2012

National Housing Policy.
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<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>ADB</td>
<td>African Development Bank</td>
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<tr>
<td>CABS</td>
<td>Central African Building Society</td>
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<td>CBO</td>
<td>Community Based Organization</td>
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<td>CBZ</td>
<td>Commercial Bank of Zimbabwe</td>
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<td>CIDA</td>
<td>Canadian International Development Agency</td>
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<td>CSO</td>
<td>Central Statistics Office (now ZIMSTATS)</td>
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<td>DPP</td>
<td>Department of Physical Planning</td>
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<tr>
<td>EIA</td>
<td>Environmental Impact Assessment</td>
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<td>EMA</td>
<td>Environmental Management Act</td>
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<td>FBC</td>
<td>First Banking Cooperation</td>
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<td>FDI</td>
<td>Foreign Direct Investment</td>
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<td>GOZ</td>
<td>Government of Zimbabwe</td>
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<td>HDF</td>
<td>Housing Director’s Forum</td>
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<td>HGF</td>
<td>Housing Guarantees Fund</td>
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<td>HPZ</td>
<td>Housing People of Zimbabwe</td>
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<td>IDBZ</td>
<td>Infrastructure Development Bank of Zimbabwe</td>
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<td>MNHSA</td>
<td>Ministry of National Housing and Social Amenities</td>
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<td>NGO</td>
<td>Non-Governmental Organization</td>
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<td>NHC</td>
<td>National Housing Convention</td>
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<td>NHF</td>
<td>National Housing Fund</td>
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<td>NHS</td>
<td>National Housing Symposium</td>
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<td>NSSA</td>
<td>National Social Security Authority</td>
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<td>OSG</td>
<td>Office of the Surveyor General</td>
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<td>RBM</td>
<td>Results Based Management</td>
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<td>SIDA</td>
<td>Swedish International Development Cooperation Agency</td>
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USAID---------------- United States Agency for International Development
WB-------------------- World Bank
ZHPF------------------ Zimbabwe Homeless People’s Federation
ZINACHO---------------- Zimbabwe National Association of Housing Cooperatives
ZINWA----------------- Zimbabwe National Water Authority
ZINARA----------------- Zimbabwe National Roads Authority
ZIMSTATS--------------- Zimbabwe National Statistics Agency
ZIPRODA--------------- Zimbabwe Property Developers Association
ACKNOWLEDGEMENTS

The Ministry of National Housing and Social Amenities would like to express its profound gratitude to all its stakeholders for their insurmountable support in the process of drafting this National Housing Policy. The Ministry could not have done it alone had these stakeholders not contributed technically, materially, financially and morally. Of particular note are organisations such as the Office of the President and Cabinet, Permanent Secretaries of Government Ministries, UNDP, UN-Habitat, SIDA, Community-Based Organisations, Building Societies, Local Authorities, Land Developers, Civic Society Organisations, Land Surveyors, Engineers, Planners and Architects. In the same vein, I want to appreciate the role played by the Consultant, Dr. Kudzai Chatiza for assisting the Ministry from the first Draft Policy to this final one. I would also want to appreciate the role played by the staff members from the Ministry for their splendid effort in ensuring that the policy comes into effect.

In addition, I would like to express our indebtedness to some international resource persons such as David Kithake (UN-Habitat, Nairobi-Kenya), Irene Vance (SIDA Consultant, Nicaragua), Hon. Kazenambo Kazenambo, Deputy Minister of Regional and Local Government, Housing and Rural Development, (Government of Namibia) for their contributions at the National Housing Convention in 2009 that formed the basis of this National Housing Policy. There were also local companies that sponsored the same convention, such as CABS, Infrastructure Development Bank of Zimbabwe (IDBZ), Develop-It Zimbabwe and Turf Fibre Cement.

Then last but not least, I would like to thank all those who attended all our consultative processes such as the National Housing Symposium in Harare (2009) and National Housing Convention in Victoria Falls (2009) as well all the draft policy review processes.

D.C Munyoro
Secretary for National Housing and Social Amenities
Foreword

The 2011 National Housing Policy is deemed “The Housing Stakeholders’ Policy” because it culminates from an intensive consultative process that commenced with meetings with stakeholders from February 2009 to May 2009 and the housing symposium held at the end of May 2009 to map up critical areas of need and draw up a plan of action for the National Housing Convention which was held in October 2009 to formulate a National plan of action on housing development. The housing symposium and national housing convention were attended by over 300 delegates drawn from diverse backgrounds including public and private institutions, nongovernmental organisations and professional institutions.

The National Housing Policy appeals to all actors and interest groups in the housing sector by clearly defining the roles of each actor and proffering the relevant enabling policies and strategies. The summary objective is to develop a coordinated housing sector which addresses the needs and interests of all stakeholders for maximum performance. It deliberately promotes pro poor housing development strategies that are anchored on the participatory approach and maximum mobilization of beneficiaries’ own resources.

The private sector which includes building societies, pensions and provident funds, private land developers and employers has an important and indispensable role to play in the proposed housing dispensation. The measures articulated in the policy document are aimed at growing the private sector and ensuring that it responds to the housing needs of the Zimbabwean population. Attention is given to indigenous players with a view to establishing a sustainable and reliable housing development sector.

