

ZIMBABWE PRIVATE SECTOR HOUSING PROGRAMME

PROGRAMME DELIVERY PLAN

UNITED STATES AGENCY FOR
INTERNATIONAL DEVELOPMENT

MINISTRY OF PUBLIC CONSTRUCTION
AND NATIONAL HOUSING

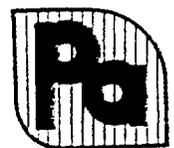
FINAL REPORT



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LIST OF ABBREVIATIONS

H.G	:	Housing Guarantee Loan to Zimbabwe
USD	:	United States Dollars
PSHP	:	Private Sector Housing Programme
RHUDO/ESA	:	Regional Housing and Urban Development Office/East and Southern Africa
USAID	:	United States Agency for International Development
ESAP	:	Economic Structural Adjustment Programme
N.H.F.	:	National Housing Fund
MPCNH	:	Ministry of Public Construction and National Housing
P.D.P.	:	Programme Delivery Plan
MLGRUD	:	Ministry of Local Government, Rural and Urban Development
P.S.I.P	:	Public Sector Investment Programme
GDLF	:	General Development Loan Fund
FPP	:	Financial Performance Plan
S.W.D.	:	Storm water drainage

EXECUTIVE SUMMARY

The highly successful Housing Guarantee Loan to Zimbabwe in the 1980's managed to service a total of over 30 000 low cost housing stands and provide homes for over 16 000 families in 10 cities and towns. The total funding was USD 50 million, split into two phases over 5 years. Clearly this previous programme contributed significantly to the alleviation of the housing problem in Zimbabwe. However with the high rate of rural to urban migration, it is expected that by the year 2000AD, Zimbabwe will have 40% of its population living in the urban areas. There will therefore be a need for a total of 400 000 housing units to be constructed.

The Private Sector Housing Programme (PSHP) has been designed to attempt to provide some of these housing units as well as provide an environment for the private sector to participate more fully in the delivery of low cost housing. The PSHP has achieved a number of policy changes in Zimbabwe; namely increasing affordability of the housing units by reducing the minimum size of house; lowered the cost of building materials through support to the E.S.A.P; increased private resources for low income housing through channelling funds to the building societies.

Approximately USD 77 million will be made available to both the public and private sector over the next 5 years for low cost housing. It is anticipated that this will be sufficient for the servicing of more than 60 000 stands and the provision of mortgages to the low income.

The Programme Delivery Plan (PDP) has been prepared for the Ministry of Public Construction and National Housing (MPCNH) and USAID to guide the disbursement of these funds to the various local authorities over the next 5 years. The preparation of the PDP involved site visits to 24 local authorities who had identified projects for funding. The two main conditions for the projects to be included in the PSHP was that they had to have layouts which were prepared in accordance with the MPCNH Circular No 3 of 1992 (mix of housing densities) and that the target beneficiaries had to be earning less than \$1200 per month.

The towns were selected jointly by the MPCNH and USAID from a list of local authorities who wished to participate in the Public Sector Investment Programme of Government. The criteria for the evaluation of the towns inclusion in the PSHP involved an assessment of the financial situation (audited accounts, arrears to N.H.F and cumulative deficit/surplus); the towns economic base and potential for growth, the towns demand for housing and its previous record; the availability of an approved layout that conformed with the circular requirements and acceptable project costs for the servicing of the stands.

The evaluation of the 24 towns revealed that the local authorities financial situations were not in good shape as they all had large loan arrears, some had out of date audited accounts and 50 % were in cumulative deficits in their accounts. However, most of the towns showed that they are recovering through the implementation of their Financial Performance (Recovery) Plans (FPP).

Almost all the towns had a large housing waiting list with 75 % of the persons earning less than \$1200 per month. They all have high growth rates 4-7% per annum and most town have solid economic bases.

Approximately 25 % of the layouts have been approved by the Department of Physical Planning, while only 3 layouts have been surveyed. This situation has been made worse by the fact that many of the towns did not have layouts with the criteria needed and had to have fast track planning done for this programme. A total of 59 953 stands have been identified, of which 48% are 150 m² and 43% are 200 m². The largest number of stands are in Harare (19 000) and Bulawayo (11 000) and the remainder have numbers of stands in relation to their population sizes.

Project costs for the servicing of stands in the layouts have been provided by the Town/City Engineers or their consultants. The costs include a nominal amount for off site infrastructure such as sewer and water connections and links to the main road network. Approximately \$32 million for off site services was provided. The other costs were dis-aggregated into water reticulation, sewer reticulation, roads and storm water drainage and tower lighting. In order to make the cost more realistic and cost recoverable, the land survey costs, professional fees and contingencies were also included in the total project costs. To service 59 953 stands, it is estimated that the total cost will be \$511 million at an average cost per stand of \$7991. Obviously some towns have higher costs than others as is the case of Harare with the highest costs and Chipinge with the lowest costs. This is because in Harare there are higher standards of servicing in the high density suburbs than is the case in the smaller towns. Where there are higher costs, it is recommended that the costs be proportioned to the actual land that is being used for housing.

The majority of local authorities have opted to implement the projects "in house" using their local capacity to carry out the construction. This is to reduce the cost of servicing so that the affordability levels are achieved. The PSHP intends to stimulate private sector involvement in housing delivery and it is therefore recommended that local authorities tender most of the work out to private construction companies. They can also encourage the establishment of turnkey operations through the building societies, who will design and build the stand services and housing units for the mortgagee. The programming of the PSHP has been done by the local authorities who all want to begin immediately. As a result, the financial years of 1995/6 and 1996/7 are loaded. The larger towns will need the whole programme period but the smaller towns will only require 12-18 months of implementation time.

The disbursement schedule has been prepared in accordance with the intended programme of implementation. It gives the funds that need to be disbursed every quarter over the whole programme period. Affordability analyses have been done for all towns in order to assess the levels of affordability of the projects using the cost per stand together with an assumed construction price for a wetcore, two rooms and three rooms. The affordability analysis can determine the level of income for the beneficiary needed for a particular house.

It has been recommended that all towns should benefit from the PSHP because the need exists for housing. However there are a number of towns which need to revise their costs downwards in order to qualify. It is also recommended that the larger local authorities implement the projects using the private sector and being separately accountable.

The beneficiary selection must be done by the local authorities themselves using the housing waiting lists and interviews. Building societies will require to concur with the selection process before granting mortgages. The MPCNH and USAID will require to visit the local authorities to finally assess the suitability of the projects in terms of costs and will have to make regular site visits to check on progress in implementation. Both physical and financial monitoring schedules have been compiled to assist the MPCNH and local authorities in their monitoring of the projects implementation. The finances disbursed need to be repaid so that a revolving fund for low cost housing can be set up. Finally, it is important that this programme be fully integrated into the building society house construction programme so that there is timely and affordable delivery of houses to the target beneficiaries.

1.0 BACKGROUND

1.1 Housing Guarantee Loan To Zimbabwe

The first Housing Guarantee (HG) Loan to Zimbabwe was approved in September 1980, with the authorization of a USD 25 million, which aimed at improving the living conditions of the population. The actual project started in 1982 with the servicing of 11 780 low cost housing plots and the building of 7680 core houses plus community facilities in Harare (Kuwadzana) and Chitungwiza. The HG also provided financing for a building materials loan programme in Kuwadzana.

A second phase of the programme started in 1985 with an additional USD25 million, which serviced 19 300 plots and built 7500 core houses together with various community and commercial facilities in Harare (Kuwadzana II), Marondera (Nyamheni), Kadoma (Waverley), Chinhoyi (Chinhoyi Stream), Redcliff (Rutendo), Chiredzi (Tshovani), Chipinge (Gaza), Bindura (Chipadze) and Gwanda. Approximately 17000 construction loans were given to home owners in the second phase.

As a result of the high interest rates in Zimbabwe, approximately USD 8 million of the original amount is still available to be spent in servicing additional plots.

Clearly this programme has contributed significantly to the housing problem in Zimbabwe. However with the high rate of urbanisation in Zimbabwe, (40% of the population will be living in urban areas in 2000AD as opposed to 17% in 1980), there is an estimated need for 400 000 housing units between 1988-2000. There are a number of reasons for the lack of delivery of adequate low cost housing.

- (a) Inadequate public and private sector housing finance. There has been a decline in public sector housing finance since 1980 and inadequate incentives and regulatory restrictions on attracting private financial resources.
- (b) Lack of foreign exchange for the materials manufacturing industry and construction sector which has resulted in a shortage of spares, machinery, plant and equipment.
- (c) A series of bureaucratic and regulatory obstacles such as delays in land acquisition, town planning layouts and approvals, land surveying approvals and title registration. The situation is worsened by inappropriately high land use and infrastructure standards and unaffordable high minimum building requirement.

1.2 The Zimbabwe Private Sector Housing Programme (PSHP)

In response to Government request, RHUDO/ESA and USAID/ Zimbabwe designed a five year Private Sector Housing Programme (PSHP) to support the Economic Structural Adjustment Programme (ESAP) and to assist the Government in enacting policy changes in the housing sector.

This policy based programme, which was authorised in 1992, focuses on eliminating obstacles to the sustainable production and delivery of low cost housing in three major areas; the construction, building materials and construction equipment; the land delivery system and the housing finance system. Resources include a USD 50 million HG loan, USD 25 million in DFA cash transfers and USD 2,68 million grant for technical assistance, making a total of USD 77,68 million. The Government will make a counterpart contribution equivalent to USD 25 million. The Zimbabwe building societies, who are also expected to play a major role in the programme, are to provide the local currency resources equivalent to about \$47,5 million, therefore mobilising in total approximately USD 150 million.

The PSHP has achieved a number of policy changes in the housing sector of Zimbabwe:-

- a) Increased affordability to the houses by lowering the standards of minimum house from 4 to 2 rooms. This gives 70% of the urban population access to low cost housing.
- b) Lowered costs and increased availability of building materials through the liberalisation of the import/export regulation in the country.
- c) Increased public resources for low income housing has been achieved in the budget estimates for 1993/94 being \$105 million compared to the \$45.7 million in 1990/91.
- d) Increased private resources for low income housing through the mobilisation of funds through the building societies (\$275 million in 1993/94).
- e) Prevention of the collapse of building societies through the introduction of certificates of deposits.
- f) Liberalisation of the foreign exchange system through the introduction of a market orientated exchange rate.

