

Urban Housing Problems in Tanzania

Some Possible Policy Interventions

Blasi A Seleki

Principal Town Planner
Ministry of Lands and Human Settlements Development, Tanzania

Introduction

The inadequacy in shelter delivery system in Tanzania to cater for the urban population has led to an extensive development of squatter or unplanned settlements. Studies conducted in 1995 under the Urban and Housing Indicators Programme indicated that nationally about 70 percent of the urban population lived in unplanned settlements and that about 60 percent of the urban housing stock are to be found in these settlements.

The gap between the supply and demand for housing has been widening with time. It was estimated that at the end of the First Five-Year Development Plan (1964–1969), there was a shortage of 21,000 houses in urban areas. The shortage grew to 25,000 houses at the end of the 2nd Five Year Development Plan (1969–1974) and to 300,000 houses in 1982. It is now estimated that the deficit in Tanzania urban centres is about 1,200,000 housing units. The growing housing shortage is confirmed by overcrowding levels that are found in urban areas. On the understanding that an occupancy rate of more than 2 persons per room constitutes overcrowding, the percentage of families in overcrowded houses in urban centres in Tanzania is about 35% (Habitat. 1996:52).

On the other hand the conditions of most housing in the urban centres is not all that good. Current studies indicate that about 32% of such dwellings could be classified as being in bad condition, 51% in fair condition and 17% to be in good condition.

Lack of appropriate policies on housing development could have contributed to overcrowding in housing and poor housing conditions. Among them are those, which concern the acquisition of building plots, land title, building permit, housing credit facilities and the operation of the main stakeholders in housing development in the country.

The process of acquiring a building plot and a building permit takes very long time and in most times it is discouraging. Similarly getting a title is costly and tiresome. Land title is necessary for mortgaging in order to get credit facilities for housing development. There are no formal housing credit facilities for housing in the country and main actors in housing development have not been playing their roles as expected.

Having been working in the housing development sector for a long time and being exposed to the problems mentioned above, I intend to look at certain factors, which I think could have contributed to the housing problems mentioned above, and offer suggestions as to how this situation could be improved.

I will examine the process of acquiring a building plot, title to land, building permit, housing credit facilities and the operation of the main stakeholders in housing development in the country. Information will be obtained from relevant documents and my experience gained after working in the sector for a long time will be of much use. Bottlenecks and positive aspects will be identified in the process and possible policy changes for improving the situation will be offered.

Some Factors that Could Have Contributed to the Housing Problems

Acquisition of Land for Building

The government in 1995 adopted a national land policy, and a legislation to enforce it was passed by parliament in 1999 but it is yet to be implemented. However the scenario, which we now observe in the urban centres, is to a large extent a product of past policies.

The then basis of Tanzania's land policy was the Land Ordinance of 1923 (Cap 113) as subsequently amended, which declared all land in the country to be publicly owned and to be alienated under a system of a Right of Occupancy, expressly granted, or in the case of customary tenure, deemed granted. Cap 113 recognized existing freehold tenures, but these were abolished and converted into government leases, and later into Rights of Occupancy through the Freehold Titles (Conversions) and Government Leases Acts of 1963 and the Government Leaseholds (Conversion to Right of Occupancy) Act (1969) respectively. The existence of granted and deemed Right of Occupancy creates a twilight concept in urban areas. Although it was the intention of the government to remove customary land tenure from urban areas, this was never converted into law, so that the declaration of an area to be a planning area does not extinguish customary tenure.

It only requires land occupiers to comply with planning conditions but if they fail to do so, then planning authorities are compelled to compensate them for their unexhausted developments. Until these are done, such occupiers are in legal occupation of the land. Squatting in the legal sense is therefore limited in urban Tanzania.

Theoretically, both the granted and the deemed Right of Occupancy are equivalent. In practice, the deemed right appears to be permissive and can still be subjected to planning conditions. The President may but is not obliged to issue a certificate of title to a deemed right. The Land Registration Ordinance (Cap 334) does not allow registration unless the land in question is shown on an approved plan i.e. a plan approved by Director of Surveys according to existing land surveying registration. This means the deemed right is inferior to the granted right. Since majority of Tanzanians, be they in rural or urban areas, live under deemed rights the inherited land policy as prescribed in the Land Ordinance, the Town and Country Planning Ordinance (Cap .378), the Land Registration Ordinance (Cap.334) and other legislation is inequitable.