The role of Government as the overall housing authority shall be to facilitate other actors to effectively play their respective roles in housing development by addressing their specific needs through the formulation of enabling policies and strategies and the adoption of appropriate technology. Government will however, when necessary be obliged to intervene and provide safety nets for the vulnerable groups amongst the society.

Government through the Ministry of National Housing and Social Amenities is committed to implement the policies and looks forward to continued cooperation and dialogue with other stakeholders in achieving the objectives of the National Housing Policy. The year 2009 to 2011 has witnessed the strengthening of cooperation amongst the stakeholders in the housing sector and the bridging of the gap between Government and the private sector in housing development.

It is our wish that this momentum be maintained for the better performance of the housing sector and the general economic growth of the country.

Hon G.T. Mutsekwa

Minister of National Housing and Social Amenities
1.0 Introduction

1. From 1980, Zimbabwe has removed the majority of structural factors constraining access to decent and affordable housing. The country’s cumulative experience in terms of enacting laws, establishing institutions and implementing different programs has created the basis for an inclusive national housing policy.

2. During the period Zimbabwe placed emphasis on tackling homelessness through construction of units (direct provision), facilitating Council programs, private sector and community-based initiatives. Government continues to show leadership on security of and access to adequate and affordable housing.

3. Government prioritized housing recognizing that the state of housing in any society reflects the quality of life that citizens enjoy. At the same time, the range of activities to establish new housing areas as well as maintain existing ones is an important barometer of socio-economic development. Additionally, equitable access and secure tenure are indicators of a just society. These indicators are critical for stability, which itself is a precondition for a productive society. Government thus recognizes that housing development is a key lever for national economic development.

1.1 Statement of the Challenge

4. Most poor Zimbabweans lack access to decent and secure housing. Others live in settlements that lack basic infrastructure and sustainable services. Some neighbourhoods are overcrowded and infrastructure constantly falters. Studies show that some high density stands are shared by as many as 22 people instead of the recommended 6.

5. The housing backlog is thus seen in needs that are completely unmet as well as cases where needs are partially met. Evidence of partial meeting of needs is seen in informal settlements as well as existing formal settlements where services are strained. The strain is seen in sewer bursts, water outages, bad road networks, and among others, overcrowded health and education facilities.

6. There is a huge housing backlog, that is, the number of new housing units and facilities needed as well as old units and facilities needing refurbishment. Although no comprehensive assessment has been done at least 1 million new units are estimated as the backlog across all housing types.

7. Delivery of housing has been constrained by a number of factors. Structural constraints at the macro and sector levels slowed land delivery, dried up housing finance, made expansion of trunk services nearly impossible and drained capacity in key institutions. These combined to stall progress in supplying new units and maintaining existing ones. Investment levels by the state and non-state sectors have been low. In summary the key problems are;

1) Lack of policy coherence regarding rural-urban integration,
2) Inadequate investment by both the public and private sector in the housing sector,
3) Lack of policies to enable effective participation of other actors in housing development,
4) Lack of institutional capacity at all levels to implement housing projects,
5) Unreliable supply of affordable building materials, and
6) Bottlenecks in the land delivery process.

Sector Vision.
‘A nation with sustainable housing’.
8. The Ministry of National Housing and Social Amenities’ Strategic Plan for 2010 to 2014 focuses on three leverage points of policy (in the sector and allied sectors), organizations (individual performance and the quality of horizontal relations) and participation (from planning through sustainable settlement management).

9. The sector vision of ‘a nation with sustainable housing’ is inspired by a quest for:
   a. Orderly development.
   b. In-situ improvements to inadequate conditions (e.g. slum upgrading, urban renewal etc).
   c. Improving building materials technology, and
   d. Improving institutional performance as well as relations.

1.2 Emergent Opportunities
10. At the second National Housing Convention, both state and non-state delegates acknowledged the resilient capacities that endured years of underperformance and stress.

11. The National Housing Policy seeks to build on such delivery track record by the state, the Association of Building Societies, Community-Based Organizations (CBOs) and private sector organizations at a time of economic and social challenges in the past 10 years.

12. Government (at the 2009 Convention) reaffirmed its roles as facilitator and regulator rather than sole provider of housing through a partnering and facilitating approach.

13. CBOs, Building Societies and other private actors in housing have also adopted new housing delivery models that are being institutionalized and the policy seeks to facilitate further innovations.

14. Local authorities have innovated in planning and housing development. A number of Councils directly or consciously nurtured CBOs, provided them with land and, among others, offered technical support in housing development. The Housing Directors’ Forum has led relevant innovations including standardizing procedures across all local authorities.

1.3 Policy Development Methodology and Objectives
15. In 2009, Government engaged stakeholders through three major processes. These were a National Housing Symposium in May, a Convention in October and a Strategic Planning meeting in December. The processes informed Government’s formulation of the Draft National Housing Policy.

16. The draft was subjected to further stakeholder scrutiny at a national workshop on December 16th 2010 and internal review on March 23rd 2011 before finalization making the process of developing this National Housing Policy participatory.

17. The Policy creates a framework for sustainable housing development and its objectives are to:
   a. Use housing as a development strategy for eliminating disparities, gender and social inequality.