The PSHP hopes to bring about policy changes that will shift the responsibility for low income housing to the private sector, deregulate the housing sector, create positive interest rates, increase competition in construction of low cost housing, create a secondary mortgage market and expand opportunities for small black construction firms.

The implementation of the financing of the PSHP has been divided into tranche with the first tranche being delivered to Government in July 1994. (USD 15 million). Of those funds, \$7.5 million is for the building societies to grant mortgage loans to low income households who earn less than \$1200 per month. The other USD 7.5 million together with the Government contribution of USD 5 million is being channelled through the National Housing Fund (NHF) to various Local Authorities for land servicing.

In addition, a further USD 10 million was given to the Building Societies which together with their matching funds will finance mortgage loans to low cost urban households.

The remainder of the USD 77.68 million will be delivered in tranche over the next 5 years (1994 - 1998) so that approximately 60 000 plots can be serviced and a similar number of mortgages issued for the construction of houses. The funds will be recovered over 18-24 months and will form the basis of a revolving fund for continued development of low cost plots.

1.3 The Programme Delivery Plan For PSHP

To implement the local authorities part of the programme (USD 50 million), both the Ministry of Public Construction and National Housing (MPCNH) and USAID require an investment plan which identifies participating local authorities, planned projects, project costs, disbursement and implementation procedures. The investment plan will be called a Programme Delivery Plan (PDP) and it will be prepared by a consultant (Palmer Associates P/L) through the USAID.

The specific objective of the PDP will be **"to provide an overall schedule for proposed investment in low income housing in various participating towns and centres over the five year programme period."** The tasks for the preparation of the PDP are as follows:-

- a) Obtain necessary information on participating local authorities from MPCNH.
- b) Select participating local authorities based on size of town, sound urban management and socio-economic base.
- c) Visit at least 20 towns and cities to discuss the projects in detail and identify the costs for the implementation of the projects.
- d) Compile programme delivery plans for each local authority which will include project description, project costs, programme of implementation, disbursement schedules, affordability analysis and evaluation of the project in terms of the MPCNH Circular No. 3 of 1992.
- e) Prepare a format for quarterly progress report, appropriate beneficiary selection/allocation and suitable time frame for joint project inspection.

1.4 Methodology of Work

The preparation of the PDP has followed the terms of reference methodology which is broken into 3 distinct phases.

- a) Town/cities selection.
- b) Site visits.
- c) Technical information analysis.

The selection of participating towns was assisted by a short list from MPCNH giving all the urban local authorities. Meetings were held with MPCNH officials, MLGRUD officials, World Bank officials and USAID to discuss the final list. This work took 2 weeks in early December 1994.

The site visits to 24 local authorities took place in two phases based on a priority list of the towns/cities. Approximately 10 towns/cities were visited during the period 10-24 December 1994. The methodology adopted for the site visits was as follows:-

- a) A covering letter explaining the programme was sent in advance.
- b) A questionnaire was designed to extract information from the local authority.
- c) A meeting with the Town Clerk, Town Treasurer, Town Engineer and the Director of Housing and Community Services to discuss the content of the questionnaire.
- d) Where appropriate a site visit to the project area to discuss layout design.

The second phase of visits to local authorities took place during January/February 1995. A further 14 local authorities were visited.

The analysis of the information gathered during the site visits was made possible through the structured questionnaire and each local authority supplied additional information in the form of the MPCNH questionnaire and project costs. The analysis was done through the months of February/March 1995.

The output of the Programme Delivery Plans consists of 24 individual programme delivery plans for the town/cities together with the layout. A final report summarises all the information contained in the programme delivery plans.

During February 1995, each of the top ten local authorities (those visited in December 1994) were given draft PDPs to comment on and they provided their comments and changes were made.

1.5 Problems Encountered

During the course of preparation of the PDPs, a number of problems were encountered which affected the production of the PDP.

- a) Invariably, the local authority officials were not aware of the project in advance and therefore did not accord our visit with the seriousness it deserved. As a consequence, many of the officials did not turn up to the meeting.
- b) Insufficient warning was given to the local authorities for the project and as a result, they did not have the required information at hand.
- c) In most cases, the projects did not have a satisfactory layout (i.e. that conforms with the Circular No. 3 of 1992) and the Department of Physical Planning had to prepare new layouts for the areas.
- d) The town engineers or their consultants had to prepare their cost estimates and send them to our office after our visit to the town. These cost estimates were invariably inconsistent and always late in arriving. The inconsistencies were the fault of the official who forgot to add in contingencies, professional fees or left out necessary off-site costs. This required further communication and time.
- e) Some local authorities did not provide layouts for the project.

2.0 SELECTION OF TOWNS/CITIES

2.1 P.S.I.P BIDS

The Ministry of Public Construction and National Housing have received bids from the various urban local authorities for funds from the Public Sector Investment Programme (PSIP) to be used for stand servicing.

These bids have been made for 1994/95 and form the basis for selection of the towns and cities. The MPCNH issued a short list of towns to the USAID who provided their own list of centres based on previous experience in the Housing Guarantee Programme. The lists were amended through discussion at a meeting held in December 1994 with officials of MPCNH and USAID. A final list of 24 towns and cities was selected to be evaluated according to the criteria listed by MPCNH.

2.2 National Housing Fund (NHF) Arrears

Almost all of the urban local authorities have, in the past, borrowed funds from the National Housing Fund, which is administered by MPCNH. The funds were used to service land for housing and is loan money which needs to be repaid.

Many of the local authorities have not repaid their loans (See Section 4.4) and this repayment record guided the selection of towns and cities. A schedule of all debts to the NHF was supplied by MPCNH and these were graphed for inclusion in the PDPs.

2.3 World Bank Urban II Programme

The World Bank Urban II programme is an assistance programme to urban local authorities in the field of financial, technical and equipment. The programme differs from the USAID's PSHP in that the main focus of the aid is in provision of plant and equipment to the local authorities. In addition they are providing funds to the local authorities for the construction of off-site infrastructure (sewerage treatment works, water purification works, reservoirs, roads and bridges). It also supports servicing of stands (middle income). The financing of the programme is 80% Government and 20% World Bank, but this is proving to be difficult as Government cannot meet the target funds.

It is important to coordinate between the World Bank and USAID programmes, and it has become necessary to use the criteria for selection of local authorities being used by the World Bank. The criteria are as follows:-

- a) The Council must demonstrate a sufficient staffing capacity for managing the preparation and implementation of infrastructure projects.
- b) The Council must demonstrate satisfactory organisational and staffing arrangement for operating and maintaining its services.
- c) Council must have submitted a Financial Performance Plan (FPP) to Ministry of Local Government, Rural and Urban Development (MLGRUD) in order to eliminate their accumulated deficit over a period of 5 years.
- d) The FPP must be approved formally by Council and endorsed by MLGRUD.
- e) The Council must not be in arrears to General Development Loan Fund (GDLF) and National Housing Fund (NHF).
- f) Council must demonstrate that it will submit its financial accounts for audit within 12 months.

Obviously these conditions are fairly stringent and if implemented to the full, no Council would qualify for assistance. However, the criteria have been used as a guide in the evaluation of the selection of towns and cities.

2.4 MPCNH Criteria

The MPCNH have identified a number of criteria for the selection of town/cities, the main one being population size. Every town with a population of more than 10 000 should qualify for selection.

Other criteria are the economic base of the town and its potential for growth and its record in the servicing of land and construction of low cost housing. These criteria were applied in the selection of towns/cities where appropriate, but in the case of population size, it was not so rigidly applied.

Twenty four towns and cities were selected as shown on the tables. Kariba was added in March 1995 but has no project that satisfies the criteria of MPCNH Circular No. 3 of 1992.

The MPCNH has placed emphasis on evaluating the population size and economic growth potential of the project towns. In Table 1 the population of the town is shown in descending order of size. The primate city of Harare is almost double the size of the second city, Bulawayo. It is growing at a rate of 7% per annum and will generate the highest demand for low cost housing in the project.

There are a number of towns who are less than 10000 in population; namely Nyanga and Ruwa both of which are showing high growth tendencies. The town of Nyanga is a tourist town in the middle of the north eastern highlands and is growing in size due to the growth in tourism in the country. Ruwa is also growing, having trebled its population levels in 2 years due to its close proximity to Harare.

Other cities that are growing are Beitbridge (because of the South African border post), Victoria Falls (because of tourism), Gwanda and Bindura (decentralisation), Norton and Chegutu (BHP platinum mine). The other centres are exhibiting an average of 4,5% growth rates per annum because of the high rural-urban migration and drought in 1994/95.

3.0 HOUSING DELIVERY PERFORMANCE

3.1 Housing Waiting List

Table 1 shows the population size (1992 census), the total housing stock in the high density areas, the registered waiting list for housing and the beneficiaries.

The local authorities keep a register of all persons requiring housing together with their socio-economic status. Some local authorities have introduced a registration fee, which has had the effect of reducing the numbers on the waiting list.

Generally speaking, Table 1 shows that approximately 290 600 persons are on the waiting list, representing 10% of the total project population. Of the persons on the waiting list, approximately 75% fall into the target group where beneficiaries would be earning less than \$1200 per month.

Obviously the largest group of beneficiaries are located in Harare (25%), Bulawayo (20%) and Chitungwiza (15%).

