

## Zimbabweans urged to embrace low-cost houses

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The country's housing dilemma has been exacerbated by the shortage of land, which has seen local authorities apply for additional land from Government. The move has taken more time as rural district councils have the right to the land and had already earmarked the same land for developmental projects.

It is critical that local government finds other ways of maximising land still available by encouraging the construction of cluster homes and flats by all councils.

Under the policy, local authorities, companies and individuals would be incentivised into investing in the construction of flats.

Flats are not only affordable, but ensure city authorities and Government save land while providing the people with the greatest form of empowerment - shelter.

With affordable serviced land remaining the major constraint, apartments and cluster houses ensure owners of the buildings contribute less towards servicing and purchasing of land.

Rapid and rural-urbanisation migration has increased the need for a comprehensive housing delivery method that will complement individual and private sector housing schemes. Urban planning experts argue that it's high time the cities grow vertically so that we minimise on cost of infrastructure.

Current housing schemes are sidelining the poor and lower end of the market for the rich and upper middle class. It is within this line that the development of flats or apartments schemes, like the one launched by President Mugabe in Willowvale last month, would go a long way in ensuring that the low level earners get shelter, which is a dream for multitudes.

As rightly put by the President during the launch of scheme, the country is indeed still miles behind in achieving the housing for all goal and that calls for entry of employers, private companies and individuals into delivery of low income housing units. This is appropriate as the country's economy is not in a position to support huge mortgages to fund the construction of houses for low income earners - bulk which are civil servants and are earning well below the poverty datum line.

Officiating at the launch of the US\$40 million Insurance and Pensions Housing Fund in Bulawayo a fortnight ago, Finance Minister Tendai Biti said Government was not financially stable to provide accommodation and require private-public partnerships.

He argued that Government could only sponsor construction programmes hence the area would remain subdued if the private developer does not take the centre stage of a few individuals. With statistics indicating that the demand for housing is overwhelming, 1,2 million people throughout the country's major urban centres, the participation in construction of low income housing schemes should never be over-emphasised.

While in the yesteryear, banks and building societies worked hard in providing low-income houses that saw the development of the Kuwadzana Extension, Ruwa and Budiro suburbs that catered for the low-income earners.

The illegal economic sanctions and the current liquidity crunch experienced by the financial sector has, however, rendered such mortgage schemes untenable, a cry to Government and private sector to devise other ways of funding the housing delivery programmes particularly apartments and flats.

Apartments and cluster houses will surely see projects and schemes such as the pay for house scheme, meant to help civil servants, being more effective in alleviating shortage of houses. With a piece of land going to as much as US\$1 000 for serviced land 400 square metre stand in high density areas when

acquired through councils and running into several thousands for upmarket areas, the flats or apartments will surely help to low the cost of construction.

Apartments are built vertically and thus require less land so the price is more affordable. As the land remains scarce, the city fathers need now to move to apartments, as shortage of land to establish settlements horizontal or houses in urban areas slowly becomes a reality.

Signs are already in place suggesting that urban land prices are becoming expensive by the day. On the other hand it would be uneconomic to continue turning arable land into housing plots land.

As the demand for residential land under the current horizontal housing schemes, suburbs continue to drift further from the work places.

This means urban dwellers need more resources to get to their workplaces. With the country's public sector in shambles, workers are being forced to use private vehicles to work something that has resulted in

Congestion is common in Harare and often causes fatigue but apartments are usually built in strategic locations close to business or offices.

Urban planning expert Dr Sasha Jogi said local authorities have no financial capacity to expand the city.

He argues that the city of Harare for example should now be moving towards compacting the city so that they reduce charges on residents.

Reduced geographical expense of the city would mean less money used on infrastructure.

For instance, instead of constructing a 10km road, the authority would need just a kilometre thus reducing service charges.