Land for building in urban areas in Tanzania can be obtained in a number of ways:

(a) Official Land Obtained Formally

Because of its various attributes including tenure security, planning certainty, existing of potential infrastructure and the cost of acquisition, there has been a strong demand for planned land. In the 11 years 1978/79 to 1989/90, about 260,000 people registered themselves as seeking plots in Dar-es-Salaam. Of these, only about 21,000 (i.e.8.1 %) got an allocation. In each of the five years between 1986 and 1990 an average of 1,600 plots were allocated but only 655 titles were issued. This situation has led to (a) the search of official land through informal means (b) various disputes involving land allocation (e.g. in Dar-es-Salaam between 1983 and 1989, 1408 plots, 11% of the total allocated, were double allocated); and (c) the conversion of open spaces and public utility land in earlier town planning schemes into plots for private use. For example, 17% of all the plots in the Sites and Services area of Zinza in Dar-es-Salaam were found to be “ creations “ in 1988. The “price” at which the government allocates its land is very low and it is comprised of fees and land rent, but does not reflect the value of the land in question, or the government's resource input in its production.

For example, while in 1994 it cost between T.Shs. 6,000/= and 10,000/= to survey a high-density plot, the government charges only 25/= as survey fees ¹. Where the government institutes services, the cost for this is not recovered and forms an added subsidy to the allottees. Table 1 shows the typical cost of obtaining government land in 1994. Although the cost of many visits to government offices

¹ 1\$ is currently equivalent to 830 Tanzanian Shillings (T.Shs.)

and of the various “persuasions” that must be made is not included, the price at which such land can be sold illegally reflects the value of the land that is allocated so cheaply.

(b) Official Land Obtained Informally

Procedurally, any one requiring a plot applies to the District Land Officer, who submits the names of all applicants (with recommendations) to a plot allocation committee. In practice, this is hardly followed, so that many people are resorting more to obtaining official land informally and this, more often than not, involves monetary exchange. Three ways can be identified:

(1) Land officials “selling” unallocated or abandoned land, or land where the titles are revoked, or land on “created” plots.

The unofficial charge for this land varies with plot size and location but a study carried out in early 1981 in Dar-es-Salaam found that high density plots in Tabata and Mbezi Beach were selling for between Tsh. 90,000/= and 150,000/=; medium density plots in the same areas were selling for between Tsh. 200,000/= and 400,000/= and low density plots in Mbezi Beach, Mikocheni and Msasani were selling for between Tshs. 200,000/= and 6,000,000/=. In 1988, high density plots in Zinza and Kijitonyama were selling for between Tshs. 150,000/= and 200,000/= and today such plots are selling for between Tshs. 1,000,000/= and 2,000,000/=. These prices do reflect, to some extent, the value of the plots although the price is no doubt affected by the number of plots available and whether they are sold overtly or covertly.

(2) Plot allotters selling their plots.

This is illegal since anyone who fails to develop a plot must surrender it to the government for reallocation. A loophole exists in the laws which allows the transfer of land to somebody else “for love and affection”, and this is sometimes used to effect transfer of land. Land officials must cooperate for such dealings to be successfully executed. The price for such land is as in (1) above.

(3) A legal way of transferring land is to sell developments, e.g. a foundation. Prices of between Tsh. 1,500,000/= and 2,000,000/= are currently being recorded for such foundations in Zinza and Kijitonyama in Dar-es-Salaam. In reality, this amounts to a land transfer. Financially, the sale of developments like a foundation is perhaps less since in most cases the amount realised is insufficient to replicate the sold development. It may well be that the sellers of such developments are much more interested raising a capital sum of money rather than making a profit.

In the above cases, the quantity of the transactions is not known as no thorough research has been made into urban land markets. Although it may be faster to get a plot through purchase rather than through allocation, the possibility of one spending money and finding oneself with a plot entangled in conflict is always there because the operations are murky. One is many times safer trying to buy developments rather than a bare plot.

