they may be ostracized or despised by their fellow kinsmen. Disposition of honest to a group member is display of loyalty, and that loyalty can encompass the entire group giving rise to Group Reputation. Group Reputation denotes a situation where a particular society is known for its respect of agreements, being honesty and trustworthy. These values are critical when trying to think of how to engage a group of people like tenants in the management of their own lettings.

Mutual enforcement is the third alternative that Dasgupta thought would motivate individuals to participate in an undertaking. Mutual enforcement is central in our understanding of collective action and in particular social capital. The parties are participating because they are assured of reciprocity. Those who do not cooperate will be sanctioned in different ways, depending on the norms of cooperation agreed upon. In the rural area of Kilimanjaro Region for example, villagers who did not participate in communal works on Mondays would have one of their goats taken by the others who slaughter and eat it. In a group, where individuals share norms of behavior and trust, there will be also mutual understanding of sanctions that are likely to be imposed if an individual does not cooperate. None of the sanctions need be articulated in any form of documentation. Kreps (1990) attributes this form of enforcement to the expectations of benefits that the players have in trusting each other in the particular event. The trust in the group is found on the premise that the group has not abused trust and therefore can be trusted. Individual members are 'conformists' because others are conforming to the group's norms.

8.3.3 Collective Action Dilemma in Housing Management

The unifying force underlying collective action in public housing has been poor housing condition and in particular the frightening high rates of crime. The housing condition

forms an agenda around which the collective action dilemma is solved. Bengtsson (1994) identified three situations under which the collective action dilemma could be resolved. First is the possibility of there being amongst the tenants, a few with '*strong and rewarding feelings of responsibility, power and personal importance*' who will derive intrinsic satisfaction from participating. Secondly, tenants may elect a representative board that can take decisions on their behalf. Implementation of the decisions made by the Board resolves the dilemma problem, as individual tenants have to comply with the orders of the Board. A third arrangement is where the public rental housing authority decisively encourages tenants to take up more positive roles such as through forming tenant cooperative society and through it be engaged in the work of the public housing authority.

A serious public housing authority will work towards promoting individuals amongst tenants who cherish the ideals of collective action and influence the group to give representative powers to these individuals. Trying to influence formation of a tenant cooperative movement may be counterproductive as it is likely that the move might be interpreted as prescription from above. Collective action is voluntary and the participants must be comfortably assured that it is their individual assessment and rational choices that eventually yield that voluntary action. The TTA is one such a possibility that tenants may be influenced to join and use it to their best advantage. However, the relationship between the TTA and NHC has been confrontational and it may take time to normalize the relationship.

- The Tanzania tenant is endowed with social norms of cooperation which is critical in realizing collective action. These norms are grounded in the traditions of the majority of the rural poor who as argued out earlier in this study are increasingly moving to towns. According to other studies such as Bengtsson (2001), these norms are a result of the interdependence between individuals. An individual will cooperate on condition others will cooperate, while in other cases an individual may take the initiatives of cooperative action because he believes his action will inspire others to operate (a form that has been referred to as 'everyday kantianism'). This may not necessary be so and if it does not happen the individual may withdraw from the action. Identification of individuals with kantianistic tendencies could be a great achievement where the public housing manager is faced with the option of mobilizing tenants to help in the

management of the estate. The only problem with these types of individuals is that they are good 'starters' but not 'finishers'. In a more sustainable situation, there could be individuals in a society who see their contribution in a cooperative action as important regardless of their personal costs and benefits. These individuals are self-inspired and a good source of resource to a housing manager. In the literature this type of norm has been referred to as 'Norm of Utilitarianism'.(Bengtsson, 2001). In the Ubungo case study, a team of individuals took up the challenge of clearing drains a few weeks before expected rains during 1998-1999 which convinced NHC that it was possible to relegate ground maintenance to tenants. By supporting this group of individuals, public housing landlords can influence new tenants to embrace this norm of utilitarianism. This can be done through introduction meeting with new tenants where they would be instructed of recurrent collective activities such as general cleaning days, meetings, estate festivals etc that they must attend. The new tenants will regard these recurrent activities as social contracts with their fellow tenants. Local utilitarianism norms are much more likely to sustain continuity and renewal of cooperative action.

8.3.4 Instituting Tenant Participation in National Policy

In the study, it was observed that tenants in their individual capacities were being able to keep the interior of their lettings in good repairs. The major problem with public rental housing was the exterior that included the ground works such as drainage and pavements. Whereas tenants pay for their accommodation, public landlords have not been able to discharge their repair obligations for a variety of reasons. Tenants could be involved to either directly provide for the management of their own lettings and thus free the public housing landlords for other duties or indirectly supervise the operations and maintenance of their lettings. In order to do this, it will be important for the National Housing Policy to define areas of cooperation and how the tenants would be treated. In absence of rent control legislation, this suggestion could prove very useful in the context of Tanzania. This could be realized by promoting either of the following in the policy

1. Tenant Consultation Schemes

Public housing landlords should be required to consult their tenants before taking an action on the respective demised dwelling that may affect them. These could be for

example giving out a list of intended improvements and tenants could be asked to rank them in order of priority. It could also be inviting tenant representative on a Housing Committee or setting up a Management office within the housing estates. In any case tenants should be consulted on their experience in design of new homes and maintenance. The main objectives of tenant consultation would be

