



CITY OF HARARE

HOUSING AND COMMUNITY SERVICES DEPARTMENT



HOUSING POLICY

Jan 2016

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DEFINITION OF TERMS

- **Director**
Refers to the Director of Housing and Community Services.
- **Cluster Houses**
Cluster houses are several housing units built within one property. Transfer of such property would be done through sectional title.
- **Employer Assisted**
An employer assists employees acquire stands from a local Authority and pays full purchase price for the stands.
- **Pay Scheme**
These are housing schemes whereby a Local Authority allocates an unserviced piece of land to individuals who then combine their resources together in order to service the land. Individuals then build own houses once servicing is complete.
- **Private, Public Sector Partnerships⁷**
This is a situation where the City as a public sector partners the private sector to jointly develop housing projects in a shareholding capacity.
- **Servicing**
Provision of specified infrastructure both onsite and offsite.
- **Intrinsic land value**
The value of unserviced land.
- **Department**
Refers to the Department of Housing and Community Service.s

1.BENEFICIARIES

The proposed Housing and Community Services Delivery Model is intended to benefit the following categories:

- a. Existing Members of cooperatives that have been allocated land by the City of Harare,
- b. Organized members of Housing Cooperatives that had been on the council waiting list,
- c. Illegal settlers who are dotted around Harare's suburbs,
- d. New settlements (legal and Illegal) that have sprouted on State Land on the peripheries of Harare,
- e. Members on the City of Harare Housing Waiting List,
- f. Employer Assisted Pay Scheme Members.

1. STRATEGIC FIT

Provision of organized social Housing falls under the Infrastructure Cluster of the ZIMASSET and is one of the fundamental ingredients to a world class city. Furthermore, the government of Zimbabwe adopted Sustainable Development Goals which are the hallmark of the work of the Department of Housing and Community Services.

- 1.1. SDG 11 talks of sustainable Cities and Communities that have inclusive settlements with the following attributes:
 - a. Access for all to adequate, safe and affordable housing and basic services, and upgrading slums,
 - b. Enhance inclusive urbanization and capacities for participatory, integrated and sustainable human settlement planning and management,
 - c. Provision of access to safe, inclusive and accessible green and public spaces,

- d. Promotion of sustainable and resilient buildings utilizing local materials
- e. Tapping support (technical and financial)
- 1.2. SDG 6 seeks to promote Clean water and Sanitation
 - a. Protect and restore water- related ecosystems, including wetlands, rivers, lakes
 - b. Strengthen sanitation issues including water harvesting, recycling and, waste water treatment reuse technologies.
 - c. Halving the proportion of untreated wastewater and increasing recycling and safe reuse.
- 1.3. SDG 9 promotes Industry, innovation and Infrastructure which entails:
 - a. Increase the access of small scale industrial infrastructure
 - b. Promotion of Research and Development in SMEs
- 1.4. SDG 13 speaks to Climate Action
 - a. Promote mechanisms for raising capacities for climate change related planning and management,
 - b. Strengthen capacity to climate related hazards and natural disasters
- 1.5. SDG 17 advocates for partnerships for sustainable development
 - a. Strengthen domestic resource mobilization
 - b. Adopt and implement investment promotion regimes
 - c. Enhance policy coherence for sustainable development
 - d. Promote effective PPPs and civil society partnerships
 - e. Measure progress on sustainable development
 - f. Increase availability of timely and reliable data
 - g. Fully operationalize the technology bank and Science, technology and Innovation and in particular ICTs.

- h. Build capacity for implementation of plans at local levels and triangular cooperation.
- 1.6. SDG 15 Life on Land
 - a. Promote sustainable management of all forests, halt deforestation and restore degraded forests
 - b. Take measures to prevent and also to significantly reduce the impact of invasive alien species on land and water ecosystems
 - c. Ensure conservation of mountain ecosystems and halt the loss of biodiversity
- 1.7. SDG 10 promotes reduction of Inequality
 - a. Target the bottom 40% of the population for income growth and social housing,
 - b. Promote social, economic, political and demographic inclusion of all.
- 1.8. SDG 4 advocates for inclusive and equitable quality education:
 - a. Equitable primary and secondary education
 - b. Access to quality early childhood development
 - c. Development of vocational, technical, tertiary education and skill development

2. NEED VALIDATION

General complaints from the public, civic society groups, the government, visitors and residents on mushrooming of uncontrolled development and to an extent lack of development.