TABLE 1: HOUSING DELIVERY

TOWNS/CITIES	POPULATION	HOUSING STOCK	WAITING LIST	HOUSES BUILT	STANDS SERVICED	BENEFICIARIES
HARARE	1 180 000	125 000	77 000	300	2000	54 700
BULAWAYO	628 000	80 000	55 000	350	1000	44 000
CHITUNGWIZA	274 000	30 000	41 000	350	350	33 000
GWERU	128 000	21 300	10 000	270	250	5 800
MUTARE	150 000	18 000	15 000	300	1000	11 500
KWEKWE	94 000	10 000	11 000	300	300	6 600
KADOMA	68 000	8 000	14 000	---	---	11 900
MASVINGO	55 000	6 000	7 000	150	150	4 900
CHINHUYI	43 000	4 500	5 700	60	120	4 500
MARONDERA	39 600	5 700	5 600	250	250	4 600
ZVISHAVANE	37 000	2 200	3 000	10	---	2 900
CHEGUTU	33 000	3 400	3 764	---	300	2 400
REDCLIFF	32 500	4 500	4 000	100	100	3 200
KARIBA	22 000	---	---	---	---	---
BINDURA	21 500	3 000	2 000	20	---	1 400
CHIREDZI	21 000	2 200	4 500	10	80	4 000
VICTORIA FALLS	17 000	1 800	6 000	100	150	4 000
KAROI	15 000	2 000	3 400	40	50	2 200
RUSAPE	23 000	1 900	2 600	120	120	2 100
CHIPINGE	11 400	1 400	3 000	20	60	2 700
GWANDA	11 000	1 700	4 500	30	---	3 200
BEITBRIDGE	11 600	---	3 500	---	---	3 000
NYANGA	6 000	900	600	30	30	360
NORTON	20 000	4 400	6 000	350	330	3 600
RUWA	4 200	550	2 500	300	300	2 300
TOTALS	2 945 800	338 400	290 600	3 460	6 940	218 800

3.2 Total Housing Stock in High Density Suburbs

Table 1 also shows that there are a total of 338 400 housing units in the project towns, representing 12% of the population. The waiting list for housing is almost the same as the existing housing stock indicating that there is a chronic shortage of housing. In most of the towns (excluding the cities), the waiting list for housing is higher than the existing stock. For example in Victoria Falls the waiting list for housing is 3 times that of the housing stock. The same is in Norton, Gwanda and Ruwa.

3.3 Stand Servicing Record of Local Authority

The analysis of the past performance of the stands and housing delivery in the project towns shows that a total of 6940 stands were serviced annually in all the towns. A total of 3460 houses were constructed annually in the towns, roughly on half of the stands serviced.

The stand servicing over the past 3 years has been done largely from own resources (revolving housing funds) or through old loans from NHF or World Bank. All of these stands have been 300m² or larger.

It is important to note that only 1% of the waiting list is being housed annually, illustrating that the record of house construction is nowhere near alleviating the housing shortage. The state of land delivery is only 2,4% of the demand generated by the waiting list.

Therefore, although local authorities have been making some effort to service land, the delivery is no where near the demand generated. In addition, although the MPCNH have built housing in local authority areas, the rate of construction is also nowhere near the demand for low cost housing.

4.0 FINANCIAL ASSESSMENT

The criteria for the World Bank selection of projects is highly dependent on the assessment of the financial situation in the local authority. For some time, local authorities in Zimbabwe have been highly constrained by Government's refusal to allow increase in tariffs. This has resulted in a number of local authorities incurring large deficits in their financial statements. In addition, there has been mismanagement in the expenditure of funds in Councils, thereby exacerbating the problem.

Table 2 shows the situation of the project towns finances and measures the National Housing Fund (NHF) arrears in repayment of loans, identifies the existence of audited accounts, examines the state of the financial surplus/deficit and identifies whether the local authority has a Financial Performance Plan.

4.1 Status of Audited Accounts

Most of the local authorities use Udecorp for the production of audited accounts. The status of accounts in the project town varies considerably with Harare, Kadoma, Zvishavane, Karoi being the most out of date with 1990/91 audited accounts. Local authorities with up to date accounts are Bulawayo, Chinhoyi, Chiredzi, Victoria Falls, Nyanga and Ruwa.

4.2 **Operating Balance and Cumulative Deficit/Surplus**

The majority of the project towns have an accumulated deficit, in some cases due to high loan arrears to NHF, but also in some cases due to financial mismanagement. The biggest problem towns are Harare and Chitungwiza with a \$21 million and \$40 million deficit respectively. Other towns like Mutare and Chegutu have unusually high accumulated deficits.

The towns who have a surplus number 10 and are Gweru, KweKwe, Chinhoyi, Marondera, Chiredzi, Victoria Falls, Rusape, Gwanda, Beitbridge, Nyanga and Ruwa.

4.3 **National Housing Fund (NHF) Arrears**

The majority of the project towns owe money to the NHF and have large arrears in their repayments. Only Chinhoyi, Nyanga and Ruwa do not have outstanding arrears. The largest debt is attributed to Chitungwiza who owe \$21 million followed by Harare (\$13,7 million).

The loan arrears are due to a number of factors, but the main one being a lack of increased revenue due to non approval of tariff increases. Some local authorities blame the Government for not paying their rates to the Council and they are thinking of "writing off" the arrears in their books. Some project towns such as Gweru and Marondera have realised their debt and are making significant progress towards eliminating the outstanding debts.

The most comforting aspect is that all towns that have FPP's have identified the debts to be cleared within the period of the FPP (i.e. 5 years).

4.4. **Financial Performance Plans (FPPs)**

The production of these FPPs have been assisted by the MLGRUD through the World Bank Urban Sector Programme. Most of the plans have a financial recovery plan using increased tariffs and controlled expenditure to forecast surplus accounts.

The smaller towns of Ruwa, Norton, Nyanga, Beitbridge, Victoria Falls do not have FPP's, mainly because they have not been included in the World Bank Programme. However since most of these towns are in a surplus situation, it may seem inappropriate to prepare a FPP.

TABLE 2: FINANCE

TOWNS/CITIES	N.I.T. ARREARS	AUDITED ACCS	DEFICIT/SURPLUS	FINANCIAL PP
HARARE	\$13 700 000	91/92	(\$21 400 000)	YES
BULAWAYO	600 000	93/94	(\$ 9 000 000)	YES
CHITUNGWIZA	21 000 000	92/93	(\$40 000 000)	YES
GWERU	2 300 000	92/93	SURPLUS	YES
MUTARE	2 100 000	92/93	(\$ 3 900 000)	YES
KWEKWE	3 900 000	92/93	SURPLUS	YES
KADOMA	3 000 000	91/92	(\$ 3 000 000)	YES
MASVINGO	1 200 000	92/93	(\$ 1 600 000)	YES
CHINHOYI	-	93/94	SURPLUS	YES
MARONDERA	5 600 000	92/93	SURPLUS	YES
ZVISHAVANE	1 000 000	91/92	(DEFICIT)	YES
CHEGUTU	2 000 000	92/93	(\$ 3 000 000)	YES
REDCLIFF	400 000	92/93	(\$ 2 800 000)	YES
KARIBA	-			
BINDURA	-	92/93	SURPLUS	YES
CHIREDZI	200 000	93/94	SURPLUS	NO
VICTORIA FALLS	600 000	93/94	(\$ 1 300 000)	YES
KAROI	1 300 000	90/91	(DEFICIT)	YES
RUSAPE	400 000	92/93	SURPLUS	YES
CHIPINGE	1 000 000	92/93	(\$ 2 400 000)	YES
GWANDA	1 800 000	92/93	SURPLUS	YES
BEITBRIDGE	950 000	92/93	SURPLUS	NO
NYANGA	-	93/94	SURPLUS	NO
NORTON	1 000 000	92/93	(\$ 600 000)	NO
RUWA	-	93/94	SURPLUS	NO
TOTALS				

Overall, the towns in the project have financial problems which they have inherited either with recent amalgamation with other Councils or from previous Council administrations which were inefficient. The debt, loan arrears, deficit situation and out of date audited accounts all contribute to an inefficient financial management of local authorities. For the PSHP to be effective and accountable, there is a need for the projects to be independently accounted.

5.0 PROJECT SELECTION

The programme delivery plans are centred around the different projects identified by local authorities for their participation in the PSHP. The selection of projects was undertaken by the council officials based on previous PSIP submissions or when motivated by the PSHP site visits.

5.1 Location and Size of Projects

Almost all the project towns have identified an existing high density housing area to be the recipient for the PSHP. Exceptions to this are in Harare, Bulawayo, Mutare, Redcliff, Bindura, Victoria Falls and Karoi where entirely new projects were identified. Some towns have infilling projects where there is a shortage of land while most are merely extensions to the existing suburb.

A total of 59 953 stands have been identified in the 24 towns given an average of 2498 per town. Obviously the larger number of stands are in the main cities of Harare, Bulawayo, Chitungwiza, Mutare and Gweru where the highest demand for housing is located (45086). The average number of stands for all the towns outside of the cities is 780 with Norton being the lowest at 63 and Bindura the highest with 2962. Table 3 shows the layout information.

5.2 Status of Land, Layout Approval and Stand Survey

One of the main reasons for the PSHP is to facilitate the more efficient delivery of land to the local authorities. Severe constraints were imposed by lack of sufficient land through long delays in land acquisition; long delays in layout approvals and even longer delays in land survey and land registration.

Of the project towns, the Town Boards of Zvishavane, Chiredzi, Chipinge, Beitbridge, Nyanga and Ruwa all have State Land for their project and this will involve the MLGRUD in approvals.

Only one third of the project towns have layouts that have been approved by the Department of Physical Planning and there is a need to implement a fast track approval mechanism of layouts to accelerate the implementation of the PSHP.

The status of the surveyed layouts is even less evident with only 3 layouts surveyed in Bulawayo, KweKwe, and Chinhoyi. This will place pressure on the land surveying practices to do the surveys and the Surveyor Generals office for approvals and registration. A similar method of fast tracking the surveying and approvals needs to be put in place before the project can start.

5.3 Land Use Analysis Of Layouts

The layouts for the project towns are shown in Appendix 2. Towns that do not have layouts finalised are Chegutu, Gwanda and Chiredzi. The Department of Physical Planning are presently working on these layouts and it is expected that they will be ready during April 1995.

The layouts obviously vary considerably, not only in content (stand sizes), but also in design concepts. The use of P loop road networks is common throughout and the majority of towns have adopted a minimum of 10 metre stand access roads. The school sites, community facilities and commercial areas have been included in the layouts with more than 500 stands. No detail comments on the standard of layouts is possible at this scale of project but they have been prepared mostly by the Department of Physical Planning, using the standards contained in Circular No. 3 of 1992 issued by MPCNH.

