‘Kebele’ Houses: Past, Present and the Future

The Case of Kebele 17, in Woreda 9, Kirkos Sub-city, Addis Ababa

MSc Thesis in Housing and Sustainable Development

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Declaration

I, the undersigned, declare that this thesis is my own and is an original work and has not been presented in partial fulfillment for a degree in any other university, and that all sources of material used for the thesis have been duly acknowledged, following the scientific guidelines of the Institute.

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The thesis can be submitted for examination with my approval as an advisor in the Institute.

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Abstract

A Kebele house is affordable public rental housing provide by the Ethiopian government for its citizens. The cost for renting according to the case study ranges from 1.5 ETB to 18 ETB per month. Initially these houses were owned by the private but were nationalized by the Derge government and were rented out to the public with a low price. In most cases a house is enjoyed by only one family and can be transferred from one generation to the next. With time the city has grown the demand for housing has increasing but the land to build houses on is decreasing. The government is currently redeveloping the city targeting the slums were most Kebele houses are found. The redevelopment is targeting areas were Kebele houses are due to material used and because of lack of maintenance. Tenants are faced with problem such as small old houses in need of repairs with leaking roofs and flooding problems during the rainy season. When tenants are removed from the Kebele house for redevelopment they are given two options. Tenants that can afford to buy a condominium will be given an option to buy condominium. While those who can‟t afford will be moved to another Kebele house in a different location which has similar problems.

The purposes of this study are to compile information about Kebele houses and to research if rental housing can be the future to decrease housing shortage in Addis Ababa. This study also looked into a recommendation for a public housing system for tenants to stay in a rental building for a few years which is a transition unit until they will be able to buy a house by working and saving up.

The process in which the research is done is by finding the stamen of the research, research question, and objective of the research. Then data was then collected from literature review by study the theory of rental housing internationally and locally, direct observation, interview, questionnaires, and 5 houses were selected as life stories.

Kebele houses were nationalized in 1975 during the Derge government and were rented to citizens on a low cost. They are still being rented in low cost providing affordable rental housing. No financing is done by the government on Kebele houses is maintenance is need the tenant them self will have to finance it.

Recommendation is to build a public housing where tenants can rent the units and save money to buy a condominium. There is a time limit on how long they can tenants can stay. They will be provided with space to work together to start and run their business and earn money. At the end of the time period they will have enough money to afford a condominium.

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Yohannes Balcha Haileyesus
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Table of Contents

List of tables

List of figures

List of Graphs

APPENDICES

Abbreviations, Local terms General notes and Definition

Kebele house – in this study refers to a housing unit that has been nationalized by the Ethiopian government according to proclamation 47/1967 which nationalized all „extra houses‟ and are now administered by Kebeles (presently Woredas)

Residential houses- means house which are used for residential purpose only.

Commercial houses- mean any house that gives other service other than serving as a residence.

Administration- means Addis Ababa city administration

Government office- is Addis Ababa housing development project office

Sub city- is the city 2nd level administration

Woreda- is the city 3rd level of administer is a sub set of sub city

Kebele- is urban dwellers associations during the Derg (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 10)

Houses administration officer- is a person who work under the woreda sub-city houses administration office.

Tenants- are a person who has a rental agreement to rent a house with the office or with an agent who administers the house.

Rent provider- is a person who works in government office or is an agent of the government given responsibility to rent the house.

Rent fee- is the amount of money which is agreed upon for the renting the house between the tenant and the rent provider and it is paid every month.

Investigating committee- is a committee having no more than 5 people, established in the sub city and woreda to gather information organize people, clarify and make decision on tenants who are being relocated because of re/development activities or disasters

Tenants removed for development- is a person who is removed from his residence by the city administer when the land is needed for development.

Disaster- is both manmade and natural it includes flood, fire, earth quakes and landslides.

House mate (Debal)-they are people who are living in the house with the tenants after the tenant rented the house from the Woreda. The debals are given permission to live there by the Woredas.

Tegegns- is person living with the tenants who has no agreement but because of their need for housing the tenant has allowed them to stay there. This people can stay as long as the tenants are there.

IHDP -The Integrated Housing Development Program

Edir- Voluntary burial association and other social event

Birr (ETB) - Ethiopian currency

Gulit- is an open market which may be open at certain days of the week or throughout the week

Social housing, Public housing- type of rental housing provided by the government.

Kotet - random objects stored together

Chapter 1- Introduction to the study

Despite the years of effort and financial expenditure that so many governments have spent trying to expand homeownership, rental housing still constitutes a large component of the housing stock in many countries (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 102). One of the forms of rental housing in Addis Ababa is called Kebele houses which are the subject of the study.

1.1 Statement of the problem

The Kebele houses stock in Addis Ababa is in very low physical quality. They are made out of mud, wood and discarded material. Using the UN-HABITAT slum definition, 80% of Addis Ababa housing is a slum, of which of 70% comprises of government-owned rental housings (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 5). The Kebele houses are in poor physical condition according to tenants questioned. Most say, they have problems such as: the houses are old and need repairs; they are small; and during the rainy season the roof leaks and there is a flooding problem. Because of these problems and a shortage of land in Addis Ababa, the government of Ethiopia is redeveloping the land building condominium housing where the Kebele houses used to be located on in different parts of the city. If tenants can afford it, they will be provided with a condominium in a different location in the city. However, if tenants living in Kebele houses cannot afford to buy a condominium, they would be relocated to different parts of the city to another Kebele house. These new Kebele houses are likely to have similar problems as their old ones. Further, by relocating families, they are being removed from their homes which they have lived for a long time. There will also be a breakdown of the already-established social network which had provided jobs, sources, of income, exchange of information, and schooling. When removed they have to start a new Edir, will have to find a new job or have to pay more for transportation to and from their job or school. For most tenants Kebele house is the only form of housing they can afford to live in and in due time due to redevelopment projects there won"t be enough Kebele houses for tenants to afford to live in. For this reason we should find a solution to this problem. This situation creates a gap in social housing which needs to be addressed for the low income section of the society. There for the research problem is how Kebele houses can be transformed to address the housing needs of low income Kebele house tenants. There is also a difficulty of getting compiled data about kebele houses when you seek information.

1.2 Scope and limitation of the research

Thematic scope- This research focuses on public housing in Addis Ababa, specifically on kebele houses.

Spatial scope- the study is on Kebele houses in Addis Ababa specifically the case in Kebele 17, in Woreda 9, Kirkos Sub-city, Addis Ababa

Limitation- There is a lot of kebele houses and there isn"t enough man power and fund to question each kebele house. There is also time limitation to collect data from questionnaire from each kebele household.

1.3 The research questions

Based on the problem statement, the research questions are the following:

1. What"s the past and present of Kebele houses?
    a. What is the history of Kebele houses?
    b. How do Kebele houses work?
    c. What problems do Kebele houses have?
2. What can be the future of Kebele houses?
    a. Can it continue the same way?
    b. Could Kebele houses have a future?

The significance of the first question is to understand how the Kebele houses came to be, to understand who is living in them and how they see and use them, and in what physical conditions they are in. The second question is to understand can they continue the same way? To provide affordable rental units to the tenants? To question whether they should continue the same way? Or can rental houses be the future for providing shelter for people in Addis Ababa.

1.4 Objective of the study

The objective of the research, there is also an objective to compile information about Kebele houses in regards to how they started, how they are functioning, and what are the rules and regulations for them. The second objective of this research is to create a better understand Kebele houses, how they are being used by the tenants, and to propose a strategy for affordable public housing to create a win-win situation between the government, the public.

1.5 Relevance of the research

Kebele houses provide affordable rental housing to the public. But because of the problems they have they are currently being redeveloped in large scale. This removes the tenants either to condominium housing or another kebele house in a different location. This people being moved to another kebele houses loss a lot by being removed from the neighborhood they have lived. This is happening where ever there is redevelopment in the city. By studying kebele houses and the people living in them there can be a strategy to provide decent housing to the tenants living in kebele houses.

1.6 Organization of the research

Chapter 1 is the introduction to the research, the second part is the research method used while doing the study, Chapter 3 is the literature review on public housing, Chapter 4 discusses the history of Kebele houses, chapter 5 discusses the current situation of Kebele houses and the rules and regulations of Kebele houses, Chapter 6 discusses what is planned for Kebele houses in the future, Chapter 7 is the presentation of data collected from the questionnaire from the case study, Chapter 8 analysis the data that was collected comparing the collected data with each other. Chapter 9 is the finding which compares the data collected with the literature review. Chapter 10 Recommendation‟s discusses on how to move forward with Kebele houses. Chapter 11 conclusion.

CHAPTER 2- Research method

2.1 Research methods, materials and procedures

The research method which was used was both quantitative and qualitative methods to collect the information needed to finish this research. The quantitative method used was conducting survey through the use of a questionnaire and qualitative method used was interviews, observation and case studies. The case study area is in Kirkos sub city Woreda 9 Kebele 17. It is found behind Dembel City Center. At the beginning of the research there was gathering of information from books, internet and observations about Kebele houses and public housing. After adequate information was gathered by using direct observation and interviews of tenants and government officials, first hand data was collected from Kebele houses and from their tenants. The research question also used life story of 5 houses to get in depth understanding about the life of tenants and the conditions of the houses. In total questionnaires were filled out for 63 Kebele houses.

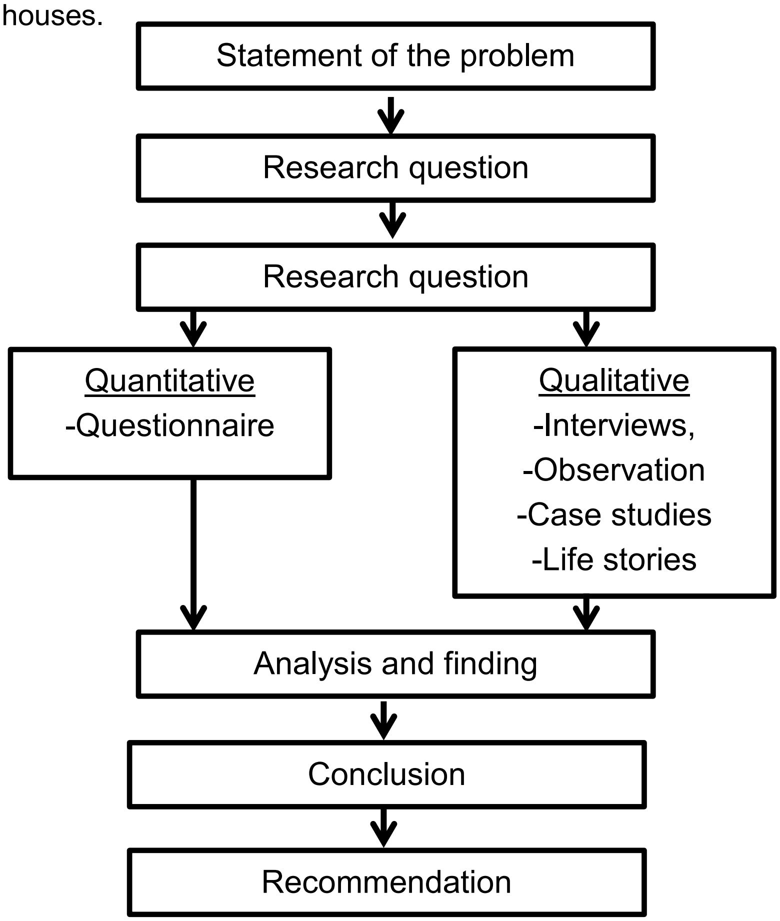


Figure 1 Process of the research

2.3 Selection of case study area

The city of Addis Ababa Kebele houses are found abundantly. According to the Addis Ababa city housing development project office, there were 148,984 residential Kebele houses in 2011 (Addis Ababa city housing development project office, 2011). The chosen site for this research is in Kirkos Sub City behind Dembel City Center having two major roads that borders it. They are African Avenue (Bole Road) and Gabon Street.

The area was chosen for this study for several reasons. First, the site is in the center of the city, making it accessible to markets, work, schools, etc. Second, consideration in choosing site is, the land is planned to be redeveloped. Third the neighborhood is an old neighborhood which is rich with history and culture. Fourth the sub-city has the second largest number of residential Kebele houses with a count of 22,131 (Addis Ababa city housing development project office, 2011). For this reason it makes it a good case study for inner city Kebele rental study.

2.4 Data compilation

Data was collected from literature reviews, interviews, observation, documents from government offices, through questionnaire. Then the data was organized and some data were made into graphs.

2.5 Data analysis

After the data was collected and compiled the graphs were compared with each other and analyzed to give meaning to the studied the Kebele houses.

2.6 Finding

The finding came out by comparing the data collected from the questionnaires with the literature review.

Chapter 3 Review of Literature

3.1 Introduction

This chapter reviews literatures written on rental housing to better understand what is meant by it internationally. In the sub-sections of this chapter it discusses, what rental housing is, who rents it and why, who produces them, how they can be financed, problems when renting, misconceptions about rental housing, how demand for housing is determined is discussed with also additional case study of different countries functions of rental houses.

3.2 What is Social housing?

Social housing is different when seen from one country to another in terms of housing situations, through concept and policies. Different approaches are implemented in various contexts in terms of tenures, the providers, beneficiaries, and on how they are financed.

Tenures: Social housing is mostly provided for rent, but in some countries, we see them being sold in part or full For example, in the United Kingdom the tenants buy part of the house while paying rent for the rest to the government.

Providers: Actors who provide social housing are different and organizations range from local authorities and public companies to nonprofit or limited-profit associations and companies, to cooperatives, private companies, or investors who make a profit out of it.

Beneficiaries: Social housing is either open to all income groups or selective to a certain criteria. Where the market is playing a regulating role and favoring social mixing between the classes. In some countries eligibility is based on income and others give priority to the most vulnerable households.

Financing of social housing: There are different methods used to finance social housing they differ from one place to another in some countries the social housing is 100% financed by the public. There are different factors that influence finance of social housing such as the government‟s commitment to support the sector, the conditions of the mortgage market, and the way the rent is determined.

In the book *Rental Housing: a much neglected housing option for the poor* (UN-HABITAT & Nations, Housing the Poor in Asian cities Quick guide 7 Rental housing: A Much Neglected Housing Option for the Poor, 2008, p. 4) it divides what rental housing in to three categories which are.

At the upper end of the market: For the rich, rental housing is luxurious apartments or sub-let condominiums in the city including high rises, row houses or detached houses.

For the urban poor: for the poor rental housing is cheap rental rooms in small apartment buildings, subsidized public housing blocks or rooms built on illegal land using substandard construction and materials. These houses could be shacks built in the slum or behind the owner‟s house which shares services.

Land rental for housing: rental housing could come with no house, but rather just renting the land to build houses on. Land renting is one important form of rental housing in some Asian countries.

3.3 Why do people rent?

People choose to rent a house not only because they cannot afford to buy a house but also for variety of other reasons such as;

Renting lets people be mobile: It allows people to move when better work opportunity is presented without being tied down to a specific location or a specific amount of rent payment.

Renting gives flexibility in managing the house budget: tenants will have flexibility in managing their budget because they can move to a cheaper housing when time is hard, and move to better housing when times are good. Further, they can free the income money to more necessities such as medical, education or food.

Renting accommodates people in transitory periods of their lives: it can be used as a transition place to live in when people are not ready to settle down.

Renting accommodates people who may not want to make the long term financial commitment: Tenants may not be devoted to the financial commitment that comes with owning a house like the long term cost of owning and maintain a house.

Renting allows people to send more money to their relatives: renting allows more money to be saved to be sent back home to support their family or to invest in buying land or building a house back home.

3.4 Who produces them?

Formal rental housing market: These types of housing are built by contractors, developers, investors or land owners. They can be produced by the private sector or the government in the form of public housing blocks which may or may not have subsidy.

Informal rental housing market: rental housing is also built informally by land owners, or land grabbers who build and rent the rooms, houses or plot of land creating an informal market. Some households which have rented public housing re-rent the houses to another tenant and move away and earn money from the house.

3.5 Who are the renters

Renters are numerous groups of people coming from different backgrounds and are different from one another. For various group of this people, renting is more preferred for tenure. According to Louis Winnick (Winnick, 1958, pp. 6-8), renters are mostly newly married couples, single individual, the highly mobile, the elderly, the financially insecure and the house hatters.

Newly married couples- For nearly married couples, in the first few years before they start bearing children, the space they require are small). Furthermore, many young couples cannot afford being housed owners thus making rental housing preferable.

Single individual- the single individual contains a wide variety of people: the divorcee, young working men and women who will eventually marry, career people who remain single, and elderly widows and widowers. These people require small space and devote little time and effort to caring for their home. These people often choose central locations and highly urbanized patterns.

The highly mobile- Due to the demand of their work, these tenants are highly mobile making home ownership impractical.

The elderly- due to children"s moving out and the house being too big for them, or for financial reasons the elderly tend to rent houses.

The financially insecure- These people are not financially stable and cannot afford to buy a house.

The house haters- There are a large number of people across all economic and social groups who have a negative vision of home ownership. These people tend to prefer services found at the center of the city, easy access to jobs, restaurants etc.

3.6 Rental Tenure in countries and cities

Housing tenure in countries		
	owners	Renters
Germany	40%	60%
Netherland	53%	47%
USA	66%	34%
U.K.	69%	31%
South Africa	69%	31%
Brazil	74%	25%
Egypt	77%	22%
Bolivia	60%	18%
Thailand	87%	13%
India	87%	11%

Housing Tenure in cites		
	owners	renters
Berlin	11%	89%
Cairo	37%	63%
Bangalore	43%	55%
New York	45%	55%
Rotterdam	26%	49%
Johannesburg	55%	42%
Bangkok	54%	41%
London	58%	41%
Santa Cruz	48%	27%
Sao Paolo	70%	20%

Table 1 Housing tenure in countries and cites

Table 1 includes both formal and informal house sources from (UN-HABITAT & Nations, Housing the Poor in Asian cities Quick guide 7 Rental housing: A Much Neglected Housing Option for the Poor, 2008, p. 3)

The above table shows the housing tenure of different cities and countries. It can be seen that house renters are found everywhere. Germany is the only country in the European Union where the rental sector is larger than the house owners. Berlin, Cairo and New York this cities have a large number people that choose to rent houses rather than to own houses.

3.7 Financing social housing or mechanisms of financing social housing

There are varieties of financial solutions for social housing that range from centralized budgetary approaches to privately financed solutions. Financing of social housing is a long term investment and with public support it can consist of a mix of loans or bonds, subsides and own funds. Subsides can be granted through tax relief or direct support from the government budget. The preferred financial mechanism for social housing is finding the best combination between private and public funds, object and subject subsides. Extreme solution and there drawbacks are known from experience such as public financing alone with low rent regardless of operating and maintenance cost and also buildings which are financed by private with rent control which eventually discourage investors.

People in charge of making the housing policy are the ones that decide who can be housed in the social rental sector (that is, people with up to what income level). Starting from this point, they have to make the best choices concerning:

- Rent setting in social housing
- Finding the most efficient way of financing investment in this sector
- The balance between housing allowances and subject subsides.

Social housing subsidizing is done by different means from one country to another. it may be regarded as housing stock whose access is not based on market rules (supply and demand), but is defined by a number of criteria (maximum income, target groups) and modes (allocation procedures); most often, a maximum rent is also in use (UN, 2006, p. 45).

These types of subsidies are outlined below:

Object subsidy –Subsidy to the construction industry through direct funding or subsidized raw material. These expressions also cover specific subsidies to developers, but they do not normally cover subsidies to private investors. As social landlords are usually their own developers, their subsidies (such as tax benefits or subsidized loans) are included. (UN, 2006, p. 68)

Subject subsidy - Subsidy to the consumer on the property market (homebuyer) or the rental market (tenant). Direct consumer subsidies, delivered on a regular basis to reduce the rent burden and paid to the occupants, or sometimes to their landlord, are called housing allowances. Other direct subsidies may be available in particular circumstances, such as cash advances to help pay the deposit on a property or temporary allowances to help face a loss of income. Other types of consumer subsidies are tax subsidies (e.g. value-added tax or income tax rebate on maintenance work). (UN, 2006, p. 68)

Cost rent- Rent based on the actual cost of the program (investment and operation). The cost rent is, in principle, the rent that balances the investor‟s account over time if it is non-profit or, in other cases, provides him or her with the expected return (UN, 2006, p. 68). This form of financing is also called equilibrium rent.

3.7.1 Mechanisms for financing social housing

Financing a building can be done in different ways the following outlines various ways to finance social housing

Capital and revenue finance- Capital and revenue finance are two separate concepts while capital finance is used to construct, improve, or acquire social housing and the revenue finance that is used to cover the ongoing periodic costs of providing social housing (UN-HABITAT, Financing Affordable Social Housing in Europe, 2009, p. 24). The way to find fund for capital finance is by loans from public sources or by borrowing from the private market. While revenue finances revenue it is an ongoing cost such as managing and maintaining the house and improving the environment. The revenue finance is funded by rent and any ongoing revenue grants from the public.

Loans- The loans may have a direct and indirect subsidy. For example, if the loan is provided by the sub-market rate of interest by the public sector, then the loan may have direct subsidy that is if the public sector can guarantees a loan provided by the private sector. This type of loans is less risky, thus allowing the lowering of the interest rate and is considered an indirect subsidy. The loan may be provided by the housing providers or by a government agency reasonable in supporting social housing.

Low cost land- One form of reducing cost of social housing is reducing cost of the land. There are two ways of reducing the cost

1. The provision of land at sub-market (possibly even zero) prices by the municipalities or other governmental or public sector bodies (UN-HABITAT, Financing Affordable Social Housing in Europe, 2009, p. 23).
2. The provision of such cheap or free land by private developers as a condition of planning rules that are set by the government (UN-HABITAT, Financing Affordable Social Housing in Europe, 2009, p. 23) 5

Subsides- The cost of a house can be reduced by the government by providing subsides which will reduce the cost of the housing. If a non-repayable grant is provided from the government, this is called a direct subsidy direct subsidy by which many countries fund the social housing. Grants are technically loans, and are repayable if the property is sold (which they will need permission to sell the property). This form of finance will reduce cost from private borrowing.

The delivery of social housing always involves some kind of subsidy. Subsidy to housing suppliers reduces costs below what they would otherwise have been and a subsidy to consumers reduces their housing payments below what they would otherwise have been (UN-HABITAT, Financing Affordable Social Housing in Europe, 2009, p. 25). These kinds of subsidies include transfers from the government, tax concessions, low interest loans, and cross subsidies from the development process.

Financing from private sources and the risk attached to lending
This form of financing is organized where housing providers borrow from banks or other commercial sources. Lenders always add costs for the risk which they have taken. The risk will be governed by the credit-worthiness of the social housing organization. It may also be reflected in the interest rate. If the risk is small, the borrowing cost will reduced.

Guarantee funds- If the funding of the social housing is done by the government, this will reduce the interest rate and the risk.

Bond Schemes- To enhance the private finance of social housing, some countries have started bond. The money raised will be used for the construction of social housing. Bonds are primarily purchased by low risk long term investors such as municipality and pension funds.

3.8 Problematic issues in rental housing

Rental housing in different parts of the world have several weaknesses (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 77) These problems include discriminatory behavior by landlords, excessive rent levels, poor quality accommodation, inner-city decay, illegality of rental contracts, high rates of mobility and regular eviction of tenants. Problematic issues in rental housing is done by reviewing a chapter in the book called rental housing an essential option for the urban poor in developing countries.