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1 Include the Ministry and other central government agencies involved in housing, local authorities, the private sector, community-based organizations, international/national NGOs and research institutions.
2 See Ministry of National Housing and Social Amenities Strategic Plan.
3 Zimbabwe held its first National Housing Convention in 1997.
b. Create a functioning housing market without ignoring the special needs of the poorest in society.
c. Operationalize relevant aspects of the country’s social protection policies.
d. Ensure equitable access to land for housing for all citizens.
e. To strengthen the capacity of key sector institutions.
f. Improve the regulatory environment for housing development and management.
g. Address environmental consequences of housing development and management.

2.0 History of Housing Approaches and Policies

2.1 The Pre-Independence Context

18. Colonial housing policy and practice manifested Zimbabwe’s pre-independence political economy and urban geography. That experience ignored historical, social and economic experiences of Africans in terms of planning and managing urban settlements. For instance, the reality that urban centres started at least 400 years before Europeans arrived in Zimbabwe in the late 19th century was ignored by the settlers.

19. Colonial urban centres met different socio-economic needs, which affected their location and function. The economic geography associated with large-scale commercial agriculture, mining and transportation nodes influenced colonial urbanization. Early urban centres were developed in the service of Europeans and were in European areas. Housing needs met were mainly for Europeans except in those centres which grew to encompass more administrative functions and provided higher order services like Harare and Bulawayo.

20. There was always insufficient supply of housing, through a deliberate policy of discouraging blacks from permanently settling in the urban areas.

21. Between 1965 and 1979 the national housing stock for blacks increased fastest in response to rapid growth in the urban population in part because of economic growth and also due to liberation war induced rural-urban migration.

22. Housing for Africans was embraced to provide permanent urban homes for blacks. However, high standards adopted and insistence on servicing prior to occupation created conditions for urban sprawl without satisfying growing demand.

23. Housing finance was centrally provided complemented by profits from township beer monopolies and rentals collected from registered lodgers. Income realized from Black consumption of urban services, rented accommodation and central government transfers constituted main streams of housing finance. Formal housing finance largely catered for non-blacks (a land tenure constraint as blacks could not own urban land).

Box 1: Main pre-independence housing policies & programs.
1. Restrictions to black homeownership except long-leases from 1960s
2. Hostel accommodation for ‘singles’.
3. Rental housing of varied designs (flats, semi-detached) for couples.
4. Self-help on site and service schemes from 1935.
5. Employer-built accommodation.
6. Upgrading of informal settlements.
24. Housing policies did not loosen constraints to black upward movement from low to higher income areas within individual cities. Housing administration (from land parcelling to superstructure development) was a state function with some employer involvement. Blacks’ housing experience was integral to their relation with the colonial state. From the 1960s, limited home ownership schemes were established for Blacks on long leases.

25. Allocation of housing was influenced by race and capacity to pay rent. However, there was a system of cross and intra-neighbourhood subsidization with the poor being allocated subsidized social housing while those who could pay were encouraged to get services from the private sector.

2.2 Post-Independence Context

26. Post-1980 urbanization was shaped by a combination of ‘rural push’ and ‘urban pull’ factors. The repeal of some of the race-based urban governance policies and practices spurred rural-urban migration and intra-city population movements.

27. Zimbabwe urbanized fastest after 1980 straining most towns because this was not matched by substantial industrialization and expansion of infrastructure. Some of the new consumers of urban services did not contribute to Municipal revenue limiting available public finance needed to expand infrastructure.

28. Most urban areas in Zimbabwe face a governance crisis and rising urban poverty. Zimbabwe’s urbanization is higher in Harare and Bulawayo, which hold 64.9% of the country’s urban population as per CSO, 2002 figures followed by Chitungwiza, Mutare and Gweru with 9.9%, 5.2% and 4.3% respectively.


30. Post-independence housing policy emphasized homeownership, which signalled a departure from colonial housing policy and practice. Colonial legislation was repealed to de-racialize cities and towns.

31. Key policy measures included reintroduction of site and service schemes, developing core and shell houses, wet core, promoting mutual housing groups, using Building Brigades, pay-for-your-house schemes and employer-assisted housing schemes (See Box 2). Other policies emphasized upgrading of housing areas built before independence.

Box 2: Main post-1980 housing policies

1. Home ownership for the majority- conversion of rental to homeownership.
2. Establishment of the National Housing Fund and Housing and Guarantee Fund to offer affordable loans.
3. Supporting cost effective and labour-intensive construction modes e.g. building & material brigades and co-operatives.
4. Facilitating civil society and private sector participation in low-cost housing.
5. Rationalizing building codes.
6. Introducing rent control regulations.
7. Initiation of rural housing programs.
8. Working with waiting lists for targeting.
9. Upgrading pre-independence houses in old ‘townships’.
10. Informal settlement upgrading (Epworth).
11. Direct provision of housing by government.
12. Mobilization of international support (World Bank, USAID).

[^1]: Including at district and rural service centres.
32. Government’s goal was to achieve housing for all by the year 2000. This saw the participation of civil society organisations and broadened involvement of private sector. The World Bank and the United States Agency for International Development (USAID) supported site and service schemes and leveraged Building Society participation in low-cost housing targeting low-income groups.

