



SOCIAL HOUSING TANZANIA

HABITAT FOR HUMANITY TANZANIA

Presentation to the

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SOCIAL HOUSING IN TANZANIA

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Social Housing in Tanzania existed as far back as late 1960s and 1970s

- ❑ In that time the government had initiatives of removing houses that were regarded to be of “very poor quality” through project namely “slum clearance”
- ❑ The initiatives did not go beyond 1982 due to incapacity of the government to provide more subsidies in housing sector
- ❑ In 1990 the registrar of building was restructured and National housing corporation (NHC) was formed so to enter into the housing market competition.
- ❑ Currently, the government is providing incentives to expand housing services through various institutions including the Tanzania Housing Corporation (NHC). However, the acquisition of houses from NHC is not regarded as a social because the houses are sold on the basis of costs involved.
- ❑ Housing services in Tanzania, in addition to NHC, are provided by other bodies including private companies and parastatal organizations.
- ❑ Banks /Mortgage Companies and other financial institutions are providing loans in the housing sector. However most of low income households are not able to qualify for mortgaged loans. Microfinance institutions serve these households, though loans are mostly on short term basis.
- ❑ In this view, we observe that currently, Tanzania has no social housing projects.

5. THE ROLE OF GOVERNMENT AND OTHER STAKEHOLDERS IN DEVELOPMENT OF SOCIAL HOUSING IN TANZANIA

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- ❑ The government has played a role of motivating other players to play in the housing sector
- ❑ Due to high need of housing in the country and low income levels of most households, more engagement of the government is certainly very much needed
- ❑ The role of non-governmental organization is also very critical; this may include subsidization of housing costs, provision of technical support, dissemination of housing needs information (like prices of building materials, information on sources of funding) and lobbying for better housing policies.
- ❑ Collaboration among various stakeholders in the housing industry is also important. (For example, Tanzania Housing Microfinance Working Group)



THANK YOU.