A. Discrimination against Some Categories of Tenants

Discrimination permeates many aspects of housing markets throughout the world (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 77). Discrimination occurs when certain groups are trying to rent. Types of discrimination include:

Race and Ethnicity: When large numbers of migrants arrive to new location they may face problem of obtaining rental accommodations or landlords will refuse to rent to those tenants. For example, when carbines first started to arrive in the United Kingdom in mid-1950 they had problem of finding houses to rent (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 78)

Other Vulnerable Groups: In some cities, land lords discriminate on vulnerable groups in the population. Example: in Ghent, Belgium, landlords prefer not to rent to „risky" groups, such as „"single persons single mothers, asylum seekers or people on social allowances." The same goes in United States were tenants with many children may have trouble finding rental houses.
Age, Sex and Marital Status: Age, sex and marital status may be a factor when renting. For example in Kenya, landlords are not eager to rent to single women, but widows with children are more welcome because they tend to pay rent on time and take good care of the structure. In Surat, India and Puebla, Mexico, landlords do not like renting single men.

Some tenants therefore, choose to lie to landlords. If tenants don"t tell the landlord various facts about themselves, and is found out they may be evicted. To avoid this problem, landlords accept tenant which are recommended to them by people they know.

B. Rent Level

Landlords and their representatives always argue rents are too low while tenants and their associations argue that they are too high (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 79). Both sides are likely to abuse the statistics, making it hard to establish the truth.

The problem of rent levels is that they may be too high as a proportion of the tenant"s income, but they are still low for landlords to make a profit or to pay for maintenance. By western standards reasonable level for rent is 20 -30% of the disposable family income (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 79)

If tenant cannot pay the rent, either the rent must fall or the tenant has to leave the house voluntarily or through eviction. If rent fall and the landlord receive reduced income, the quality of the house may decline.

Economists argue that an efficient rental market is to encourage better of tenant to pay for better location and equipped accommodation while the poor tenant get the non-hygienic and worse located shelters. On the other side, those concerned for the poor argue rental housing should always be provided for less, properly maintained service in a good location for the poor people. Both points of views are defensible, but the difficulty is what the government should do to resolve the difference between land lord and tenant needs.

C. **Quality of the rental housing Stock**

In most poor societies as well as in many developed countries, a large number of tenants live in very poor housing conditions. Many argue it is the feature of this kind of tenure; home owners will look after their property, whereas landlords and tenants do not. Studies done in United Kingdom and in Belgium show that „"the housing quality of rented dwelling is poorer in comparison with owner-occupied dwelling"" (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 83).

In poor countries, the housing conditions are very bad. For example in Kenya: „"the living conditions in much of the informal, rental shacks. In Thika and in Nairdoi, are revolting. Few households have more than a single room and sanitary facilities are, in many cases, completely absent. Maintenance is nonexistent"" (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 83).

More recent evidence from Kenya suggests that the situation has not improved: 90% of the household in the informal settlements of Nairobi occupy single rooms of between 9 and 14 square meters and each household has between 3 to 5 persons (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003).

If tenants are poor, however, this does not mean the housing conditions are bad. It depends on the state of the housing stock and the country"s housing policy. For example in Netherlands it depends who owns the rental houses. In Germany and Switzerland, rental housing is excellent; similarly, rich Egyptians do no rent poor quality apartments. Most likely, rental house are inadequate because they house the poor (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 84)

Maintenance is the major complaint of tenants across the globe as landlords tend to neglect their problems. In developed countries, ineffective management of the public offices is blamed for the poor conditions in many low-Income housing estates. In United Kingdom commercially minded landlords do a worse job in maintaining their properties.

D. Inner-City Problems

Inner-City rental houses have several problems.

1. Most of the rental housing are very expensive and can"t be afforded by the poor.
2. When poor tenants do live in the center to afford the rented house by overcrowding
3. The central accommodations are allowed to deteriorate. It is common in cities with hard rent control regions for landlords to want to sell out. Some allow the property to deteriorate because rising land value offers a higher return then renting. (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 88)
4. The central area gain the reputation of being dangerous and occupied only by the socially dysfunctional, marginal and down-right criminal (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003)

E. Legal Issue

In most developed countries, landlords and tenants sign contracts in which the rules are laid down in the rental legislation. In theory, the contract it gives both parties the option to go to court to get justice in case one does not hold their end of the bargain. Unfortunately, a great deal of evidence is now accumulating that many contracts in cites of developing world are informal, and both landlords and tenants sometimes flout the law because of the inadequacies of the judicial system. If the legal system does not work satisfactorily in developed countries, it is worse in developing. Primarily, rental contracts are not often signed between tenants and landlords. In Kenya: "*the rental housing market rarely operates according to the law"* [and] *"most tenancies in low-income private rental units and squatter settlements are … oral agreements between landlords and tenants"* (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003).

In Latin America, the situation is a little different. In Caracas. *"the renting out of rooms or apartments in the informal settlements is quite common, but illegal, so tenants do not have legal security or protection"* (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 90)

Even if tenants and landlords have signed contract it often does not help because of the slowness and expense of the judicial system. To deal with this, some countries have passed legislation. For example, in Colombia, legislation was passed to give a speed up the property case from a maximum 3 years to 8 months.

F**. Mobility and eviction**

Tenant families are often seen as living on a knife-edge, constantly threatened of eviction by the landlord. With constant danger of losing their home, they do not have any kind of security. If this is a problem in stable housing markets, it is even worse in many cities in developing countries (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 91).

Many tenants have limited tenure rights and some are evicted by the landlords on false grounds. Various governments have put legislation to protect the tenants from eviction. In some locations, the legislation is so successful that tenants do not live the rented house. Rent controls can also protect tenants so well they have security as much as owners.

In certain areas, tenants are protected technically by the laws, but not practically protected due to unclearness of the legal situation or the weakness of the legal system. In some countries of Latin America, the legal system is so slow that reluctant tenants can stay for years without paying their rent (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 150). Tenants do not always have to have legal protection to rent in their home. In poorer areas of Cairo:

"even if a renter cannot show a written document, his tenancy is sanctioned by community pressure, and local police stations, who rely on the testimony of neighbors, inevitably favor the tenant over the landlord in disputes" (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 92)

Whether or not evictions are common, tenants seem to move frequently. In Bogotá the average tenant moves every two years.

However, hen mobility is high it is not a sign of eviction because some tenant choose to move. In the United States of America: *"when housing choices are abundant and vacancy rates are high tenants who do not like their apartments vote with their feet: they move."* (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 92)

Just as tenants lack security, home ownership too is less safe than portrayed. Unemployment affects owners who bought their property on a mortgage: "*If the mortgaged homeowner doesn't pay the mortgage, he's out. And if the renter doesn't pay the rent, she's out. When the crunch Americans who own their homes free and clear is only about 25 percent."* (UN-HABITAT, Rental housing an essential option for the urban poor in developing countries, 2003, p. 92)

3.9 Affordability

Definition of affordability by Davidson and Payne (Davidson.F, 1983, p. 141) is „ability to pay". According to Kamate (Kamete, 2001, p. 31) this is definition is correct and also misleading. The definition to housing is shelter and related services. Affordability has been studied and its definition and perception have been refined and is generally agreed that affordable housing does not force households to spend beyond their; capability and willingness to spend (Keare & Jimenez, 1983, p. 4). Capability implies income and willingness alludes to choice (Cotton, 1991) so affordability implies that people can and want to spend on housing.

3.9.1 Factors affecting affordability

Ability to pay has two sides, the external and the internal side

The external factors- Factors that affect the cost of housing, which includes the sums of land acquisition, infrastructure, both on and of the site, planning, designing, interest rates, and subsides.

Internal factors that affect affordability have to do mainly with the socio-economic circumstances of the target group (Kamete, 2001, p. 32). This can be affected by employment opportunities, kinds of occupation, income and expenditure pattern. Another internal factor that is affected by the target group is social character. The house holds size, family structure, needs, customs, aspiration and priorities.

In terms of significance, the social character of the community will determine its willingness to pay, whereas the economic character determines ability (Kamete, 2001, p. 32). But two relationships is not neatly defined it is a complicated relationship where each affect the other.

3.9.2 Measuring affordability

The definitions adopted for affordability have long influenced its measurement, the most popular of which focuses on income (Kamete, 2001, p. 32). Beyer discusses (Beyer, 1958, p. 22) the family income is very important for buying and maintaining a house. Expenditure of the family affects the income available for housing. These rule of thumb methods assume „that urban households can afford to pay a certain proportion of their income for housing (Rakodi C. , 1992, p. 45).

According to Kamete (Kamete, 2001) says in his article that there are various percentages that has been mentioned as representing this mysterious proportion. These include 25% (Rakodi C. , 1992), 20% (Davidson.F, 1983) (Cotton, 1991), 15-25% (Davidson.F, 1983) and 27.5 % (Rakodi c. M.-M., 1989).

Enhancing Affordability in Zimbabwe

Kamate has written about how Zimbabwe has been constantly testing of polices and strategies to create affordable housing since urbanization started (Kamete, 2001). There have been several strategies implemented to make housing affordable. These include product type, reduction of standards, delivery systems and housing levies.

1. **Product type strategy**

This is a type of housing strategy provided by the government in the urban areas of Zimbabwe. In the first few decades of urbanization, the local authorities delivered finished studio apartments which were small and in poor quality houses. In 1930, the government provided finished family accommodations on a larger plot sizes. But the beneficiaries could not afford these houses so the government provided large subsidies to make them affordable. However, the government can"t afford to pay for the subsidy so provided another solution. Since complete units were not affordable, houses serviced plot with initial development would suite the financial status of the low income thus eliminating the need for subsidy.

2. **Reduction of standards**

Another approach used to reduce the cost of housing was to tackle the high cost of building strategy. It was felt that lower standards would reduce building cost. The result of this was the introduction of infamous ultra-low cost houses built using standard cement reinforced chicken wire mesh, cement block, asbestos roof, and rammed floor built on a 200 m^2 plot of land.

3. **Housing delivery strategies**

House delivery strategy has been targeted as potential for reducing cost. The government has been criticized for it"s over involvement in the delivery system. The government started withdrawing and allowing other actors to enter the market. According to the popular strategy of aided self-help houses, local authorities provide participants with serviced stands, technical assistance and affordable loans, and sometimes on-side material stores (Mafico, 1991). Interested people in this strategy build house adding resource of their own such as labor, tools and material. Smaller towns as well as actors such as bankers have welcomed aided self-help houses.

4. **Housing levies**

In 1960 the then southern Rhodesian used a controversial services levy where employers had to pay a fixed fee to the local authority for every employee other than domestic workers. The levy was short lived because of protest from employers. In 1996 the Urban Councils

Association proposed service levy for low income housing called the housing levy. This created a revolving fund for housing. However, the proposal was not received seriously.

3.10 Misconceptions about rental housing

According to Un-HABITAT and Cities Alliance there are eight myths that give rental housing a bad image (UN-HABITAT and Cities Alliance, 2011, p. 10).

1. **Everyone owns their homes in rich countries**- there is little relationship between country‟s economic development and the level of homeownership. Renting is much higher than home ownership in many rich European countries and rental market satisfies the need of all income groups who prefer to rent rather than own.
2. **Everyone wants to be a homeowner**- home ownership is seen as the most desired housing option. There are advantages to owning your own home, but renting has its own advantages such as mobility, flexibility, lower investment and reduced commitment.
3. **Home ownership offers people a better life**- ownership is presented as more natural than renting a form of tenure which makes you a legitimate citizen, grounded in the neighborhood and the country economy. On the other hand rental housing seen as sub-standard and temporary place where poorer citizens stay. (UN-HABITAT and Cities Alliance, 2011, p. 10). But home ownership has its problems, just as rental has its advantage. Good quality rental housing with secure tenure agreements can provide more favorable living conditions for urban citizens.
4. **Nobody invests in rental housing**- investing on rental housing is not attractive to the private and public sector. At the same time in many African cities, investments by individual landlords in small, scattered, independent rental units have increased dramatically (UN-HABITAT and Cities Alliance, 2011, p. 10). Tenants are often willing to invest in the house if there tenure agreement is secure.
5. **Renting is inequitable**- in the old times when rich elites were landlords and were tenants were the poor, renting was inequitable. Today, however, rich landlords tend to rent to the rich and poor landlords rent to the poor. Landlords that exploit tenants do exist but laws and policies are there to protect the tenant.
6. **Governments should prohibit poor quality rental housing**- due to what they can afford at that time tenants live in crowded, under serviced and rundown houses. Government response to this kind of areas is to demolish these areas making the situation worse and

leading to overcrowding in other areas. A better approach would be to facilitate improvement and the expansion of existing rental housing.

7. **Mobility is bad for the poor**- low income tenants are the ones who need to be free to move around, to take advantage of job possibilities and better economic conditions that are available in places. Mobility for low income tenants is survival and flexible rental housing.
8. **Home ownership encourages the emergence of a politically stable society**- in the USA tenants were not allowed to vote until 1860. Because homeowners were considered better citizens, neighbors and persons. This kind of thinking influenced policy makers and other people to see tenants as people who transient, poor, unsettled and undesirable not valuable workers and citizens who need flexibility and mobility.

3.11 How the demand for rental housing is determined

A well-functioning market gives several housing options at affordable prices and gives access to employment. Besides income and location, a tenant‟s employment, households circumstance, aspiration and mobility will also influence his or her choice of where and what to rent (UN-HABITAT & Nations, Housing the Poor in Asian cities Quick guide 7 Rental housing: A Much Neglected Housing Option for the Poor, 2008, p. 10). This section examines the different factors that affect different categories of tenants and how they fit together with issues such as quality, flexibility and security.

3.11.1 Factor 1: Quality of the rental housing

Quality and durability of materials: - rental housing available to most urban poor do not use high quality materials. The materials used are the cheapest available, making them weak and requiring frequent maintenance.

The level of maintenance: - The theory is the lack of maintenance reduces the quality of rental housing than owner-occupied housing. Timely maintenance depends on the type of landlord, location of the landlord, and the relationship between the landlord and tenant. Landlords who live on the premises and have friendly relations with their tenants tend to take better care of the rental units than absent landlords do (UN-HABITAT & Nations, Housing the Poor in Asian cities Quick guide 7 Rental housing: A Much Neglected Housing Option for the Poor, 2008, p. 10). The public sector social housing managers, for example, tend to be slower to react to maintenance needs than tenant cooperatives or private estate managers (UN-HABITAT & Nations, Housing the Poor in Asian cities Quick guide 7 Rental housing: A Much Neglected Housing Option for the Poor, 2008, p. 10).

The level of crowding: - It is common that low income rental housings, whether a single room, apartment or house, have more persons squeezed into small spaces than owner-occupied housing. If the rent is high to afford, tenants will have to crowd the unit with people so they can afford it by sharing units. Different cultures have different concepts of crowding. In some cultures living with many family members is preferable than living in small families, or at least it is tolerated, but overcrowding is often a problem.

3.11.2 Factor 2: Access to jobs and public services

Another quality which has an effect on rental housing is the proximity to place of employment, transport, school, healthcare, markets, places of worship and other neighborhood level social infrastructure. These public services are close, more accessible and in greater variety in inner-city locations.

That is why rent is lower in peripheral areas, which are farther away from jobs, public services and are less attractive. Informal settlements in peripheral areas tend to be built fairly close to growth centers where jobs, transport, and other public services are beginning to appear.

These pioneering settlements in peripheral areas become an important source of rental conditions of different types; when the city grows in time, the rental units and the access to public services will get better accordingly.

3.11.3 Factor 3: access to basic infrastructure

Another way of measuring the value of rental housing is how easy it is for tenants to get access to utility such as electricity, water, and sanitation. Self-contained apartments, rooms, and houses can get easy access but shared accesses to services do not do as well. The value of the rental housing decreases when access to utility is farther away from the unit or if it is permanently unavailable. The ones that have a greatest problem to basic services are units in slums, squatter settlements, and tenement structures which are illegally subdivided. This is because getting access to electricity and water tenants require legal status or house registration which some rental units do not possess. In these cases, tenants share utilities and areas such as toilets, washing and cooking spaces or they will have to pay higher rates for informal electric and water connections from the surrounding houses and businesses.

3.11.4 Factor 4: location and social support system

Due to uncertainty to employment, irregular employment, income source variation, and unexpected expenditure, low income or no income tenants must rely on families and on informal support networks in their communities for when crisis occurs. At the same time their low income reduces the expenses on services, transport, or utilities. This is sometimes done by staying with or staying close to family members.

When these needs and constraints are added up, it is clear that best place for the poor is to live near their social support networks, jobs and employment opportunities. This way they have easy access to schools, markets, health care centers and places of worship. These relationships are settlement based and formed over time, hence location is very important. If they are moved, it means traveling long distances to earn and resolve other essential household needs, and this means time lost and extra money spent. This will lead to imbalances for the already shaky income and expenditures which will allow the households to survive. Investors and property owners know the importance of location in determining the value of and demand for housing. For the urban poor too, location is a very important factor in choosing housing, whether it is owner-occupied or rental housing.

3.11.5 Factor 5: A tenants mobility

Besides temporary laborers, seasonal migrants and short term factory workers who work in the city and rent have good reason to rent in order to avoid being tied down and owning a house at certain age of the lives. This may be because either they can‟t afford it, prefer being mobile or have other priorities.

Fresh Graduates and young people are unlikely to sit in one place, moving from one job to another for better pay or experience. Young people may base their housing choice on if they can leave the house at a short notice. Single people may save money to buy a house later in life somewhere else. Others wish to settle down after they found a stable employment in the city.

Mobility is important to many peoples‟ lives and to a country‟s economic and human resource development. When people come in to the city they need housing and rental housing for the right price and right location, as implied above, it is important to many.

3.11.6 Factor 6: a tenant’s income level

Motivation to rent is connected to long term security, as it is who are searching for home ownership. The difference between these two is low income tenants do not have long term security of income, so they will invest on something else other than housing, such as supporting an extended family or for education. The need to rent may be started by different priorities, for this reason, the affordability of rental accommodation is tied to solution for the long- term priorities.

3.11.7 Factor 7: a tenants stage in the life-cycle

Rental housing and shared housing is often used by people in their earlier stages of their lives. Tenants are usually younger than house owners and are often students, recent migrants, simple wage workers, factory workers or professionals. Couples which rent usually have fewer children than the house owners. People who live in shared houses are similar to renters, but they have friends, fellow employees or relative/s that will provide them with shelter but renters don‟t have that kind of options.

As medical care gets better, life span increases and mortality rate decreases, households tend to span three to four generations. That means more people per household. The consequences of decreasing birth rate, HIV/AIDS, growing rates of separation and divorce has affected the structure and cohesion of households.

3.12 Case study of social housing in different countries

There is a lot to learn from other countries‟ practices to provide social housing. Following are profiles of different countries on how they provide social housing. This section is structured in a manner of defining what social housing in the country is, who provides social housing, how are social housing financed, who can access social housing and recent developments in the country in the social housing sector. These countries are chosen because they have an interesting approach to providing social housing to the people. Provided information can be referred back to Housing Europe review 2012 (Pittini & Laino, 2011). final remarks are summarized learning‟s from the case studies.

3.12.1 France

What is social housing? Who provides social housing?- In France social housing is built and managed either by *Habitation à Loyer Modéré* (hereafter referred to as HLM), organizations providing housing at moderated rents) or by semipublic enterprises in a lesser extent called *Société d'économie mixte*, (SEM) or by some nonprofit associations provide the largest part of the social housing stock. HLM organizations include both publicly and privately owned companies acting on a non-profit basis and working under the Ministry of Housing and Finance. The housing market is governed by legislation and regulation different from the common law and it is regulated by construction and housing code (*Code de la Construction et de l'Habitation*, CCH). The social housing in France accounts for 17% of the housing stock and accounts for 44% of the rental stock (Pittini & Laino, 2011, p. 52).

How is social housing financed? Rent is based on net construction cost which is lowered by subsides (from the state and local authorities) and tax incentives are also provided for the poor households who can‟t afford to pay rent. But if the household income increase to the point which exceeds the income ceiling, rent will rise accordingly. Funding for new construction comes from the finance loans where the main lender is Caisse des Depots et Consignations (CDC). Other sources for finance include employers, grants, and discount loans (loans designed to promote housing for employees) and guarantees from local authorities or the HLM guarantee fund (CGLLS). The typical financing scheme for an operation in 2009 was as follows: 76.5% from CDC loan; 10% equity capital; 8% local authority‟s subsidies; 3% state subsidies; 2.5% employer‟s grants (Pittini & Laino, 2011, p. 51).

Who can access social housing- Access to social housing is limited by the income ceilings which are set in national level and vary depending on the location of the house. The ceiling rent is set at a level which can include larger part of the community and also to create a socio economic mix. A law was introduced in 2007 called the right to housing (commonly known as DALO) which provides priority access to bona fide applicants to the following 6 categories: homeless; people at risk of eviction who don’t have the possibility of finding another accommodation; people with temporary accommodation; person/s in an unhealthy or unfit accommodation/s; households with children in overcrowded or indecent dwellings; and disabled.

Recent developments- The HLM is renovating 800,000 social housing until 2020 for the so called "*Grenelle de l’Environnement*" to improve energy efficiency. This program is supported by European Union and the European Regional Development Fund.

3.12.2 Netherlands

What is social housing?- The Netherlands is the country with the largest share of social housing in the European Union, accounting for about 32% of the total housing stock, and some 75% of the rental stock in the country (Pittini & Laino, 2011, p. 64). There is no single definition for social housing, but article 22 of Dutch constitution states that the promotion of adequate housing is the object of care of public authorities. Also, the Dutch housing act of 1901 gives a legal framework on how to deliver social housing is organized. In a 2010 decision by the European Commission on the Dutch social housing system, it was defined as the provision of housing at below market price to a target group of disadvantaged people or socially less advantaged groups, as well as to certain categories of key workers (Pittini & Laino, 2011, p. 64). The target groups as well as the exact modalities of the services are defined by the public authorities and the social housing providers can also provide other related services.

Who provides social housing?- Providers of social housing in the Netherlands are private non-profit organizations (associations and foundations) with a legal tasks to provide housing for the lower income and are registered and supervised by the national government. Although the housing association work within a legal framework set by the state they are independent organizations with their own objective and financial responsibility. The social housing have several tasks building, maintain, sell and renting the stocks they also provide other kind of services directly related to the dwelling. Currently there are about 425 registered social housing organizations

How is social housing financed? - While maintaining their social commitment, social housing organizations in the Netherlands have been financially independent from the central government since the so-called Brutering (or „balancing- out") agreement in 1993 between the State and the national federations of social housing organizations (Pittini & Laino, 2011, p. 64). The Dutch financial strategy has been defined as a „Revolving Fund Model", the housing association are guaranteed capital market loans and rent price regulation. Registered social housing organizations can benefit from three levels of security structures: the first is Central Fund for Social Housing (CFV), is an independent public body that supervises organizations financial situations and gives support when there are financial difficulties. The second is the Guarantee fund (WSW), a private organization created amongst the housing organizations it provides funds with favorable conditions and interest rate when financing there activates. If the above two instruments are not sufficient the state and local authorities can become the last resort.

Who can access social housing? – Until recently, access to social housing was never restricted to income but was available to all citizens. But due to recent decisions of the European Commission, it has now targeted limited group of people primarily chosen by their income, disadvantaged people or socially less advantaged groups, and/or certain key workers.