3.0 Policy Principles

33. The National Housing Policy is a consolidation of sector experiences in terms of policy and practice. It draws on relevant experiences from the pre and post-independence periods and operationalizes the Habitat Agenda and related international best practices. The eight key principles that guide the policy include:

1) Conformity with the national constitution’s bill of rights, which is operationalized through the national goal of **guaranteeing decent and affordable shelter**. This is also part of the Government of Zimbabwe’s commitment to implement the Habitat Agenda through recognizing the provision of housing as a basic human right and need. Such a rights based approach to the development and management of housing will foster;
   a. Using housing as ‘a **building block of the nation**’, which further fortifies the view of housing as a right but also in relation to the role it plays in catalyzing and sustaining economic growth and social stability.
   b. Promoting a people-centred housing development and management framework. This will be based on active encouragement and facilitation of citizens’ initiatives by the state.
   c. Facilitating tailor-made housing solutions based on socio-economic and environmental conditions and enhancing protection of the ‘right to the city’. The National Housing Policy emphasizes application of alternatives-based elimination of slum conditions.
   d. Guaranteeing fiscal space for housing development.
   e. Building awareness and mobilizing communities to access relevant services.
   f. Adopting zero tolerance to discrimination based on gender, race, religion and socio-economic status.

2) A partnering and facilitating approach to housing development and management that leverages community and private sector initiatives. A ‘continuum of options’ will be deployed tapping into complementary market and non-market solutions. This will be pursued through;
   a. Strengthening the role of local authorities (decentralization).
   b. Facilitating civil society participation in housing development.
   c. Encouraging increased private sector participation.
   d. Revising the operationalisation of relevant regulatory frameworks and the associated institutions.
   e. Coordinating investment facilitation (by the whole of Government) to ensure that housing benefits from and contributes to national economic growth.
   f. Continuously adjusting institutional structures, relations and building relevant capacities.

3) Economic empowerment and skills development through full participation in the housing development and management.

4) Removing land and finance delivery bottlenecks using diverse instruments in a transparent and accountable manner. This will entail:
a. Building systems of monitoring and evaluation frameworks that promote mutual accountability for results.
b. Promoting equitable access to human settlement services and resources.
c. Effective use of targeted instruments like subsidies.

5) Enhancing flexibility and choice during implementation of housing initiatives within the framework of inclusive cities. This will involve;
   a. Improving spatial/physical planning codes and making them responsive.
   b. Aligning, among others, planning, housing and economic policies.
   c. Supporting more housing design and development models.
   d. Researching into and developing options around an increased range of permissible building materials and construction models.
   e. Increasing opportunities for state and non-state partnerships.
   f. Upgrading informal settlements and undertaking inner city renewal initiatives.
   g. Improving location of new settlements in socio-economic terms to build inclusive cities.

6) Adherence to environmental codes in terms of human settlement development and management for both state and non-state programs.

7) Enhancing sustainable housing initiatives in relation to;
   a. Financial instruments.
   b. Employment creation.
   c. Information, communication and technology.
   d. Supporting robust and diversified housing market.
   e. Adjustment of state institutional arrangements accordingly.
   f. Devising a comprehensive plan for addressing national housing challenges.

8) Responding to the unique needs of rural and urban housing development and management dynamics. Rural and urban communities have peculiar and common capabilities and requirements. The policy will optimize capacity to respond to challenges and seize opportunities.

34. The application of these principles will be within a ‘whole of Government framework’ complemented by strong sub-national engagement facilitated by local government authorities. The Ministry of National Housing and Social Amenities will lead both in living the principles and supporting their localization through building relevant capacities in key institutions.

4.0 Institutions involved in Housing

35. Institutions playing a critical role in the development and management of housing in Zimbabwe occur at the levels of central and local government, in the private sector and in civil society. These clusters of institutions perform distinct but also overlapping functions that are critical to addressing the housing challenge in Zimbabwe.

4.1 Central Government

36. While all sector Ministries have a role to play in housing development and management (as consumers, financiers, regulators of key steps and actual providers of key services) there are some that are more directly involved in key stages of the cycle than others. The principal Ministries are:

1) Ministry responsible for national housing, which is the lead sector agency in terms of sector policy formulation, implementation, monitoring and review.
2) Ministry responsible for local government, which supervises local authorities, hosts the national spatial planning agency (Department of Physical Planning) and administers urban state land. As such, it is the custodian of settlement development standards.

3) Ministry responsible for lands, which is Government of Zimbabwe’s principal land acquisition authority, hosts the Office of the Surveyor General and thus manages key land information systems and administers rural state land.

4) Ministry responsible for finance, which steers public sector resource provision for housing and regulates activities of financial institutions involved in housing. The Ministry’s fiscal policy formulation, implementation, monitoring and review functions and the broader macro-economic oversight are critical to development and management of housing.

5) Ministry responsible for the environment, which oversees environmental stewardship through, among others Environmental Impact Assessments (EIAs).

6) The Ministry responsible for health, which administers the Public Health Act among other legislation with a bearing on human settlement standards and administration.

7) Ministry responsible for public works, which is the principal state ‘building contractor’ on occasion involved in aspects of direct provision and post-construction repair and maintenance of state housing estates.