- i. Extension of the representative democracy to include direct participation in the decision-making machinery.
- ii. Awarding greater freedom to tenants in line to those rights enjoyed by owner-occupiers in the use and enjoyment of their homes.
- iii. Practical benefits, which are likely to arise from developing higher interests in tenants of their dwellings. This is in realization that:-
 - Policies work better after the targeted group has been consulted.
 - Consultation creates better understanding of landlord's problems on the estate and,
 - Tenant satisfaction can be best achieved by involving him in the decision making process

2. Tenant Management Cooperatives

A policy issue that would give rise to promoting setting up of a 'tenant management cooperative' in the existing housing estate would lessen the burden of public housing landlords in managing estates. Tenant Management cooperatives are defined as:

"a group of tenants, who collectively own the houses in their areas, and employ housing management staff, encouraged as autonomous self-financing bodies with residual support from Housing Authority...."(Power, 1997).

These cooperatives have proved very successful with public housing that had suffered from decay and become hard-to-let in Europe. It is possible to organise tenants to form their own cooperative through their own efforts.. The cooperative should then be empowered to enter into negotiation with the public housing landlord and if agreed to take over the managerial functions of the landlord. In this way, the cooperative will act as public housing landlord's agent and in so doing; it will collect rents from its members and enjoy commission. There should be a policy issue that addresses skills transfers from the landlords housing staff to the Cooperative.

The main advantage of Tenant Management Cooperative is that tenants themselves are responsible for their own affairs through the cooperative. There will be possibilities for prompt rent collection, filling vacancies, combating levels of anti-social behaviour within the estate such as noisy and rude behaviour, and even providing welfare services such as nursing care to the needy.

3. Self-Help Schemes for Repairs and Maintenance

Some tenants may have high affinity towards carrying out repair works on their estate. These efforts may be factored in housing policy so that those tenants who are more able to contribute towards maintenance may be allowed to. Such schemes may be realized where the Policy offers incentives to those participating in the work of the housing authority. These could be rent-free periods (rebates). The advantage would be that the Housing authority would be relieved of work pressure particularly for small jobbing repairs that tenants may now carry out. It will greatly reduce administrative costs for carrying out tenant requested maintenance⁵².

8.3.5 Decentralized Public Housing Management

NHC operates a two-tier management towards its house construction and management. The first tier is the Head office which is in Dar es Salaam and the second is Branches. The other public housing authority, the Tanzania Building Agency operates on similar pattern but with less autonomy at branch levels. The general pattern is a national organization catering for the entire nation within a geographical area close to 1m square kilometres. In terms of rental housing needs, NHC alone is not able to meet housing demands which is estimated at between 80,000-200,000 units a year in urban areas⁵³. Municipal governments have not played any role in providing and therefore in managing housing for their citizens. In the new policy drafts, there is suggestion that each municipal government should be involved in housing but since rental housing features marginally in the discussion it is not clear whether that may mean provision or management of public housing in their areas. The suggestion here

⁵² One may wish to consider the cost of repairing a jammed door requested by a tenant. While releasing the jammed door may involve only carpentry work, if the public housing authority is to do it, it may involve a driver, a vehicle and the carpenter and travelling time.

⁵³ According to the Ministry of Lands the unfulfilled demand is 200,000 units a year, but according to NHC it is 80,000 units.

aims at facilitating the provision and management of public housing in Tanzania. The main issue is to devolve powers from a national to a local level i.e at Municipal level and possibly to private sector actors.

A Housing Authority may opt for decentralizing its management and increasing tenant influences by building in some aspects of the co-operative model. Tenants at local level elect local contact committees who have rights to information and consultations on major issues but may also have decision-making powers over management issues within their housing areas. Decentralized management offers opportunities to reduce operational costs, to ensure prompt response to maintenance jobs and more work being done locally as well as enhancing general level of tenants' satisfaction.

Involving other actors in public rental housing

Housing is an important welfare matter with spill effect to national economy. It is essentially a localized product because of the fixity factors associated with land on which it is developed. Local governments are particularly well placed to steer efforts towards housing their people within their areas of jurisdiction. In Tanzania this has not been the case, mainly on account of too much powers being concentrated at the national level. In 1990, a donor-funded and UNDP coordinated Local Government Reform Program (LGRP) was launched with the aim of making local government authorities more autonomous, expanding their revenue sources, improving accountability and transparency. However the local government reforms did not materialize as they lacked backup legislation. In 1997, a Regional Administration Act was passed that redefined the local government administrative machinery and transferring of technical and professional personnel from regional to district levels. Since then the government has been implementing a decentralization reforms. These reforms are aiming at improving public service. According to Ngwilizi (2001), the decentralization reform has considerably altered planning and decision-making in Tanzania. At the moment there are five levels, national, regional, district, ward, and village at which institutions have been or are being established to plan and implement development programs and projects. A Ministry responsible for Local Government and Regional Administration was set up that is assisted by a Local Government Service Commission and the Association of Local Government Authorities of

Tanzania to offer technical support and monitoring of local authorities in Tanzania. Local Governments are however not separate government entities in Tanzania. Appointment of senior staff is done by central government and these are seconded to the respective authorities but remain responsible to the Central government. Local authorities have no powers to hire and fire such staff. Local Governments budgets have to be approved by the Ministry for Local Government and Regional Administration. Thus, the central government has control over local authorities' revenue, financial matters and human resources.