3.12.3 Poland

What is social housing? –Social housing in Poland has no official definition. It is commonly understood that it includes rental dwellings and social rental dwellings owned by municipalities, dwellings with regulated rents provided by non-profit housing associations (called TBS), and dwellings provided by state-owned companies or the state treasury for their employees (Pittini & Laino, 2011, p. 66). Also cooperative dwellings with tenement title to use cooperative apartment are also considered as social housing. All „protected dwellings" that is to say housing for the disabled persons and other groups with special need or shelters for the homeless are considered social housing. Owner occupied houses which were constructed by aid given by the government is considered as social housing. In the VAT regulation there is a term called „social housing program" where VAT rate is lowered for building material and services.

Who provides social housing? – In Poland, municipalities provide the housing. It is still an important part of the stock consisting of 8% in 2009, but recently production of housing by them has almost stopped in 2010 as only 3,400 were built (Pittini & Laino, 2011, p. 66). Since 1996 the TBS was implemented they have built 79,300dwellings out of which 3,100 were built in 2010 (Pittini & Laino, 2011, p. 66). TBS a non-profit company and both private and public companies were created in 1995, and currently there are 393 TBS companies. They were established to create low cost housing rental housing often tenants contribute 30% of the construction cost to build the dwellings. Co-operatives still administer 19.4% in (2009) of the total housing stock in Poland and provide two main types of tenure: owner occupied right to co-operative dwelling (83% in 2009) and tenement type right to co-operative dwelling (17%) (Pittini & Laino, 2011, p. 66).

How is social housing financed? –Credit to TBS and for the cooperatives for the construction of social housing is given by the public bank called Bank Gospodarstwa Krajowego (BGK). Loans cover 70% of the project value the remaining 30% is covered by TBS from their own resources and sometimes tenants are required to fill part of the gap between the construction cost and the amount of the loan. The contribution is refunded when tenants leave but they are given no right to purchase. In August 2011 an amendment of law on TBS was accept by parliament allowing landlord companies can privatize some of the houses with market price under certain conditions. Rent is cost based and limits are enforced by law. In housing cooperatives members of the cooperatives pay 30% of the cost upfront and then the rent which covers the maintenance cost.

Municipality budgets are used to expand municipality dwelling stocks by construction of new dwellings or by acquiring of existing dwellings. Owners are allowed to establish rent if they have owned the houses since 2004 but if it exceeds 3% of the replacement value of the unit, the increase in the communal stock must be explained in writing. Municipality can apply for subsidy fund from BGK for construction and renovation for social housing for the poor. Also the central state subsidizes for the municipality and NGOs which will be used for construction and renovation of dwellings for the homeless and for people with special needs.

Who can access social housing? –criteria vary depending on different programs. but in general, the main factor which is considered is people"s income. Tenants residing in social housing are families with moderate income, with no legal title on house, who are not able to buy or rent a house in the open market. The maximum income per person per household is defined by law it is referred to the average salaries in the region when it is a TBS stock or defined by local authority when it is a common stock.

3.12.4 United Kingdom

What is social housing? – Social housing in UK is low cost housing allocated on the basis of need, with the exception of Northern Ireland, where it is provided only for rent. In the rest of the UK social housing includes the provision of rental dwellings, affordable home ownership, as well as shared ownership schemes (Pittini & Laino, 2011, p. 77). The houses are provided by councils and nonprofit organizations such as housing associations, which are different between countries. Social housing accounts for 17.5% of the total homes in England, while it is about 24% of the total housing stock in Scotland, about 17% in Northern Ireland and about 16.4% in Wales (Pittini & Laino, 2011, p. 77)

Who provides social housing? – The majority of the social houses are owned by housing associates this happened due to council houses were reduced to virtually nothing, houses sold to sitting tenants and the transfer of over one million housings to housing associates between 1988 and 2009 this makes the housing associates the major deliverer of affordable housing in England controlling 54% of the social housing (Pittini & Laino, 2011, p. 77). There is also decline in social housing owned by the authority both in Scotland and in Wales. In Scotland, local authorities are still the major holders and in Wales they are split between the authorities and registered social landlords. The situation is different in Northern Ireland where the Northern Ireland Housing Executive and Northern Ireland"s strategic housing authority manage over two third of the social housing stock and no transfers have been made to housing associates.

How is social housing financed? – New housing and land cost are financed through three sources, housing association"s reserves, government grants, and private finance which consist of loans or funding rose on the capital market. Before 2007, social housing was cross-subsidized by providing low cost home ownership, but it has diminished as a result of the global financial crisis. Capital subsidy is organized by the Homes and Communities Agency in England, Scottish Government"s Housing and Regeneration directorate, the Welsh Assembly Government"s Housing Directorate, and Northern Ireland Housing Executive. Furthermore social housing benefits from discounted land and development contribution because of “section 106” which requires in every major development proportion of affordable housing is included.

Tenants living in social housing pay a weekly rent below the market rent. Property rents are related to the valuation of the individual property as well as to area based incomes, and are increased according to a specific formula. Housing benefits are administrated by local authorities either to cover the whole weekly rent or parts of it. The balance between supply and demand subside has changed in favor of individual housing benefits.

Who can access social housing? –Since the implementation of the housing act in 1977, all municipalities in the United Kingdom have to provide houses for the people in need as long as they meet criteria. The social housing is meant for vulnerable groups with the priority given to certain groups including homeless. In 2003 Scotland adopted a the Homeless Scotland Act that allows inadequately housed citizens to claim permanent houses from the authority.

Under the localism bill which started in 2012, local authorities in England can authorize their own criteria to determine who qualifies for social housing in that area.

Recent development- The social housing in England is undergoing changes because of the localism bill which took effect in April 2012. This will remove the Tenant Services Authority. The authority responsible for the regulations will be the Homes and Communities Agency (HCA). Through a dedicated regulation committee, it is hoped to avoid problems previously encountered when investment and regulation were under taken by the Housing Corporation.

Meanwhile the tenancy regulation is being changed to time limited tenancies which will put a stop on open ended tenancies (so called „life time") that allowed the tenants to stay in the house indefinitely. The time limited tenancies are subjected to a minimum of five years or depending on the circumstances. But life time tenancies still remain as an alternative.

3.12.6 Learning's from the case studies

France- social housing is both private and publicly owned. Companies are acting on a non-profit basis to provide social housing. The rent for the houses are based by the net construction cost which is lowered by subsidies and tax incentives for the poor households. There is also a limit to who can access the houses by the income ceiling.

Netherlands–all social housing is provided by private non-profit organizations. The social housing was financed by the government but became financially independent in 1993. The Dutch"s use a revolving fund which they can loan from capital markets and rent prices are regulated. There is no restriction to income to who can access the renting units.

Poland –Sometimes tenants are required to fill part of the gap between the construction cost and the amount of the loan that was given from the bank. The contribution from renters is refunded to them when they leave. During construction of the building, the VAT is lowered for materials services to reduce the overall cost.

United Kingdom- The tenant"s regulation has changed from lifelong tenancy to time limited tenancy in the rented houses.

Chapter 4- Past of Kebele house

4.1 Introduction

These chapter discuses on the history of Kebele houses and how they evolved.

4.2 History of public housing in Ethiopia

4.2.1 Pre-1974 housing

The earliest known display of government interest in influencing the spatial organization of urban life was in 20th century Ethiopia in a 1907 proclamation whereby private ownership of urban land became legal in Addis (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 7). This proclamation was announced when the city was flourishing with the successful introduction of the eucalyptus tree as fast growing and abundant source of timber. It played a major role in the rapid growth of the housing industry in that time.

In 1936-1941 Ethiopia was occupied by the Italians; a few days before they entered the city, patriotic forces had destroyed many buildings on purpose mainly by setting them on fire (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 7). On top of that, after entering the city, the Italians issued a proclamation that forbade "the repair of existing buildings or the erection of new constructions….until further notice." Because of this Addis Ababa was faced with it first housing shortage. The population of the city grew because of the economic and migration from the rural to the city and this increased the housing shortage. As a result, the population of the city doubled during the five years of Italian occupation (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 7)

The population continued to grow at a faster rate after the liberation in 1941. The response to this was a subdivision of existing lots and residential buildings to expand the supply of affordable rental dwellings. The housing built was as a response to the demand for housing for the urban poor. As a result the houses were poorly built, substandard, did not have proper foundations and basic facilities such as private toilets, kitchens or connections to water lines. The western part of the city in the Italians master plan was given for the "native"s quarters" to live in. In this area the rented houses in certain neighborhoods exceeded 75 percent of the total housing stock this contrasted with the eastern part were the neighborhoods rented housing were from 40-60 percent (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 8).

Generally speaking, there was no public guidance or control over the housing development in Addis Ababa during the first 10-15 years after liberation. Most of the houses didn‟t have permits in the early 1970; only a quarter of the housing units produced in Addis Ababa had municipal permits. (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 8). Until the 1974 revolution broke out there was not an alarming housing shortage though the houses were small and substandard. Without formal housing sector output the pre-revolutionary Addis Ababa had an occupancy rate of four per dwelling (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 9).

There were three major factors that constrained the development of both private and public low-income housing in pre 1974 Addis Ababa. The first was that the income of the household was low. During that period, the monthly income of the urban households in Ethiopia in general was so low, that approximately one-third of the needy population could not afford to pay 11.25 birr in rent or monthly charges on a loan of 1,500 birr (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 9).The second factor was the lack of financial resources to finance low or moderate income housing programs before 1974. The financial institutions had a high interest rate, a large down payment and only provided short term loans for 3-10 years. Thirdly, the tenure then strongly facilitated the increase of informal housing both directly and indirectly.

About 95% of privately-owned land in pre-1974 Addis Ababa was in the hands of only 5% of the population (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 10). The political and economic power of the property owners was so strong that it made it nearly impossible to implement the master plan because of lack of financial and legal backing required to plan and implement public housing programs. The tenure system did not allow any squatter settlements because the power of the land owners were strong it discouraged illegal occupation. What it encouraged was unauthorized construction of housing by the land owners themselves. It was common to find tenants which share their rented spaces with needy individuals or households with informal agreements.

4.2.2 The Post 1974 housing

The main motivation force for the February 1974 revolution was the issue of land in Ethiopia. in February 1975 with a slogan “land to the tiller” the Derg issued a proclamation that nationalized all rural land. In July 1975, proclamation No 47 nationalized all urban land and rental dwellings in Ethiopia (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 10). With that came public ownership of rented houses, subsequent reduction of the monthly rent payment on the low income tenants. Accordingly, the proclamation spelled out varying rent cutbacks, ranging from 50% for dwellings with the lowest rental values to 15% for those renting for 300 birr per month. But no reduction was made for houses which were rented for more than 300 birr.

The 1975 proclamation allowed citizens to own only one residential house per household but there was no restriction on the number of business which could be held by individual or a group. The new law didn"t make any distinction between rich and poor property owners when nationalizing of the houses. As a result, poor land owners who had rented parts of there already a small house for rent money was taken from them. The proclamation did allow ex-landlords to get an allowance not more than 250 birr if they had no form of income other than rent.

Proclamation no.47 put all rented units of more than 100 birr under the management of a newly created institution called the Agency for the Administration of Rental Houses (AARH). The remaining rental houses which rent less them 100 were also placed under a newly-created institutions namely, the neighborhood associations or Kebeles. The size of the Kebele ranges from a couple of hundred households to a thousand household. The Kebele is the lowest office for the municipal government and the officers in theory were elected by the local people. When the proclamation came out, 60% of the housing in Addis Ababa were rental units and the units brought under the Kebele"s control accounted for about 93% of all rental accommodations in the city (UN-HABITAT, Situation analysis of informal settlements in Addis Ababa, 2007, p. 11). Each Kebele was expected to collect the rent money from the houses and to use it for housing and neighborhood development. The Kebeles were responsible for handling minor legal disputes and to run local cooperative stores.

Under the Derg rule, Addis Ababa and all cities in Ethiopia had a housing shortage and a deteriorating housing condition. Because of that they introduced new policy measures as follows: standardized building codes, research housing design and building materials, encourage community involvement in housing production, more effective use of the existing housing stock by allowing co-dwelling and regulating the purchase and sale of houses.

Chapter 5- Present of Kebele houses

5.1 Introduction

In Addis Ababa only 30 per cent of houses are owner occupied making rental housing the dominant tenure mode (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 6). Under the city administration there were more than 173,000 Kebele houses in 2010 out of which 85% of are for residential purpose while the other are for commercial purposes (Addis Ababa City Administration, 2010) for many years, the amount of repair done on the houses was minimum making the house significantly worn down. These Kebele houses are found at the center of the city because they need repair as they give a bad image of the cityscape. Currently the government uses the sites for redevelopment projects there so that Kebele Houses will eventually disappear in the future.

These government houses were not given any attention throughout the years and there lack of records on the houses. Because of that, the houses are prone to illegal activities. On top of that there has been no increase of rent and neglects of collecting rent is there which creates lots of debt to be collected from the houses.

To solve these problems, in 2004 the city‟s temporary administrator put out a regulation for government rental houses called the Addis Ababa house Agency. As the given power, the agency prepared the government houses administration rules and regulation manual and has been administering the houses equally. This chapter translates and summarizes the rules and regulations manual.

5.2 Current condition of Kebele houses

In Addis Ababa there are 10 sub-cities; below is the number of residential and commercial Kebele houses per sub city 2011.

Sub-city	Total houses		
	Residential	Commercial	Total
Nefas silk lafto	7,792	1,749	9,541
Bole	2,796	398	3,194
Leideta	22,114	------	22,114
Kolfa	6,923	628	7,551
Addis ketema	28,524	12,266	40,790
Gululay	14,657	1,127	15,784
Kerkos	22,131	2,628	24,759
Akaki kaliti	7,108	1,111	8,219
Yeka	11,813	2,693	14,506
Arada	25,126	3,800	28,926
Total	148,984	26,400	175,384

Table 2 Number of Kebele houses in the sub-cities

Table 2. Source (Addis Ababa city housing development project office, 2011)

There are 175,384 Kebele houses in Addis Ababa. The highest number of residential houses is found in Addis ketema sub-city while the lowest is found in Bole sub city.

5.3 Kebele houses rules and regulations

Introduction

The following part until the case study area is translated from directive called the government houses administration directive number 2/2003 see Annex 4 for the original document.

Note: for only this chapter Landlord refers to the woreda.

Kebele houses are governed by a set of rules and regulation called “the government house administration rules and regulation number 2/2003”. The previous rules and regulations manual had to be corrected because there were administrative problems which needed to be addressed. There was also a legal article that needed more explanation in which those articles were revised to give the required function. The manual was edited and improved by the Addis Ababa city government house administration according to regulation number 11/1996 they produced a manual called “the government house administration rules and regulation number 2/2003”. This rules and regulation were printed, distributed and started being used since January 2011 by the woreda administration offices.

5.3.1 Woreda house administration work flow and accomplishment

The Woreda is responsible on doing several tasks under the Kebele houses. These tasks are;

- Collecting information on government houses and passes it on to the required office.
- Sending information about the available Kebele houses to sub city
- Signing new contracts, renewing contracts and preparing the contracts for the tenants.
- Taking action on tenants who are not going according to the contract when decision is made.
- Checking if rent is being collected and make tenants pay who haven‟t been paying their rent
- Collecting needed information‟s about Kebele house and reporting it to the needed office.
- Providing the required letters for questions such as house repair, water, electricity, telephone and other question which needs legal letters after proper investigation.
- As well as working on any tasks given by house administration office.

5.3.2 Obtaining a Kebele house

To obtain a Kebele house a person has to register and according to the order of registration they will be given the Kebele house to rent. Priority is given for people who have moved because of redevelopment or to tenants who have moved due to natural or manmade disaster to their previous Kebele house. The order of priority are as follows: first priority will be given to people who moved for development, then to people with low income or people who have physical problems such as handicap. List of available houses for rent will be collected by the Woreda and will be sent to the sub-city in a regular basis. After approval for renting the Woreda is the responsible party for signing new contracts, renewing contracts and preparing the contracts for the tenants.

5.3.3 Kebele house Rent fees

After the 1975 proclamation no 47, Government ownership of urban Lands and Extra Houses" nationalized all urban lands to distribute the wealth across the country and the rent cost was reduced. After all those years, since the proclamation went out, rent has not been increased and rent fee will continue as previously unless a new regulation comes in to action.

After the signing the contract, the tenant has to pay the assigned rent fee until 10th day from the start of the month at the Woreda finance office. During the renewal of contract, signing of a new contract or terminating of a contract by tenants has to be reported to the finance office at the Woreda. If the tenant doesn"t pay the monthly fee on time, he/she has to pay an additional 10% of the rent. If the tenant doesn"t pay three month rents continuously, the landlord can terminate the contract and sue the tenant to acquire the money. The landlord won"t be responsible for the loss of any item during removal of the tenant from the Kebele house. Tenant will also be asked for the unpaid rents. If the landlord wants to terminate the contract before the end of the contract the landlord has to consider the tenants basic problem. If the tenant is removed and due to that can fall on to immoral problem then considering that by agreement the tenant can have an extension on the payment of rent, but the extension cannot be over 6 month.

If there are houses which do not have fixed rent because of any reason they will be provided with affordable fixed rent by the office and the finance economy development offices. Houses which need the rent fee to be reviewed will be reviewed by the Woreda office and the finance and economy development office will research and after approval it will applicable.

5.3.4 Repairing Kebele houses

Whenever a Kebele house needs maintenance the tenants must ask to repair the house to the landlord by applying for maintenance only in which then the house can be maintained after getting permission from the landlord.

a. Before obtaining the permission paper the size and the materials used to build the house will be registered by the landlord.

b. The repair done by the tenants cannot change the house shape or material. The tenant has to fill out a form and sign stating that they won"t change the shape or the material of the house. Three copy"s will be made and given to woreda land and construction permit office, the second for the tenant and third to the design and construction development administration office.

c. After completion of the house, to check that the tenants have not touched the right of the neighbors, the tenant has to fill out a form and sign it.

d. After completing the repair, the tenant has to report to the woreda in which the woreda will send engineers to check if the repair is according to the agreement and then will give their finding to the Woreda.

e. The cost of the repair will be done by the tenants and they won‟t get any refund from the city administrator or the Woreda.

If the maintained Kebele house is in a different shape or material, then the house will be dismantled by the cost of the tenant. The task of checking if the house was maintained properly is given to Kebele land and construction permit office design and construction development administration. Before tenants can do any maintenance on the houses they first have to pay debt on rent if there is any before starting any repair.

5.3.5 Illegal construction

Tenants cannot do any construction on the government land without getting permission papers from the woreda. The construction will be seen as illegal construction and according to Addis Ababa city administration regulation number 17/1997 it will have to be demolished. The task of controlling this is given to the Woreda building regulatory office. If an employee had received information that a house is constructed illegally and did not respond to the law, that employee will be charged according to the law.

5.3.6 Question of kitchen and toilet

Most of the government houses do not have their own kitchen and toilet. The tenant‟s basic need for kitchen and toilet has to be solved without breaking any land policies. For that reason, if the following situation occurs, tenants can get permission papers from the landlord to build kitchen or toilet.

1. The woreda administration and the land administration construction approval office engineers will study the problem and give their approval.
2. Construction of kitchen & toilet can be done on open land if the land won‟t be used for other purposes. This is checked by the sub city land administrator construction approval office.
3. The constructed kitchen and toilet must not harm any neighbor.
4. When the built kitchen and toilet is going to be used by several households, agreement is needed between the majority of users in which afterwards they will be given permission papers for construction of the toilet or kitchen.

5. When a tenant wants to construct a kitchen or toilet, has to put a letter in to the woreda house administration asking to construct. The woreda house administration will send a support letter to the construction approval office to give approval for the tenant to be able to construct.
6. The woreda construction regulatory office is responsible on checking the progress of the construction learned

Figure 2 Public toilet

5.3.7 House mates (Debal)

According to this regulation tenants can only be called house mate if and only if when the tenant first rented the units from the government. in the woreda article, the house mate will be registered as house mate and if the housemate is still living in the house. A person can be called house mate if the woreda administration puts tenant there to solve their shortage of housing and if the tenant is still living there

House mates have several rights such as if the house is needed for redevelopment and is going to be demolished the tenant will get a replacement house as other tenants. Also if the tenant passes away the half right to the house will continue and will be given to legal inheritor to his family members.

5.3.8 Giving back government houses

If tenants build a house, receive a condominium or of any other reason to leave the house, the tenant should return the key to the landlord. If it is known that the tenants have another house or a condominium in a different location then the tenant will be removed from the house immediately. If tenants ask the woreda for an endorsement paper first, the woreda will check if the tenant was a tenant after confirmation. After the tenant gives back the house they will be given the endorsement papers.

5.3.9 Transferring of government houses

When a Woreda house tenant passes away the house should be returned back to the Woreda. But if there are family members who want to inherit and can bring one of the following legal proofs they can continue renting the house with the same rent fee but with a new contract.

1. A marriage license from court showing they are the deceased spouse and that they had been living in the house for the past 2 years.
2. If the children‟s are under 18 years old
3. If the children are above 18 years old and if they have proof that they were living in the house for the past 5 years. Also that they do not have a house in their name, or have rented a house or have a land to build houses on in their name after bringing this proofs, they can receive the Kebele house for rent.
4. Because of financial problem if the tenants parent has been living in the house, if they have proof of being parents, if they bring proof they don‟t own any house and if they can prove they have lived in the house for the past 5 years.
5. If new tenants inherit the house because of above factors, they shall be given a contract with the name "the names" and if one of the tenants gets a house he or she will be removed from the contract while the rest will continue the contract.

5.3.10 Changing residential houses to commercial

The rented residential houses can be changed to commercial, but there are different circumstances that are considered to change in to a commercial house.

1. Tenant cannot change residential houses to commercial without landlord‟s knowledge. If tenants change it without permission and is discovered it is considered that the tenant has terminated the contract.
2. After permission from landlord, tenant can change the residence to commercial.
3. The rent fee for commercial house will be determined by m^2 of the house.
4. A tenant cannot re-rent the residential house or commercial as a whole or parts of it to another person.
5. A tenant can only change part of the house to commercial and part of the house to residential only when the landlords gives permission to do this. Without permission from landlord tenant cannot change the function of the house.

6. If tenant with landlord‟s permission divides the house in to residential and commercial the house number will renamed to "A" and "B". Rent fee for the residential will be the same us previous. But the rent for the commercial will be considered after the land administration measurement of the commercial and after considering the commercial rent fee of the area in m^2 they will be given the rent price to be paid.
7. Changing back a commercial to residential is not allowed but if the situation occurs which will have to change back to residential only the city‟s cabinet can change it back. But if the commercial house was bought by auction it can‟t be changed to residential.
8. For tenant who changes residential house to commercial will pay a fee for transferring.

5.3.11 Exchanging houses

Kebele house tenants can exchange houses with other Kebele tenants for various reasons. When two legal tenants want to change houses, they first have to put a letter in with the woreda house administration. If approved, the tenants have to sign a new contract for the new houses. If the houses are in different woredas, but the in the same sub city it will be approved by the sub-city design and construction administration development office. But if it is transferred from sub-city to sub city it will be exchanged by the house development project office. To exchange the size of the rooms, the number of rooms must be similar and will be checked. Both tenants shouldn‟t have debt on rent, the electricity bill, water bill or the telephone bill and both the lands shouldn‟t be planned to be redevelopment.