8) The Ministry of Justice, which is the custodian of the deeds registry functions including administration of the property conveyance system in the country. These are critical functions in terms of protecting property rights and security of tenure, which are critical for sector investors both foreign and local.

37. Additional to sector Ministries, there are also key financial and non-financial instruments that Government deploys to facilitate sector work. Examples of financial institutions include the Infrastructure Development Bank of Zimbabwe (IDBZ) and the National Housing Fund (NHF). Others include Parastatals like the power utility (ZESA Holdings), the water authority (ZINWA) and, among others, the roads authority (ZINARA). Combined, Ministries and sub-Ministerial institutions play key roles in the development and management of urban and rural housing.

38. To aid policy implementation Government will improve the horizontal and vertical coordination of its institutions as it improves policy clarity, relevance and procedural performance. As such, the review of policies, standards, legislation and institutional matrices are critical priorities.

39. To complement regulatory efficiency, Government will improve the responsiveness and actual performance of its institutions and programs by adopting the Results-Based Management (RBM) framework.

4.2 Local Authorities (Councils)

40. Currently Zimbabwe has 92 local authorities, which are the land and planning authorities in rural and urban areas. Local authorities participate in all key steps of housing development and management as direct providers of key services, regulators of the activities of private developers and as partners of state, private and civil society actors.

41. Zimbabwe’s decentralization policy has sought to empower local authorities while strengthening service delivery capacities. In adopting an enabling approach to housing development and management, emphasis will be placed on local authority responsibilities to facilitate, among other services, equitable access by all to housing.

42. The main functions of local authorities in housing are:
1) Land allocation and administration,
2) Land use planning,
3) On and offsite servicing,
4) Plan approval for superstructures and construction supervision,
5) Certification of completed developments,
6) Technical backstopping of community groups, and
7) Collecting and allocating revenue in keeping with their short and long-term plans.

4.3 National and International Development Organizations
43. Zimbabwe has a number of active non-state actors involved in the housing sector. Some of the most active ones are:

1) Dialogue on Shelter for the Homeless People in Zimbabwe Trust (Dialogue),
2) The Zimbabwe Homeless People’s Federation (ZHPF),
3) The Zimbabwe National Association of Housing Cooperatives (ZINAHCO),
4) Housing People of Zimbabwe (HPZ),
5) Civic Forum on Housing,
6) Non-ZINAHCO and non-ZHPF community-based organizations (CBOs) involved with housing cooperatives and other social groups, and
7) ZIMHABITAT, which is a platform for stakeholder interaction on housing matters in Zimbabwe established to foster participatory advancement of the national Habitat agenda.

44. A number of international development organizations have had a history of supporting housing development and management in Zimbabwe. The main organizations in this category include:

1) United Nations organizations led by UN Habitat,
2) Bilateral agencies like SIDA, CIDA and USAID,
3) Multilateral agencies like the World Bank and the African Development Bank, and
4) International non-UN NGOs and Foundations e.g. the Bill and Melinda Gates Foundation.

45. The main functions of non-state actors encompass technical support (e.g. through research and policy implementation), social mobilization, direct provision, capacity building and financial resource leveraging.

4.4 The Private Sector
46. These have to date been mainly Zimbabwean land development companies, Pension Funds and Building Societies. Some of the successful cases include:

2) Land development companies\(^6\) both members and non-members of the Zimbabwe Property Developers Association (ZIPRODA).

\(^5\) With the exception of CABS (Old Mutual) the other three building societies have changed ownership repeatedly in recent times.
\(^6\) These vary in terms of size, performance and market focus. At the time of developing the policy a full/formal list of the registered property developers active in housing was not available. The Housing Directors’ Forum and the Ministry of National Housing and Social Amenities were making efforts to develop it.
3) Private companies involved in company-housing schemes for their employees. Mining companies\textsuperscript{7} have been in the lead in terms of developing and managing sizeable estates.

4) Land owners in urban, peri-urban and rural areas.

5) International private sector: investment in housing is increasingly attracting foreign direct investment (FDI).

4.5 Consumers of Human Settlement Services

47. Ultimately, housing goods and services are consumed by individual households in rural, peri-urban and urban areas. The socio-economic diversity of the consumers implies that their needs, affordability and acceptability are different.

48. There are dynamic interactions amongst the key institutions and individual agencies. These dynamics create a complex terrain within which housing needs are defined and met. The National Housing Policy acknowledges this complexity and seeks to facilitate a robust response to both the needs of users and capabilities of providers.;

4.6 Professional Institutes

49. Institutes of Engineers, Planners, Surveyors, Architects and, among others Realtors are directly involved in housing development and management. They also bring different perspectives which will make housing development and management responsive to people’s different needs. Regulating the work of these institutes and ensuring adherence to basic rules and standards will enable Zimbabwe’s housing development to become accessible.

5.0 Policy Proposals

5.1 Housing Finance

50. Finance is a key resource in housing development. A reliable and sustainable housing finance system is critical to effective housing delivery. Recent macro-economic conditions have constrained the availability of formal housing finance. Zimbabwe’s housing problems reflect insufficient funding due to liquidity problems. Savings-lending cycles and public sector capital funding streams have been disrupted while local and international sources of finance are curtailed.