There is generally no open market for land and developments in Tanzania and properties changing hands are relatively few. The case of Kariakoo in Dar-es-Salaam is perhaps unique. This is an inner city area, which was planned during the colonial era as a native zone, in which developments in any materials for building were allowed and where land is owned on a year-to-year basis. Because of the high land values in this area, dilapidated buildings are being bought for up to Tsh. 10,000,000/=. These are then demolished and replaced with high-rise buildings. What is being bought in Kariakoo is actually land.

The official system, either by way of allocation or of purchase, is out of reach for the low income households. They neither have the clout nor the economic muscle to acquire land. They, and a sizeable and increasing number of medium to high-income households, find themselves in the unplanned system. (United Republic of Tanzania. 1992:10)

Table 1 Fees charged in allocation of government land, in Tshs 1994

Density	High density (288–400m ²)	Medium density (500–800 m ²)	Low density (1500 m ²)
Charge category	(288–400m ²)	(500–800 m ²)	(1500 m ²)
Fees for certificate of occupancy	300	500	1500
Registration fees	70	180	180
Survey fees	25	125	225
Fees for deed plans	600	600	600
Stamp duty	600	600	600
Land rent and service charge, 1 yr	780	1900	2000
Total	2375	3905	5105

Source: Dares-Salaam City Council

(c) Unplanned Land Obtained by Slow Invasion

While no systematic study has been carried out on this phenomenon, observations suggest that there are households, presumably in the low-income brackets that acquire land through invasion. In Dar-es-Salaam, marginal land in the valleys of the Mzimba, Ubungo, and Zinza rivers, and Gereza and Mzinga Creeks for example; and in Mwanza, on the steep hills surrounding the town, unplanned developments are taking place, in spontaneous settlements, whose occupants are squatters. These people are not only motivated by the non-availability of planned land, but also by the convenient location of the invaded land vis-à-vis income-earning opportunities.

d) Unplanned Land Obtained through “Acknowledged” Land Owners

The land supplying authorities may be ten cell leaders, or simply owners who may allocate land over which they have customary rights. The purchase of land from acknowledged owners is the most common method of acquiring a plot in urban areas. Ten cell leaders and other recognised local leaders are key witnesses in such transactions. A recent study of part of Buguruni and Mikochei “A”, two unplanned areas in Dar-es-Salaam, found that 60% and 80% of owners in these areas respectively obtained their land through purchase. Prices differ with locality and accessibility. Some land is sold as agricultural plots, but some is sold as outright building plots. No systematic study has been made into the level of prices, but inquiries suggest that high density plots in Manzese go for 500,000/= to 1,000,000/=, while in Makongo and Mabibo one can get a building plot with some agricultural land for 500,000/=

Issues on the Acquisition of Land

Land is the basis of all human activities and a source of livelihood for the majority of Tanzanians. Construction of buildings for various uses takes place on land. Most people in urban areas have either granted right of occupancy over the pieces of land they occupy or are squatters who have built on unplanned and un-serviced land.

The following issues have been noted in the process of acquiring a plot for building in the urban areas of Tanzania:

- 1 Very few of the people who apply for a building plot in the formal process are able to get such plots. For example in the case of Dar-es-Salaam, out of the people who applied for such plots in 1978 to 1989/90, only 8.1% were successful. Similarly of the 1,600 plots, which were allocated between 1986-1990, only 655 got titles. Titles provide full security of tenure and can also be used for mortgaging purposes.
- 2 The procedure of getting a plot for building is not streamlined. Many developers do not really know clearly how they can get land for building purposes. The process is not transparent either.
- 3 The price at which the government used to allocate land was very low and it comprised of fees and land rent, but did not reflect the value of the land in question or the government resource input in its production.
- 4 People resolve to build in unplanned and un-serviced areas. Many of the buildings that are built in such areas normally do not conform to safety and health standards. On the other hand the attitude of the government to these unplanned

settlements has been to tolerate them rather than positively deal or co-operate with them to bring about better habitat environment