5.3.12 Contracts for tenants when renting Kebele house

1. Tenant according to article 1 agreed up on rent fee of amount__________ will be paid for the landlord or the legal representative
2. Monthly rent shall be paid within 10 /ten/ days since the beginning of the month, rent shall be paid at woreda finance office. If tenant does not pay their rent on time they will be fined 10% of their rent every month. The fined money will be collected at the woredas finance office.
3. If tenant does not pay rent for 3 month continually the landlord can terminate the contract and can take legal actions to collect the money. The landlord can get another tenant to rent the house. And the landlord is not responsible for any losses of any item.
4. Tenant while living in the house they are responsible for paying for electricity, water and telephone bill.
5. Tenant according to this contract, can‟t rent the house to third party.

6. Tenant while living in the house can't build within the compound. However but with the permission from the landlord, tenant can maintain the house and if the house doesn't have toilet, a kitchen or a fence can build after applying and after getting permission from the landlord to build.
7. Tenant shall treat the house as their own. Tenants shall replace any damage from his/her pocket.
8. Tenant shall not use the house which is rented for residential as commercial without permission from the landlord.
9. When tenant wants to leave the house, tenant has to bring the house to its original state where they found it.
10. If any development is happening and if anything is required from the community in the neighborhood tenant as to fulfill their duties
11. If damage from fire or flood occurs on the house, tenant shall have to inform the landlord.
12. If tenant maintains the house, tenant cannot ask the landlord to reimburse them their money back.
13. Because of how the house was made (or due to the arrangement of the house), if there is situation which makes tenants have to share spaces or services with other tenants, they have to share without touching the other tenants right and pay the money when it is a shared expense.
14. Landlord can change the rent fee when needed
15. By signing this contract tenant is showing he/she does not own another house
16. During Maintenance if the house is sharing a wall, tenant cannot demolish the wall

5.3.13 Duration of the contract

The signed contract lasts for only a year but when the rent fee changes the tenants have to sign a new contract with the new rent fee. The contract between the tenants and the landlord shall be renewed every year. If tenants decide to terminate the contract they shall return the key and leave the house as they have found it. If the landlord wants to terminate the contract before the year ends, then the land lord has to give a 3 month notice to tenants.

5.3.14 Reason for terminating or changing of contact

For the following reasons the contract can be changed or terminated

1. The contract can change depending on new proclamations that are out.
2. When both parties agree to terminate the program
3. When the contract time is finished

4. If one of the party does not go according to the contract
5. because of different reasons if one of the party gives a 60 days warning of the termination of the contract
6. If the house is damaged and tenants cannot use the house because of natural disasters such as flood fire, earth quakes etc. as well as if the repair takes longer than 60 days.
7. If tenants use the house for other purposes other than the agreed up on or use it for illegal purposes.
8. If tenants rents the house for residential but the tenant owns a house the landlord can terminate the house.

Chapter 6. Future faith Kebele houses according to present plans of the government

6.1 Introduction

This chapter discusses the future for Kebele houses, what the government is planning to do with Kebele houses and why it will be done.

6.2 Grand housing project

6.2.1 Kebele house land needed for condominiums

Kebele houses are located at the heart of the city. The Addis Ababa city government has launched the “Addis Ababa Grand housing program” which has an objective of constructing 50,000 housing units per year (GIZ, 2005, p. 9). Large size of land is required for the project which is needed in several locations in different part of the city, making it a challenge for the land administration authority. Based on a decision passed from the city cabinet, the Addis Ababa Housing Development Project Office took the responsibility to locate areas within the city where it can develop the condominiums (Bisrat, 2008, p. 65). The sites chosen were occupied by Kebele houses, government owned plots, vacant land and open areas. If the land is occupied and if the land is needed for redevelopment the people will be removed according to Proclamation number 455/1997 part 2 article 3(1) (compensation estimate, replacement land and replacement house regulation number 3/2002 (approved by Addis Ababa city administration cabinet), 2002, p. 64). (See Annex 3)

The regulations book named “compensation estimate, replacement land and replacement house regulation number 3/2002 (approved by Addis Ababa city administration cabinet) article 25.1 states Proclamation number 455/1997 part 2 article 3(1) states that the Addis Ababa city administration Land development banking and urban renewal project office for the greater good will remove and compensate for the government buildings, private owners, public offices or others who hold the land for redevelopment by referring to this regulation would be removed and depending on the land tenure if they need to be paid for compensation to be paid. If they are going to be paid with land and house they should be paid with land and house the responsibility to remove the occupant is given to them (see Annex 3 for the proclamation).

Compensation and resettlement of land is not an issue on land which are brown field or green field. If the land is going to be implemented over existing Kebele house site there will be wide and open consultation with the residents to build the proposed condominium development. According to UN-HABITAT (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 28), households that are to be relocated to make way for condominium development are either: resettled (in another Kebele house), compensated, or they get first option for a new condominium unit on this site. If they are going to buy a condominium on their previous site they will be given a temporary shelter out of timber and corrugated iron sheet until the building is complete.

6.2.2 Background

Shortage of housing is one of the problems of poverty in Addis Ababa. 3 million out of 4 million people are living in overcrowded houses or dilapidated structures, under unhygienic conditions, lacking basic urban services like safe drinking water and sewerage, and in sprawling informal settlements with a growing number of shacks (GIZ, 2005, p. 9). 85% of the housing structures in Addis Ababa are dilapidated and would have to be demolished or rehabilitated in a costly manner (GIZ, 2005, p. 9). These houses do not have the minimum basic infrastructure such as flushing toilets, no inner house plumbing or connection to the sewer system.

The integrated Housing Development Program (IHDP) it is financed by the government to provide housing for the middle and low income classes in Ethiopia. The program was launched by the then mayor Ato Arkebe Oqubay in 2004. The Development Plan had proposed various solutions for the housing supply. However, the government chose to pursue the idea of condominium housing and most of the remaining proposals for low-income remained unexplored. The IHDP projects are built on brownfields or slum area which also includes the sites which the Kebele houses are on. The residents are removed from the location and are either given a temporary shelter where they can relocate back or relocated to a different place. The common thing between each project is a multi-stories condominium housing units with communal areas which are jointly owned and managed.

The Addis Ababa city government has launched the “Addis Ababa Grand housing program” which has an objective of construction 50,000 housing units per year (GIZ, 2005, p. 9). Its aim is to provide housing for the middle and for the low income classes. As well as promoting micro and small enterprises, implementing training on the job, mobilizing the saving potential and diversification of the construction sector. The outcome of this will be to boost the economy with this construction sector. The Addis Ababa city government is upgrading and renewing the inner city of Addis Ababa.

Before the grand housing project was started, a pilot project was done in Bole/Gerji called the “Bole/Gerji apartments construction project”. According to GIZ (GIZ, 2005, p. 3) the purpose of this project was to

- Densification and vertical growth
- Conductive neighborhood with communal neighborhood and greeneries
- Mixed function and socio-economically mixed population composition
- High quality construction, cost efficient m^2 price, environmentally friendly approach, short construction period
- Timely basic infrastructure provision

This project was learning and training ground for the Addis Ababa ground house project to build 50,000 houses per year and giving 40,000 jobs (GIZ, 2005, p. 3). The Addis Ababa grand housing program diversifies and professionalizes the Ethiopian construction sector by improving the quality of construction while at the same time reducing its cost (GIZ, 2005, p. 3). The Addis Ababa grand housing project is making housing accessible to the low and the middle income group. It gives access to shelter to raise their children in a healthy environment.

The GIZ/Low-cost Housing Project was supported by the German government with the collaboration with the MH-Engineering P.L.C. The collaboration of the two has created a cost-efficient and environmentally friendly construction technology. In 2005, there were 45,000 housing units were under construction in Addis Ababa (GIZ, 2005, p. 3). Since 2010, in Addis Ababa there has been more than 78,000 units built in 100 project sites in Addis Ababa (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010). The sizes range from small ones which have fewer than 300 units in Akaki sub-city up to 10,000 units in Jemo. According to Ato Arkebe Oqubay the successful integrated construction program will create a win-win situation for the (GIZ, 2005, p. 4)

- The residents of Addis Ababa
- The private sector
- The international community
- The achievement of the internationally agreed upon Millennium Development Goals (MDGs)

6.2.3 Why it is needed

The Addis Ababa Grand housing project is aimed towards the response to the internationally agreed upon Millennium Development goals whose aim is to

- Reduce poverty by 50% in 2015
- Improve the life of 100 million slum dwellers by 2020
- Provide access to sanitation to 50% of the currently unnerved population by 2015 and 100% reliable service to all by 2025.

The IHDP is planning to reduce the slum area in the city by 50% and increase employment percentage by five years by building nearly 400,000 new units nationally (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 13).

There are also four main significant reasons for this program according to the UN-HABITAT (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 14). It is significant for its large scale to be, pro poor, slum prevention and access to ownership and integrated approach to housing and economic development

1. Large scale- the program has taken a large scale approach because the current houses are in poor quality and remove it due to urbanization; the need for housing has increased.

2. Pro-poor- the project gives the middle and the low income classes to have improved housing. The housing improves their living conditions, tenure security and their access to basic services. In addition the program gives access to credit from the commercial bank of Ethiopia. Before this credit the low income wouldn"t have gotten access to credit.

3. Slum prevention and access to homeownership- this program is different from the previous government approach of housing were it provided governmental owned rental housing but the current promotes private home ownership. The program facilities the low income classes to afford housing and improves the living conditions to meet the millennium development goal and reduce the slum areas in Ethiopia.

4. Integrated approach to housing and economic development- the program recognizes the opportunity of housing to stimulate the economy, create jobs and improve the capacity of the construction and the financial sectors. The construction technique and system reduces cost

by 30% compared to conventional system and improved speed in construction, and facilitate the development of small and medium enterprises to produce construction elements. (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 14) in addition provides effective quantity surveying and construction management system.

6.2.4 Site selection

Initial site investigation are based on the 1997 Addis Ababa master plan, where potential sites are considered in terms of providing suitable settings for the construction of new buildings and analysis of the existing green and brown field sites (UN-HABITAT, The Ethiopian Case of Condominium Housing: The integrated Housing Development Program, 2010, p. 27). Consultants are hired to make detailed studies on the areas such as the local environmental aspects, the existing water supply and access roads, any existing pollutants and their potential relocation, the community desire for condominiums and the physical, economic frameworks that exists and the impact the condominium will do to the existing social structure of the area.

Chapter 7- Presentation of Data

7.1 Introduction

The data was collected from the selected site area behind Dembel City Center. It was by asking Kebele tenants to fill out Questionnaires and interviewing the same time. The number of tenants that were asked to get the following data was 63 tenants. The questionnaire had 82 questions including information about the household such as economic status of household, information about the house, problems of the house, type of house they prefer and others. To see a sample of the Questionnaire see Annex 1 and to see the raw data see Annex 2. This section presents the information collected in graph with elaboration and life stories of 5 houses and the tenants who live in them.

7.2 Case study area

The site is located in Kirkos sub city behind Dembel city center. It is found in Woreda 9 Kebele 20/21 formerly known as Kebele 6, 15, 16 and 17. There are about 1806 Kebele houses and 735 private houses in the woreda according to Woreda 9. The site for the case study is the kebele previously known as Kebele 17.

During an interview with one of the previous owners of the Kebele house, Ato Eshetay Zemeday and friends who have lived in the neighborhood for a long time and knows how the neighborhood was formed they explained that the land surrounding Stephanos church belonged to the church. The land was divided and given to the church clergy or other church servants as a form of payment since they don"t get paid. The land was then passed down from generation to generation to what it is today. During the Derg regime the rented houses were given to tenants to rent Kebele houses.

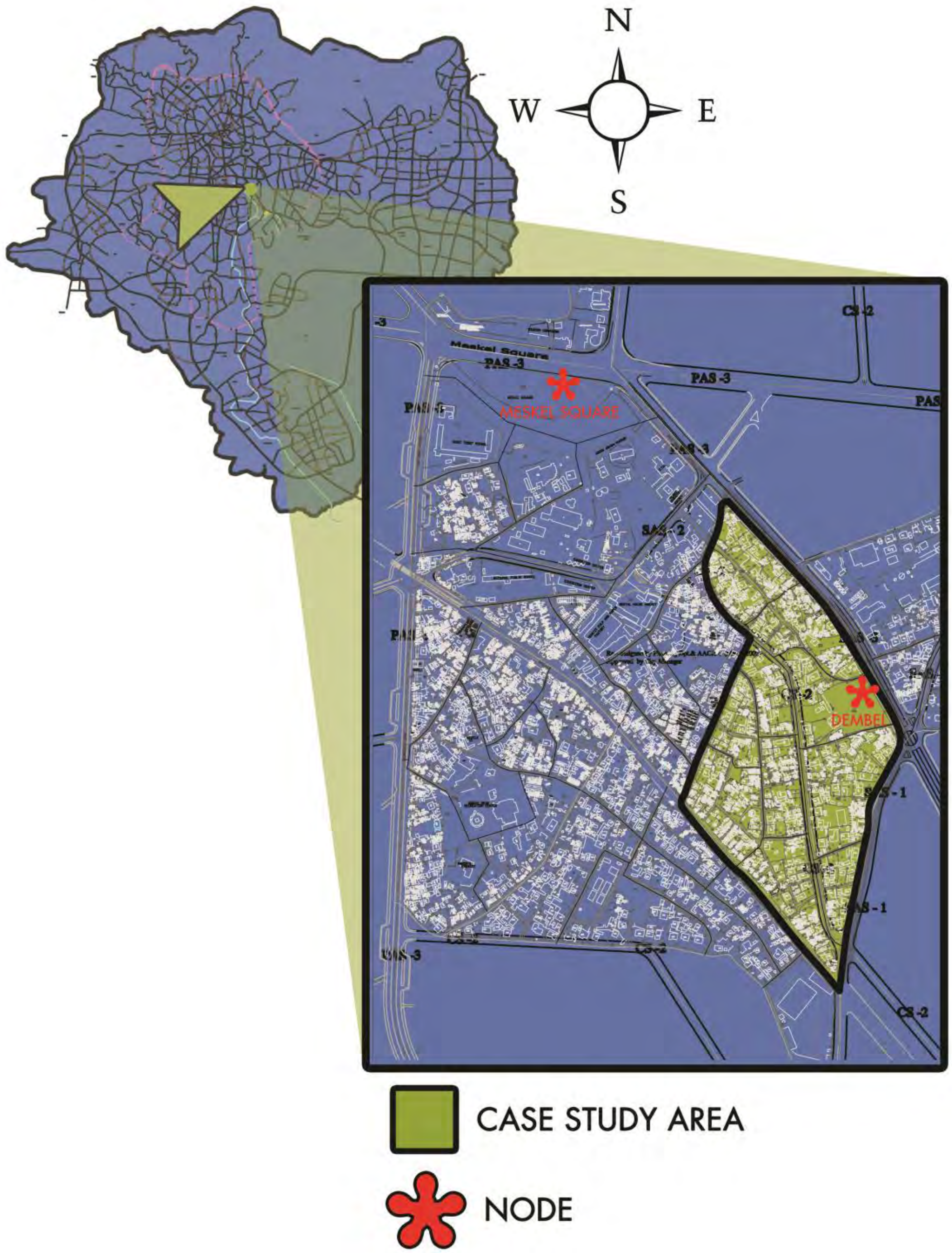
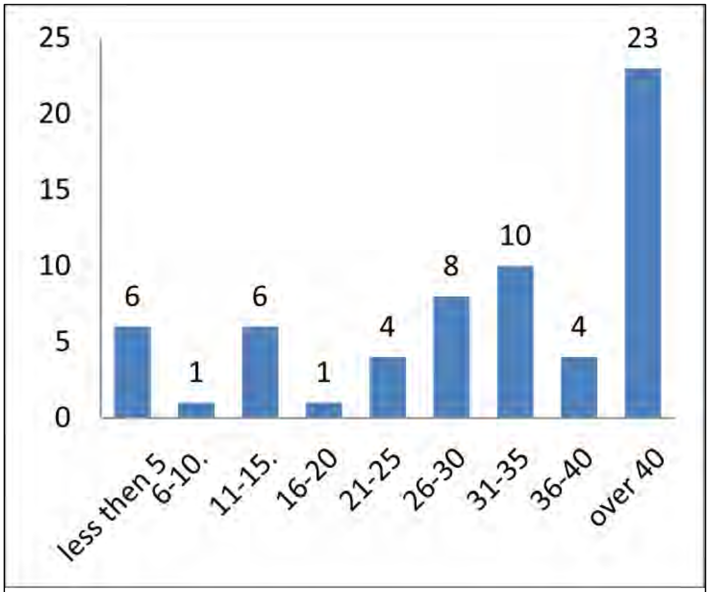
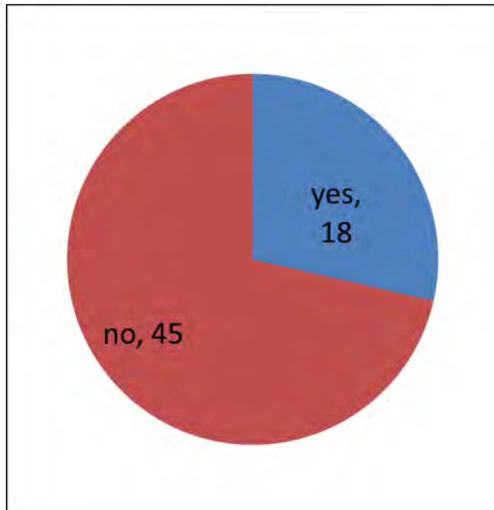


Figure 3 Case study location

7.2 Data collected



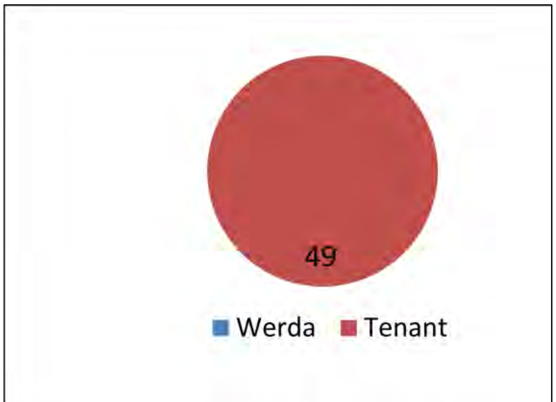
Graph 1 How long they have lived in the area



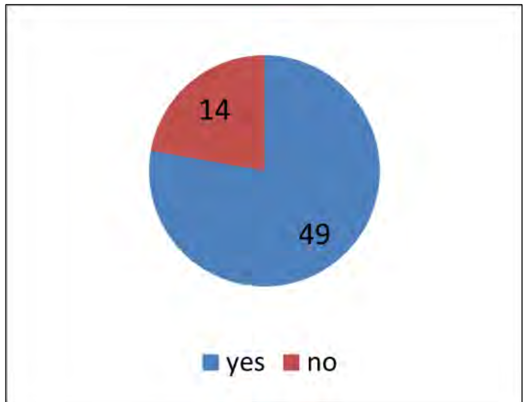
Graph 2 Inherited from parents

Graph 1- Inherited from parents- According to the regulation tenants can inherit the Kebele house from their parents, children"s or spouse if they have proof. Types of proof have been discussed in transferring of government houses in chapter 5. As it can be seen in the data, 18 (29%) out of 63 households received the house from a family member.

Graph 2- How long they have lived in the area. (x axis-how long they lived, y axis-number of tenants)-X-axis shows how long the tenants have lived in the neighborhood while the y-axis shows the number of households. Both together shows how many households lived for how long in the neighborhood. The shortest amount time the household has lived is less than 5 years and the longest time being tenants that have lived there since Haile Selassie was in power which is over 40 years. As it can be seen the Kebele house tenants have invested a lot of time in this area.

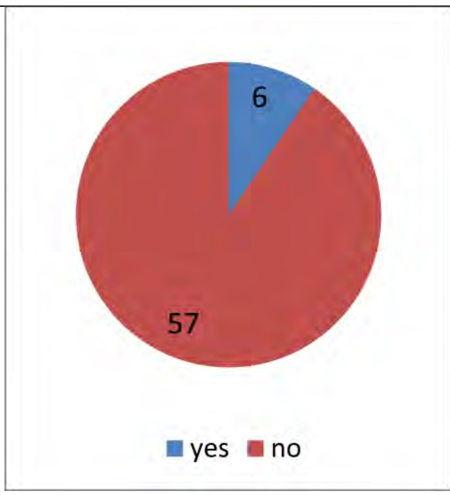


Graph 4 Who Maintained the Keble house

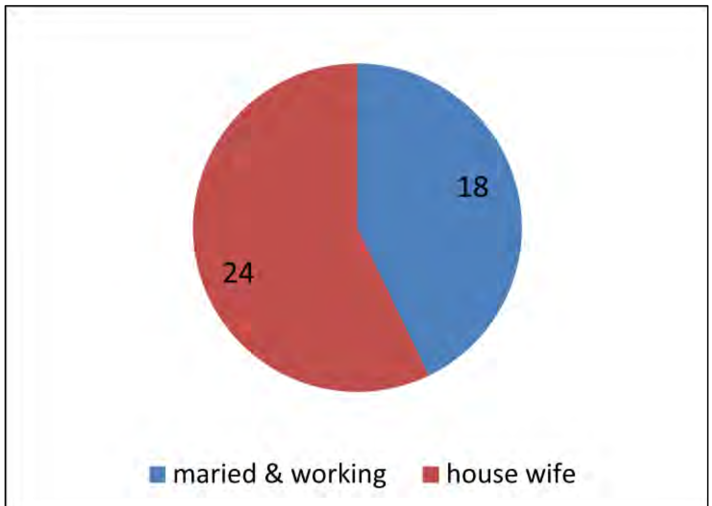


Graph 3 Had Maintenance

Graph 3 and 4- had maintenance and who maintained the Kebele house - Several of the Kebele houses had been maintained. All 49 (77%) of the houses were maintained by the tenants themselves. This is because of the regulation that states all Kebele houses if it needs maintenance it has to be maintained by the tenants and will not be refunded by the woreda.



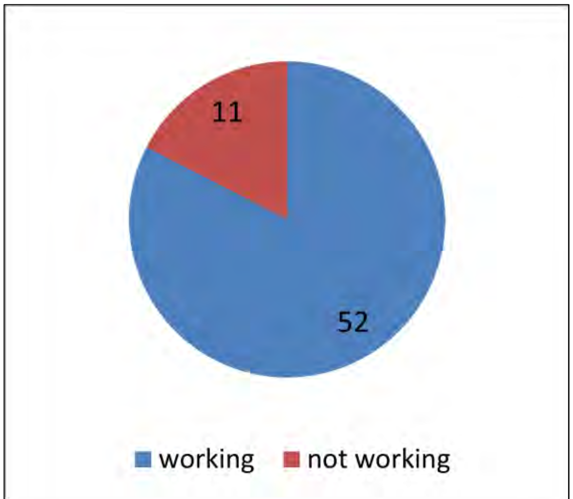
Graph 5 Family Members abroad



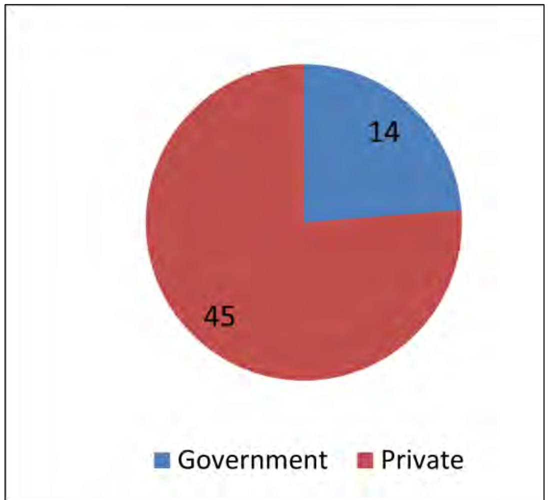
Graph 6 Work of spouse

Graph 5- Family members abroad- some households have families abroad that send them money to help sustain the family financially.