51. Government has limited capacity to finance necessary capital programs. Options to leverage additional finance from commercial banks, the National Social Security Authority (NSSA), pension and provident funds will be pursued under this policy. Additionally, the financial services sector will be supported to come up with appropriate products for low income people.

52. The National Housing Policy will employ the following strategies to raise housing finance:

1) Facilitate savings mobilization by financial services institutions active in the housing sector,

2) Foster exploration of sustainable and broad-based avenues for formal housing finance to complement mortgages (for instance, prescribed assets, secondary mortgages, housing micro-finance among others) for use in the delivery of housing and social amenities,

3) Explore ‘climate change financing options’ for housing development,

4) Identify and reduce distortions to sustainable supply of settlement services,

5) Resuscitate Municipal bonds,

6) Facilitate partnerships amongst key actors (local authorities, private and civil society actors),

\textsuperscript{7} Examples include ZIMASCO, ZIMPLATS, Hwange, Shabani and Mashaba and, among others, Renco mines.
7) Optimize short-term financial instruments to support refurbishment of the existing housing and investment in new rental accommodation,
8) Create a framework for progressive fiscal allocations towards the sector. Also enhance pro-poor housing finance options under state and financial services sector initiatives,
9) Identify players best suited to impact on each stage of housing development,
10) Structure output-level subsidies and ensure effective and efficient subsidy administration to avoid leakages and inappropriate targeting,
11) Engage international development institutions involved in housing finance to recapitalize sector institutions, and
12) Resuscitate Housing and Estate Accounts (in Urban Council Act) and support process of boosting of local authority revenue generation/collection.

5.2 Infrastructure, Superstructure and Technology Issues
53. For land to be developable adequate on and off-site infrastructure is critical. The strain on existing infrastructure due to overcrowding has resulted in sewer bursts, water and power outages.

54. The provision of infrastructure, especially offsite has been hampered by low strategic investment and limited capacity by the responsible authorities. Inadequate offsite infrastructure is seen as the major impediment to housing development, to the extent that most local authorities are not able to establish new settlements as this would irreversibly strain existing bulk infrastructure.

55. The land reform program has had its own impact in terms of access to housing and social amenities as well as ancillary infrastructure. In newly resettled (rural) areas some beneficiaries of the program have constrained access to decent shelter and socio-economic facilities needed to lead productive lives. There is need for a deliberate policy to provide adequate, affordable and functional housing and related infrastructure to Zimbabweans in these farming communities. At the same time, the needs of the new settlers should be ascertained as part of rural development planning and management processes.

56. Recognizing that Government and international partners used to meet costs of offsite infrastructure, there is need to structure and deploy appropriate partnership frameworks. Proper infrastructure planning requires updated spatial plans (Town Planning Schemes, Master and Local Plans). Local authorities must have land banks and also rationalize existing land use arrangements so as to appropriately provide for new housing.

57. Most urban local authorities face land scarcity, which constrains provision of housing services. Where land has been identified, such land is still to be formally acquired and paid for, incorporated and appropriately zoned for specific urban land uses.

58. The National Housing Policy will employ the following strategies:
   1) Facilitate an audit of urban land assets and estimate demand in line with urban growth trends. Key institutions will establish and regularly update land databases to ensure effective urban planning and land administration,
   2) Consolidate policy improvements like parallel and incremental development,
   3) Establish a regime of appropriate incentives to encourage private sector infrastructure investment. The housing sector will pilot and roll out appropriate partnership frameworks.
   4) Promote densification in order to reduce costs of on and offsite infrastructure,
5) Facilitate capacity building of key housing institutions to perform their functions particularly contextualizing spatial planning with a professional commitment to integrated land uses.

6) Innovate to broaden technological choices and actual designs in the area of community-based infrastructure development and maintenance models.

5.3 Land Acquisition, Land-use Planning, Surveying and Registration

59. Land is a finite resource affected by the forces of demand and supply. There are challenges in terms of availability of ‘ready to develop’ land in urban Zimbabwe from the perspectives of bulk services and legal status of land that could be potentially available.

60. There are also challenges associated with wasteful designs (sprawl), ambiguous legal status of designated land and complicated incorporation processes. Constraints are faced in each of the four main land management processes of acquisition, land use planning, land survey and registration as well as development control.

61. Acquisition involves the conversion of rural land to urban state land before it is converted to local authority land which could then be allocated to private developers. The administrative processes of availing land for housing are currently complicated and lengthy. While this is part of observing the necessary rule of law processes there are areas that can be improved to reduce land-related bottlenecks to housing delivery.

62. The National Housing Policy adopts the following strategies:

1) Support Government-wide measures to expedite land acquisition, compensation and transparent administration for land earmarked for urban use,

2) Facilitate resource mobilization considering the centrality of compensation in completing land acquisition and leveraging resources for actual development,

3) Provide Government transparent and pro-poor guarantees for access to public land at affordable rates where such land is earmarked for low-cost housing targeting low-income urban poor groups,

4) Avail land for free where it is for social housing,

5) Eliminate ‘double-dipping’ in terms of social housing or access to public land,

6) Inform legislative review and institutional re-alignment processes needed to enhance efficiency and effectiveness of the land markets in general and regarding poor people’s access to land for housing in particular.