3. SPECIFIC PROBLEMS TO BE ADDRESSED

- a. Uncontrolled Urban Development
- b. Disregard of Land use Local Plans and the Master Plan
- c. Illegal occupation of land
- d. Unclear Housing development policies
- e. Fragmented development coordination

- f. Inept pace of housing provision
- g. Land Barons
- h. Loss of public investments
- i. Shortage of land
- j. Shortage of Housing
- k. Dilapidating Flats
- l. Lack of services such as water and roads

4. OBJECTIVES

- a. To provide a clear policy direction in housing delivery
- b. To revitalize proactive urban planning,
- c. To identify land for Urban Expansion in liaison with central government,
- d. To coordinate land development,
- e. To mobilize and manage funds for servicing stands,
- f. To resettle misplaced families on land not designated for housing,
- g. To organize land seekers and manage allocations of stands,
- h. To uplift the face of some suburbs (Urban Renewal),
- i. To provide ancillary services for the communities,
- j. To coordinate availability of decent social housing.

5. MAJOR ACTIVITIES

- a. Research and Statistical Compilation (see annex A to C as examples)
- b. Waiting List Management
- c. Planning and Coordination
- d. Local Plans Development
- e. Land Surveying
- f. Feasibility Studies

- g. Financial Mobilization
- h. Road Construction
- i. Water Reticulation
- j. Sewer Reticulation
- k. Street light installation
- l. Traffic lights installation and maintenance
- m. Housing Construction
- n. Institutional Developments eg schools, clinics
- o. Tree and flower planting

6. STRATEGIC PARTNERS

- a. Ministry of Local Government, Public Works and National Housing)
- b. Central Government (all other government departments)
- c. Parliament of Zimbabwe
- d. Harare Council
- e. Political Parties
- f. Council Departments
- g. Financial Institutions (RBZ, IDBZ, CABS etc)
- h. Legal Institutions
- i. Central Statistical Office
- j. Registrar General office
- k. Development Partner/s (PPP)
- l. Zinara
- m. Zimbabwe Republic Police

7. FUNDING AND OPERATIONS MODEL

Funding is to be coordinated as follows:

- a.** City of Harare is the authority for allocation of land
- b.** The Ministry of Local Government allocates State land in liaison with the City of Harare
- c.** No persons shall occupy land before services are provided and a certificate of occupation is issued by the City of Harare (irrespective of it being State, Council or Private Land)
- d.** The City of Harare Coordinates and participates with Housing Pay Schemes to manage finances.
- e.** Members of a Housing Pay Scheme contribute funds which are used for incremental development stage by stage.
- f.** All housing cooperatives to be disbanded and respective members incorporated into Housing Pay Schemes on an individual basis. NB. No more leadership for housing cooperatives and no more payment of funds through a housing cooperative but City Council except where a waiver is issued by the Director of Housing to cooperatives that were in existence before this policy.
- g.** The City of Harare maintains a housing waiting list that is allocated housing stands/ and or incorporated into Housing Pay Schemes.
- h.** Employers with a capacity to develop stands for their employees can be allowed to do so using company funds that only be deducted after services are in place. NB no employer can be allowed to get contributions from an employee for purposes of development of stands. Suffice to say such employees join the normal City of Harare Housing Waiting list.
- i.** Employer Assisted Schemes are monitored by the City of Harare and are given specific deadlines/ targets.

- j. City of Harare provides equipment for servicing stands and if unable, hires such equipment in liaison with leadership of Land Development Schemes
- k. Land Developers can be hired to provide services but shall not be allocated land to develop on their own
- l. Financial Institutions can be allocated areas to develop and later allocate to members on the City Housing Waiting List
- m. Capable organizations with proof of capacity for FDI can be allocated area/s for urban renewal (Flat and Markets upgrading) NB Independent Financial Appraisers/ Advisors to be engaged for due diligence)
- n. Urban Renewal shall benefit members (property owners) existent at the flats to be affected/ renewed.
- o. The City of Harare shall see to it that relevant social, economic and educational institutions are constructed eg schools, markets and clinics
- p. All new suburbs to have ecosystem development (trees, grasses and shrubs) concurrently with all other physical developments
- q. Once services are in place, beneficiaries shall be allowed to build individual houses using model housing plans from the City

8. KEY SUCCESS FACTORS

- a. Financial mobilization by the City of Harare as the major funder.
- b. Political Support
- c. Implementation of the deliverables mentioned in this document
- d. Continuous monitoring and evaluation
- e. Team work and coordination of work.

- f. Observation of corporate governance issues
- g. Smart Partnerships.

KEY ELEMENTS OF THE POLICY DOCUMENT

9. INTRODUCTION

- The Department of Housing and Community Services is a responsive and affordable housing provider involved in land development, housing construction and property management. The Department's work contributes to social and economic growth by:-
 - i) Delivering quality housing that people can afford and providing people with opportunities to prosper through home ownership.
 - ii) Coordination of housing development,
 - iii) Spearheading development of stands with a particular emphasis of decent affordable social housing,
 - iv) Provision of social amenities

The department works in close collaboration and partnership with the private, government and none profit making sectors to find new ways to increase the supply of affordable housing in Harare Metropolitan Province to meet the short term target of at least achieving 106 000 Housing Units by 2018 in line with the ZIMASSET.