Graph 6- Work of spouse- The amount of married households are 42 (66%) out of the 63. Out of the 42, 18 (28%) of the spouses have work and support their family financially. The remaining 24 (38%) are house wives.



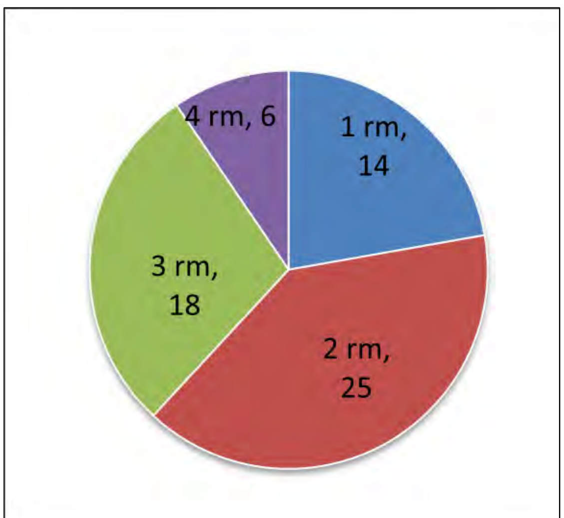
Graph 8 head working and not working



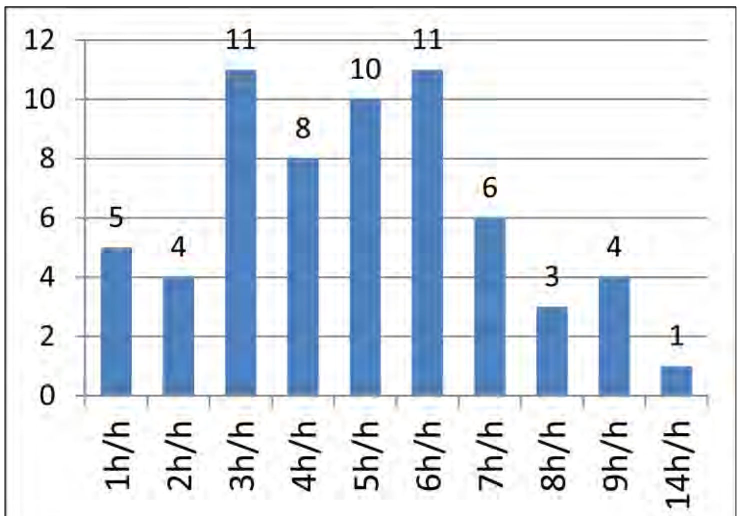
Graph 7 Source of income

Graph 8-H/H head working and not working- tenants were asked if the household head were working or not working. 52 (82%) out of the 63 do work only 11 of them didn't have job either because they are too old to work and they have pension or because they couldn't find a job.

Graph 7-Source of income- tenants was asked if their source of income is the private sector or the government sector. Sources of income from government included tenants who have no job but who are on pension from government offices.



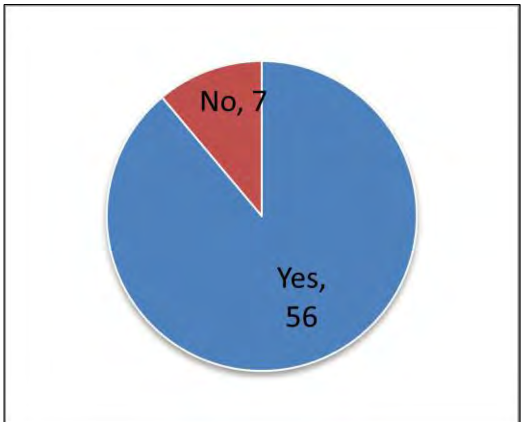
Graph 9 number of rooms



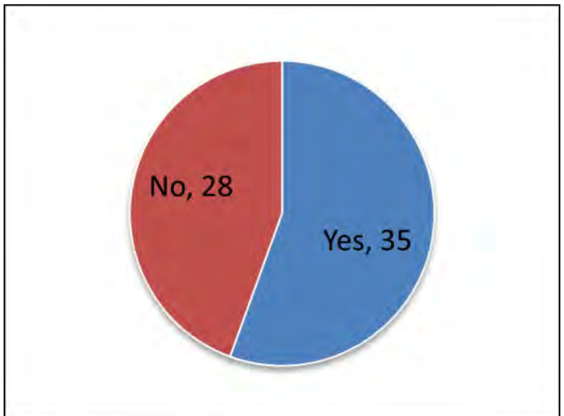
Graph 10 Household size

Graph 9-Number of rooms- the visited Kebele houses had one to four rooms. In the graph rm means room and the following number is number of households which that much rooms in their Kebele house. As it can be seen from the graph from the 63 questioned, most of the Kebele houses have 2 rooms.

Graph 10-Household size- Household size- x-axis shows the how many people per house hold and the y-axis shows the amount of tenants that have that much people in the house.



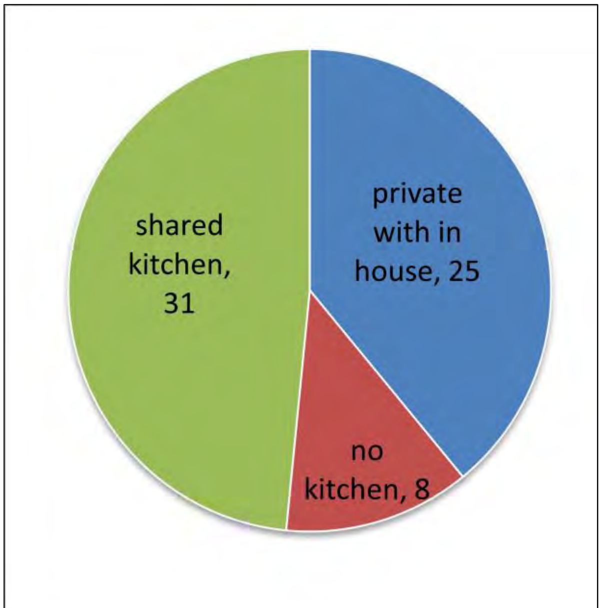
Graph 11 Shortage of room



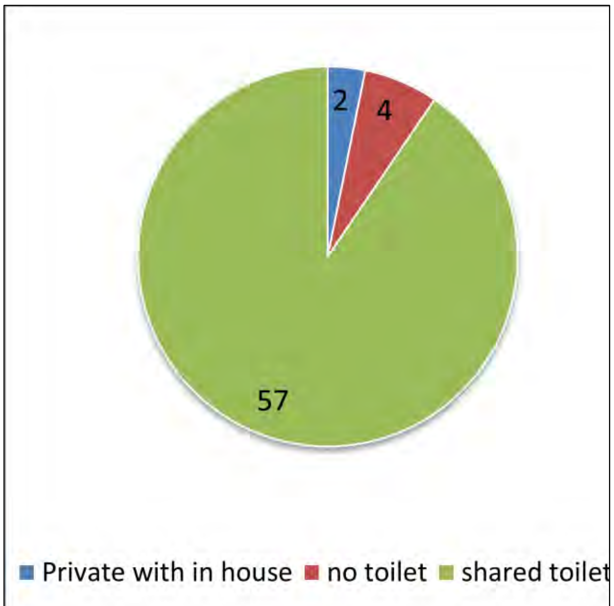
Graph 12 Illegal construction

Graph 11- shortage of room- when tenants were asked if the house was adequate enough for them for living in or do they need more space, 56 (88%) out of the 63 said it was inadequate which is 89% of the tenants.

Graph 12- Illegal construction- Because of shortage of space, most of the tenants have done illegal construction as it can be seen in the graph. Some of the illegal construction is adding additional room, partitioning of existing rooms which are not allowed if they don't have permission from the Woreda.



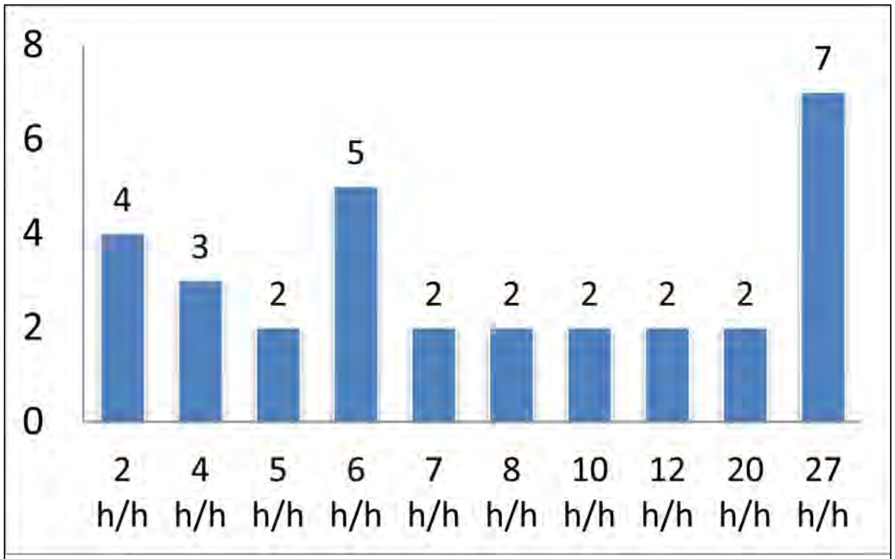
Graph 14 Kitchen



Graph 13 Toilet

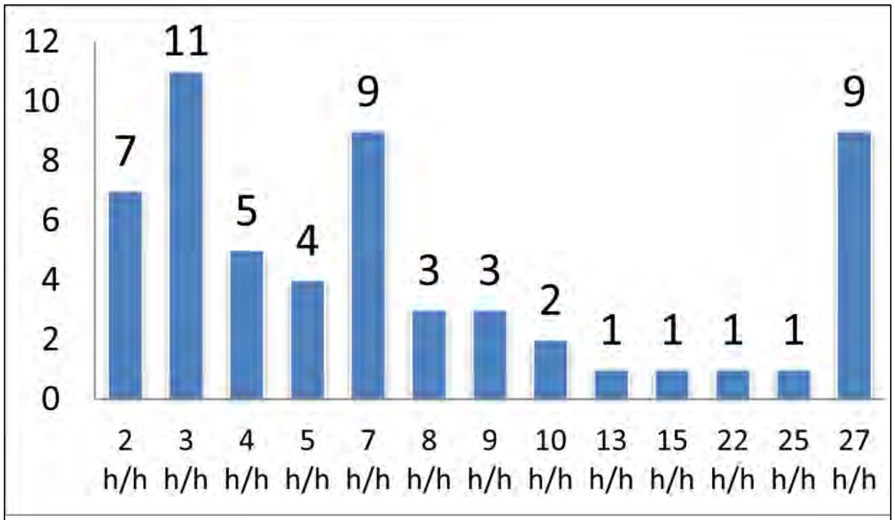
Graph 13-Kitchen- refers to the different types of kitchen they used in the study area. As it can be seen in the graph, the majority of the tenants have a shared kitchen. With how many tenants they share the kitchen can be seen in graph 15.

Graph 14-Toilet- refers to the type of toilets used in the study area. As it can be seen from the graph 57 (90%) out of 63 tenants share toilets. The amount of tenants that share with other tenants can be seen in graph 16.



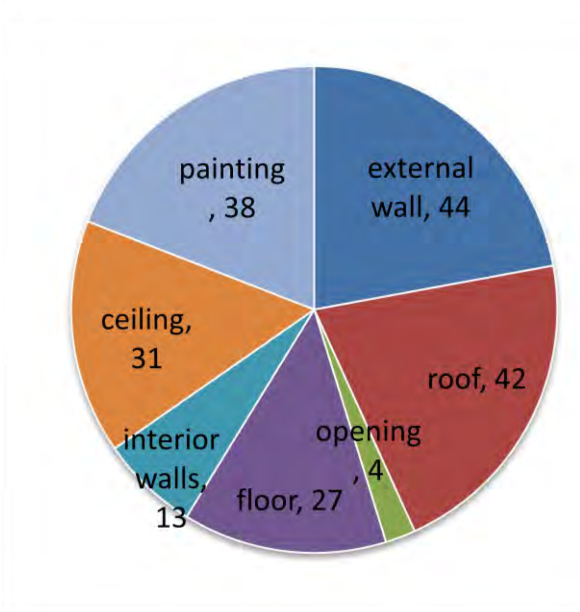
Graph 15 shared kitchen

Graph 15-Shared kitchen- Kitchen is shared with other Kebele households. X-axis shows with how many households is shared with and the Y-axis shows how many households share. The largest amount of household is shared with 27 tenants and the smallest is shared between 2 households.

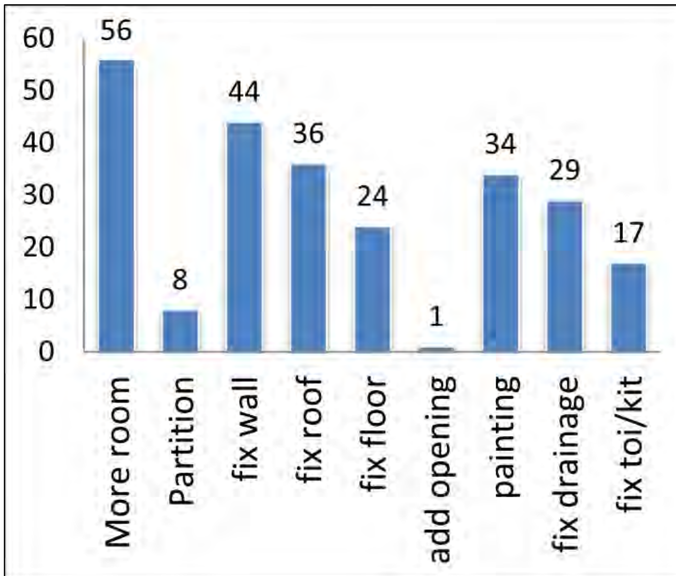


Graph 16 Shared toilet

Graph 16-shared toilet- toilets are shared with other Kebele households. X-axis shows with how many households is shared with and the Y-axis shows how many households share. The largest amount of households is shared with is 27 tenants. And the smallest is shared between 2 households.



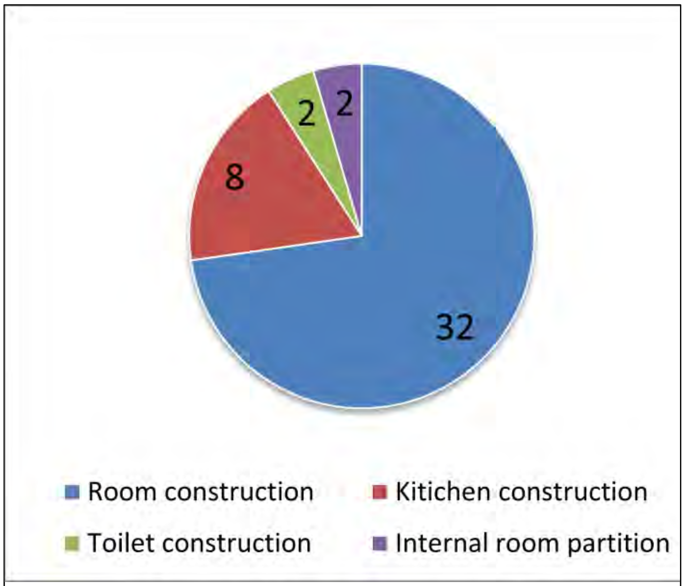
Graph 17 What was maintained



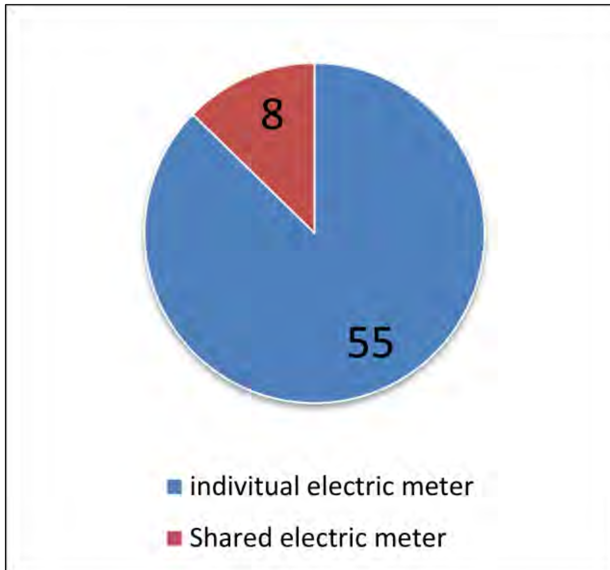
Graph 18 part of the house if improved that would make the keble house better

Graph 17- what was maintained- this are the parts of the Kebele house that were maintained when asked the tenants what was maintained.

Graph 18-parts of the house to be improved to make Kebele house better- Kebele houses have different problems the list of things that need to be improved to summarized in the graph.



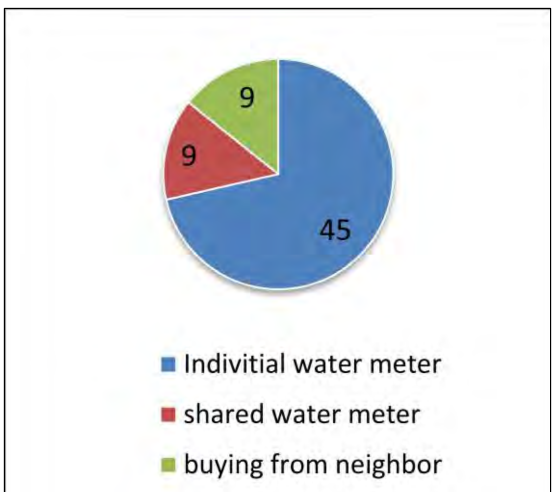
Graph 20 Type of illegal construction



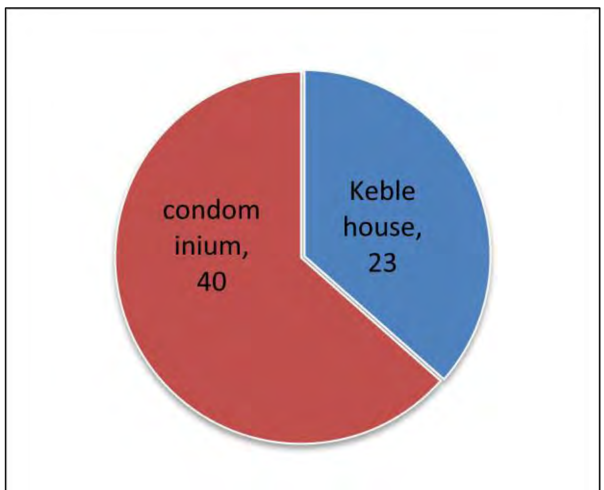
Graph 19 Electric connection

Graph 19-electric connection- all houses which were questioned have electricity in their house. 8 (12%) out of 63 have shared electric line, where 2 or more house use 1 electric meter for their electric needs.

Graph 20-types of illegal construction-These are the different types of illegal construction done. All this cannot be done unless they received permission from the woredas.



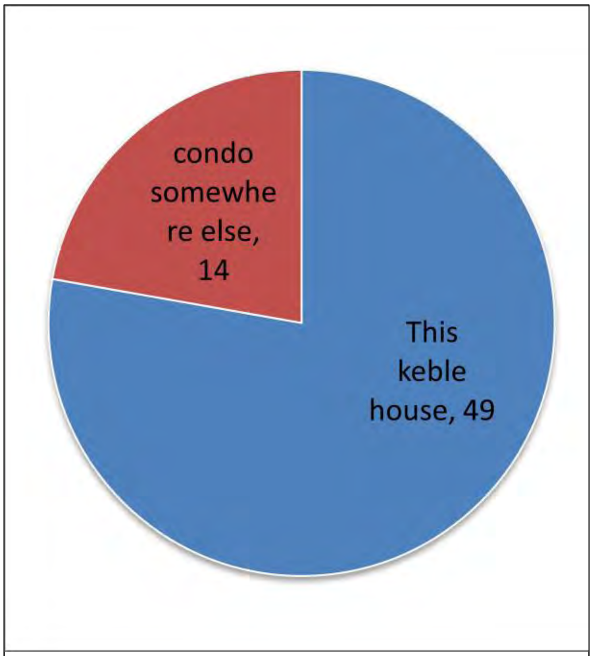
Graph 21 Water connection



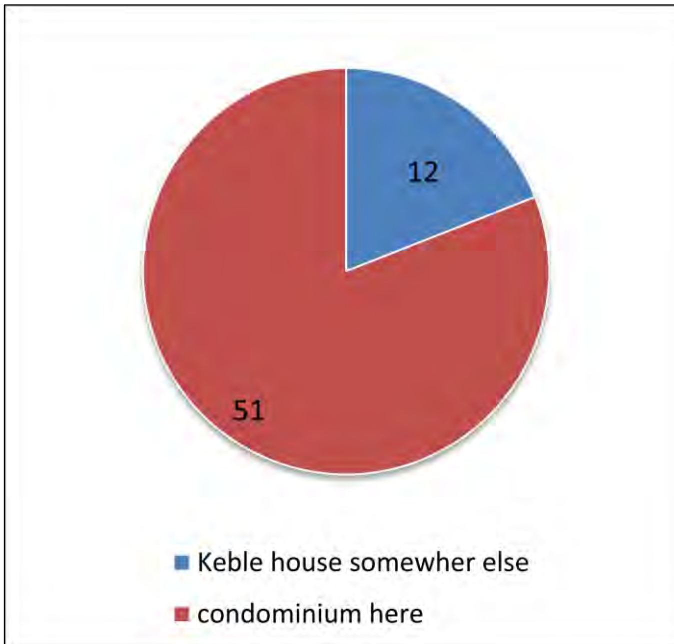
Graph 22 which do you prefer condominium or keble house

Graph 21-water connection- different types of water connections can be seen. The major type is water from the municipality. Others share with their neighbors or others buy from their neighbors.

Graph 22-Which do you prefer condominium or Kebele house- in the questionnaire tenants were asked if they prefer to live in a Kebele house and a condominium. As it can be seen from the questionnaire 40 (63%) tenants out of 63 preferred condominium housing.