Land-use Planning

1) Facilitate state and local authority regulation of peri-urban areas, for instance, enforcing development control through clarifying the status of the land in these areas,

2) Expedite and structure coordination of the various institutions involved in putting land to full urban use within and outside individual local authorities to reduce delays,

3) Support decentralization of plan approval and relevant local and provincial authority strengthening to ease and quicken preparation and approval of different types of spatial plans,

4) Facilitate easy access to technical (planning) services for CBOs to improve preparation of layout plans, infrastructure and superstructure designs,

5) Facilitate adoption and application of efficient planning legislation and strengthen responsiveness in practice, and
6) Engage stakeholders on the need to review town planning standards to accommodate changing social, technological and economic conditions with a focus on achieving affordable housing without compromising environmental amenity, health, safety and functionality.

7) Promote land use planning that advocates for densification.

**Land Survey Services**

1) Remove bottlenecks in land survey and deeds registration.

**Land Registration and other Administrative Functions**

1) Streamline land management functions amongst Ministries responsible for national housing, local government and lands on the one hand and local authorities on the other in land acquisition and allocation.

2) Support the review of land allocation practices to ensure equity, transparency and speed up processes within acceptable norms.

3) Address conflicts and prepare guidelines (on a Government-wide basis) regarding urban and rural local authorities on issues of incorporation of rural land into urban areas.

4) Register and maintain an updated database of land developers and ensure that land is not held for speculative purposes.

5) Provide for an institutional framework within which to periodically audit land to avail adequate information for planning purposes and also to enhance transparent land administration.

**5.4 Housing Policy and Legislative Framework**

63. Policy and legislation are major factors in housing development. They enable or cripple participation of key actors, define actions and dictate returns on investment. In shaping housing development, policy and law will be rationalized to align with current development approaches.

64. Zimbabwe’s mosaic of policies and laws governing housing development and management is biased against the poor and tend to contradict some progressive intentions of the Government and other actors on planning and housing standards. Additionally, there are performance problems and weak institutional coordination, which frustrates effective housing development and management.

65. The policy will employ the following strategies:

1) Obligate central government and Councils to protect vulnerable groups. Consequently, in discouraging informality and degeneration of settlements into slums Government is obligated to facilitate access to alternatives before evictions. The Ministry responsible for national housing in partnership with local authorities will facilitate access to basic and upgradeable settlement goods and services (e.g. water and sanitation),

2) Guarantee security of tenure,

3) Guide analysis and replication of local and international best practices in the context of relevant housing delivery approaches,
4) Promote decent rural housing based on needs in communal and resettlement areas of the country as a contribution to a sustainable rural development policy thrust for the country. This focus on a rural housing component is part of Zimbabwe's efforts at providing structured responses to rural settlement challenges for example inappropriate designs, unaffordable building materials and climate change. The Government will encourage companies operating in rural areas to provide rural housing as part of their corporate social responsibility. In addition, communities will be urged to raise at least 60% of equity by way of locally available building materials whilst government provides the remaining 40% of the materials that cannot be found locally as long term loans payable over 10-20 years. Where possible, the policy promotes re-planning in rural areas to ensure affordable provision of water and sanitation as well as proper social amenities. As part of arresting rural-urban migration, Government will improve the standards of housing infrastructure at growth points.

5) Mainstream and uphold provisions of relevant laws in housing development.

6) Promote legislative reviews, encourage decentralized service delivery on planning matters and use of some non-statutory planning frameworks (for example, City Development Strategies). The legislative agenda flowing from this policy will include, but not be limited to, codification of the recent relaxation of standards associated with building materials and stand sizes, parallel and incremental development, which CBOs have found difficult to implement in some planning areas.

7) Create a basis for the review of and development of a successor program to the National Housing Delivery Program (2004-2008) with a clear monitoring and evaluation framework, and.

8) Promote active stakeholder participation in the development and tracking of human settlement policies and programs.

66. Government at all levels confirmed its commitment to playing a facilitatory role by ensuring that enabling policies and strategies are in place and that, within its resource limits, necessary financial resources are mobilized for housing development.

5.5 The Role of Community Based Organisations

67. Community Based Organisations (CBOs) have proved to be key actors in housing delivery in Zimbabwe. Their work has intensified in response to reduced local and central government activity but more strategically as a way of popularizing alternative approaches to housing development and management. These efforts have been part of a global movement, post-Istanbul
(1996), for articulating a developmental role for the state that de-emphasizes direct delivery in favour of enablement.

68. Their activities have emphasized forging of vertical and horizontal partnerships with government both at central and local authority levels as well as the private sector anchored on community or social mobilization especially of poor home seekers. CBO emergence and growth has opened up avenues for participation and bringing central government and local authorities to account for service delivery.

69. They face challenges which include inadequate financial support, unavailability of serviced land especially offsite/bulk services, being marginalized and their own internal organizational challenges. As a mode of housing delivery, CBOs are an asset that needs to be recognised, supported and utilised.