The Local Government Reform Agenda and Public Service Reforms now under way in Tanzania are expected to create favourable condition for devolving power and responsibility from the central government to local authorities. There has been notable progress towards devolving powers to local governments level from 1998 as observed in a recent research report edited by Norman et al, (2010).

It is proposed therefore that housing should be one of the fields that should be considered for decentralization to local government level. Local authorities are agents of change in their areas as they are responsible for direct supervision of land development programs and NGOs and CBOs activities. By empowering local authorities towards assessing and solving housing problems at their local level, a more local housing service is assured that takes cognizance of the local residents aspirations.

Governments will have to continue to provide public rental housing that is sustainable either directly or indirectly to meet the needs of those who have to move to new areas on transfers or entering the housing market for the first time. To be able to maintain existing stock, governments at both levels may have to stimulate the not-for profit organizations with special interest in welfare of communities to participate in managing such housing. NGOs and indeed housing associations like the affiliates of the Habitat for Humanity in Tanzania⁵⁴ have evolved as community activists and are better versed in stimulating tenant participation schemes.

⁵⁴ There is a strong league of NGOs involved in Shelter Provision associated with the USA-based Habitat for Humanity, these could include WAT-Human Settlements Trust, the Mwanza Rural Housing Programme, Habitat Forum Tanzania(HAFOTA) etc

8.4 Suggestions on Improving Housing Condition at national level

Analysis of the urban housing situation in cities like Dar es Salaam shows the problem for several years was on poor quality housing both in terms of the newly built units by individual developers and existing stock. The government's efforts were biased in favour of providing new units through a land-housing linkage package over the last 49 years except for a short period during 1975-1980 when there was special interest in improving quality of housing both in urban and rural areas. 'Nyumba Bora' (translated as 'decent homes') campaigns were launched during this time period and government had issued a circular emphasizing the need for public sector employers to provide decent accommodation to their employees.

The Nyumba Bora directive coincided with major overhaul of public policies in the construction industry that had led to the establishment of research and training institutions as discussed in Chapter 2. These efforts were however thwarted by the economic difficulties experienced during the latter part of 1970s occasioned by going to war with neighboring Uganda in 1978, the oil crisis of mid-1970s and the slump of 1980s⁵⁵ that hit most of African countries.

Piecemeal solutions to housing provision characterized the nation's housing strategy throughout the years. Even the land-housing linkage strategies were flawed in several ways. When the old colonial-inherited land law was replaced with Land Act No. 4 and Village Land Act No. 5 of 1999, housing bondage to land was maintained and shrouded in urban development under human settlement programs. Housing contributions to the GDP remained low at 1 % (NHC,2010). In recent years, some concerted efforts towards a comprehensive package to solve the housing problems have been noted. These include the possibility of re-introducing long-term financing packages for housing and involving of the private sector real estate developers,

⁵⁵ The 1980s have been referred to as the dark decade for African countries. The World Bank and IMF had to intervene in several countries prescribing austerity measures through such programs as Structural Adjustment Programs to revamp economies. These programs reduced public spending literally paralyzing the public sector which in the case of Tanzania was the most prominent. The public sector firms never recovered from the predicament and became a huge liability to governments that had to be offloaded in 1990s.

housing cooperatives mainly in the form of NGOs and CBOs, and the formulation of housing policy which is nearly completed.

8.4.1 Housing Policy and Legislation

The national housing situation through which the NHC has to operate is undergoing a number of changes as aforesaid. These changes should be secured in a legislation that is specific on housing. Housing legislation is an important document that seeks to define the housing product, the processes and identify the actors. A good housing legislation should be founded on a well-formulated and consulted housing policy. A good housing policy should aim at construction of social communities rather than mere housing units. In terms of the Housing Policy for Tanzania, it is urged that it strives to address the various shortcomings that we listed above and in the least provide for the following:

1. Encourage and promote mixed neighborhood residential developments by insisting on nucleated developments with facilities such as service shops and utilities. The new policy should insist on mixed sizes of units within an apartment block to encourage co-occupation of different family sizes
2. Encourage introduction of home loan improvement finance schemes and provide criteria for administering such a scheme. Individual and social/public rental housing sectors should be able to access finance to these schemes. The introduction of long-term financing for housing in Tanzania should be expanded to cater for housing improvement schemes.
3. Encourage and promote multi-tenure systems in the housing sector to permit a much wider choice by the housing consumers. In particular, the policy should promote 'limited housing cooperatives' to enable more people to have direct influence in the type of housing they would want to stay in and how it should be managed. The enactment of Act No. 16 (Unit Titles Act) in Tanzania in 2008 is commendable as it creates opportunities for more housing choices within the confined urban areas and conditions the extent of sharing of responsibilities towards care of the common areas in a condominium property.
4. Encourage and promote communities and individual trusts in developing and managing housing for different groups of persons

5. Provide an institutional framework that devolves housing functions to the lowest tier level possible and that must involve municipal and district councils in direct supervision and management of housing delivery, management and disposal. Municipal councils should ensure that the housing provided is kept clean, tidy and in good repairs at all times.
6. The rights of tenants must be secured in the new policy. One of the most contentious arguments against the 2000 Human Settlement Development Policy was its utter omission of rental housing. This was irrespective of the facts that at least 600,000 young people from schools, colleges and universities are entering the urban housing market every year. Tenant rights should not be limited to peaceful enjoyment of the housing that they are leasing, but cover all housing management aspects such as the right to repair, right to be consulted and involved in decision making process, and rights to form own organization. The objective would be to offer tenants more voices in the running of housing that they occupy as consumers, recognize tenants as partners to business rather than the current perception of tenants as the least interested party and troublesome in the tenancy business.