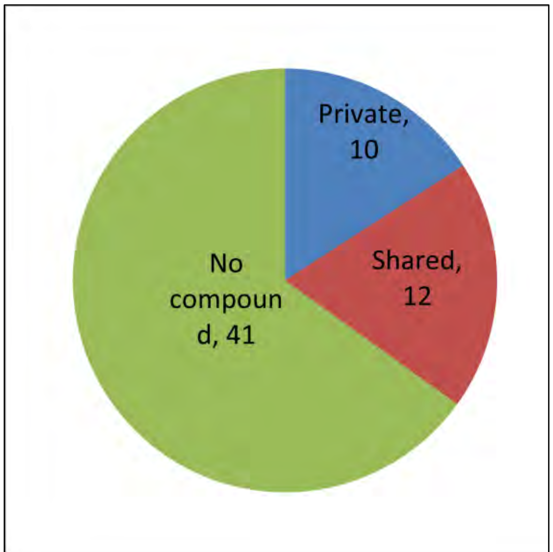
Graph 24 which do they prefer condominium somewhere else or this keble house



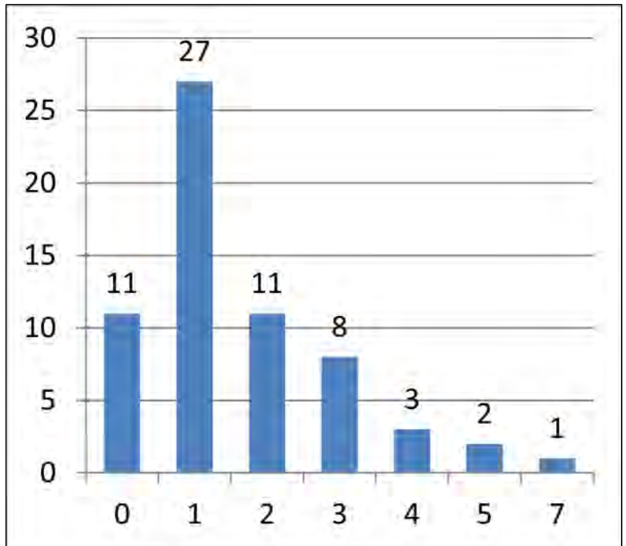
Graph 23 which do u prefer condominium here or keble house somewhere else

Graph 24-which do they prefer condominium somewhere else or this Kebele house- when tenants were asked their preference between the Kebele house which they are living now and a condominium in a different location 49 (77%) of the tenants preferred the Kebele house which they are living in right now.

Graph 23-Which do you prefer condominium here or Kebele house somewhere else- when tenants were asked if they preferred living in a condominium in the neighborhood in which they are living in or live in a Kebele house somewhere else, 51 (80%) tenants chose to live in the area in a condominium.



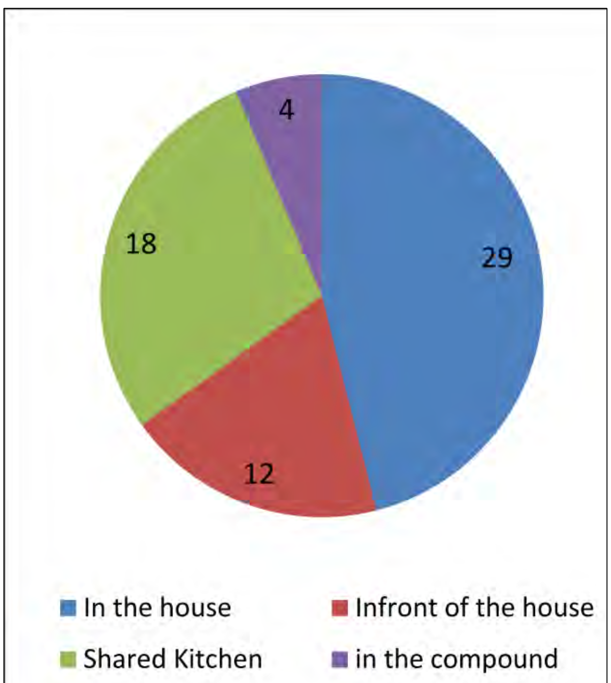
Graph 26 Compound



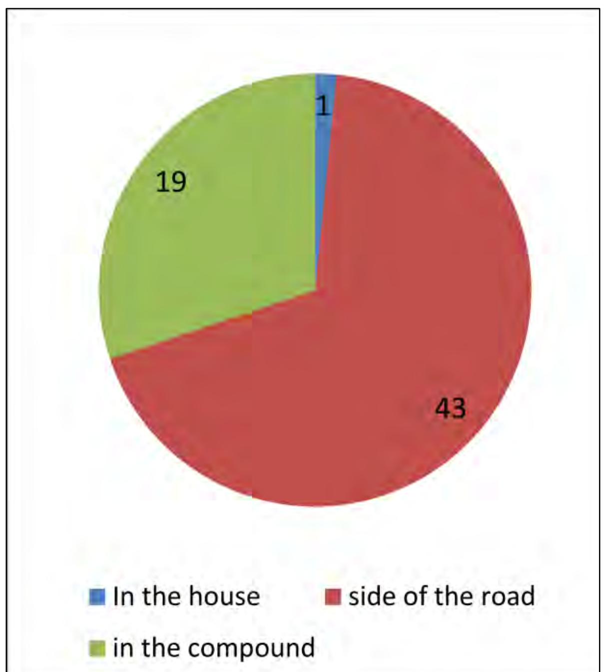
Graph 25 number of edir they belong to

Graph 27-number of edirs they belong too- X-axis shows the number of edirs and Y-axis is the number of tenants. As it can be seen from the graph the majority have 1 edir or more.

Graph 26- Compound- only 22 (35%) of the tenants have compound the remaining 41 (65%) do not have compound. So tenants without compound use the side of the roads or open spaces around them.



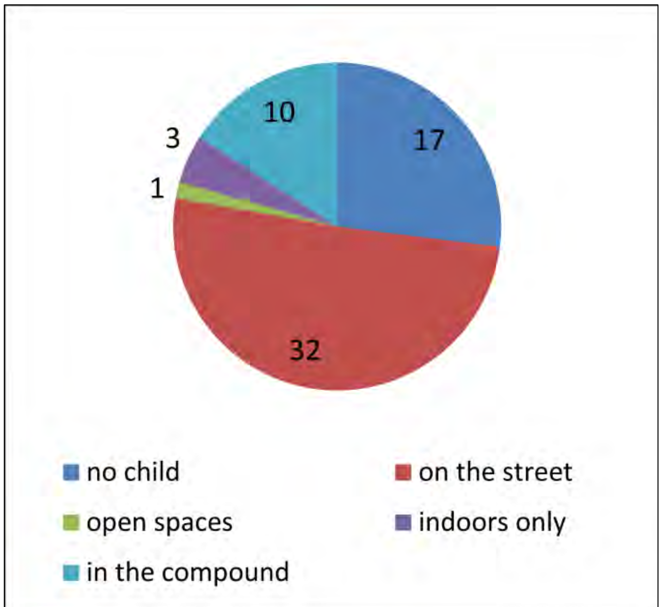
Graph 28 where is your kitchen



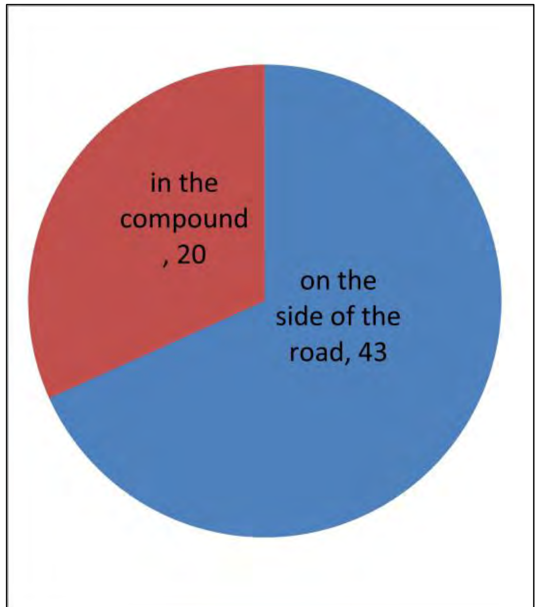
Graph 27 Washing cloth

Graph 28-Where is your kitchen- because many tenants don"t have a compound, private kitchen or a kitchen, tenants cook their meals in different location.

Graph 27-Washing cloth- Because of a large number of tenants don"t have a compound 43 (68%) of the tenants wash there cloth and dry their cloth on the side of the road.



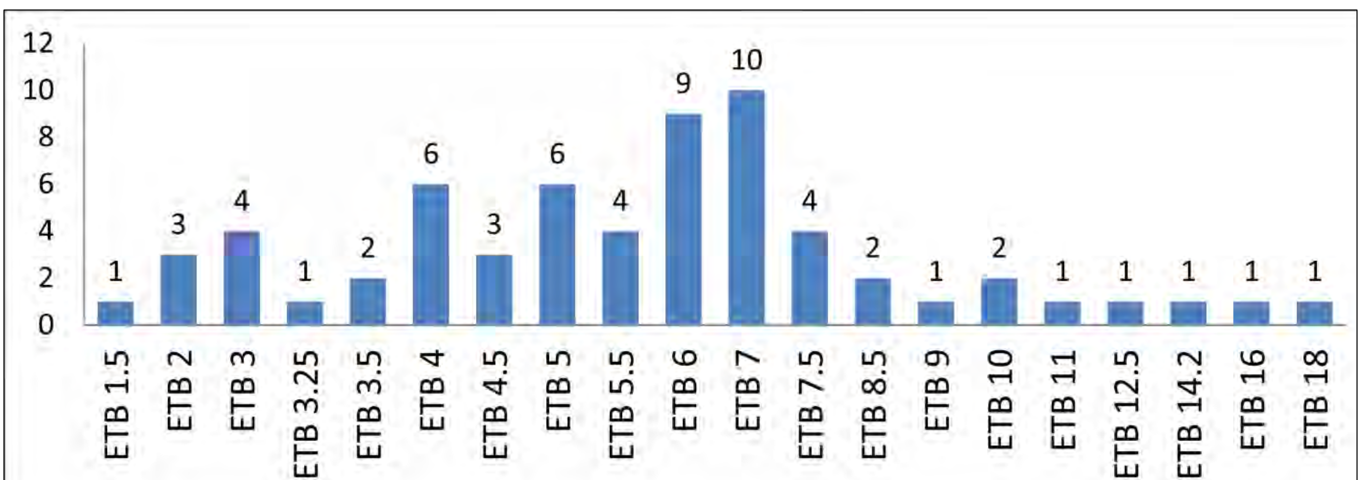
Graph 29 Children's playing area



Graph 30 Spice drying

Graph 29-Childerns playing area- since there is no designated playground area children play in the compound if they have a compound, some are not allowed to play outside the house but most play outside on the road.

Graph 30- Spice drying- for tenants that have a compound they dry their spices in the compound but if they don"t have a compound they dry it on the side of the road or on the road.



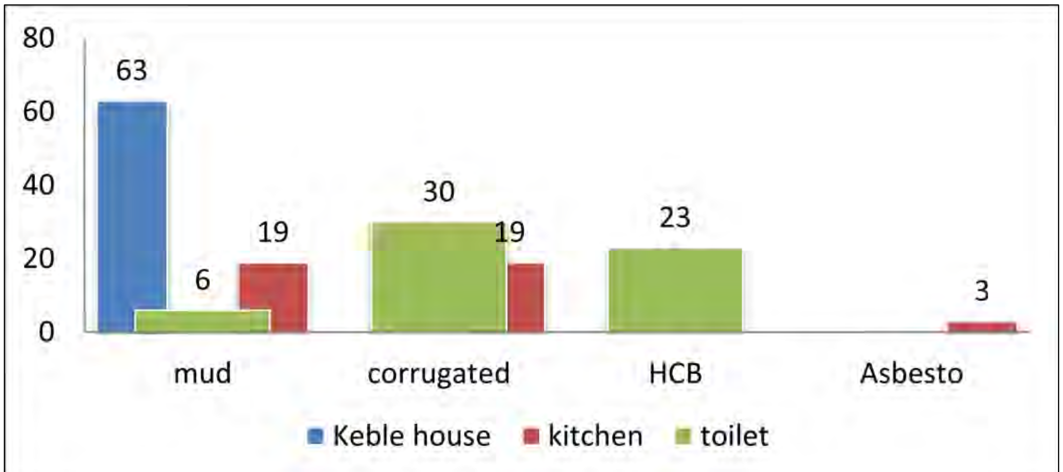
Graph 31 Rent price

Graph 32 Regularly pays rent

Graph 31-rent price- there are various rent prices when you see the graph from 1.50 birr to 18 birr per month.

Graph 32-Regularly pays rent- all tenants pay their rent on time or beforehand. When asked why they say because they don‟t want to lose the house

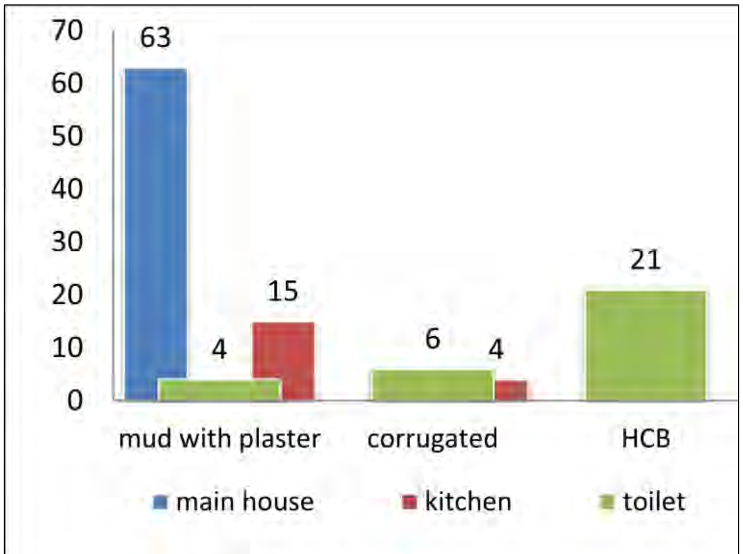
Graph33-Wall material for Kebele house, kitchen and toilet-there are four types of wall material that are used for Kebele house, the kitchen and toilet. The most used material for Kebele house is mud. For kitchen the most used is mud and corrugated iron sheet. For toilet the most used is corrugated iron sheets.



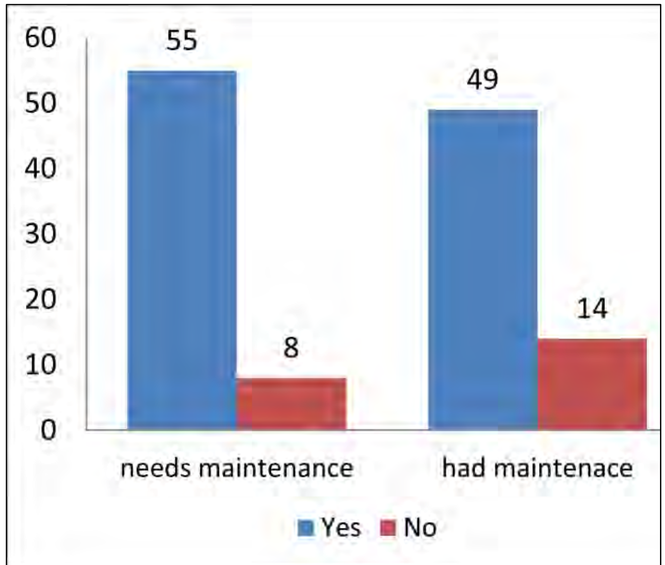
Graph 33 Wall material for Keble house, kitchen and toilet

Graph 34- Internal wall- The above graph shows the internal wall material used in the Kebele house, kitchen and toilet.

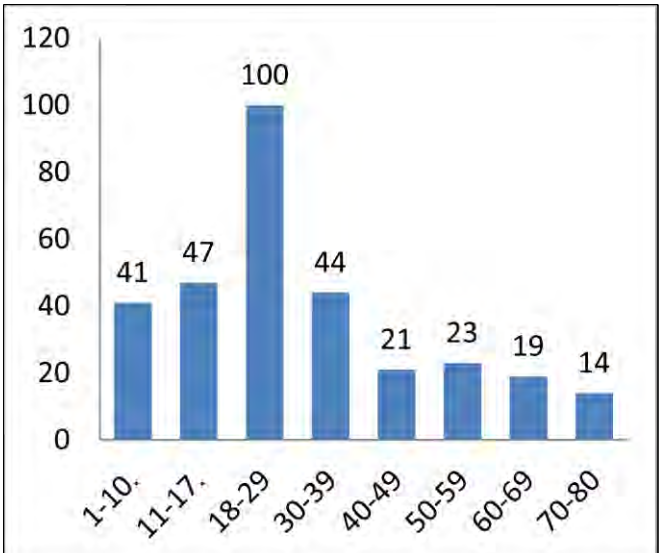
Graph 35-maintenance- shows how much of the Kebele house needs maintenance and how many had maintenance from the 63 (100%) questioned houses.



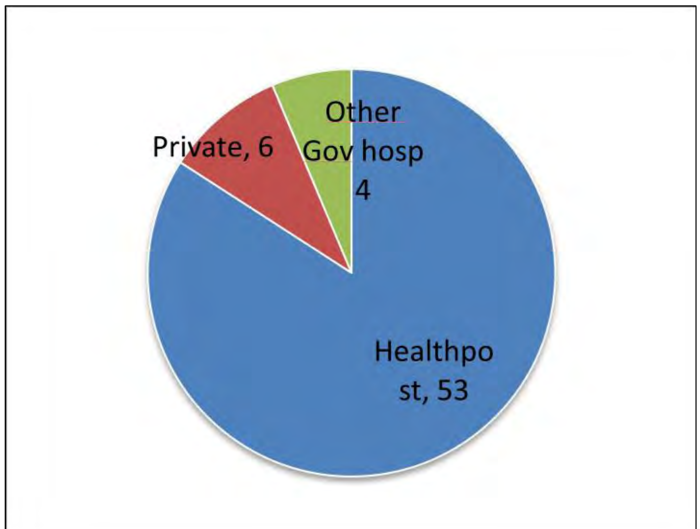
Graph 36 internal wall



Graph 37 Maintenance



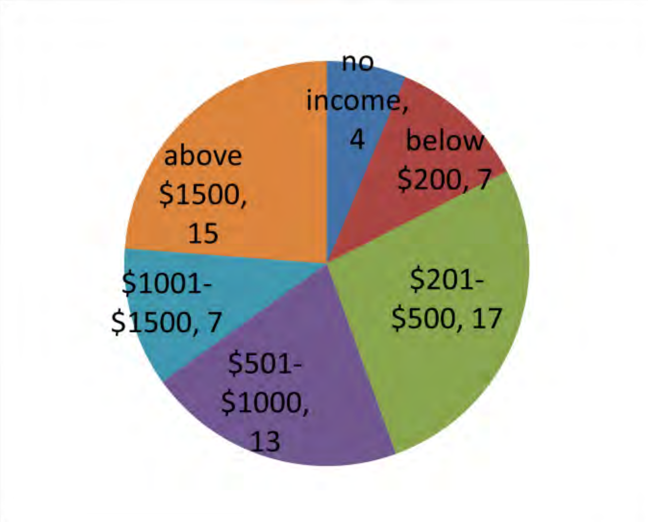
Graph 35 number of people by age



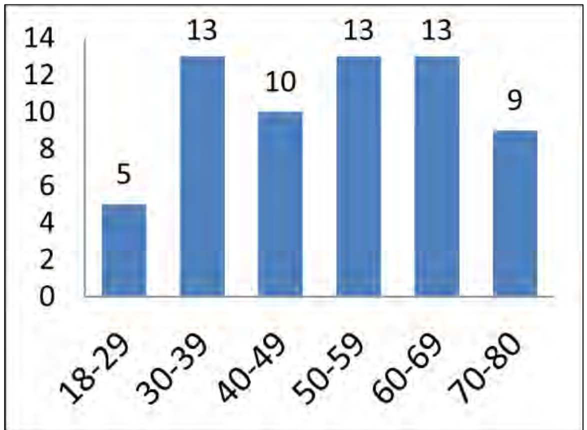
Graph 34 Hospital usage

Graph 36- number of people by age (x-axis age group, y-axis the number of people in the age group)- the graph shows the largest amount of age group found in the case study is from age 18-29 in which there is a large number of youth. It decreases as you go from age 30 to age 80.

Graph 37 – Hospital usage- 53 (85%) tenant use only the health post in the neighborhood for their medical needs. 4(7%) of the tenants use government hospitals outside the neighborhood because they can‟t get the medical attention that they need at the health post and 6 (10%) tenants use private hospitals and clinics when they need `medical services.



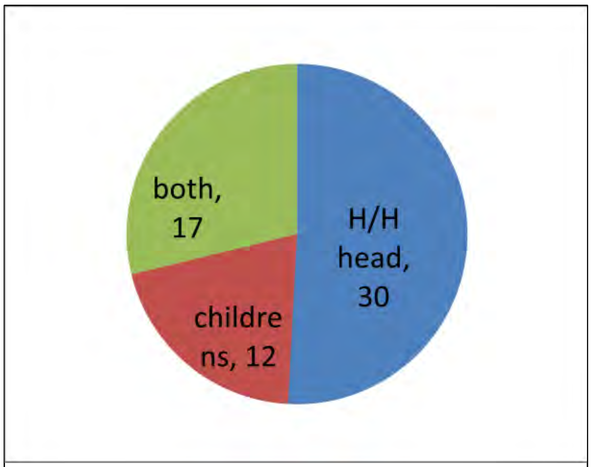
Graph 38 Household average income



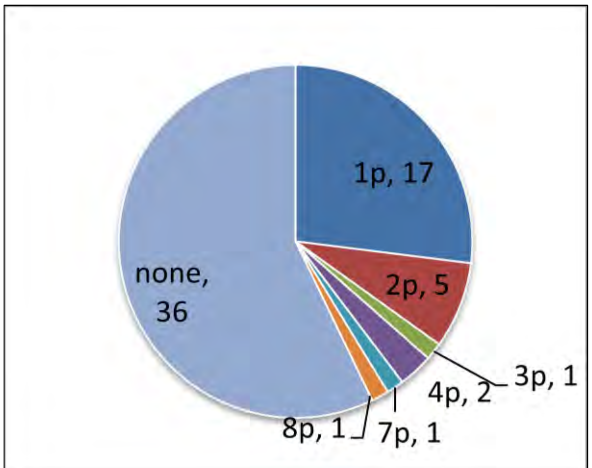
Graph 39 house hold head age

Graph 38–household average income- the average income per month in birr and the amount of tenants get that amount per month.

Graph 39–household head age- house hold head age varies as can be seen from the graph from age 18-80.



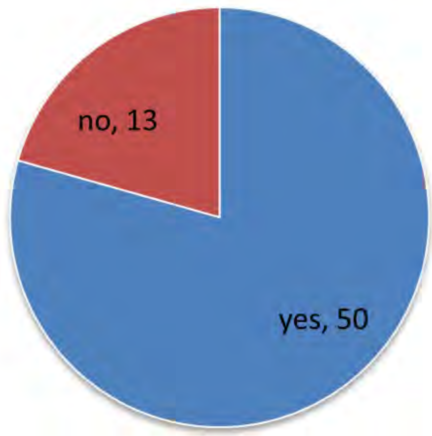
Graph 41 income generator



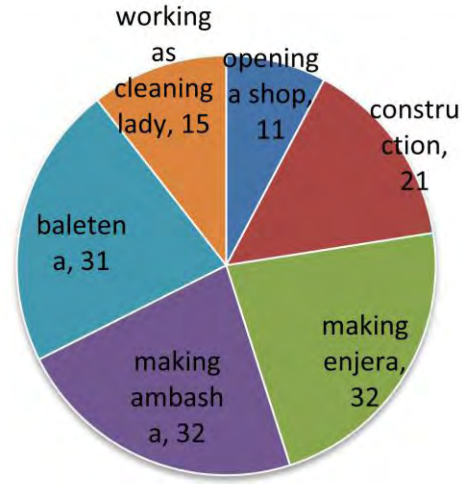
Graph 40 Can anybody be involved in construction

Graph 40–income generator- The income generator for the house hold varies from only the household head to only the children and a combined income from the household heads and the children together.

Graph 41–can anybody be involved in the construction process- shows the number of tenants who would like to work during the construction on the site.