Stand sizes vary considerably with some layouts only containing 200m² stands while others have the mandatory 150m², 200m², and 300m² stands. All of the project towns have included flat sites where possible and in Kuwadzana 4, half the stands are reserved for flats.

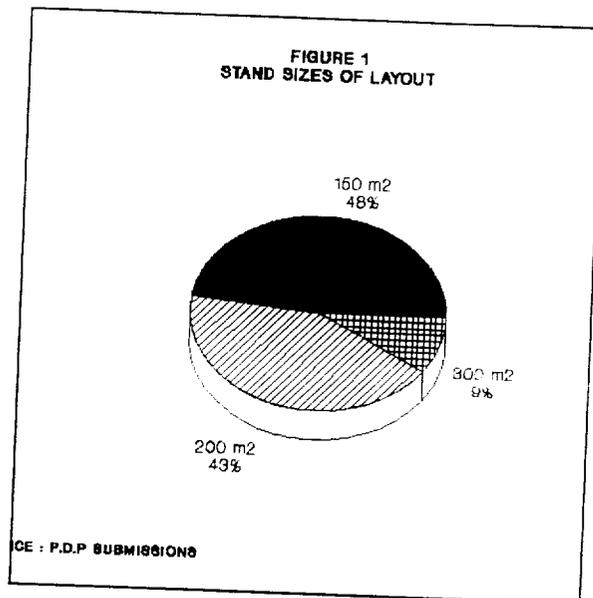
Figure 1 shows the percentage distribution of stand sizes for all project towns. The majority (48%) are 150m² but the 200m² is also important because of Bulawayo's Cowdray Park. There are also other towns like Rusape, Zvishavane, Gwanda, Beitbridge, Norton and Ruwa who only have 150m² stands in the layout.

TABLE 3: PROJECT DESCRIPTION

TOWNS/CITIES	PROJECT NAME	LAYOUT APPROVED	SURVEYED	STANDS (150)	STANDS (200)	STANDS (300)
HARARE	Kuwad, Gludina, Crowb, Hopley	YES/NO	NO	11 071	3 703	2 504
BULAWAYO	Cowdray Park	YES	YES	-	11 370	-
CHITUNGWIZA	Zengeza, Unit P St Mary's	YES/NO	NO	900	1 103	300
GWERU	Randolph, Senga	NO	NO	2547	781	-
MUTARE	Nyamahuru, HobHouse	NO	NO	3603	1 310	1009
KWEKWE	Mbizo 1	YES	YES	597	278	-
KADOMA	Ngezi	NO	NO	110	880	110
MASVINGO	Mucheke, Rujeko	NO	NO	1 969	502	-
CHINHIOYI	Tangwena, Chelima	YES	YES	-	236	-
MARONDERA	Rusike	NO	NO	330	110	110
ZVISHAVANE	Mandava	NO	NO	443	-	-
CHEGULU	Umvovo	NO	NO	703	1286	464
REDCLIFF	Simbi Park	NO	NO	611	519	302
KARIBA						
BINDURA	Wild Dog Valley	YES	NO	1445	1030	100
CHIREDCI	Tshovani	NO	NO	165	55	55
VICTORIA FALLS	Kazungula	YES	NO	-	691	-
KAROI	Chiedza	NO	NO	181	12	191
RUSAPE	Vengere	NO	NO	208	-	-
CHIPINGE	Gaza	NO	NO	341	21	87
GWANDA	Jahunda	NO	NO	300	-	-
BEITBRIDGE	Dulibadzimo	NO	NO	390	-	-
NYANGA	Nyamhuka	NO	NO	311	-	-
NORTON	Ngoni	YES	NO	62	-	64
RUWA	Area B	NO	NO	690	-	-
TOTALS				26 677	23 887	5 296

5.4 Other Uses

The layouts have included other uses where they are needed. In the larger layouts, primary and secondary school sites have been allocated on the basis of 1 primary school per 500 stands and 4 primary schools per secondary schools. There is also a hierarchy of commercial facilities with the suburban commercial centre the most common serving 500 stands. There are also common shops, service industrial stands, community centres, church sites all of which make up the urban area.



6.0 PROJECT COSTS

6.1 Source of Cost Estimates

At each meeting with the local authority, the Town Engineer was requested to prepare cost estimates for the project selected and in accordance with the layout provided. The cost estimates were to be provided on the basis of a handout given to all Engineers listing the following:-

- Land Survey
- Off-site Water
- Off-site Sewer
- Off-site Roads
- On-site Water Reticulation
- On-site Sewerage Reticulation
- On-site Roads and Stormwater Drainage
- Tower Lighting
- Contingencies (10%)
- Professional Fees
- Total Cost
- Cost Per Stand

The Town Engineers were requested to do preliminary designs for the infrastructure to get quantities and realistic prices. Some (approximately 7) got consultants to do the cost estimates, while most opted to do the work in house. The results of the submissions varied considerably but by and large the consultants submissions were better than the Town Engineer submissions.

6.2 Breakdown Of Cost Estimates

Table 4 shows the summary of all the project costs estimates. The breakdown is shown as off-site and on-site services (water, sewers, roads/SWD). It also has a cost estimate for tower lighting and fees and contingencies.

Off-site services comprises the connections to water mains, trunk sewers and major road links but not any major primary infrastructure such as treatment works, purification works and bridges. An exception has been allowed for Kadoma who need an extension to sewage ponds for the project to go ahead. A total of \$32,8 million is estimated for the off-site, representing only 6% of the total cost. This would be a lot less if Gweru was removed from the list of off-site services (\$19 million).

Figure 2 shows the comparative breakdown of all services and fees as a percentage.

The on-site services represent 83% of the total cost with the roads/SWD commanding the most. Tower lighting is considered to be a non-site cost because it will have to be paid under this project. Fees and contingencies have been combined for purposes of the Table 2 but comprises a 10% contingency fee, an 8% professional fee and the land survey fees. Some of the cost estimates from the local authorities did not include contingencies while others included the contingencies within each service cost. Most of the local authorities intend to design and construct the project using local resources and therefore did not include an item for professional fees. All project towns included an item for land survey while some had included layout preparation and design fees in the estimates.

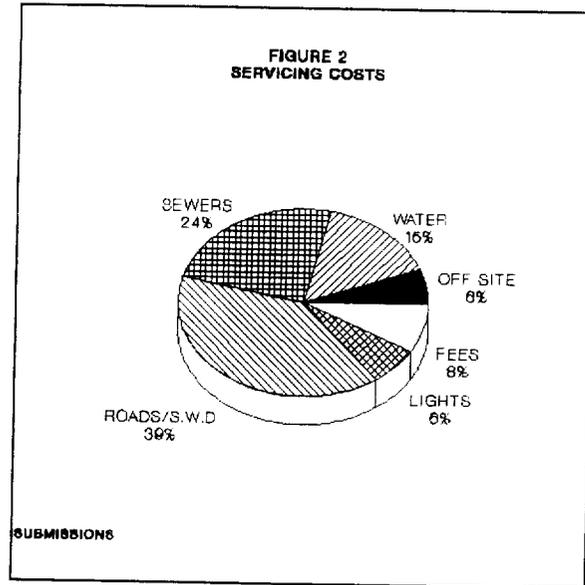


TABLE 4: PROJECT COSTS

TOWNS/CITIES	SOURCE	OFF SITE	WATER RETIC.	SEWER RETIC.	ROADS/B.W.D.	LIGHTING	FRES.CONTR.	TOTAL	NO. OF STANDS	COST/STAND
HARARE	CONSUL.	5 096 000	34 869 907	69 602 032	96 746 000	13 065 000	8 611 573	227 990 512	19 853	11 484
BULAWAYO	OWN	-	11 370 000	11 370 000	45 480 000	4 675 000	8 413 800	81 308 800	11 370	7 151
CHITUNGWIZA	CONSUL.	2 090 000	2 500 915	4 739 411	6 592 600	1 430 000	2 548 196	20 469 537	2 458	8 327
GWERU	OWN	19 850 000	7 050 000	9 010 000	11 890 000	3 400 000	2 050 000	31 950 000 19 850 000	5 100	6 264 10 156
MUTARE	OWN	535 000	8 261 000	9 350 000	15 938 000	5 000 000	2 648 000	41 732 000	6 305	6 618
KWEKWE	OWN	-	1 434 044	1 286 736	2 017 541	69 000	1 462 848	6 270 161	900	6 967
KADOMA	OWN	500 000	1 249 600	1 569 700	2 575 000	600 000	799 500	7 293 800	900	8 104
MASVINGO	OWN	-	1 746 880	3 775 330	4 530 400	1 300 000	2 958 577	14 301 187	2 474	5 780
CHINHOYI	OWN	-	443 627	499 419	396 690	-	71 006	1 584 027	236	6 712
MARONDERA	OWN	750 000	700 000	1 150 000	1 500 000	350 000	250 000	4 750 000	549	8 652
ZVISHAVANE	OWN	-	134 859	819 994	1 816 245	195 000	644 495	3 610 594	443	8 150
CHEGUTU	CONSUL.	440 800	1 439 200	1 376 300	811 000	700 000	1 361 000	6 128 000	900	6 808
REDCLIFF	OWN	-	2 097 495	2 621 869	2 530 808	975 000	1 947 152	10 172 324	1 504	6 763
KARIBA	-	-	-	-	-	-	-	-	-	-
BINDURA	CONSUL.	1 800 000	3 300 000	5 475 000	8 850 000	1 500 000	2 384 000	23 309 000	2 962	7 869
CHIREDDZI	OWN	-	500 000	320 000	50 000	70 000	172 650	1 112 650	275	4 046
VICTORIA FALLS	OWN	720 000	2 234 180	1 091 200	2 234 180	175 000	79 100	6 533 660	691	9 455
KAROI	OWN	-	803 278	664 058	731 304	250 000	592 560	3 041 200	500	6 082
RUSAPE	CONSUL.	-	343 000	406 000	603 000	70 000	345 150	1 767 150	208	8 495
CHIPENGE	OWN	750 000	555 000	527 500	211 000	72 000	449 100	2 694 600	499	5 400
GWANDA	OWN	-	401 760	61 180	1 720 500	195 000	322 554	2 700 100	308	8 769
BEITBRIDGE	CONSUL.	300 000	483 600	753 200	1 064 500	130 000	697 428	3 330 858	390	8 540
NYANGA	OWN	-	567 000	2 414 000	929 000	195 000	70 200	4 175 200	375	11 133
NORTON	OWN	-	51 200	51 000	354 000	-	76 290	506 400	63	8 167
RUWA	CONSUL.	-	760 000	1 400 000	1 590 000	435 000	320 000	5 164 000	690	7 484
TOTALS		32 831 800	83 296 345	130 333 929	211 161 768	34 851 000	45 359 181	511 887 760	59 953	7 991

6.3 Costs Per Stand and Proportional Costs

Table 4 has the summary of the total cost and the number of stands to be serviced. There are a total of 59953 stands to be serviced at a cost of \$511 million giving an average cost per stand of \$7991. Obviously there are variations from town to town with the cheapest cost per stand being in Chiredzi where the in situ soils are sufficiently good that road construction is minimal and drainage is not necessary.