8.4.2 Planning for Sustainable Public Housing Areas

Housing is highly an individualized commodity shrouded with desire for exclusive and uninterrupted use and enjoyment. Social capital and collective action in housing management therefore can be seen as strange as the two seek to outlaw the fundamentals of a housing good. To motivate individuals in housing sector to cooperate for actions on their housing area entails infringing on his individual freedom and desire for peaceful enjoyment of the housing. It requires extra efforts and substantive reasons for doing so. Power (1999) and Stiglitz(2000) consider the ‘failure’ by those who were trusted responsibility for providing public goods as the most important reasons that motivate individuals to cooperate. Power further argues for a spiral effect of the failure that manifests in further deterioration of not only the un-maintained unit but also the entire neighborhood, which loses its reputation. Once a housing area has lost its intrinsic characteristics, it loses value and status, becomes unattractive and is deserted by the most-able families. It acquires new characteristics that are even more negative whose outcomes are concentrated poverty, deteriorating physical conditions, higher incidence

of ant-social behavior and rejection. It is these poor conditions that in effect may motivate individuals towards a collective action. Bengtsson (2001) likens this to a recurring common problem. Once an area has fallen into stigma, it takes a long time to renew and make it once more attractive. Efforts towards revamping its social fabric are better taken care of in an early stage, through engaging the residents as has been frequently argued above.

The architectural design of public housing should be able to stimulate social interaction amongst the tenants. This is essential to tap the potential of social capital that exists amongst tenants. Its accumulation largely depends on how interactive tenants can be with one another. Levels of interactions will largely depend on the physical features of the housing as regards provision of points of contacts like sharing access, assembly points and social amenities. These inherent qualities of the design will enable individual tenants to know each other in a housing estate and develop trust amongst each other. It is also influenced by outside factors like the housing management that may have instituted rules towards governance such as responses to emergency situations or group security procedures. For the tenants to collectively release this social capital, there must be enough contact amongst themselves which help a rich flow of information. As argued before, any collective action is usually preceded by full knowledge on the likely response of the other parties and benefits to be enjoyed by the group. Where there is uncertainty about a particular outcome, the individuals tend to defect from a cooperative action.

A housing programme must insist on planning and design standards both in the public and private housing sectors that ensure a sustainable environment both in terms of current and future tastes and fashion, and adequate facilities for disposal and handling of wastes. It is reiterated that the pro-poor strategies in housing must be approached in holistic manner to ensure sustainability. There must be provided in the programme document, a requirement for thorough feasibility study in case of public rental housing on life-cycle costing model. It is important to realize that projects that have low initial costs are not necessarily cheap in the long run. Indeed, housing for low-income people ought to be more versatile in terms of design and more durable because its occupiers

have no means of effecting frequent repairs or carrying out modifications to adapt the housing to their income-generation requirements.

Underlying these proposals is the recognition of the United Nations Housing Rights Programme (UNHRP) jointly adopted in 2002 by United Nations High Commissioner for Human Rights (OHCHR) and UN-Habitat. The UNHRP was translated into Habitat Agenda which charges member states including Tanzania to adopt an enabling approach that *take '...appropriate action in order to promote, protect and ensure the full and progressive realization of the right to adequate housing...'* (UN-Habitat, 2002)

8.5 How relevant were the theories studied in exploring the study problems

The basic concepts used in the study were from housing management discipline. Constructionist perspective was applied in studying the public sector housing situation in Tanzania. This was important as it allowed reflection on the different claims that were made by the different actors in the study and my own claim to what I was observing. In the end, it was realized what was thought to be a housing decay and maintenance problem was gradually melting out as more in-depth interviews were being carried out.

The earliest critique about this study from an opponent was on apparent failure to construct the problem as being 'the housing under the study had not been cheap enough' and hence difficult for the occupiers to maintain. This view was soundly rooted in strategies for delivering housing to the poor, which is characteristically phenomenal in third world countries housing literature. It was therefore expected as it was being claimed then that a third world scholar would research on how to get shelter for the people and the issue of quality was probably not required. The second critique was on the understanding of housing condition. To many respondents at Government level, housing condition was a manifestation of the materials used in the construction. There was a clear bias against housing structures that were built of 'traditional' materials, the use of locally available materials that have not been industrially produced, which would include straws and thatch for roofs, bush poles and mud for walls, and possibly sisal fibre for bricks. It was not to be understood as the level of care exercised on a house or unit as the study had claimed it to be.