Graph 43 job to own a condominium



Graph 42 kind of work they would like to do

Graph 42–job to own a condominium – is the number of people who are willing to work to earn money to buy a condominium.

Graph 43–kind of work they would like to do- is a list of kind of work tenants would like to do and the number of tenants who choose to do this line of work.

7.3 Summary of data from questionnaire

- 63 Kebele houses were asked to fill the questionnaire to collect the data
- There are 309 people living in the questioned houses
- Age group range from infant to 80 years of age
- There are 42 male house hold heads and 21 female headed house hold.
- 32 Kebele house the name on the title deeds are females and 29 are of male while the remaining 2 are shared house hold
- Household size range from 1 to 9 per H/H where the majority has 3, 5 or 6 per h/h
- 52 of H/H head are working the rest don‟t work and 18 spouses are working while the rest are house wives
- 6 tenants asked have a family abroad.
- 37 tenants out of the 63 have lived over 31 years in the neighborhood
- 18 tenants inherited the Kebele house from their parents
- There are a variety of incomes from one household to another there are houses that get a monthly average of 1500 birr per month (4 houses) and there are 17 houses which get a monthly average of 200-500.
- 52 H/H are members of Edir from 1 Edir to 7 Edirs
- 41 houses have no compound, 12 share compound and 10 have private compounds
- Rent prices range from 1.5 birr to 18 birr were the majority tenants pay 7 birr/month.

- Numbers of rooms range from 1 to 4 rooms were the largest has 2 rooms that are 25 houses.
- 31 houses share their kitchen while the rest have either private kitchen, or no kitchen
- 57 houses share their toilet 2 houses have private toilets and 4 houses have no toilet.
- Material used for the Kebele house are mud, corrugated, HCB or Asbestos
- 55 houses needs maintenance and 49 houses had maintenance
- 35 of tenant have constructed illegally extra rooms, kitchen or toilet
- 50 of the tenants will work to buy a condominium if enabled
- 31 of the tenants would take loan for the house
- 31 of the tenants are willing to be involved in the construction
- 40 tenants out of 63 tenants prefer to live in condominium and 23 tenants out of 63 tenants prefer Kebele houses.
- 31 tenants out of 63 tenants prefer condominium somewhere else and 49 tenants out of 63 tenants prefer Kebele houses they are living in.
- 51 tenants out of 63 tenants prefer condominium in their neighborhood and 12 tenants out of 63 tenants prefer Kebele houses somewhere else
- 50 tenants out of 63 tenants have a TV, 25 tenants out of 63 tenants have Refrigerators, 43 tenants out of 63 tenants have electric Metads, and 19 tenants out of 63 tenants have a dish and 1 tenant out of 63 tenants have a washing machine.
- 18 tenants out of 63 tenants inherited the Kebele house from their parents.
- All tenants pay rent on time not to lose the Kebele house.
- The outside space is very important for the survival it is used because there is shortage of space

7.3 Life story

7.3.1 Introduction

The following five life stories are of tenants and their houses which they are living in the case study area. They were chosen for various reasons such as age, how long they have lived in the area, the condition of the house they are in, the house area to household number ratio (a lot of people living in a small house) or for other reasons.

In each case study, background on the family living in the Kebele house is provided, life story of the house is described, and material used on the house, maintenance and modification on the house, and future preference of the tenant is also illustrated as well.

7.3.2 Ato Tesfaye

Background of the tenant family

Ato Tesfaye is 59 years old and he has lived in the house since 1977 GC (for 35 years). He attended school until 6^{th} grade; currently he has no job but used to work for the ministry of education. He now takes pension from there every month. He is married to Mekdes who is 44 years old. She completed school until 9^{th} grade. She is a house wife who takes care of their three children. The oldest son is 29 years old and has finished his university education and is currently living outside the country. The second child is 16 years old, and she attends 10^{th} grade at Nesanet Birhane. Their youngest is a nine year old, who is in 3^{rd} grade and is learning at Temenga Yaziu. The family has an average income of 428 birr/month and they have one eddir which they pay 15 birr/month.

The family uses different services around the area, they do their shopping at the rail way guilt, and if they get sick, they use the health post hospital in the neighborhood. The children play on the road in front of the house and for worship they go to Stephanos church.

Life Story of the House

The house was owned and built by W/ro Atsede Abebe. They do not know exactly when it was built but it is more than 35 years ago. Ato Tesfaye had rented the house from W/ro Atsede before the Derg regime. After the Derg came into power it was given to them to rent it in a lower price. W/ro Azeda has passed away but her family still living next door.

The house has no compound and is used for residential purposes only. Because they don"t have a compound, they use the road in front of their house for washing clothes, drying cloth, drying spices, and grain it is also where the children play in front of the house and also in the streets. The house is rented for 4 birr to which Ato Tesfaye pays regularly. The house has only one room 3.75 by 3 where 4 people are living and is used for several functions. they are:

Sleeping area – The room has one bunk bed where the children sleep on and another bed where the parents sleep on. The two beds are divided by a curtain for privacy.

Living area – The bed is used as a sofa where people sit on and the 3 chairs around it are also used as a sitting area to entertain guests and also used for dining as well.

Kitchen – The space between the bed and the closet is used for preparing food and the cupboard is used to store cooking items. Injera is made by Metad at the back of the room next to the bunk bed. See figure 4.

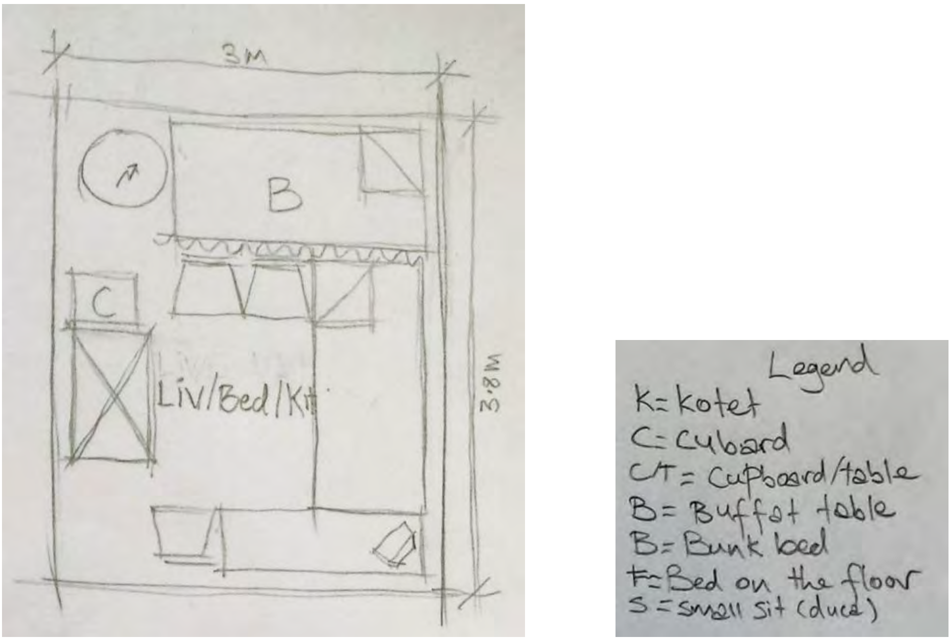


Figure 4 Ato Tesfaye Kebele house floor plan

Figure 5 Ato Tesfaye Kebele house picture

The Kebele house is made from mud with wood as a structural support and there are no internal walls. The flooring material is made out of cement; the ceiling is made up of Abujedi while the roof is made out of corrugated iron sheet.

Maintenance and Modification

The problem with the house is that there is a shortage of room. While there is no roof leakage, they have a problem of flooding of the house during the rainy season. When Tesfaye was asked if the house needs maintenance, he said "no" but it had maintenance in 2005 GC. The parts which were maintained then were the external wall, the ceiling were changed, the corrugated iron sheets for the roof were changed, the cement floors were redone and the whole house was repainted. No form of extending of rooms or modifying the house from its original structure was done or was required.

The house has an individual water meter. Mobile phone is used for communication and they have individual electric meter. The sanitation facility is an open ditch.

Future preference of the tenant

When given a choice between Kebele house and condominium somewhere else, they preferred Kebele house, when given a choice between this Kebele house and condominium somewhere else they preferred Kebele house, the reason for both when asked was that they said "it is my own house" when given a choice between a kebele house somewhere else and condominium here they choose the condominium here because they know the place.

What we can learn from this family

From Ato Tesfaye house we can learn even if it is not by choice, a house with very small space can be functional. The areas and furniture have multiple functions. The small space between the bed and cupboard is used for kitchen, dining area, living area and corridor. Even if one has to stop what they are doing to let pass a person from one end to another it‟s a price to pay to have a roof over one‟s head.

7.3.3 Wzro Selas
Background of the tenant

W/ro Selas is 60 years old and has lived in this house for 43 years which is over two third of her life. She has only learned basic school education. She is a house wife managing a household of seven. She is married to Ato Teklye Tesfaye who is 65 years old and works as day laborer at Saris. They have four children and one grandchild. Their firstborn is 33 years old and works in construction, their 2nd daughter is 29 years old and lives and works in an Arab country, their 3rd child is a 27 years old male who has finished 11th grade and now works as a day laborer in construction. Their last child is a girl who is 14 years old and is in 7th grade in Temenga Yashu. Their grandson is four years old and in kindergarten at New Vision School. According to w/ro Selas, they have an average income of 500 birr/month. They have one Eddir called Negan Kokeb Edir which they pay 10 birr per month.

Life story of the house

The house was owned and built by Azaled Tadase during the emperor Haile Selassie"s time more than 43 years ago. Ato Teklye (W/ro Selas"s husband) had rented from Azalch before the Derg regime.

The house has no compound and is used for only residential purposes. Because they don"t have a compound, they use the front of the road for washing cloth and drying, and use the open space beside them for drying spices and grain. The children play on the road and on the open spaces. The house is rented to them for 3 birr which is paid regularly and on time. The Kebele house has three rooms. The first room is used for cooking, making injera, and storing different items. The second room is the living room which is used to entertain guest and sleeping area. The Third room is bed room which has one bunk for the children and a queen size bed for the parents. They also use a shared kitchen which they share with 10 other household residents and the toilet they use is also shared with 10 other households. See figure 6

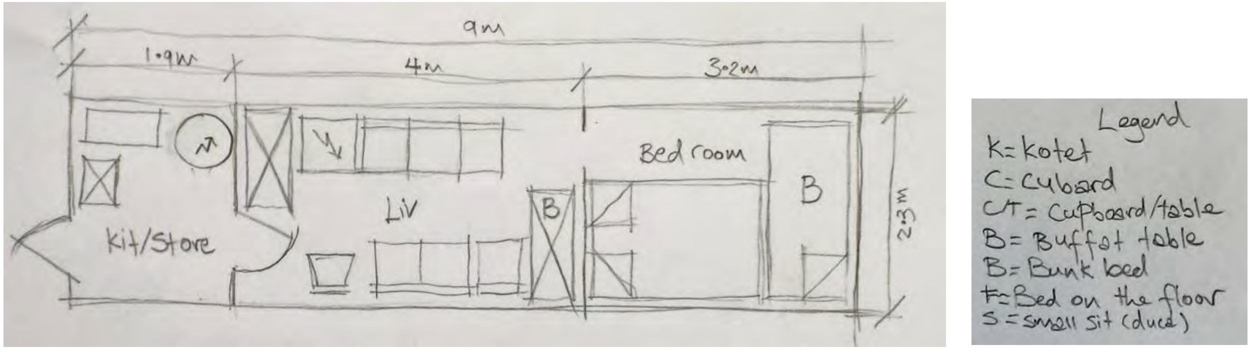


Figure 6 Wzro Selas Kebele house floor plan

Figure 7 Wzro Selas Kebele house picture

Material Used on the house

The kebele house‟s external and internal walls are made out of mud and wood. The floor material used is cement and the ceiling is made of Abujadi while the roof is made out of corrugated iron sheet.

Kitchen-The external walls are made from corrugated iron sheet including the internal walls and the roof, while the kitchen has no ceiling and the floor is natural rammed earth.

Toilet-The toilet is a shared toilet which is made out of HCB wall for the exterior and interior, and the floor material is cement. It has no ceiling and the roof is made of corrugated iron sheet.

Maintenance and modification

The problem with the house according to Selas is the shortage of rooms. The house doesn‟t need maintenance now but it had maintenance in 1991 G.C. The part of the house which was maintained was the external wall, and internal wall, the roof, the floor and the ceiling.

No form of modification was done on the house.

The house has an individual water meter, private line phone is used for communication, and they have individual electric meter while the sanitation is an open ditch

Future preference of the tenants

When asked their choice between kebele house and condominium they preferred kebele house. When asked their preference between the kebele house they are living in and condominium somewhere else, they preferred the kebele house. When asked their preference between Kebele houses somewhere else or a condominium here there preference was Kebele house. The reason why they choose kebele house was because they can‟t afford anything else.

What we can learn from this family

The house is used by 7 people, in which doesn‟t have compound but the road in front of them is used as an extension of the house which is used for washing cloth and, drying spice and grain as well as children‟s playing area. Even after 43 years after being built with maintenance, the house even if made with mud it is still giving function to the tenants.

7.3.4 Ato Akalu

Background on the tenant

Akalu is 28 years old, he has attended school until 9th grade, has a wife Bethlehem and a 16 month old baby boy. He lives in a kebele house with them and his three sisters which they had inherited from their parents. Their parents rented the house from Ato Tomas Shamnu and it was given to them by the Derg 37 years ago. Akalu and his sisters have all lived there their entire lives. He has opened a small shop (Suk) a few years ago to support his family and he is the one that runs it. His spouse is a house wife who is 25 years old and she has completed 10+2 in secretary studies and looks after their son.

The oldest sister is 26 years old. She is a student at Admas College which is in their neighborhood studying accounting in 10+2. The second sister is 21 years old who has completed 10+ 2 in accounting and works around Wello Sefer. The youngest sister is 16 years old and she is still in high school in 10^{th} grade. The family has an average income of 1,500 birr per month

They are all privately employed. They have a female Edir which they pay 10 birr per month.

Akalu and his family use services around their neighborhood for their weekly shopping at the railway gulit. When sick, they go to the governmentally owned health post nearby. For worship they go to Stephanos church.

Life story of the house

The house was built during Haile Selassie‟s reign around 1964-65 according to Akalu. It was built by Ato Tomas Shamnu who had rented the house to Akalu‟s parent before the Derg. Ato Tomas still lives behind Akalu‟s house in his own compound. The house is used for both residential and commercial purposes. It has no compound. The shop sells everyday items including soft drinks, soap, candy and injera. The shop is 2m by 1m which its shelves are filled with items to be sold.

The house was converted to commercial and residential sections by partitioning a room and by going to the woreda administration to change part of the residential to commercial. The residential area is rented for 3 birr/month while the commercial is rented for 64 birr/month.

The largest room is used by Akalu and his wife for their living quarters. It is used as a sleeping area and living area. It has a sofa, a TV, a shelf, one bed and a closet. The second largest room is the sister‟s bedroom which has a TV, one bed, a closet and a buffet table. The third largest room is a communal area as it is entrance (foyer) where goods are stored for the shop. It is also the kitchen and cloth washing and drying area as well. The smallest room in the house is Akalu‟s shop. The toilet is a shared toilet where the household shares it with 5 households.

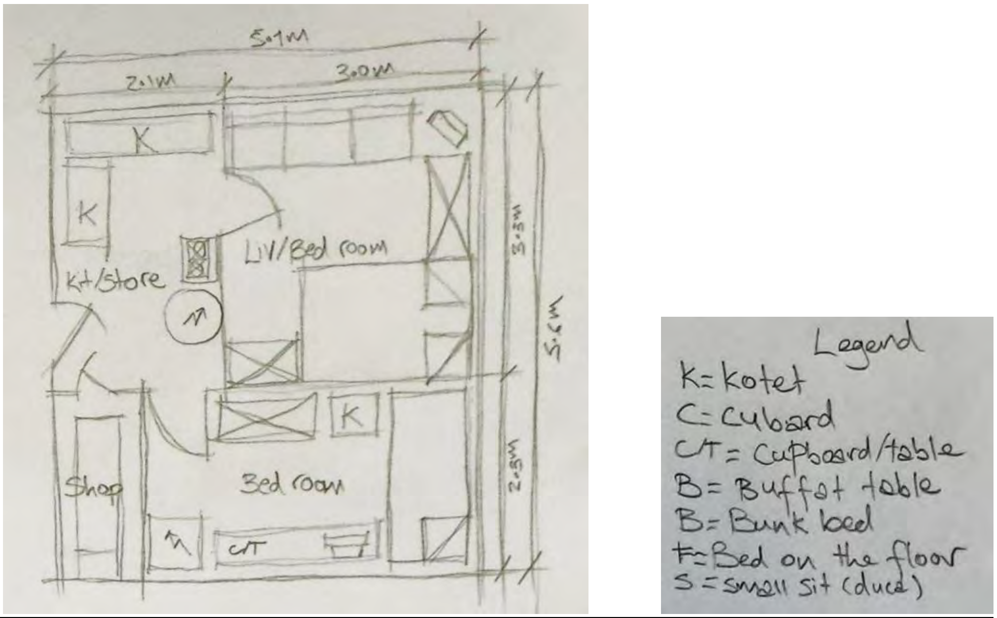


Figure 8 Ato Akalu Kebele house floor plan

Figure 9 Ato Akalu Kebele house pictures

Material Used on the house

The house is made of mud with cement plastering while the external wall for the shop is made of metal and glass. The interior is made of mud with gypsum plastering. Floor material is made of cement; the celling is made out of abujedi while the roof is made of corrugated iron sheet.

The toilet is a shared toilet which is made out of HCB wall for the exterior and interior, the floor material is cement. It has no ceiling and the roof is corrugated iron sheet.

Maintenance and Modification

The house has several problems. According to Akalu, there is noise pollution when there is no school, there is shortage of space, the roof has no leakage but there is a flooding problem during the rainy season. The house doesn"t need maintenance now but had maintenance in 2004, where the maintained part was the external wall, the roof, the floor, the interior walls, the ceiling, the door was changed to metal and the whole house was painted. The maintenance was done by the tenant not the government. There hasn"t been any kind of modification or illegal construction on the house. But if it was possible to change, they would have changed the wall material expanded the walls horizontally.

The house has an individual water meter, mobile phone is used for communication, they have individual electric meter and the sanitation is an open ditch

Future preference of the tenants

When given a choice from kebele house and condominium, he prefers Kebele house because he cannot continue the shop in condominium. From a choice of this kebele house and a condominium somewhere else, Kebele house is preferred for the same reason. When asked the choice between kebele house somewhere else and a condominium here a kebele house is preferred.

What we can learn from this family

The family inherited the Kebele house from their parents. He as the eldest, has gotten married and started a new family in the house were technically there are two families living in the house. The Kebele house has two functions; one is residential while the other is commercial.

7.3.5 W/zro Ehutualem

Background on the tenant

Ehutualem is 46 years old and has completed high school and has lived in this Kebele house all her life. She works in an NGO as a secretary. She is married to Ato Fekadu who is 50 years old. He has a degree in marketing and works in Abrhuzu building in the neighborhood (in front of Dembel). W/zro Ehutualem and Ato Fekadu have four children. The oldest is 26 years old and she is studying accounting around Nifas Silk. The second daughter is 24 and has finished high school and she is leaving abroad. The third child is 18 and he is in 10+3 at Entoto Moya School. Their last child is 12 and is in 6th grade in a school in Saint Gabriel Church.

According to Ehutalem, they have an average income from birr 1001-1500 birr/month. They are part of the Eddir named Africa Beur and Rassu biru which they pay 10 birr each.

Depending on their needs they do their shopping at either the railway gulit or at Piassa Atikilt tera. To go to piassa they take the 40 numbered Ambassa city bus and to get back they take a taxi. If anyone in the family gets sick, they go to the health post. For worship, the whole family goes both to Estifanos and Cherkos.

Life history of the House

The house is used for residential purposes only. It was built during Haile Selassie‟s reign. They don‟t know the exact year when it was built, but believe it was more than 46 years ago. The house was built and owned by Paulous Berhane. Paulous Berhane had rented the house to Ehutualem‟s parents but was taken from him during the Derg regime. Ever since then, Ehutualem and her family have been living in the house.

The house has a small compound where it is used for washing, cloth drying and spices and grain drying, and also as a playground for the kids. The house is rented for 5.50 birr which they regularly pay rent on time. The house had originally 2 rooms and a private kitchen, but due time with extension and modification, it has become 4 rooms and 2 kitchen.

The largest room is the living room it has sofas to entertain guests, a buffet table, TV and a working desk where Ato Fekadu works. The second largest room is the kitchen/master bedroom which can be entered directly from the compound. It has a bed, a stove, a refrigerator and a washing machine. The master bedroom is made by extension. It has a bed which has several things stored in it. The two smallest rooms are the boys‟ bedrooms and the service kitchen.

The boys‟ bedroom was added by dividing the kitchen into two.

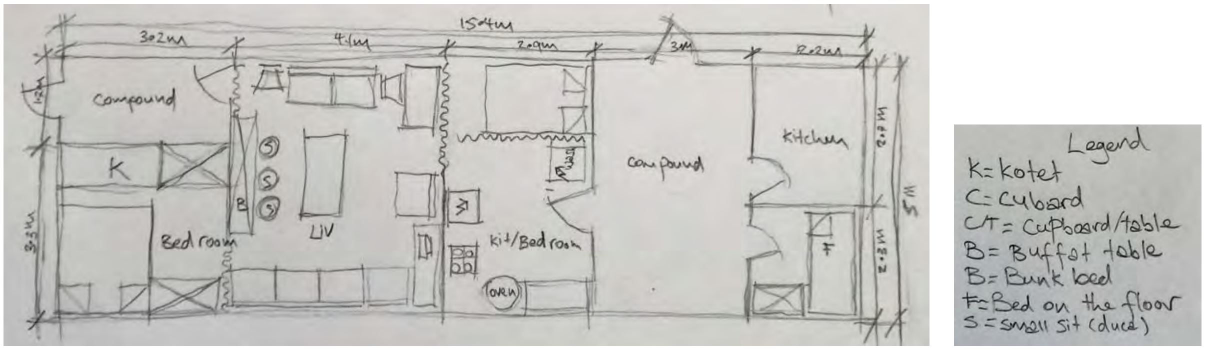


Figure 10 Wzro Ehutualem Kebele house floor plan

Figure 11 Ehutualem Kebele house pictures

Material used on the house

The house external walls are made out of mud and the interior is divided by wood panels and curtains. The floor material used is cement while the ceiling is made from madaberia and the roof out of corrugated iron sheet. The external kitchen is made of mud walls for both external and internal walls; the floor material is with earth with the ceiling made out of corrugated iron sheet. The toilet is shared which the walls are made out of mud for external and internal with cement floor finishing with no ceiling.

Maintenance and modification

According to Ehutualem, the problem with the house is shortage of room and flooding problem during the rainy season. The house doesn"t need maintenance now but it had maintenance in 2005. What was maintained then was the external walls and the internal walls, the floor, the ceiling and the whole house was painted. All the maintenance done on this house was done by the tenant themselves.

There was modification done on the house such as adding of more rooms and dividing the rooms into two.