The department is responding to the affordable housing challenge through the City of Harare Strategic Plan that is in pursuit of World Class City by 2025.

The mandate of the City is to focus on innovation and ensuring value for money in the design, construction and financing of houses to enable Harare residence to have a place to call home.

The department brings a range of valuable and complementary capabilities to our partnerships to create housing projects for those who would otherwise struggle to rent or buy a home through collaboration with sister departments in the City of Harare.

10. PREAMBLE

- It is the responsibility of the Director of Housing and Community Services to allocate residential stands and rented residential accommodation in an efficient, equitable and transparent manner to the housing applicants registered on the City's Housing Waiting List through the utilization of Cross Sectional Allocations Committees.

Housing delivery is driven by four major strategic channels namely:

- i) Allocation of serviced land to individuals
- ii) Employer Assisted Housing Schemes
- iii) Private, Public Partnerships
- iv) Pay Schemes.

10 .1. POLICY GUIDELINES

- 10.1.1** Council shall be the leading developer of housing stands in Harare
- 10.1.2. Thirty percent (30%) of all residential land be reserved for high rise flats (densification) in line with the National Housing Policy.
- 10.1.3. That seventy percent (70%) of residential land be reserved for detached dwelling units.
- 10.1.4. Council encourages the participation of the private sector in the provision of housing.
- 10.1.5. All allocations of stands/properties developed by or in partnership with the private sector on municipal land shall be done by the Director of Housing and Community Services in terms of the applicable procedure.
- 10.1.6. At implementation of any housing development project within the City of Harare, the Director of Housing and Community Services shall have a coordinating role over all other Council departments involved in land development.
- 10.1.7. There shall be compulsory Solar Geysers on new housing units

- 10.1.8 There shall be compulsory tree planting on new residential areas stands and this condition to be incorporated in the offer letter.
- 10.1.9. Council shall spearhead and encourage Water Harvesting technologies.
- 10.1.10. There shall be compulsory numbering of houses in all residential areas.
- 10.1.11. In line with council By- Laws, council shall endeavor to ensure compliance with peaceful and environmentally friendly practices on anti- litter, pollution control and other nuisances.

13. HOUSING ALLOCATION PROCESS

13.1 Waiting list registration

This is a requirement for all applications for housing.

13.2 Conditions of the Housing Waiting List

The Director maintains the housing waiting list on which he or she records all applications for the allocation of housing.

- 13.2.1. Applicants must be at least eighteen (18) years of age and above.

- 13.2.2. Each applicant shall indicate the type of accommodation sought and it shall be captured as such onto the BIQ platform.
- 13.2.3. An applicant should be a first time home seeker who is resident or working in Harare with such other categories, the Director may approve from time to time.
- 13.2.4. An applicant and his or her spouse should not own residential property within Harare, Chitungwiza, Ruwa, Norton or Epworth.
- 13.2.5. The applicant must renew waiting list reference annually on or before the anniversary month of registration. Failure to renew will result in the applicant being removed from the waiting list.
- 13.2.6. Where an applicant is married under customary law and the marriage becomes polygamous, the subsequent wife(ves) shall be allowed to join the Housing Waiting List independently.

14.ALLOCATION OF HOUSING STANDS AND HOUSING UNITS

14.1 **Criteria**

Registration on the waiting list, invitation for interviews for financial capacity as well as special needs, priority using reference number, Deeds and property search for other properties and the allocations committee

14.2 That it be Council policy to uphold the National Gender Policy and ensure gender equality on the allocation of residential stands and housing units.

14.3 That it be Council policy to sell 10% of stands or houses on any housing scheme to its employees on the waiting list as an incentive.

14.4 Where a stand is sold to an employee, the intrinsic land value shall be charged at fifty percent (50%) of total cost.

14.5 In any housing scheme, Council shall set aside ten percent (10%) of allocation to applicants with disability or parents of disabled children.

14.6 In all housing schemes, Council shall ensure 50%: 50% (fifty: fifty) percent quota system for female and male allocation.

14.7 Co-ownership by spouses of a residential property purchased from City of Harare shall be effected by the applicants signing their agreements of sale. Provided that the applicants meet the allocation criteria set by the Council.

15. STRATEGIES FOR HOUSING DELIVERY

15.1 Introduction

The Department fulfills its housing delivery mandate to the applicants on the Housing Waiting List by employing various methods which are explained in detail below.

15.2 Council Go it Alone Individual allocations

It shall be Council policy to allocate serviced or unserviced residential stands to individual applicants who are at least eighteen (18) years of age and registered on the Housing Waiting List on a first come first serve basis. However, Council shall endeavor to service the land using its own resources.