With professional background in property management, it was difficult to accept a tenant on a housing scheme could indiscriminately erect a structure on the landlord's land ostensibly for income generation purposes. This was not the view shared with respondents working in related research projects. Home-based enterprises (HBE) whether at a home owned or home leased are an acceptable practice in the 'poverty reduction dialogue' in the developing world. This could take several forms and there are a number of research findings that encourage the way the poor people make use of the leased space to eke out a living. Some tenants would not just extend their dwelling units but would even adapt the space to something else which could earn them a living. The adaptation of balconies at the case studies in NHC housing estate was not alarming at all nor was the several stand-alone kiosks scattered around the housing estate. These were acceptable and went a long way to explain what the poor people were capable of doing given the opportunity to generate income and therefore free themselves from their poverty. The study perception was very different; it was about landlord and tenant covenants and how each fared in discharging his or her rights and obligations with respect to the lease agreement.

It was also argued by critics that rental housing was only a temporal and transitional housing tenure and governments should not waste resources on developing the sector as there were wealthy individuals who could do that as a business undertaking. The role of government is to see to it that every household owns a house. A homeowner was construed by these critics as the most responsible and less demanding citizen. This was not how the study had perceived rental housing or for that matter homeownership. None of these claims or arguments can be said to be unjustifiable. Each is acceptable in its own turn and what was required was to negotiate for a compromise.

The conditions upon which the main concepts were founded in other studies are admittedly quite different from those in Tanzania. Housing management in the European context is quite different from that which applies in Tanzania. The concept of Public Housing in Tanzania was limited to public employees housing and there was nothing like social housing. In reconciling the views, there was a constant search of the right meaning in both contexts. In the end the concepts as used in the European context

enabled the study to understand the study questions much better. Indiscriminate use of the concepts by respondents was at first confusing and complicated the issues that needed to be investigated.

In the context of Tanzania, the main actors in the public sector housing are the NHC and Tanzania Building Agency. Despite the continued support by the Non-Government Organisations such as WAT and Habitat-for Humanity in reaching out the poor, the housing needs of the newcomers to the cities such as fresh graduates or those that have been transferred as part of their work have not been addressed. Research that informs on strategies that would help towards some sort of social housing for those in need will be required.

8.6 Conclusions

Management of public rental housing in an economy that is beset with low level of investment, fast urbanizing population, diaphanous civil procedures that glamour for efficient housing allocation, is extra ordinarily difficult. Inability to carry out regular repairs and enforcing maintenance condition onto tenants aggravate the problem. Housing managers' prowess to deal with any of the suggestions that we outlined as regards empowerment of tenants would never be forthcoming until an institutional arrangement is made. That change must be in the management culture of the housing organization and for it to bear fruit it must be secured in a piece of legislation. Throughout this study, our argument is that there are opportunities for the housing authority management to influence change of attitudes amongst its tenants to gear them towards involvement in its affairs. It is realized that tenants in public rental housing are generally poor and being poor makes them hesitant and unable to prospect for cooperating on a collective good. It is however in giving that we receive, the housing authorities must be ready to offer incentives that encourage the tenants to do more for them to realize the benefits. Information sharing with tenants on landlords plan will go a long way in getting started.

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Appendix 1: Interview Guides

1. Ministry of Lands – Housing Department

a. To : Assistant Director, Housing Division Ministry of Lands

- i. What is the extent of housing shortage problem in urban areas?
- ii. What is the Government's strategy towards solving the housing shortage problem?
- iii. Do you think the housing shortage problem is a persistent problem?
- iv. What is your opinion on past attempts by the government to solve the shortage problem?
- v. Do you see the role of NHC in solving housing shortage as being crucial?
- vi. Do you think it is still necessary for the public sector such as NHC to produce rental housing for the society?
- vii. If yes, what do you consider to be the easier option for solving the shortage problem by NHC
 - a) NHC direct involvement in design and construction?
 - b) NHC jointly developing housing with other estate developers such as municipal governments?
 - c) NHC acquiring completed developments from developers such as NSSF and leasing out?
- viii. Do you think the Central Government should intervene and directly participate in solving the immediate shortage problem?
- ix. In February 2006 when presenting a paper at stakeholders workshop organised by WAT,
- x. you called for the promulgation of relevant building rules and regulations to ward off unhealthy and indecent housing, were you suggesting that the existing regulations are not adequate?
- xi. Which departments in the government machinery do you think should be entrusted with the duty of formulating building rules and regulations?
- xii. At the moment, local governments are charged with the responsibility of enforcing building rules and regulations. In view of what has happened in several cities in the country (lack of or poor enforcement), do you think we should re-think of assigning these responsibilities to other bodies?

b. To Director-Housing Division- Ministry of Lands

- i. In measuring progress in implementing the Habitat Agenda and achieving the related Millennium Development Goals, Habitat hatched a research work that sampled 12 commonwealth countries that included Tanzania. To what extent was the Housing Division involved in the research?
- ii. One of the key indicators in measuring progress in the implementation of the Habitat Agenda was increased home ownership. What measures is the government taking to achieve a higher home ownership especially in the fast urbanising towns?
- iii. What do you see to be the role of local governments in promoting home ownership?
- iv. Do you see home ownership as a housing strategy solving the three-dimensional problem of adequate shelter, decent shelter and access to housing in the Tanzanian context?
- v. What is the government's stand on housing needs for those who cannot afford their own housing such as employees on transfers, the poor, the disadvantaged groups (widows, women, school leavers, disabled etc)?
- vi. Are social-oriented housing programs (such as direct financing of housing development of the NHC in most of 1960s and 1970s) still the priority of the government?
- vii. Is there a program or a plan to subsidize house construction in the public housing sector?
- viii. In 1970's the Government had adopted a policy advocating for decent home 'nyumba bora', subsidized housing(employer housing) whose impacts were allocation of housing estate lands and subsequent development of staff housing estates within the towns such