The reason why other towns like Chipinge are relatively cheap (\$5400) is that they use a small bore sewer system in the high density suburb which is cheaper than a conventional sewerage reticulation system. There are also a number of towns/cities that have high costs per stands, again for a variety of reasons.

In Nyanga, the costs are unacceptably high (\$11 133) because of the high sewerage reticulation costs of \$2,4 million. This needs to be checked with the local council. Other abnormally high costs are in Gweru, where the establishment of Randolph Farm will require considerable investment in off-site infrastructure (\$19,8 million). This off-site infrastructure will have to be sourced from other resources for the project to be viable for the PSHP criteria.

In the case of Harare, the cost per stand is \$11 484 on average but this has arisen because the cost estimates were prepared by 3 different sources. In Kuwadzana the stand cost was \$6500 and has been prepared by the MPCNH Construction team. Crowborough (\$10 727) and Gaudina (\$11 463) were prepared by consultants and they contest that the price per stand should be proportioned to the amount of land used for residential purposes. Hopley (\$13 990) was priced by the Special Projects Division in the City Of Harare and the figures used were purely guess work based on a very basic concept plan. It is considered that the prices could be significantly reduced in the case of Hopley.

Because Gaudina and Crowborough North are layouts of more than 2500 stands, there are site for schools, commercial centres and community uses all being serviced by infrastructure. It is the belief by the consultants that the non residential land should be taken away from the land to be used for residential purposes.

The consultants, believe that by proportioning the cost to land only being used for residential purposes, the cost per stand for Crowborough and Gaudina will be reduced significantly to \$4000-\$6000 per stand. This situation is only claimed in the case of Harare but there are a number of other towns with large layouts that do not need proportional costing e.g. Bulawayo, Mutare and Gweru.

The cost estimates are considered to be preliminary for 14 of the towns who have not had the opportunity for discussion on their costs. The first 10 cities/towns have modified their costs according to our comments and are considered to be accurate for final inclusion. However it is recommended that the 14 other towns be given the chance to revise their costs accordingly. The overall average cost per stand is acceptable but could be lowered through continued discussion with local authorities.

Tables 5 and 5a shows the cost evaluation of the different projects and their level of achievement (%) in relation to the average cost.

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Table 5a

Percentage Average Costs

Centre		Kadoma	Masvingo	Mutare	Kwekwe	Ruwa	Chinhoyi	Bindura	Gweru	Marondera	Harare	Bulawayo	Chitungwiza
	Ave	Ngezi	Mucheke/ Rejeko	Hobhouse/ Nyamaturu	Mbizo 1 Fstr	Area B	Chikonohono	Chiwaridzo/ langwena	Randolph/ Sengo	Rusike	Crowborough/ Kuwadzana/ Glaudina	Cowdray Park/ Pelandaba	Korsten / Unit P/ St Mary's Fstr/ Zengeza d
No of Stands		900	2474	6305	900	690	236	2962	5100	549	19853	11370	2458
Land Survey													
Wat Retic	\$1.380	101%	51%	95%	115%	80%	136%	81%	100%	92%	127%	72%	74%
Sewerage	\$1.835	95%	83%	81%	78%	111%	115%	101%	96%	114%	191%	54%	105%
Rds + SWD	\$2.681	107%	68%	94%	84%	86%	63%	111%	87%	102%	182%	149%	100%
L / lights	\$458	146%	115%	173%	17%	138%	0%	111%	146%	139%	144%	90%	127%
P / Fees													
Cont	\$906	98%	132%	46%	179%	54%	33%	89%	44%	50%	48%	82%	114%
Total Cost	\$7.261	104%	80%	90%	96%	90%	82%	100%	90%	99%	155%	98%	100%

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Table 5b

Centre	Project	Percentage Average Costs											
		Gwanda	Bethbridge Township	Nvanga	Norton	Zvishavane	Cheguthi	Redcliff	Chiredzi	Vic Falls	Katol	Rusape	Chippinge
	No of Stands	308	390	375	63	443	900	1504	275	691	500	208	600
	Land Survey	95%	90%	110%	50%	22%	116%	101%	132%	234%	116%	129%	81%
	Wat Retc	\$1,380											
	Sewerage	11%	105%	351%	44%	101%	83%	95%	63%	86%	72%	106%	58%
	Rds + SWD	208%	102%	92%	210%	153%	34%	63%	7%	121%	53%	108%	160%
	Lights	138%	73%	114%	9%	96%	170%	142%	56%	55%	100%	72%	31%
	P/Fees												
	Cont	116%	197%	21%	134%	161%	167%	113%	69%	13%	131%	183%	69%
	Total Cost	\$7,261											
		121%	110%	153%	116%	112%	87%	93%	56%	116%	81%	117%	50%

7.0 PROJECT PROGRAMMING

7.1 Implementation Of Project

The spirit of the PSHP is support to the delivery of land for low cost housing but has also a policy to attract competition in the costs of construction through the involvement of the private sector. In their submissions for inclusion in the PSHP, the majority of local authorities had opted to do the projects "in house" using their local resources. Local authorities do have the capacity to carry out construction of water and sewerage reticulation but do not have sufficient plant and equipment for the roadwork. They indicated that, where possible, they would contract the work for roads/SWD out to private contractors. It is a point that local authorities can be more cost efficient than the private sector and in the site visit meetings, local authorities were encouraged to put the work out to local tender and include themselves in the tender. This would have the effect of reducing costs significantly.

A further problem has been encountered on the programming of work by the local authority. An average servicing contractor can deliver 750-800 stands per year and the smaller local authorities have said that they will take 12 months to service 300 stands.

Cost efficiency and timing (programming) are inexplicitly related and can mean the success or failure of the project. It is therefore recommended that local authorities attempt to tender against the private sector in this project in order to attract competitive prices, but that in awarding the contracts, local authorities should be aware of the programming for implementation of the project.

Besides construction "in house" and through private companies, there is a third option, that of a turnkey operation. In Bulawayo the four building societies have hired a turnkey operation company to undertake the whole servicing of land and building of units as a turnkey operation. This is new in Zimbabwe and therefore still to be tested, but is a good initiative to the private sector involvement in the servicing of land and construction of low cost housing units.

7.2 Project Programming

Table 6 shows the intended programmes for each project town. It only includes the construction period in the table but each individual PDP has a programme for the preparation of layout, approval of layout, land survey, selection of consultants, preparation of engineering designs, adjudication and award of the contract as a precursor to the construction period. Construction periods obviously vary with the number of stands to be serviced and it is anticipated that the larger cities of Harare, Bulawayo, Chitungwiza, Gweru and Mutare will require longer time for implementation of their project. It is expected that Harare and Bulawayo will use the entire 5 year period of the PSHP to implement the programme.

Of necessity, each local authority expect to begin their project in the first quarter of 1995/96 (August 1995) for obvious reasons (the sooner the better). This is reflected in the programme where the period 1995/96 and 1996/97 are over loaded with projects.

USAID / GOZ - PRIVATE SECTOR HOUSING PROGRAMME
OVERALL PROGRAMME OF CONSTRUCTION

Table 6

Financial Year	No of Stands	1994/95				1995/96				1996/97				1997/98				1998/99			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
		J A S	O N D	J F M	A M J	J A S	O N D	J F M	A M J	J A S	O N D	J F M	A M J	J A S	O N D	J F M	A M J	J A S	O N D	J F M	A M J
Harare	19853																				
Bulawayo	11370																				
Chitungwiza	2458																				
Gweru	5100																				
Mutare	6305																				
Kwekwe	900																				
Kadoma	900																				
Masvingo	2474																				
Chinhoyi	236																				
Marondera	549																				
Zvishavane	443																				
Chegutu	900																				
Redcliff	1504																				
Bindura	2962																				
Chiredzi	275																				
Ruwa	690																				
Victoria Falls	691																				
Karoi	500																				
Rusape	208																				
Chipinge	499																				
Gwanda	308																				
Beitbridge	390																				
Nyanga	375																				
Norton	63																				
Kariba																					

8.0 PROJECT DISBURSEMENT SCHEDULE

The schedule for the disbursement of funds for each project is shown on Table 7. Each project spans a number of financial years and quantities within these years.

In order to give guidance to the National Housing Fund and the local authority, a programme of disbursements needs to be made to allow for funds to be disbursed to local authorities on a quarterly basis.

The schedule has been devised on the basis of disbursement of funds in a financial year of two fifths in the first quarter and one fifth in the remaining quarters.

The financial year 1995/96 will have an estimated \$267 million disbursed to all 24 towns, over half the total cost of the programme. This may need to be programmed according to the availability of finance in the N.H.F.

9.0 AFFORDABILITY ANALYSIS

The affordability analysis is an analysis of the likely cost to a beneficiary for the servicing of land and the construction of a house per month. This is calculated by using the cost per stand and the monthly service charges normally given to all high density home owners. The cost is translated into the likely salary that can be earned to enable the beneficiary to be able to pay these monthly charges.