70. The National Housing Policy will employ the following strategies:

1) Promote a symbiotic relationship between development of low income housing by the urban poor and up-market housing in a way that assists the poor to fulfil their dreams rather than imposing the dreams and processes of the rich on them,

2) Realign the housing finance sector to suit a multiactor and multi-approach environment that integrates poor people’s initiatives in a new political economy for housing, urban and broader national governance,

3) Change how informal settlements are viewed to promote settlement upgrading within a framework of a partnership between government and the urban poor backed by a ‘no eviction without alternative’ policy,

4) Institutionalize subsidies for provision of on and offsite infrastructure for the benefit of CBOs within a context of flexible housing development framework for instance, incremental and parallel development and revising development conditions among others,

5) Prioritize CBO land needs and protection from being out-competed by commercial projects, and

6) Improve the regulatory framework that governs CBO participation in the sector so that the overall CBO model is successfully integrated into mainstream housing development and management processes.

Box 4: Policy Areas Critical for CBO integration

- Land allocation and security of tenure,
- Targeted subsidies,
- A ‘no eviction without alternative’ policy framework,
- Broadening access to credit facilities e.g. innovative products by formal sources of housing finance,
- Implementation of flexible policies e.g. incremental development,
- Proper regulation of the CBO sector, and
- National budgetary allocations for CBOs.

5.5 Private Sector Participation in Housing

71. Zimbabwe’s housing sector is essentially ‘open for business’ and the Ministries responsible for housing as well as local authorities encourage private sector participation. The National Housing
Policy focuses on private land developers (companies set up to do housing development), employer-assisted programs and corporate investments (to benefit employees or general investments).

72. The Policy adopts the following strategies:

1) Regulate private sector housing development to reduce risks to investors and home seekers,
2) Provide a registration framework for private sector,
3) Support with issues of access to land (the quota reserved for the private sector),
4) Provide partnership guidelines and assist in conflict resolution,
5) Facilitate access to resources as relevant, and
6) Facilitate establishment and implementation of an incentive regime that encourages diverse private sector participation.

5.6 Urban Renewal

73. Urban renewal or regeneration entails redevelopment of areas considered to have lost or in the process of losing their social, economic and environmental functionality. Loss of functionality often manifests in congestion, decline in quality of the living environment, building decay or disuse, weakening formal governance systems and the proliferation of social vices like crime, drug abuse and prostitution often in areas of moderate to high density urban land use.

74. In its general form urban renewal is a public sector activity. Usually, public resources are used to initiate the renewal process while motivating private sector and community participation.

75. Arguments advanced by proponents of urban renewal are diverse. They include religious, national security, compassionate, economic, aesthetics and efficiency considerations. The advantages of urban renewal include remedying the personal problems of the poor, creation or renovation of housing stock, revamping local economic nodes, provision of educational, economic and cultural opportunities.

76. Urban renewal is different from squatter settlement upgrading. While the two have common planning and development management principles, urban renewal applies to areas that would have been formally planned and developed.

77. There are residential and commercial districts in Zimbabwe’s towns and cities that are ripe for urban renewal. In residential districts these are mainly in high density areas where the settlement situation has become socially, economically, environmentally and institutionally unsustainable.

78. The National Housing Policy will employ the following strategies;

1) Provide catalytic public sector funding to leverage private sector participation and community financing of urban renewal within a framework of sustainable incentives and regulations,
2) Streamline and strengthen estate administration to restore predictability in terms of access and mutual accountability especially in rented accommodation,
3) Re-align tenure to explore ownership arrangements that may facilitate civic responsibility sufficient to steer mobilization of resources for community-driven renewal,
4) Demolish buildings certified as structurally unsound or unstable followed by redesigning of affected areas (structures, land uses etc),
5) Refurbish structures considered sound with internal redesigning as necessary,
6) Promote onsite densification where available land and existing developments are permissible with or without demolitions, and
7) Strategically align urban renewal with ‘Greenfield’ developments with priority given to affected citizens.
**Definition of Terms**

**Core House** – Initial structure on design that allows for extensions

**Habitat Agenda** – United Nations Human Settlements Global Plan of Action

**Home Ownership** – Housing allocated on ownership basis

**Housing Backlog** – The number of new housing units and facilities needed to reduce the waiting list

**Incremental Development** – Housing development strategy which allows the developer to start constructing essential services such as water and sanitation and allow beneficiaries to occupy their stands. Other services such as electricity and street lighting can be constructed later when funds are available.

**Parallel Development** – A housing development strategy that allows for the construction of housing and infrastructure to start simultaneously

**Prescribed Assets** – Funds of a financial institution earmarked for borrowing by the state and can only be utilised for other uses with the permission of the Reserve Bank of Zimbabwe

**Secondary Mortgages** – Tradable securities by a financial institution which trades in primary mortgages

**Semi-detached** – Housing units sharing dividing walls and are sold on sectional title

**Shell House** – A structure without internal finishes such as floors, electrical wiring, plumbing, glassing, etc

**Site and Service Schemes** – A housing scheme which provides serviced stands for people to build structures on their own

**Slums** – A rundown area of a city characterised by substandard housing and squalor and lacking in security of tenure.
| **Trunk Services** | The major distribution lines for water, sewerage, electricity and roads. |
| **Urban Renewal** | Upgrading dilapidated housing structures and infrastructure in an urban settlement |
| **Urban sprawl** | Planning for single storey housing as opposed to multi storey building which results in extending the periphery of existing housing schemes |
| **Wet Core** | A serviced stand with a toilet structure only allocated to beneficiaries to complete on their own, on an incremental basis |