15.3 Pay Schemes

a) City of Harare shall employ pay schemes as one of the strategies for housing delivery that taps mobilized personal savings for servicing of partially serviced and virgin land which council has no immediate resources to develop. Council shall administer all Pay schemes.

- b) Notwithstanding (a) above, council shall endeavor to provide seed money to kick start development of Pay Schemes.
- c) All Former members of Housing Cooperatives shall be incorporated in Pay Schemes which are managed by council.
- d) It shall be council policy that infill areas in high, medium or low density areas be allocated through Pay Schemes and Employer Assisted Schemes in conformity with local and master plans.
- e) In order to curtail misappropriation of public funds collected from Pay Schemes members, the City shall direct the Pay Schemes or a Consortium of Pay Schemes (where two or more Pay Schemes are allocated land on the same layout plan) to open a bank account in the name of the pay scheme. Any purchases shall be done after verification by the Director of Works. The Finance Director and the Director of Housing shall be signatories to the account and any other two from the respective pay scheme.

- f) The Pay Scheme shall be administered in terms of a constitution prepared by the Director.
- g) Upon issuance of the Certificate of Compliance, pay scheme members shall sign Agreement of Sale with Council and start individual development of housing using model housing plans obtainable from council.
- h) Upon allocation of the piece of land, the intrinsic land value shall be paid as follows:
 - i) 30% within 30 days
 - ii) 70% within 3 months of initial payment.
- i) Failure to pay, the offer shall be withdrawn.
- j) Council shall repossess a stand that has not been developed in terms of the conditions of the Agreement of Sale.

15.4 Employer Assisted Schemes

- a) Council shall adopt the policy where companies rather than individuals pay fully for the intrinsic value for stands allocated to their employees who are on the housing waiting list.

- b) The Director shall allocate stands to individual beneficiary/employee who will enter into the agreement of sale for the stand with the City of Harare.
- c) After allocation of the land, the employer shall enter into Development Agreement with the City and servicing shall be done as per terms and conditions given by the Director.

15.5 **Public/Private Partnerships**

- a) Council adopts a policy where it enters into public/private partnerships for purposes of housing delivery.
- b) In such partnerships, council provides the land and or skills whereas the Partners provides funding for infrastructural, both offsite and onsite development.
- c) Council may allow the public/private partnerships to construct superstructures, houses or flats on partnered land but the prerogative to allocate either the serviced land or superstructures shall remain with Council.

- d) No public/private partnerships shall allocate to beneficiary's residential properties they develop on municipal owned land through press, adverts or estate agencies. The Director shall do the allocation.

- e) Land intrinsic shall be recovered from the beneficiary by Council.

- f) The Development Institution/ Partner shall sell the superstructure after Certificate of Compliance is issued.

- g) A maximum of two (2) years shall be placed on all partnerships to do with housing developments. The housing projects entered into should be completed within this specified period unless an extension has been granted by the full council.

**16.ALLOCATION AND ADMINISTRATION OF LEASED
ACCOMMODATION**

- 16.1 The Director shall keep a separate list of applicants for leased accommodation who must be registered on the housing waiting list.
- 16.2 Widows/widowers and children under the age of eighteen of the deceased registered tenant (except on tied accommodation) shall be legalized to remain in rented accommodation they have been occupying with the deceased spouse/parent provided they said had been in physical occupation at the time of death of parent/spouse.
- 16.3 Regularization of sitting tenants none other than in 10.2 above shall be in terms of the Council resolution on regularization
- 16.4 That council must give priority for allocation of rented accommodation to its employees.
- 16.5 It shall be council policy that on leaving council service, employees residing in institutional houses should automatically lose the privilege of residing in the rented

property and be given until three months from the last working day to vacate the premise.

16.6 That all occupants in Council rented accommodation on being allocated a residential stand shall be made to sign an undertaking to vacate rented accommodation within (18) eighteen months failure of which eviction process should be effected.

16.7 Where illegal occupants occupy rented accommodation Council shall institute eviction procedure.

16.8 Re-allocation of rented properties is Director's prerogative, and is done on issuance of vacant slip by the District Officer.

16.9 Council employees allocated residential stands as an incentive be bonded for a period of five years and those who opt to leave the organization before the expiry of five years be required to pay the full purchase price of the said stand.

17. FUNDING FOR HOUSING PROVISION

17.1 City of Harare to be the major funder for housing development.

17.2. The City of Harare in its annual capital budget has to create a provision for funding of a minimum of 3 000 serviced stands and at least 1 000 housing units.

17.3The budget mentioned in 8.1 above must directly fall under the Director of Housing and Community Services.

17.4 The City shall actively solicit funds from Central Government through the National Housing Fund (NHF), and other sources of funds.

THE END