Planning and Building Codes

Land allocated on a long term basis invariably carries building covenants that require the allottee to submit his building plans to the planning authorities within six months, to start developing the plots within six months of the approval of the building plans, and to complete the building within three years of the offer of a Right of Occupancy (United Republic of Tanzania: 1956). The law forbids development without a building permit and requires that development conform to the stipulations of the permit. As regards building materials, building regulations go to the extent of specifying the specific materials that are supposed to be used in different types of construction. It is worth to note that the land development process is characterised by very slow consolidation. A World Bank study in the Sites and Services areas of Dar-es-Salaam found that five years after the project completion date (1983), only 48.3% of the plots that were developed had occupants in them, 22% had not reached occupiable conditions and 26.6% showed no development at all. In 1988, 3,000 plots allocated between 1979-83 were totally undeveloped. In Tabata, about 2,500 plots allocated from 1983 are still undeveloped. Even in the Sites and Services areas of the 1970s, one can still find undeveloped land. A study carried out in 1988 found that 15.4% of all plots in Kijitonyama Sinza and Mikocheni areas were completely undeveloped (Habitat 1992: 18).

Issues on Planning and Building Codes

Human settlements development involves an agglomeration of actors with varying interests. An effective land administration system requires a defined statutory code to effect compliance and control. Planning and building regulations and standards are therefore, essential in development control and guiding construction.

Development issues that have emanated from the enforcement of these codes include:

- 1 The authorities are slow in issuing building permits, whose preparation and approval is a must in the process.
- 2 Hardly a follow up is made once plots are allocated and it takes several years, in most cases over 10 years, for authorities to decide on reallocation of undeveloped land.
- 3 Development finance is not only scarce, but it is also difficult to get
- 4 Building regulations are not flexible to accommodate innovations.

Acquisition of Certificate of Title on Land

In order for one to have legal title on land one has to have a Certificate of Occupancy. In addition of making him have a security of tenure on the land, the title enables him to have housing credit facilities by mortgaging it. The process of getting such title and the time taken is shown in Appendix 1.

It can be observed that part of the reason for delays seem to be associated with long processes, big work load at office and communication problems. The time taken is on the average but some people take even more than three years before getting their land titles and others do not get them at all if they do not make follow ups. Throughout the process the applicant has to move from place to place and sometimes makes contacts with people concern. This process involves money and it is costly. A friend of mine once confided to me that he had to part away with his 3 months salary before he could lay hands on his completed certificate.

Issues related to the Acquisition of Land title.

- 1 The process of getting a land title is long, cumbersome and costly.
- 2 The importance of having a land title, as a tool for mortgage is not understood by many developers.

Housing Finance

Under the country's shelter policy, financial institutions lending for housing were to be responsive to the needs of low-income groups in both rural and urban areas. It was envisaged that new financial institutions might be created to increase lending opportunities. The Tanzania Housing Bank (THB), which was created in 1973 and

became the sole source of formal housing finance, was only marginally able to lend to low-income groups and over the years, lending declined in real terms as both building costs and interest rates increased. However many people could not fulfil THB requirements for obtaining a loan. In order for one to be able to secure loan, THB had to satisfy itself that the borrower could pay without undue hardship and that adequate provision existed for the enforcement of the payment. (United Republic of Tanzania/Habitat.1996). Each construction loan application was supposed to be accompanied by a long term Right of Occupancy, and be secured by first mortgage. The THB was liquidated effective from August 1995. As a result, there is currently no formal source of financing shelter development in Tanzania.

The THB, during its lifetime, did not play a significant role in the financing of shelter in the country. Many studies show that all income groups finance the construction of shelter through their own means. These include savings, loans from the extended family and capitalization of assets, employers, and cooperative societies. Personal savings however is the major form of financing the construction of shelter

The outcome of these strategies is seen in the large number of uncompleted buildings, which are being constructed incrementally as and when funds became available. Completing a house, therefore, takes years for majority of builders, a good number of who fail completely to complete their buildings, and a good number of who occupy their buildings uncompleted. It is also possible that many would be builders; especially in the low income categories simply fail to do so. Slow housing construction adversely affects the provision of shelter (e.g. leading to high rents and overcrowding) and puts break on development of the construction and building material industries, a major source of employment and livelihood for many low-income households.