- as NBC Estates in Sinza, Mbagala, or BOT Estates in Mbezi Beach, TPDC Estates in Mikocheni and Mbezi Beach etc. But it seems like the government abandoned this policy. Why? Is there a plan to revive such employer housing schemes?
- ix. Is rental housing considered an important input in solving the shelter for all problems?
 - x. The NHC housing generally exhibits lack of repairs attributable to low-rent charging on one hand but on the other, it is being argued that the design standards of the housing units are much lower than in the private-sector housing. What is your opinion on these two?
 - xi. Do you think there will be a need for a Human Settlements Agency to oversee implementation of 'decent home schemes' towards enforcing minimum building rules and regulations?
 - xii. Would a suggestion (on improvement of current NHC Housing units) calling for tearing down and constructing new units be acceptable to the Housing Division?
 - xiii. Is there a possibility for the government to finance refurbishment of NHC housing stock (whether by loan, grant or subsidised arrangement) so that the stock standards are raised to meet current needs?
 - xiv. The other indicator in measuring progress on the MDGs was access to financing. To what extent has the issue of improving existing homes been considered for credit financing?
 - xv. The legislative framework in Tanzania makes references to housing in several Acts of Parliament such as Land Act No. 4 and 5 of 1999, Town and Country Planning Ord Cap 378 of 1956(together with its amendments), Local Government (redecorating) Act of 1968 etc. The Human Settlement Policy of 2000 has not found its way to law. Why has it taken so long in Tanzania to formulate a law that would address housing in its own right and how to realize safe, secure and decent housing?
 - xvi. At policy level, what is the government's position at each of these:
 - (1) Housing Finance: mortgage facilities
 - (2) Housing Supply in terms of land policy, physical planning and local construction industry
 - (3) Tenure system- the balance between owner-occupation, social/public rental housing and private rental housing?
 - (4) House Stock Condition Surveys?
 - xvii. Is the concept of housing cooperatives in the new planned districts of Dar es Salaam a viable option to consider?

2. National Housing Corporation

a) To Managing Director

- i. In 2005, the RRA act of 1984 was repealed on the grounds that tenants were having too many unrestricted rights in the use of rental housing. In what ways has this repeal been beneficial to NHC as landlords?
- ii. Is there an improvement in rental collection attributable to the repeal of the RRA?
- iii. Has the NHC evicted defaulting tenants since the repeal of the RRA? How many?
- iv. Has NHC seized properties of defaulting tenants to recover loss of rent?
- v. The 2005 amendments of NHC Act(Act No. 11) were aimed at enabling NHC to sell land assets, real estate, mortgage facilities etc. How has NHC adjusted towards this legislation and what has been the experience?
- vi. From several sources, it is reckoned about 450 tenants in Kilimanjaro region alone had not paid their housing rent for over 10 years period and indeed the NHC failed to evict these tenants as the tenants sought court injunctions. What do you think were reasons for the Moshi tenants not to pay their housing rents?
- vii. Is the Moshi Tenant Rent arrears problem typical of any NHC estates in the country?

- viii. Has Act No. 11 of 2005 enabled NHC to deal with the Moshi tenants? How?
- ix. It is also strongly believed that there are some wealth persons with houses in posh areas but still cling to 'cheap rented houses' from your NHC within the same zone. What is your opinion?
- x. Is it against NHC policy for those with their own houses within a particular city to take up a housing lease in your estate?
- xi. Is NHC able to identify amongst its tenants profile, those who own houses elsewhere (but within the same geographical areas where NHC leases houses)?
- xii. What about house allocation criteria?
- xiii. Hon Magufuli once remarked in very strong words that NHC Houses were not hereditary whereby deceased parents bequeathed their heirs.
He also called for NHC to devise plans that would limit tenancy in NHC to a maximum of 3 years renewals. Do you agree with Hon Magufuli's observations?
- xiv. Do you think it will be possible to administer lease renewals every other 2 or 3 years
- xv. as proposed by Magufuli?
- xvi. Apart from legal fees for drafting lease agreement, what are other costs involved when arranging for a new tenant to take over possession?
- xvii. For sometime, NHC has been blamed for poor repairs and maintenance of its stock while NHC has countered this on the grounds of inability to collect fair rents from its houses. What progress has NHC achieved since Act No. 11 of 2005 in addressing repairs and maintenance problems?
- xviii. Has it been policy of NHC to involve tenants towards their house maintenance?
- xix. What is the current policy for NHC with respect to old houses that are outwit with contemporary building regulations and/or fashion?
- xx. Does NHC have plans to refurbish its older housing stock to bring it up to contemporary standards?
- xxi. One feature of the NHC Housing estates such as Ubungu, Keko and Ilala Flats is the dire lack of ancillary facilities and landscape works such as laundry, storage, car parking, children playgrounds, infirmary, and outdoor recreation areas for adults etc. Do you think these features have had any impact on NHC Housing services?
- xxii. To what extent are the features mentioned above being addressed in new housing schemes?
- xxiii. NHC has been the sole public housing provider in Tanzania for almost 5 decades now. Do you think it was high time the government set up more public housing landlords to augment your efforts in providing housing to the low-income households?
- xxiv. Would you support a suggestion for setting up a Housing Agency at national level charged with responsibility for enforcing housing rules, regulations and other health-related matters in the housing sector?