The affordability analysis uses the cost per stand to determine the amount of money needed to be mortgaged. It assumes that the construction of building are as follows:-

Wetcore	\$12 000
Two Rooms	\$21 000
Three Rooms	\$27 000

The calculation of the monthly repayments due on the capital is based on a 25% deposit and a 15% mortgage rate over 25 years. The discount factor is 6,4641.

Table 8 shows the summary of the towns and the minimum monthly salaries that have to be earned to afford a serviced stand, a stand plus wetcore, a stand plus two rooms and a stand plus three rooms. The individual town PDPs have the detailed affordability analysis showing the costs and monthly service charges. The summary in Table 8 shows that on average a beneficiary would have to earn \$497 per month to be able to afford a serviced stand only. Those beneficiaries who are earning \$884 per month will be able to afford a serviced stand only. Those beneficiaries who are earning \$884 per month will be able to afford a service stand plus a wetcore, which will consist of a toilet and shower unit. Those beneficiaries who are earning less than \$1184 can afford a serviced stand and two rooms (one of which will be the wetcore). The target beneficiaries (those earning less than \$1200 per month will not be able to afford a three roomed house.

In some towns/cities with high service charges such as Harare, Bulawayo, Gweru, Mutare, KweKwe, Marondera, Bindura, Victoria Falls, Beitbridge and Ruwa, the beneficiaries will only be able to afford a stand plus wetcore.

TABLE 7: DISBURSEMENT SCHEDULE (000s)

TOWN/CITY	94/5	95/96	1	2	3	4	96/7	1	2	3	4	97/8	1	2	3	4	98/9	1	2	3	4	
HARARE	22 673	23 435	25 717	16 800	21 211	28 476	16 076	11 979	15 188	22 453	8 332	8 332	10 502									
BULAWAYO		8 107	3 684	3 684	4 853	8 107	3 684	3 684	4 852	8 107	3 684	3 684	4 852	8 107	3 684	3 684	4 852	8 107	3 684	3 684	4 852	
CHITUNGWIZA			4 080	1 915	1 329	4 927	2 484	2 854	2 854													
GWERU	3 240	10 636	13 232	9 680	11 460	3 552																
MUTARE		5 605	6 554	4 489	6 414	8 494	2 750	2 750	4 675													
KWEKWE		2 660	1 180	1 180	1 249																	
KADOMA		2 678	1 339	1 339	1 939																	
MASVINGO		3 201	1 600	1 600	1 600	2 312	1 156	1 156	1 364	104	104	104										
CHINHIOYI		383	895	306																		
MARONDERA		1 758	1 558	1 434																		
ZVISHAVANE			1 781	1 830																		
CHEGUTU		2 237	1 251	970	1 670																	
REDCLIFF		2 341	1 068	1 588	2 453	1 134	1 589															
KARIBA																						
BINDURA		4 705	2 345	1 895	2 395	2 395	3 838	1 927	1 577	2 077												
CHIREDZI			557	556																		
VIC. FALLS			1 469	1 550	1 950	1 565																
KAROI	120	1 336	668	917																		
RUSAPE		63	1 411	292																		
CHIPINGE		1 043	456	562	634																	
GWANDA			1 261	1 440																		
BETHBRIDGE			2 111	1 220																		
NYANGA		70	1 034	1 229																		
NORTON			506																			
RUWA		1 938	969	969	1 289																	
TOTALS	26 298	72 314	76 726	57 444	60 446	60 962	31 577	24 350	30 510	32 741	12 120	12 120	15 354	8 107	3 684	3 684	4 852					

TABLE 8: PROJECT AFFORDABILITY

TOWNS/CITIES	STAND ONLY	STAND PLUS WETCORE	STANDS/TWO ROOMS	STAND/THREE ROOMS
HARARE	544	917	1211	1424
BULAWAYO	667	1067	1357	1550
CHITUNGWIZA	520	908	1198	1391
GWERU	562	949	1239	1430
MUTARE	552	939	1229	1422
KWEKWE	693	1080	1370	1563
KADOMA	497	883	1177	1367
MASVINGO	421	808	1154	1348
CHINHOYI	480	870	1160	1353
MARONDERA	560	947	1237	1430
ZVISHAVANE	427	813	1103	1296
CHEGUTU	316	766	1110	1332
REDCLIFF	463	853	1143	1336
KARIBA				
BINDURA	690	1077	1367	1560
CHIREDCI	350	736	1027	1220
VICTORIA FALLS	477	950	1240	1433
KAROI	527	867	1157	1350
RUSAPE	414	801	1091	1284
CHIPINGE	316	720	1010	1300
GWANDA	489	876	1166	1359
BEITBRIDGE	563	820	1236	1343
NYANGA	523	910	1196	1403
NORTON	330	717	1007	1201
RUWA	543	930	1223	1416
AVERAGE TOTAL	497	884	1184	1375

10.0 PROJECT EVALUATION

10.1 Selection Of Priority Towns/Cities

The evaluation of the project towns has been done on the basis of all the contributions being made to the report: namely population growth, financial conditions, housing demand, project layout, survey, project cost and affordability. The evaluation was undertaken as an achievement matrix using a number value for high achievement or low achievement. The analysis is objective because all the factors considered have real values that can be measured.

Table 9 shows the evaluation scoring and Table 9a its explanation of the scoring. The objective of the evaluation is to assess which towns satisfy the criteria being used to evaluate so that a list of priorities can be derived.

TABLE 9a : EVALUATION SCORING SCHEDULE

EVALUATION CRITERIA	SCORE = 1	SCORE = 2	SCORE = 3
POPULATION GROWTH	LESS THAN 5% P.A	5% P.A	MORE THAN 5% P.A
FINANCIAL STATUS	NOT UP TO DATE	92/93	UP TO DATE
HOUSING WAITING LIST	LESS THAN 5000	BETWEEN 5-10 000	MORE THAN 10 000
LAYOUT APPROVAL	NO	YES	
SURVEY	NO	YES	
PROJECT COSTS	MORE THAN \$8000		LESS THAN \$8000
AFFORDABLE	MORE THAN \$1200		LESS THAN \$1200

The evaluation analysis is in no way used to disqualify a town because it is anticipated that all towns will qualify for the PSHP once final discussions have been held with the officials of councils. In particular, it will be important to reduce some cost estimates to acceptable levels i.e. below \$8000 per stand.

10.2 MPCNH List Of Priority Investment

The MPCNH have received \$65 million from interest accrued to the previous funds loaned in 1985. The extra funds can be used to service stands as a priority. The list shown on Table 10 has a total of 24 towns/cities with servicing of 3593 stands at a total cost of \$61 445 000.

These stands, where they fall into a similar project identified in the PDPs, will be deducted from the original total of 59 953.

TABLE 9 : PROJECT EVALUATION

	POP GROWTH	FINANCE ACS. NHF	HOUSING DEMAND	PROJECT LAYOUT	APP SURVEYED	COST L/00	AFFORD	TOTAL
HARARE	3	1 1	3	1	1	1	1	12
BULAWAYO	2	3 2	3	2	2	3	1	18
CHITUNGWIZA	3	2 1	3	1	1	1	3	15
MUTARE	2	2 1	3	1	1	3	1	14
GWERU	1	2 1	3	1	1	3	1	13
KWEKWE	1	2 1	3	2	2	3	1	15
KADOMA	3	1 1	3	1	1	1	3	14
MASVINGO	2	2 1	2	1	2	3	3	16
CHINHONYI	1	3 3	2	2	1	3	3	18
MARONDERA	3	2 1	2	1	1	1	1	12
ZVISHAVANE	1	1 2	1	1	1	1	3	11
CHEGUTU	2	2 1	1	1	1	3	3	14
REDCLIFF	1	2 2	1	1	1	3	3	14
BINDURA	1	2 3	1	2	1	3	1	14
CHIRENDE	1	3 2	1	1	1	3	3	15
VIC. FALLS	3	3 2	2	2	1	1	1	15
KAROI	1	1 1	1	1	1	3	3	12
RUSAPE	1	2 2	1	1	1	1	3	12
CHIPINGE	3	2 2	1	1	1	3	3	16
GWANDA	2	2 1	1	1	1	1	3	12
BEITBRIDGE	3	2 2	1	1	1	1	1	13
NYANGA	2	3 3	1	1	1	1	3	15
NORTON	3	2 2	2	2	1	1	3	16
RUWA	3	3 3	1	1	1	3	1	16

TABLE 10 : MPCNH PRIORITY SERVICING LIST 1995/96

TOWN	PROJECT	NO. OF UNITS	EST. COST
HARARE	KUWADZANA	1000	5 000 000
BULAWAYO	EMGANWINI	300	6 300 000
VIC. FALLS	KAZUNGULA	100	2 100 000
CHITUNGWIZA		200	2 000 000
MUTARE	NYAMAURU	200	4 200 000
RUSAPE	AERODROME	100	2 100 000
CHIPINGE	GAZA	100	2 100 000
NYANGA		80	1 680 000
GWERU	SENGA	185	3 885 000
KWEKWE	MBIZO 1	130	2 730 000
REDCLIFF	REDCLIFF EAST	80	1 680 000
SHURUGWI	SEBANGA PARK	80	1 680 000
ZVISHAVANVE	MANDAVA	80	1 680 000
MASVINGO	MUCHEKE WEST	148	3 100 000
CHIREDDI	TSHOVANE	120	2 520 000
BEITBRIDGE	DULIBADZIMO	80	1 680 000
MARONDERA	RUSIKE	130	2 730 000
RUWA		80	1 680 000
CHINHOYI	MUZARI	130	2 730 000
KADOMA	NGEZI	100	2 100 000
KAROI	CHIEDZA	80	1 680 000
BINDURA	CHIPADZE	130	2 730 000
PFURA	MT DARWIN	80	1 680 000
MAZOE	CONCESSION	80	1 680 000
TOTAL		3 593	61 445 000

11.0 RECOMMENDATIONS

The preparation of the PDP final report has followed a systematic analysis of projects that have been identified by local authorities. The projects have been individually analyzed in detail within the town PDPs and the final report is a summary of the details contained in the PDPs. To guide the preparation of the final report, tables representing the detailed information on the towns have been made and are presented as Tables 1-8. In the tables, there is a lot of information on the towns growth potential, financial capability, housing delivery record, the project selection, cost estimates project programming and budgeting and the analysis of affordability levels of each project.