The absence of long-term finance has adverse effect on the social economic set up of the country. Many people aspire to acquire shelter as: a hedge against inflation; a major form of investment; a status symbol; a consumer durable; collateral and so on. Without finance, owning decent shelter becomes distant dream for many people in low -income brackets

Issues on Housing Finance

Housing construction is one of the big investments in ones lifetime for the majority of the population, but it is so capital intensive that not many individuals can afford to acquire through their normal savings. Housing finance as a mechanism provides borrowing opportunities for the less capable house builders, through housing loan and mortgage facilities.

The main problems associated with housing finance in Tanzania are:

- 1 There is a near complete lack of formal mortgage housing finance facilities in the country and this has made house construction a difficult process for many households especially those in the low income categories. Housing is financed from personal savings over period of long time. This curtails the supply of housing.
- 2 Government allocation of the national budget to housing has been generally low and is declining. For example, it was 6.01% in 1971 and is currently about 2%. Other African countries allocate a higher percentage of their annual budgets, e.g. Zambia in its national housing policy (1996) has agreed to commit 15% of its annual budget to housing.(Ministry of Lands and Human Settlements Development. 2,000. 37).
- 3 There is lack resource mobilization capacity for housing development both at national and local levels

Participation of Actors on Housing Development

Central Government

Central governments are supposed to act as facilitators or enablers in the production of housing by putting in place relevant policies and legislations. They should also create institutional framework, which will facilitate such a process and allocate enough resources for the sector in the national budget.

Since Tanzania got its independence in 1961 it has formulated and implemented a number of policies, which have a bearing on housing development. Such policies

among others covered urban settlements and shelter development; land policy, environmental management, decentralization and city management (Governance)

However the institutional framework within which housing development policies are implemented is not very clear. There is complex system of ministries, departments, local authorities and parastatal to guide, support and control the development of human settlements. These institutions have not been effective in ensuring that, for example, land is made available, planning mechanisms guide and control developments in accordance with agreed plans, and that finance is available for infrastructure and for individuals wishing to build. There has also been a serious lack of co-ordination between the various institutions dealing with human settlements.

One unfortunate set back is also that, government's allocation of the national budget to housing has been generally low and is declining (Refer to the section on "issues on housing finance").

Local Governments

Local authorities have considerable responsibilities to manage and guide human settlements by way of investment or regulation. They are at the local level where main activities take place.

In Tanzania urban authorities (i.e. town, municipality) were reinstated under the 1982 Local Government (Urban Authorities) Act. No. 8, while District Authorities or Councils were reinstated under the Local Government (District Authorities) Act No.7.Those acts gave local authorities planning powers over settlements within their areas of jurisdiction.

However it is important to note that Local Authorities had been abolished in the country since 1972. Therefore from 1972 to 1982 most development programmes were centralized being administered by the central government through the regions headquarters. The approach of project implementation was most times a "top-down" approach. This to a large extent affected the success of development projects putting into consideration also that it has been taking time for Local authorities to take fully their role in the development of the country.

Individual Developers

It is principally now agreed that every person should endeavour to have a shelter which is a basic necessity of life. The government will play a facilitating role to enable him achieve this noble objective. In most countries individual housing contributes a big portion of the available housing stock. In Tanzania nearly all housing in the rural areas and at least 90% in urban areas is constructed with little or no intervention from the public sector.

While individuals are being keen in having shelter, they have faced a number of bottlenecks, which need to be addressed namely:

- Building land not being easily available
- Lack of affordable building materials, infrastructure services, housing credit facilities, enough local authority support and housing development technical assistance.

Private sector

In many countries the private sector plays an important role in housing development. It constructs housing either for sale or rent for different income groups. It also engages in the production of building materials and the provision of infrastructure. In Tanzania due to the government policy in the past to put more emphasis on the participation of the public sector in the economy, the private sector for some time used to play a passive role. This passivity also affected the industries that support the development of the housing sector. Scarcity and high cost of building materials used to be a common phenomenon. This has also curtailed the supply of housing in the market.

Non Governmental Organizations (NGOs)

NGOs in Tanzania play a complimentary role in housing development. Notably among them are:

- Habitat for Humanity. It has facilitated the construction of about 1,100 houses in various parts of Tanzania.
- Women Advancement Trust (WAT). It has assisted in the formation and development of housing cooperatives.