3. Local Governments(Kinondoni and Temeke Municipalities of Dar es Salaam)

- i. Housing is generally considered to be a basic human right to citizens. What has been the involvement of the Council in meeting the 'shelter for all' in pursuit of the MDGs?
- ii. In planning for new districts and neighbourhoods, what are the Council's considerations for house provision to low-income groups, the socially vulnerable and disadvantaged people?
- iii. Is there an organ within the Council that is charged with the responsibility of identifying the housing needs of low-income groups?
- iv. Do you see the Council playing a role in enabling development of social and affordable housing?

- v. In the Safer Cities Program(Safer Cities- Dar es Salaam) of 1993, the central focus was to link urban development with social cohesion and security. Has this program made any impact on the housing condition in the municipality?
- vi. A number of scholars have observed non-compliance with building regulations for new housing units especially those being developed on self-help basis by individuals. Do you think this non-compliance is a problem at all to the quality of housing in your areas?
- vii. Why are the house developers not complying with the building regulations?
- viii. Are the building regulations readily available to Council Staff?
- ix. What has been the experience of implementing the Local Government (redecorating) Act of 1968?
- x. Does the Council have plan for promoting social housing in its areas of jurisdiction?
- xi. Who do you think should provide social housing in your areas?
- xii. Does the Council have guidelines on development (design, construction and management) of social housing in its area?
- xiii. Do the guidelines cover all or any of the following:
 - (1) How to develop social housing stock, quality standards and design
 - (2) How to finance social housing
 - (3) How to use social housing for promoting social cohesion and inclusion (social mix or residential densities planning)
 - (4) Defining appropriate legal and institutional instruments i.e what responsibilities by whom at each level.

4. To Tenants

- i. Tenant Profile: Age, Sex, Marital Status, Occupational Skills and levels of Education
- ii. How satisfied about quality of accommodation provided:
 - a. About the general housing area as regards cleanliness of surrounds, spacious quality, vehicular access and safety, recreation and meeting places, quietness and security
 - b. Access factors from main shopping areas, public meeting places (worship, civics), and general transport costs to place of work in comparison with places lived before
 - c. Familiarity with the place lived before and if total different, why did the tenant choose to move in.
 - d. About the accommodation unit in terms of size and arrangement of rooms, adequacy in terms of household size, availability of dining and lounge room for receiving guests, fixtures and fittings provided and how frequently maintained, types of building services provided, regularity of service, rent payable and amount of repair done by landlord.
 - e. About discarding garbage from the unit, facilities available, costs involved and any inconvenience and how it is handled.
 - f. About communal areas upkeep in terms of meeting bills, maintaining cleaning and security; whose obligation?
 - g. About privacy in terms of parents and adult children, and between neighbouring units.
- iii. Tenants' Reaction to Housing Management Service levels by NHC
 - a) What is the general opinion of Housing services received from landlord?
 - b) Which particular service is received more regularly?
 - c) Do the tenants have easy access to a front-desk at NHC or within the estate to report problems?
 - d) What is the general response time for request of maintenance works (in 3 categories- normal, urgent and emergency) by the NHC team?

- e) How satisfied are tenants about repair works executed by NHC or its agents
- f) To what extent do the tenants see maintenance as a serious problem on their estate?
- g) Have the tenants as a group ever considered joining forces and tackle backlog of maintenance especially in common areas and grounds?
- h) How often has the tenant lodged complaints for poor services with the landlord?
- iv. Tenants Compliance with repair obligations
 - a) What is the experience of tenant in keeping the interior of his/her unit in good repairs? Do they find it costly? What items that cost them most? How often have they carried out some maintenance works on the interior of the house?
 - b) Does the landlord have to approve what works tenants can do in the inside of their units? If not, enquire about installation of air-conditioning units and other appliances that might be found. Find out about adapting particular rooms to other uses, was that permitted.
 - c) Tenants' opinion on the adequacy of Landlords' exterior obligation.
- v. Tenants' aspirations
 - a) To find how long has the tenant stayed on the NHC unit, and how longer is he or she likely to stay on?
 - b) What were the reasons for him/her to take up NHC units, what were the other alternatives, was there any alternative?
 - c) Does the tenant own a house? If yes, where and how large (in terms of rooms).
 - d) Does the tenant plan to move to his own house if he has one?
 - e) What if NHC/Landlord decides to pull down, how would this affect tenant housing situation?
 - f) If the government decides to dispose the units, would the tenants be ready and willing to buy assuming no financial assistance is available?

Appendix 2: Questionnaire to Public Housing Tenants

The main aim of the research was to find out the extent of need for repairs for public housing units in Tanzania and how this repair work can be more efficiently done. This questionnaire seeks a common understanding of the housing maintenance problem in Tanzania. By filling this questionnaire, you are contributing to a body of knowledge that this PhD work seeks to build in our context. I

guarantee you total confidentiality where you indicate your views should not be published.