The recommendations are therefore a summary of the project evaluations contained in the PDPs and a strategy for implementation of the programme. It will end with an evaluation of links to other projects and any future work.

11.1 Summary of Project Town Evaluations

a) City of Harare

The City of Harare has identified 4 projects. Kuwadzana 4, Crowborough North, Glaudinia and Hopley totalling 19853 stands at a cost of \$228 million. Kuwadzana is a project that is being constructed through the MPCNH construction unit with an innovative development company who are cost efficient and affordable aware. There is no problem with the Kuwadzana project which is thoroughly recommended.

Crowborough North, Glaudinia and Hopley are three projects that have layouts/concept plans but their cost estimates are too high and have therefore been proportioned to make them affordable. If the proportional system is acceptable, then it is recommended that the projects be attracted to the private sector who may be more cost efficient in implementation. Although Harare is in deep financial trouble, it is the primate city which has high demand for housing the private sector or turnkey approach is supported.

b) Bulawayo City Council

The city has a good record of housing delivery and have identified a large project that can be serviced economically (\$7151 per stand) and is affordable for the new minimum standards of house construction (stand plus wetcore).

The city has also approved a new turnkey operation on a portion of Cowdray Park, which is innovative and appropriate method of low cost housing delivery. When successful in implementing both land servicing and house construction, the concept can be used in other centres. It is recommended that Bulawayo be disbursed the funds as soon as possible.

c) Chitungwiza Town Council

The third city of Zimbabwe also has financial troubles and staff turnover that is unacceptable, although there is a high demand for housing. Of the 4 projects selected by the Council, 3 are economically viable and should be supported in Zengeza 5, Unit P and St Mary's. The same condition of private sector involvement should be encouraged as in Harare recommendation. It is also important that the projects be independently accounted.

d) Mutare City Council

Whilst Mutare has found itself in a deficit situation for the past two years and their FPP's not being adhered to, the two project identified by the Council are acceptable and it is recommended that they both be funded.

e) **Gweru City Council**

The city has performed well in housing delivery in the past and has a sound financial basis. It appears that both projects at Randolph and Senga are cost effective if the off-site infrastructure is funded from other sources. It is our recommendation that the City Council request other sources for funding for the off-site services and PSHP will support the two projects.

f) **KweKwe Municipality**

KweKwe is a vibrant town with a strong economic base which has overcome its financial difficulties in the past. The project selected for Mbizo 1 extension is fully supported.

g) **Kadoma Municipality**

The town has a very high waiting list for housing and despite high loan arrears to N.H.F., has a programme for repayment of funds. The project selected in Ngezi is supported because it is affordable and cost efficient.

h) **Masvingo Municipality**

The town has performed extremely well in the delivery of housing to the low income and as a result have high loan arrears. Once the tariff increases have been granted, the arrears will be repaid. It is recommended that both Mucheke West and Rujeko extension be supported by the PSHP.

i) **Chinhoyi Municipality**

Chinhoyi has participated well in the previous USAID housing scheme and since then has kept its accounts up to date and run the town in a surplus. The infilling projects, although small for the size of Chinhoyi are supported.

j) **Marondera Municipality**

The town has had a period of difficulty in financial control and owe a large amount in arrears to N.H.F. The project selected has a relatively high cost per stand, but is affordable to the target beneficiaries and is therefore supported.

k) **Zvishavane Town Board**

The Town Board has inherited financial problems from the predecessors with a relatively high debt to N.H.F. However, the project selected in Mandava is appropriate and reasonably cost conscious. The project is supported.

l) **Chegutu Municipality**

The establishment of the BHP Platinum mine housing complex in Chegutu has boosted the growth of the housing sector in the town. Although the town has a poor record of financial management, the projects selected in Umvovo are acceptable and affordable.

m) Redcliff Municipality

The Municipality has a good record of both housing delivery and financial management and have designed a new housing area at Simbi Park for 1500 stands. The costs per stand are acceptable and affordable and the project can go ahead.

n) Bindura Town Council

This town has a great economic base (mining) and is the recipient of the Government's decentralisation policy. The town council has a good record of financial management but has been constrained by the lack of adequate land for expansion. The cost estimates are considered reasonable and will be affordable to the target beneficiaries.

o) Chiredzi Town Board

The town in the rich lowveld region has a strong implementation capacity for low cost housing as was illustrated in the previous USAID housing scheme. Not only are they efficient, but economical. The council is not in any financial problem and can perform the work well. Their project in Tshovani is supported.

p) Victoria Falls

Victoria Falls is a strategic town, both from the international tourism and border post attributes. The Council has a history of financial mismanagement but has recovered sufficiently well. The choice of project at Kazungula Road is acceptable and affordable if it is reduced in size to 411 stands.

q) Karoi Town Council

As a new council, Karoi has inherited financial problems from the past. They have designed a new low cost housing suburb in Chiedza using the new design standards. The cost estimates for servicing of these stands are acceptable.

r) Rusape Town Board

The town is in good financial order although it owes money to the GDL and NHF. The town has a good record of housing delivery and their infilling project is well sited. There is a need to reduce the cost servicing to acceptable levels as is shown in the affordability analysis.

s) Chipinge Town Board

Chipinge participated well in the previous USAID housing scheme and had a good record of housing delivery since. The project selected in Gaza is part of a bigger project using small bore sewers, which are cost efficient, thereby making the project affordable.

t) **Gwanda Town Council**

Gwanda, like Bindura, is the recipient of Government's decentralisation programme and as a result are experiencing a high demand for housing. The Council is well managed financially and the project selected is acceptable. However, it is recommended that the Town Engineer reduces cost on proposed roadwork, in order to reduce the total cost per stand.

u) **Beitbridge Town Board**

Beitbridge is also strategically located on the main road/border post to South Africa. As a result, it is experiencing significant growth in the economy of the town. The Council seem to be financially sound and the project in Dulibadzimo is appropriate. However, the cost estimates for the servicing of stands is unaffordable and needs to be reduced.

v) **Nyanga Town Board**

Nyanga is a tourist town which is also enjoying the growth related to the growth in tourism. The Council has appropriately chosen an extension of Nyamhuka II but the estimate of cost is highly unacceptable. It is recommended that the estimates be substantially reduced for the project to become affordable.

w) **Norton Town Council**

As a new Town Council, Norton is one of the fastest growing towns in the country. Added to this, the BHP platinum mine project are also building housing in Norton. It has a strong industrial economic base but has experienced financial problems, inherited from the past.

Unfortunately, Norton has a lack of adequate land for low cost housing and have only selected an infilling project to participate in the PSHP. The project costings are slightly too high and need to be reduced in the field of roadwork before the project can be recommended.

x) **Ruwa Local Board**

Ruwa is a new town established in the east of Harare as an industrial 'growth point'. It has exhibited substantial growth over the past two years and has an enormous waiting list for houses. The project selected for Ruwa is appropriate, acceptable and affordable.

11.2 Progress Reporting and Implementation Procedures

The implementation of this PSHP will depend on the flow of funds from USAID to the NHF as the disbursements recommended are loaded in favour of the 1995/96 and 1996/97 financial years. The implementation of the programme will also depend on the follow up and discussion of the draft PDPs with the relevant local authorities. It is important to consult with the local authorities on the accuracy of the cost estimates and the disbursement schedules for the project selected. Once an agreement can be reached, the funds can be disbursed as scheduled by the N.H.F.

As implementation progresses, the local authorities and MPCNH/USAID will want to know three things:-

- 1) How to select beneficiaries for the scheme
- 2) How to measure the physical progress of the project.
- 3) How to calculate the financial progress of the project.

Beneficiary selection must be done by the local authority from their housing waiting list. The council will have to use the waiting list register, which has all the socio economic information of the beneficiary, with the affordability analysis table contained in the PDP. Selection will be based on salary primarily as repayment of the funds is paramount. Other factors to consider in the beneficiary selection will be how the building society will loan funds for the superstructure and whether the beneficiary is resident of the town and owns other property within the town. The local authority will conduct interviews with the likely beneficiaries and if agreeable will allocate them a stand number in the new scheme.

Physical progress measurement of the project must be done monthly by the local authority on behalf of the contractor in accordance with the attached schedule shown on Table 11.

The physical progress report prepared by the local authority will be sent to the MPCNH/USAID monitoring committee every month and every 3 months (quarter). the committee will conduct joint site/inspections to the projects to check what actual physical progress in accordance with that given by the local authority. This joint site visit/inspection should also consider with the financial progress report submitted by the local authorities every quarter.

Financial progress and monitoring of the project can be done every quarter by the local authority in accordance with the attached Table 12 and in accordance with the following monitoring system.

The Programme Delivery Plan has been prepared based on estimates provided by local authorities and engineers. Given that most local authorities did not have adequate time to prepare detailed costs, there may be significant variations in terms of costs as well as disbursements. However, there will be need for USAID and the Ministry of Public Construction and National Housing to monitor disbursements to ensure that all projects are completed within the overall budget of the Programme. While designing a monitoring system for the programme is beyond the scope of this consultancy, the following issues should be considered:

- a) The Local Authorities and Ministry of Public Construction should use a comprehensive system for the Programme (including costing of work done internally).
- b) Stringent cost control through transparent procurement should exercised.