- CARITAS, Oxfam, CDTF and COOPIBO(Tz) have assisted in housing development programmes in Missungwi in Mwanza region. Their project is worth to emulate
- Peramiho Home Makers League (PEHOLE)—This NGO has worked extensively in the production of building materials, capacity building, masonry and building construction in Ruvuma region.
- Kiluvya Village Building Materials Centre—This NGO produces building materials
- Health through Sanitation and Water (HESAWA)—This NGO has been concerned mainly with the development of water and sanitation.
- Cooperative Housing—There has been a number of housing co-operatives formed and developed in the country e.g. Mwenge and Sigara housing co-operatives. Housing co-operatives in the country have not been very successful because of poor management and lack of technical support.

Donors

Tanzania is one of the fortunate countries in Africa, which has been receiving a good amount of donor's assistance. Assistance has mainly been channelled into the economic sectors such as agriculture, transport, energy production and of late into the promotion of environmental sustainability. However housing development has also received a little donor's assistance in some areas e.g. Donors assistance through HABITAT in the implementation of Sustainable Cities Programme in Dar –es Salaam and other regional headquarters in the country . On the whole the developments of this sector has always depended on local resources.

Issues on the Participation of Actors

- 1 The government allocation on the national budget to housing is minimal (as elaborated on the section on “issues on housing finance”).
- 2 Local Authorities were abolished in 1972 and were reinstated in 1982. In the period between and the time in which they were adjusting to take their new responsibilities, there was not an effective government organ at the local level to implement housing development programmes.
- 3 Individual developers though keenly interested in improving their shelter conditions have lacked assistance from relevant supportive actors.
- 4 Co-operative housing organizations, which have helped to house many in different countries in the world, have failed to operate successfully in Tanzania.
- 5 Promised donors assistance made in the HABITAT 11 Conference in Istanbul (To allocate a target of 0.7 % of gross national product of the developed countries as official development assistance to the developing countries) has not been honoured. (HABITAT 1996. 119).
- 6 The private sector has not been playing its expected role in housing development.

Recommendations on Policies and Strategies

The following are the proposed policy interventions and strategies of implementation in the areas of study, which could reduce the housing problem in the urban centres of Tanzania:

Acquisition of Land for Building

Policy Decisions

The government should ensure that:

- 1 Serviced building plots are available to all income groups including state developers. Such land should be offered on the principle of cost recovery.
- 2 The process of getting land for building should be streamlined, clear and transparent.
- 3 That people who have built in unplanned areas are recognised and brought to the official main stream of housing development

Strategies

- 1 The government at central and local levels should mobilize resources for land and housing development
- 2 The private sector (organizations, individuals, estate developers and communities) should be encouraged to participate in financing the provision of

- serviced land. Land servicing should be differentiated in terms of standards to match affordability levels of different incomes
- 3 The private sector should be encouraged to participate in surveying of plots
 - 4 The government should streamline procedures of allocating land both at local and national levels by ensuring inter-alia that there is transparency in the allocation system and land so allocated is developed.
 - 5 Utility bodies should be co-ordinated by local authorities to ensure that investment in services is synchronized with development priorities of the respective local authorities.
 - 6 Local authorities assisted by central government should create land banks in their locations to facilitate planned development.
 - 7 Local authorities should employ adequate and skilled staff especially in human settlement planning, land surveying and valuation and management.
 - 8 Record keeping should be improved at all levels.
 - 9 Unplanned and un-serviced settlements should be upgraded and titles for security of tenure in those areas be offered

Housing Finance

Policy Decisions

The government should put housing in central position in national policies along side health and education and institute machinery for mobilizing finance from all sectors for housing finance. It should further ensure the establishment of both primary and secondary housing mortgage facilities.

Strategies

The government should:

- 1 Endeavour to allocate a minimum of 6% of the annual national budget to support housing development.
- 2 Direct or encourage statutory pension funds, commercial banks, insurance houses and similar institutions through incentives to invest a percentage of their funds into housing development.
- 3 Require employers and employees to subscribe an amount of money into a fund for housing development.
- 4 Encourage all employers to channel their finance for staff housing loans through and for administration by specialised housing finance institutions like building societies.
- 5 Provide appropriate bonds and guarantees as an incentive to housing finance institutions to lend for housing development to the lower income categories in less preferred areas.
- 6 Direct Local Authorities to assist in the formation of savings and credit associations for housing finance.