At NHC, how would you rate the following factors in contributing towards your comfortable living in the house?: 1=Very Low, 2=Low, 3=High, 4= Very High, 5=Extremely High

Factor	1	2	3	4	5
Living Environment Factors					
Access to shops and markets					
Access to public transportation					
Close to familiar place you lived before					
Access to people you knew before					
Similar to you original place					
Similar natural environments to your original place e.g trees					

Quietness					
Security					
Safety					
Cleanliness of the Estate					
House Form/design Factors					
Size of the House(in terms of number of bedrooms)					
Size of individual rooms					
Layout of rooms					
Character of the house (similar to familiar old house)					
Space around the house(size of the plot)					
Garden around the house					
Possibility to keep domestic animals					
Large family sizes of tenants					
Design and Physical Factors					
Type of materials used in the construction					
Sizes of the lettings					
Disposal facilities for garbage from the units					
Defined drainage lines					
Storm water drains					
Traditional look of the house (encouraging upkeep?)					
Durability of the house					
Fixtures and Fittings					
Storage facilities within the house					
Adequacy of dining and lounge rooms for guests					
Privacy					
Adequacy of toilet facilities					
Other Factors					
Possible sale of the units/houses to tenants					
Enforcement of Health Regulations in Public Housing					
Enforcement of Safety Regulations in Public Housing					
Prompt Billing for house rent					
High energy Costs					

From your experience of staying on this housing estate, how often have you participated in the following fields?

1=Never, 2=Sometimes, 3=Normal, 4= Very Frequent, 5=Extremely Important

Factor	1	2	3	4	5
Communal living at the estate					
Regular residents meetings on general issues					
Resident meetings to discuss problems relating to the estate					

Mediation meetings for quarrelling residents					
Participating in mourning for a lost relative of any of residents					
Participating in celebration of new births, birthdays, social events					
All residents' celebration e.g on New Year					
Residents Representative					
Grounds and Surroundings					
Making drainage channels where none existed					
De-blocking drainage after rains					
General cleaning of the entire compound					
Cleaning of the immediate compound and stairs to a letting					
Planting Trees for shade and decorations					
Security of the Compound by residents					
Organising for security by residents					

Thank You

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Appendix 3: Questionnaire to House Owners/Managers (NHC)

It is increasingly becoming a fact of life that national and local governments are unable to maintain social housing programs both in terms of new construction and maintenance of existing stock. The riding strategic objective in solving housing problems is promotion of homeownership. But in the context of developing countries such as Tanzania, the high rate of urbanization that is unmatched with strategies to sustain urban infrastructure, which may include housing, has added to the towns a large number of immigrants in dire need of tenanted accommodation. Existing public housing units provide the cheapest accommodation and hence on a high demand on one hand, and yet on the other, complaints for poor condition of the units are on increase. This research aims at finding out the extent of need for repairs for the Public housing units in Tanzania and how this repair work can be more efficiently done. It is an investigation as to the likely reasons for lack of maintenance in the public housing sector with aim of providing feedback to designers and policy makers. This questionnaire seeks a common understanding of the housing maintenance problem in Tanzania. By filling this questionnaire, you are contributing to a body of knowledge that this PhD work seeks to build in our context. I guarantee you total confidentiality where you indicate your views should not be published.

At NHC, how would you rate the following factors in contributing towards cost of Housing Repairs/Maintenance? 1=Very Low, 2=Low, 3=High, 4= Very High, 5=Extremely High

Factor	1	2	3	4	5
Housing Management and Maintenance Factors					
Financial Constraints					

Lack of Housing Maintenance Strategy					
Inefficient Housing Maintenance Strategy					
Poor Workmanship of Maintenance works					
Poor selection of Materials					
Replacement of components with un-matching new items					
Lack of Repair Reporting procedures					
Poor timing of executing repairs					
Failure to apply delay-time analysis (accumulating jobs until they become economically viable for execution)					
Poor Budgetary Control (spending on rush towards end of financial year in order not to return the money to central pool)					
Cleanliness of the House					
Huge backlog from the past					
Occupiers/Tenant Factors					
Misuse of the Property					
High volume of works during festivals					
Not reporting failures in time					
Never Reporting failures					
Tenants expecting too much from NHC on maintenance					
Lack of access to do maintenance to the NHC lettings					
Vandalism by tenants					
Tenants willing to maintain compound and drainage lines					
Tenants unwilling to participate in maintaining their lettings					
Tenants not honouring their repair obligations					
Tenants unable to carry out their repair obligations					
Abuse of the Property					
Tenants' cultural background					
Lack of cooperation between tenants and NHC					
Lack of cooperation amongst tenants					
Large family sizes of tenants					
Design and Physical Factors					
Type of materials used in the construction					
Sizes of the lettings					
Difficult of disposing garbage from the units					
Lack of defined drainage lines					
Filled up storm water drains					
Traditional look of the house (encouraging upkeep?)					
Durability of the house					
Fixtures and Fittings					
Lack of storage facilities within the house					
Availability of dining and lounge rooms for guests					

Privacy					
Adequacy of toilet facilities					
Other Factors					
Possible sale of the units/houses to tenants					
Health Regulations					
Safety Regulations					
Delays in paying house rent					
Lack of training/education amongst tenants on use of the house					
High energy Costs					

Thank You

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