- c) The Ministry should control the disbursement of funds to ensure that funds are used according to the agreed disbursement schedule. Where Local Authorities implement the project at a faster pace than envisaged in the agreed disbursement schedule, there should be no delay in the disbursement of further tranche.
- d) Where actual costs exceed the budget, the Local Authorities should be requested to provide detailed explanations. This could also apply to cases where costs rise before implementation of the project.
- e) Given that inflation is likely to average 20% in 1995, a 20% contingency should be allowed in the project costs.
- f) Prior to implementing a project but having gone to tender, the Local Authorities should submit an updated schedule of costs to the Ministry for approval. This is to ensure that the cost per stand remains affordable to Low Income Households. Where the cost per stand becomes unviable, the projects should be stopped.
- g) The Ministry should prepare a Financial Implementation Schedule every quarter that shows for each project:
 - i) Costs and Disbursement
 - ii) Budget Cost and Disbursement
 - iii) Percentage Variance of each
 - iv) Cumulative Costs
 - v) Updated Cost Per Stand at completion

TABLE 12 : FINANCIAL MONITORING SCHEDULE

TOWN/CITY :

PROJECT :

FINANCIAL YEAR : QUARTER :

SERVICES	ACTUAL COST	BUDGET COST	% VARIATION	ACTUAL DISBURSEMENTS	BUDGET DISBURSEMENTS	% VARIATION	CUMULATIVE COST
OFF SITE							
Water							
Sewerage							
Roads							
ON - SITE							
Water							
Sewerage							
Roads/S.W.D							
Lighting							
FEES							
Land Survey							
Professional							
Contingencies							
TOTAL							

11.3 Links To USAID/Building Society Programme

The PSHP will be the largest housing programme in the history of Zimbabwe covering \$500 million and servicing 60 000 stand over 5 years (or 12 000 per year). It will be important to coordinate this programme with the parallel programme of support to the building society's in the construction of houses. According to the affordability analysis, the minimum standard of housing comprising a wetcore (toilet and shower) and one room will be all the target beneficiaries can afford. Obviously each town will differ with the affordability analysis of their project, but it will be important to consider who will be constructing the houses, when and for how long.

It is anticipated that the building society programme should follow on from the stand servicing programme so that when the stands are fully serviced, the buildings can be erected and a mortgage given to the beneficiary. It is also expected that the building society will pay the council for the serviced stands directly and recover the cost through the beneficiary. This instant repayment of servicing loan funds can be used to create a revolving fund for use by local authorities in the future.

APPENDIX 1 : LIST OF PERSONS MET

USAID

- MR M ENDERS : Programme Housing Advisor USAID
MR T CHIRAMBA : Regional Housing Advisor USAID

G S DEVELOPMENT (PVT) LTD

- MR T GALANTE : GS Developments
MR SILVA : GS Developments

GENERAL

- MR SIBANDA : Under Secretary, MPCNH
MR ZINYANDHU : Deputy Secretary, MPCNH
MR MAKUWE : Assistant Secretary, MPCNH
MR F..... : Civil Engineer, MPCNH
MR MUDIMU : Assistant Secretary, MPCNH
MR INGRAM : Deputy Secretary, MPCNH
MR O MUSANDHU : Programme Co-ordinator, World Bank
MR DINGLANI : Programme Accountant, World Bank
MR PEDERSEN : Programme Engineer, World Bank

GWERU CITY COUNCIL

- MR MATAWA : Deputy Town Clerk
MR NANTHAMBWE : Director of Engineering Services
MR CHITAMBIRWA : Director of Housing & Community Services
MR MIKA : City Treasurer
MR RUWODO : Deputy City Health Officer

KWEKWE MUNICIPALITY

- MR DUBE : Acting Town Engineer

MR CHIHAMBAKWE : Town Planner
 MR MAGURAWYE : Senior Admin Officer
 : Deputy Housing and Community Services Officer
 : Deputy Town Treasurer

CHEGUTU MUNICIPALITY

MR R AISAM : Town Clerk
 MR M KARIMUSWA : Director of Housing and Community Services
 MR I CHIROWAMHANGU : Town Treasurer
 : Acting Town Engineer

CHINHOYI MUNICIPALITY

MR M MATHIAS : Town Treasurer
 MR T MARAGERE : Acting Town Clerk
 MR E MURINGANI : Housing and Community Services

MASVINGO MUNICIPALITY

MR GUZHA : Deputy Town Clerk
 MR VANDIRAI : Housing and Community Services
 MR GEZA : Town Planning
 MR HUNGAIDZE : Deputy Town Treasurers
 MR RUGARE : Town Engineer

MARONDERA MUNICIPALITY

MR S MHLANGA : Town Planning and Community Services
 MR LEA : Town Engineer
 MR CHIDHUZA : Deputy Town Engineer
 MR MASIMARASE : Deputy Town Treasurer

RUWA LOCAL BOARD

MRS MAKOMBE : Secretary
MR DLENGA : Building Inspector
MR MUNYANI : Housing Officer
MR MAKAMBA : for Accountant

NYANGA RURAL DISTRICT COUNCIL

MR ECCLES : Former Executive Officer
MR MANGONZIWA : Executive Officer

RUSAPE TOWN BOARD

MR P WIENAND : Town Engineer
MR W CHINGANGO : Town Engineer
MR C KAMBA : Senior Admin Officer
MR A NYATHWATA : Assistant Town Engineer

BINDURA TOWN COUNCIL

MR MTONTODZE : Town Treasurer
MR CHIBONGORE : Town Engineer
MR MAGARA : Interconsult
MR KADVITI : Interconsult

KADOMA MUNICIPALITY

MR GONESE : Acting Town Clerk
MR MUCHENGWA : Director of Housing, community Services
MR BADZA : Town Planner
MR SAUNYAMA : Town Engineer

MUTARE CITY COUNCIL

MR NYATOTI : Deputy City Engineer
 MR MAKUWAZA : Town Planner
 MR BONGA : Town Planning
 MR CHAKANYUKA : Health Department
 MR MASHINGAIDZE : Housing and Community Services
 MR SIBANDA : Chief Architect

NORTON TOWN COUNCIL

MR ZIMUNYA : Chief Executive Officer
 MR MAGOMBEDZE : Town Engineer
 MR MATARA : Deputy Town Treasurer

CHIPINGE TOWN BOARD

MR MUTEWA : Deputy C.E.O
 MR UZETE : Township Manger
 MR SULLIVAN : Town Engineer
 MR NYANGOMA : Deputy Accountant

BEITBRIDGE TOWN BOARD

MR PELL : Chief Executive
 MR MATORA : Township Manager

VICTORIA FALLS TOWN COUNCIL

MR MAPHOSA : Chief Executive
 MR CHITONHE : Town Treasurer
 MS MUNENEKWE : Housing and Community Services
 MS NCUBE : Admin Officer

CHIREDDI TOWN BOARD

MR POND : Town Secretary
 MR MATEWE : C.E.O

MR VAN DER LINDE : Town Engineer
MR MAKOVERE : Township Manager
MR DERA : Deputy Accountant

REDCLIFF MUNICIPALITY

MR NHAZI : Deputy Town Engineer
MR MWEDZI : Town Planning
MR MASHAVIRA : Town Engineer
MR HUNDA : Acting Town Treasurer
MR CHIRODZA : Town Clerk

KAROI TOWN COUNCIL

MR CHIRARA : Housing and Community Services
MR MUTERO : Acting Town Engineer
MR MURAYIWA : Deputy Town Treasurer

CHITUNGWIZA TOWN COUNCIL

MR KHOSLA : Town Engineer
MR MUTUBUKI : Town Planner
MR DEMBETEMBE : Town Treasurer

BULAWAYO CITY COUNCIL

MR NDLOVU : Deputy Town Clerk
MR MLILIO : City Engineer
MR NDEBELE : City Planner
MR SIWELA : Housing and Community Services
MR NDABENI : Housing and Community Services
MR NYONI : City Valuer
MR M NYONI : Deputy City Treasurer
MR NCUBE : Housing and Community Services

HARARE CITY COUNCIL

MR MASANZU : Housing and Community Services
MR MABIKA : Deputy City Planner
MR MAKONI : Deputy City Valuation
MR MOYO : Special Projects
MR CHATUKUTA : Special Projects
MR MUNGATE : Housing and Community Services
MS FOLOGWE : Housing and Community Services
MR ZVIKARAMBA : Treasurer Department
MR RUSWA : Treasurer Department
MS DOOLEY : USAID Washington
MR FRANSISCO : Valuations

GWANDA TOWN COUNCIL

MR MLILO : Town Secretary
MR MAPHALA : Housing and Community Services
MR ASEA PHOSA : Town Engineer
MR MAGUTA : Physical Planning
MR MOLISA : Town Treasurer

ZVISHAVANE TOWN BOARD

MR MUPINGO : Acting Chief Executive
MR CHIPADZA : Councillor
MR MANAMIKE : Town Engineer
MR RUGARA : Town Treasurer
MR RINGIRISAI : Housing and Community Services

APPENDIX 3 : QUESTIONNAIRE FOR LOCAL AUTHORITIES : PRIVATE SECTOR HOUSING PROGRAMME : USAID

LOCAL AUTHORITY :

A/ USAID PROJECT

- 1) Is your land for the project the same as the World Bank project.
.....
- 2) Size of landHa
- 3) Status of land (ownership)
- 4) Has a layout been prepared and approved by DPP.....
- 5) Number and composition of the layout:
plots (150.200.300 etc)
flats
- 6) Has the layout been surveyed
- 7) If needed, are you going to redesign the layout.....
- 8) Do you have the capacity to redo the layout.....
- 9) Has the site sufficient off site infrastructure.....
- 10) Have the designs for infrastructure been done.....
- 11) Do you have cost estimates for the infrastructure, both off site and on site
.....
- 12) Have you applied for these funds to implement the project.....
- 13) Do you have sufficient staff to implement the project
.....
- 14) When do you expect to start the project and how long will it last.....
- 15) Are there any extensions to this project.....
- 16) Do you have other projects that will qualify for the USAID finance.....
.....

B: GENERAL

- 1) What is the current population and estimated growth rate.....
- 2) Do you have a development plan (Master Plan) for the future growth of the town/city.....
- 3) What is the main economic base of the town/city.....
- 4) What is your housing waiting list.....
- 5) How many of the waiting list are below \$1200 per month.....
- 6) How many houses do you have by type of ownership.....
- 7) How many houses have you constructed in past three years.....
- 8) How many stands have you serviced in the past three years.....
- 9) Do you have a FPP and does it work.....
- 10) Do you borrow from N.H.F/G.D.F.....
- 11) Are you in arrears in payment and why.....
.....
- 12) What are your source of funds for stand servicing.....
- 13) What other schemes have you been implementing.....
.....
- 14) Any other points
.....
.....
.....
.....