Planning and Building Codes

Policy Decisions

- 1 Local authorities should be duty bound to issue building permits within thirty days. In case the applicant does not get reply in time, he can appeal to Minister responsible for human settlement planning.
- 2 The government should ensure that building regulations are conducive to the absorption of innovations in building materials and technology.

Strategy

- 1 Procedure for applying and getting building permits should be simplified e.g. by application of modern technology of keeping and processing records with a view of reducing unnecessary bureaucratic delays.
- 2 The government should review building regulations with a view of making them conducive to the absorption of innovations in building materials and technology.

Acquisition of Title on Land

Policy Decision

The government should ensure that procedures of getting legal right of occupancy are streamlined, shortened and not unnecessarily costly.

Strategies

- 1 Modern technology should be used in the preparation of documents and in communication e.g. use of computers etc.
- 2 Capacities should be built both in technology and manpower in offices that prepare land titles.
- 3 Find out possibilities of decentralizing the signing of land titles to the regions instead of bringing all of them to the headquarters to be signed and only by one person

Actors

Policy Decisions

- 1 **The Central government** should play a much more role in housing development by striving to allocate at least about 6% of its national budget to housing development. Moreover it should put in place relevant policies, laws, regulations and appropriate institutional framework for housing development.
- 2 **Local Authorities** should take up their role as one of the main implementers of housing development at the local level. In particular they should prepare local housing development plans, create implementation capacity, mobilize resources, facilitate the operation of NGO's and Community Based Organizations (CBO's), create and allocate land and coordinate institutions that provide utilities and community facilities.
- 3 **Individuals** should mobilize themselves into community groups so that they can conveniently get assistance for housing development and do self help work especially in the provision and maintenance of infrastructure. This also can facilitate their participation in the development process.
- 4 **The private sector** should participate in the construction of housing for all categories of the population either for sale or rent, manufacturing and supply of building materials in the housing construction sector, infrastructure development for human settlements and encourage members of communities to improve their living environment through community participation in projects.
- 5 **Non Governmental Organizations** should assist in the following; -
 - Adopt a community-based approach in implementing human settlements development projects
 - Encourage community savings for housing construction and improvement for individual members.
 - Acquire common land and prepare project design briefs for member's housing development
 - Organize seminars/workshops on human settlements issues.
 - Organize training for artisans in the housing development sector.
- 6 **Donors** on their part should honour the commitments they made in the HABITAT 11 Conference in Istanbul of allocating a target of 0.7% of their gross national product as official assistance to developing countries. They should further coordinate their assistance to recipient countries.

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Appendix

Table 2. The process of getting a Certificate of Title.

Steps taken	Expected duration in days	Actual duration	Remarks
(1) Allocation of a plot	-----	-----	-----
(2) Send information by letter or press to successful applicant	7	21	Communication problem to get applicant
(3) Applicant pays land fees	14	30	Looking for the fees to pay and also communication problems
(4) Letter of notification of payment already made sent to ministry headquarters	14	30	Communication problem
(5) Issue of land office number to file by statistics office in the ministry head quarters	7	30	Big volume of work
(6) Request for deed plans from Survey Division	21	60	Long process and big volume of work
(7) Draft of Certificate of Occupancy by land office	7	21	Low capacity in relevant manpower
(8) Typing of Certificate of Occupancy (Done at ministryhead quarters or at tonal offices)	14	30	Low capacity in relevant manpower
(9) Dispatch of Certificate to owner for signature	7	30	Communication problem
(10) Return of Certificate to the ministry headquarters in Dares-Salaam for the Commissioner of Lands signature.	14	60	All certificates in the country have to be signed by one person-big volume of work
(11) Submission of the signed certificate to the Registrar of Titles for official registration	14	30	Big volume of work and long process
(12) Post completed registered certificate to owner for further process of others processes of land development	7	20	Communication problem
Total number of days taken	121	362	