The house uses a shared water meter with neighbors, mobile phone is used for communication, they have individual electric meter and the sanitation is open ditch

Future preference of the tenants

When asked their choice between a kebele house and a condominium they preferred condominium. When asked their preference between the kebele house they are living in and condominium somewhere else, they preferred the kebele house. When asked their preference between Kebele houses somewhere else or a condominium here their preference was condominium house.

What we can learn from this family

The house is not congested when compared to others. It is fairly large than other houses. Its size is 77m2 and has its own compound. Curtain is used to divide the space and as a door. The privacy is decreased because of the use of the curtain but it will save them money and space for the swinging door.

7.3.6 W/ro Abebech

Background on the tenant

She lives with her husband Ato Abyotu and her two children and her brother. She is 25 years old and she supports her family by washing clothes. Her husband is 29 and he has completed 10th grade who works as a metal worker. They live with her brother and their two daughters. Her brother is 34 years old has no work. Her oldest daughter is 9 years old she studies at Drusela Academy and is in the 3rd grade. Her youngest daughter is only 9 months old.

Abebech family had started living here since emperor Haile Selassie‟s time. She had moved out when she got married and moved back in when her parents passed away. Her families are not members of any eddirs and they have an average income of 1000 birr/month.

Life Story of the house

The house is used for only residential purposes. It was built by Ato Mandefro during Haile Selassie‟s time but she doesn‟t know the exact time, and was rented to her father Ato Yerpasa more than 30 years ago. Her brother used to live with her parents but after her parents passed away she moved back in with her family, Fearing he will sale it and move out because he is an addict according to her. Know the name of the deed is in both their names.

The house has a shared compound which she uses for washing cloth, drying cloth, spices and grain drying and her child play ground is also in there. She rents the house for 4 birr which she regularly pays every month.

The house had originally only 1 room but they extended the house terrace to create a narrow room where her brother sleeps in.

The original room is 2.6 X 4m it has one bed were the parents and kids sleep together on. It has sofas to entertain guests; it has a shelf which stores different items including a TV, documents and plates. Behind the door the space is used to store things such as injera. The second room is the entrance to the house and the brothers sleeping area. It is very narrow 4 X1m only wide enough for a bed. The entrance and her brother‟s room are divided by a curtain. This space is also used for cooking and preparing food. The toilet they use is a shared toilet which they use with three other households.

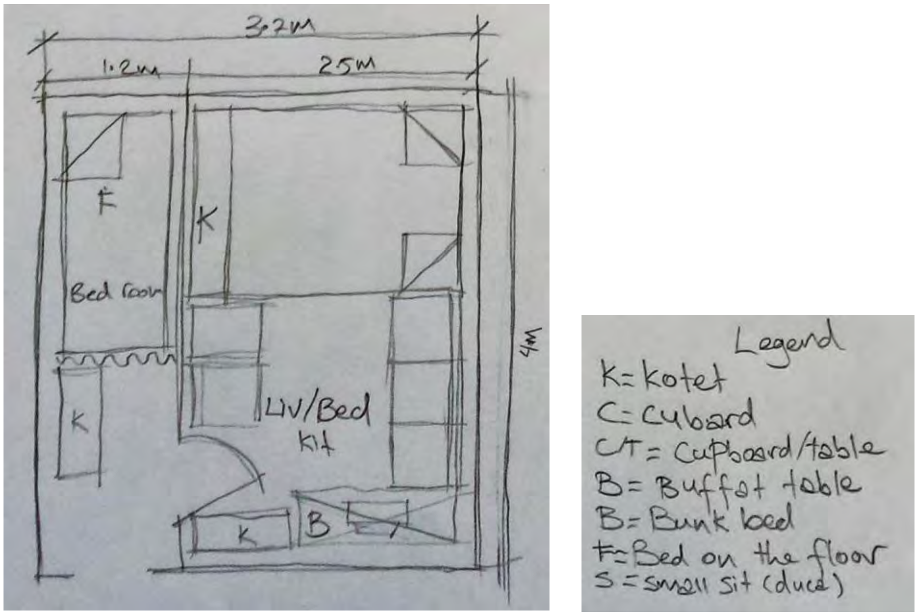


Figure 12 Wzro Abebech Kebele house floor plan

Figure 13 Wzro Abebech Kebele house picture

Materials used on the house

The external and internal rooms are made out of mud. The floor is made out of earth with the ceiling material is madabriea, the roofs are constructed of corrugated iron sheet.

Maintenance and modification

According to Abebech there are two problems with the house. They have shortage of rooms and the roof has leakages. According to her, the roof needs maintenance but there hasn"t been any maintenance on the house. There has been modification on the house were the balcony was changed into a room.

They buy water from their neighbor for 20birr per month. To communicate with other people, they use their phone. They have their own electric meter and their sanitation is a ditch.

To their groceries and other items, they go to the railway gulit and cherkos and she walks to both places. For medical treatment, they go to the health post 18 in the neighborhood. For worship, they go to Stephanos church by walking.

Future

When asked their choice between Kebele house and condominium. She prefers condominium housing. The reason being she says "to go with the time, kebele houses are being removed after time and the government will provide her with a loan to buy a condominium." When asked her choice between this kebele house and condominium somewhere else, her choice was this kebele house. When asked her choice Kebele house somewhere else and condominium here her choice was condominium here. The answer for both is "I like to be with in my neighborhood."

What we can learn from this family

The house is very small and it is shared between the brother and a sister after they inherited from their parents. The sister has moved in with her family and lives in the larger room. When the brother lives in a small space which is big enough for a bed and the bed is on the floor. We can see they do not see the quality of the space but only the function of the space.

Chapter 8- Analysis
8.1 Introduction

This chapter analysis the data collected by comparing the graph with each other to better understand Kebele houses.

1. Renters of Kebele houses see themselves as owners of the house. When looking at the graph of the amount of years they have lived in the area, and how many tenants maintained, who maintains it and how they see the Kebele houses it shows that they feel like owners than renters. (see Graph 1, Graph 2, Graph 3 and Graph 4)
2. Generating income is not only the male house hold head but the wife and children as well which can be seen in the working status of spouses also in which the children also contribute in making an income and in some cases there are family members abroad that help with the finance. (See Graph 5, Graph 6, Graph 7, Graph 8)

3. The amount of space available in the Kebele house compared to the number of people living in them shows that the space is small for them and they have used it well. One room is used for several purposes such as living space, dinning, sleeping, cooking, studying and working. See Graph 9, Graph 10 and on Annex 2 see House_sizes column

4. There is a shortage of space in Kebele houses. It can be seen from the data collected from the amount of illegal construction which was done. See Graph 11 and Graph 12.

5. Sharing common facility is not new to tenant‟s communal building as can be seen from graphs 13, Graph 14, Graph 15 and Graph 16.

6. Materials used to build Kebele houses are mud, roof and corrugated iron sheet. Materials used in construction of Kebele house are not durable by seeing what part of the house was maintained and parts of the house which needs to be maintained. It can be seen that the wall and the roof are the major things that need to be improved which then the floor and painting follows. Ceiling needs maintenance as well when there is a leakage from roof which damages the ceiling. See Graph 17 and Graph 18.

7. By combining the illegal construction and type of construction, it shows that space for living and sleeping is more needed than kitchen and toilets. See Graph 12 and Graph 20

8. People in the neighborhood are very close and work together to make life easier. This can be seen in the sharing of electric and water services where they share electricity and water line and then splitting the cost and also in the case of water they also buy from one another. See Graph 22 and Graph 19.

9. When asked which tenants prefer from Kebele house and condominium 40 out of the 63 tenants prefer condominium. When asked a choice between the Kebele house which they are living in and a condominium somewhere else 49 out of the 63 chose the Kebele house which they are living in. When asked if they prefer a condominium in the neighborhood or Kebele house somewhere else 51 out of the 63 chose condominium in the neighborhood. This shows the majority of the tenants do not want to change the location. See Graph 22, Graph 23 and Graph 24.

10. Tenants living in Kebele house have a strong social network since some of the families have lived there for over 40 years. There are also some who have inherited it from their parents so they have lived there all their lives 52 tenants out of the 63 are members of eddir in the neighborhood. See Graphs 1, Graph 2 and Graph 25.

11. Shortage of space is a problem in which most activities are done outside. Because of this reason they use the outside to do part of their activity such as cooking, washing cloth, children‟s playing. On top of that most tenants have no compound to do this activates so they do it on the road side. See Graph 26, Graph 27, Graph 28, Graph 29 and Graph 30.

12. Rent price and paying rent on time shows that the tenants can afford the Kebele houses and do not won‟t to lose the house since if rent is not paid for 3 consecutive month tenants will be removed from the house. See Graph 31 and Graph 32.

Chapter 9- Finding

9.1 Introduction

This chapter compares the data collected with the literature review to get a better understanding about Kebele houses.

9.2 Social housing in Addis Ababa

What are Kebele houses: They are rental housing administered by the government which are relatively low cost compared to the private market cost. Pre-1974 this housing was owned by private people who rented the houses to tenants to make a profit. Then in the 1974 revolution the derg came in to power. In July 1975, proclamation No,47 went out it nationalized all urban land and rental dwellings in Ethiopia. With that came lowering of rent prices by 15 to 50%. The current government continued the same way renting the houses but now days the land where Kebele houses are on is being used for redevelopment.

Who provides them: They were nationalized and are used as rental housing administered by the Werda. The Werda is responsible for signing new contracts, renewing contracts and removing tenants. obtaining a Kebele house is by registering and according to the order of the registration they will be given a Kebele house to rent .

Who are renters?: The major renters of Kebele houses are the financially not stable and can"t afford to buy a house. The income of renters varies the highest income of renters is 5000 birr per month and the lowest don"t have no source of income (see graph 38 Household average income). Other renters are the elderly which they have lived in the houses. Kebele house renters are not highly mobile who go from city to city in search of work as found in the literature but stable they stay in the Kebele house for a long time (see graph 2)

How are social housing financed? : Because these houses were nationalized from the private there was no form of finance done by the government to make Kebele houses. If maintenance is need the Kebele administers will not provide any type of funding for maintenance but the tenants have to ask permission to the wereda and then they will be allowed to maintain it from there pocket and no refund will be provided by the government.

Who can access social housing?: there is no income limit that prohibits tenants to obtaining a Kebele house. Priority will be given to people who moved due to redevelopment and to tenants who lost their Kebele houses to manmade or natural disasters. First priority will be given to people who moved for development then to people with low income or people who have personal problems such as handicap.

9.3 7 filters to check the condition of Kebele houses

The following 7 factors are written by comparing the theoretical 7 factors in the how demand for housing is determined. By using those factor and using them as a filter to see if Kebele house fit the criteria-

9.3.1 Factor 1: Quality of the rental housing

Quality and durability of material in Kebele houses: Materials used in Kebele houses are not high quality but local material which can be found anywhere. The wall materials used in construction of Kebele house is mud with wood in all 63 houses. In the kitchen 19 households use mud to make their walls another 19 households use corrugated iron sheets to make their walls and 3 households uses Asbestos to make their walls. Why mud is used as building materials is because they were first made with this material when they were built during Haile Selassie. It was the building material available and affordable by the house owners and in terms of the current policy changing material and shape of the house is not aloud. Martials used for toilets are three type 6 h/h use mud, 30 h/h used corrugated iron sheet and 23 housed use HCB walls. See graph 34

The level of maintenance in Kebele house: According to the public house manual all repairs are to be done by the tenant and no refund will be given to them by the landlord. All houses were maintained by the tenant. All 63 houses when tenants were asked if the houses needed maintenance or not 8 h/h said no and 55 h/h said yes it needs maintenance. Also tenants were asked if it had maintenance or not 14 tenants said no it had ever been maintained and 49 tenants said it had been maintained. When it was maintained the maintenance varies it depends on the repaired needs and if the tenants can afford it (see graph 17). The part of the house that was maintained was 44 tenants maintained the external walls, 42 tenants maintained the roof, 4 houses maintained the openings, 27 tenants maintained the floor, 13 tenants maintained the interior walls, 31 tenants maintained the ceiling and 38 tenants repainted the Kebele house. All repairs were done by the tenants.

The level of crowding in Kebele houses: The amount of people living in the 63 houses is 309 with an average of 4.9 people per household. The sizes of the houses various from 8 m2 to 70m2(see annex 2 for the summary of data) the number of room vary from 1 bed room to 4 bed room (see graph 10). 14 tenants live in a 1 bed room Kebele house, 25 tenants live in a 2 bed room Kebele house, 18 tenants live in a 3 bedroom Kebele house. There is a overcrowding found in some of the kebele houses.

9.3.2 Factor 2: Access to jobs and public services in Kebele houses

The case study area is in the center of the city making it accessible to jobs and public services. This access to transportation is by bus, taxi or walking. Walking is done to the nearby services such as school, church, health care, market etc.

52 of the tenant‟s household heads work in various types of jobs. While the remaining 11 tenants either have no job for reasons such as being widowed and supported by their children‟s and/or pension. 18 of the married tenants‟ spouses are working while 24 of them are housewives. From the data collected 41 of the households work outside the neighborhood while the 11 of the tenants work with in the neighborhood.

There are services which tenants use with in the neighborhood they are:

Market-46 tenants use only the railway guilt market which is on walking distance, 16 tenants use the guilt market and other place outside the neighborhood to buy things for the house and 1 tenant buys all their needs at Piazza. The main reason for choosing the rail way market is because of its proximity and affordability

Hospitals- 53 tenants use only the health post in the neighborhood for their medical needs. 4 of the tenants use government hospitals outside the neighborhood because they can‟t get the medical attention that they need at the health post and 6 tenants use private hospitals and clinics when they need medical services. See graph 37

Church's- 61 tenants go to St. Stephanos church which is walking distance from the neighborhood, 1 tenant goes to Holy savior catholic church and another 1 tenants goes to a protestant church near the neighborhood.

Children playground- there is no children play ground in the area reported on the questioner. 32 tenants‟ kids play on street or side of the street, 1 tenant‟s child plays in an open space in the neighborhood, 3 tenants‟ let the children‟s play indoors only, another 10 tenants‟ children play in the compound. While the remaining 17 tenants do not have a child living with them. (graph 29)

Schools- The children‟s attend different schools within and outside the neighborhood to name some: Jerusalem kindergarten, Assia primary and secondary school, Dursella primary school, Elshadye primary school, Minilik primary and secondary school, Netsanet primary and secondary school, Temenja yazh primary and secondary, Buherawi primary and secondary, Medco college, Admas college etc.

9.3.3 Factor 3: access to basic infrastructure in Kebele houses

Basic infrastructures are available to the Kebele houses including telephones, water, electric, sanitation and roads.

Toilet- 4 houses do not have toilets. They either use the street or any open toilet they find. 2 houses have private toilet detached from the house but within the compound. But the majority of the Kebele houses (57 tenants) have shared toilet which they share with nearby neighbors and far away neighbors. The toilet shared with amount of people varies from sharing 1 toilet with 2 households to 1 toilet being shared with 27 households (see graph 16).

Water- All questioned tenants have water available to them either from a shared water meter, or by buying from the neighbors or have their own individual water meter lines. 45 tenants have individual water meters. 9 of the tenants share the water line with others. 9 tenants don‟t have direct access to water so they buy from the neighbors.

Telephone service is available. people use mobile phones, land line or both. 42 tenants use mobile phones to communicate with other people. 12 tenants don‟t have mobile phones but use only land lines to communicate. The remaining 9 tenant use both private line and mobile phones to communicate.

All 63 tenants have electric connections in their house. 55 of the house have individual electric lines while 8 tenants share electric lines with their neighbors.

9.3.4 Factor 4: location and social support system

There are 23 tenants in the case study who have lived in the neighborhood for over 40 years. There are 49 tenants that have lived there for more than 20 years. There are also 18 tenants who have inherited the Kebele house from their parents and some are living with their brothers and sisters and have gotten married and has started a family while sharing the house with their siblings. Extended family living in the house with the family is very common in Ethiopian culture. 16 households said they have extended family living with them.

Edirs can be an important tool to check the social network in the neighborhoods. In this neighborhood there are 52 out of 63 tenants are members of Edirs. Which 25 tenant are members of more than 1 edir (see graph 25 for more info).

9.3.5 Factor 5: A tenants mobility in Kebele house

Kebele house that are being rented are not for temporary stay but tenants tend to stay there for a long time and do not look like they want to move if not removed by the government for development. There are 23 tenants that have livid for more than 40 years. They do not want to be mobile because that is what they can afford so they stay put for as long as they like. Because Kebele houses can be passed on to their children‟s, 18 tenants have inherited the Kebele house from their parents. When being asked how they see Kebele house tenants say that is what they can afford, they can‟t afford the market price for renting a house.

9.3.6 Factor 6: a tenant's income level in Kebele houses

The average income per month varies from house to house (see graph 39). The Income generators vary in the house 30 tenants house hold heads bring the money, 12 tenants the children‟s and 17 tenants both (see graph 40) from the questions people see the house as their own. They maintain the house from their own pockets; pay the rents on time not to lose it. And have lived here for more the 40 years and does not look like they plan to move. Tenants have been focusing on other priorities other than home ownership.

9.3.7 Factor 7: a tenant's stage in the life-cycle

The tenant‟s stage in the life cycle is completely different from literature review. There are not a lot of young people as the household head unless they inherited from their parents (see graph 1).

9.4 Summary of Finding

From the study the following are a summary of the most important things learned which will be used to recommend on what can be done to Kebele houses.

Work to generate income

1. Some tenants would like to be involved in the construction process when rebuilding the site. It will allow them to get jobs with in their neighborhood. From the data collected 27 houses out of the 63 have one or more people who would like to be involved in the construction process. See graph 41
2. To afford to own home tenants would like to work to generate income. From the data collected 50 tenants out of the 63 would like to work to own a condominium see graph 42 the type work they would like to do are see graph 43 they are opening a shop, being involved in the construction, making enjera, making ambasha, baltena working as a cook or cleaning lady for a house

What we can learn from the Review of Theory

3. From the Netherlands and France case study in the literature review what we can learn is there is an income ceiling which limit who can access the houses by their income. The high income won‟t be allowed to rent if they can afford to rent somewhere else and the low income will be given priority to rent.
4. From the case study review of literature in some country‟s such as Netherland and Poland there are independent office either privately or governmentally owned non-profit organization working to provide rental housing to the people.
5. What we can learn from the UK case study is there should be a limit on how long tenants can stay in the house. From the data collected tenant in Kebele house stay there for a long time (see graph 2) and inheriting to their children‟s (see graph 1).
6. To finance for the public housing we can learn a few things from financing social housing section where to reduce cost you can get a loan from bank, get subsidization on material and get tax subsidization or get the land for free and from the Poland case study during the construction of the building they are given vat reduction to reduce the overall cost of the building.
7. To make the house affordable we can learn from Zimbabwe practice to reduce cost which is to reduce standard.

Data collected

8. By seeing analysis 10 in the analysis chapter the Edir and how long they have lived there shows that there is a strong social network between the people in the neighborhood
9. We can also learn from the small spaces which Kebele tenants live in. the furniture and space have multiple functions. We can learn from the case study of Ato tsefaye the one room is the bedroom, kitchen, living room, dining room. And the bed is used as a sofa and sleeping area. The chairs are used for seating and table. To compensate for the small space the outdoor space is used for cooking, washing cloth, drying cloth, drying spices and grains.
10. Toilet and kitchen for most in the study area are shared with other renters see graph 15 and 16.
11. Form the case study curtains are used as a space divider which can be opened whenever they are not needed.

Chapter 10- Conclusion

Public housing provides rental housing for a given country. Public housing is different from country to country as we can see from the international case studies. For example, in the Netherlands and France people with high income cannot rent governmental owned public housing if they can afford to rent somewhere else. From the UK public housing, there is a time limit on how long a tenant could stay in the house

Kebele houses are public housing which is administered by the government to provide affordable rental housing. From the houses observed and questioned the housing conditions are in poor condition. They are made of mud, they have a shortage of space, they are old, the roof leaks, the material used is not durable, they need maintenance, and during the summer the houses have flooding problem as well. Because of this tenants who are living in them have poor living conditions.

Even with these problems, Kebele house is there home. For some they have been raised there since they were children, they have grown old there, they have raised their family there, they have Edirs there and they have a strong social network. Some depend on the area and on the neighbors to work and survive. The location of the neighborhood is in the middle of the city making it accessible to job, transportation, electricity and water.

The government is working hard to decrease the housing shortage and to fulfill the millennium development goal to decrease slum dwellers in Addis. To build these houses land is needed. The chosen site for the constructions of the buildings are slum areas were most Kebele houses are on. Because of that tenants have one of the following options if the Kebele house they are living in is needed for redevelopment. If they can afford to buy a condominium unit they will either be allowed to buy a condominium when construction is complete or in a different location. Or if they can"t afford they will be removed from the neighborhood and will be given another Kebele house in a different location in the city. In both cases their social network won"t be the same. The ones who can"t afford will continue renting until the Kebele houses in which they are in will again be needed for redevelopment.

From the study it is found that tenants would like to work with in the neighborhood and get a means to live within the neighborhood. They have a strong social network when we see how much Edir they have and for how long they stayed within the neighborhood. When we come to the houses even if the houses are small for example, with only one bedroom and a family of 5 is living in them they find a way to survive and use the house to the fullest.

Chapter 11- Recommendation

The current strategy of the government is to use the land where the Kebele houses are on as a redevelopment area. The land where Kebele houses were on is being used for redevelopment around the city.

Target group

The Target group for the recommendation should full fill the following requirements. Tenants who can‟t afford to buy a condominium, they shouldn‟t have a house, young and who are capable to work and earn money, tenants who will be willing to save, tenants coming with their own choice and tenants who have lived in the neighborhood for over 5 years.

Proposal

Proposal is to build a public housing where Kebele houses tenants can live in for a certain time (or until they are financially capable) to afford to buy a house. They will be renting the units and they will be saving up to own a condominium. So in a few years they will be house owners. In a larger scheme the government will be enabling them to be house owners, the government will get back the land where Kebele houses are on. The land can be leased to the private sector and can also be used to build condominiums. When the Kebele tenants buy condominiums the government will make money from the people in return those people will be house owners and the shortage of housing will be reduced. When the tenants move out another tenant will move in and the cycle will continue. To achieve this, the following things should be done:-

Job opportunity

There are tenants who want to be involved in the construction process (see graph 40). It will give them a great opportunity for them to have access to jobs and increase the feeling of ownership to the house when they live in them. Another form of income which can be given to the tenants could be selecting a few tenants who were involved in the construction process that would be given jobs as landlords. Their responsibilities would be they will fix small repairs and maintenance from the skills they learnt while being involved in the construction process. They will also be the eye and ears to the government body responsible in renting and taking care of the houses.

Finance

Finance would be one of the problems which will be present when faced during the project. One way of generating money could be renting additional commercial spaces to the tenants to rent and to generate income. This could be by showing movies and soccer games, making and selling baltena products, bread baking and selling, ingera making and selling etc… As it is understood from analysis 10, they have a strong social network because of that they can work in groups to generate money. The money earned from working will be used for personal expense, rent and for saving to buy condominium.

There will be a limitation on who can rent the houses as we can learn that from France‟s case study. There will be a limitation on who can rent the units by their income. Priority is given to the poor tenants. But there will be a few units which will be rented to people with high income which they will rent with no subsides to use the money received from them to subsidize for building, create social integration and create job opportunity to other tenants such as cooks or cleaners.

To finance the building, the government will help by paying for the construction and by providing a loan. The land will be provided by the government for free within their old neighborhood to reduce cost of the overall building. Vat reduction for the material which will be used in the building will be provided by the government.

Office

There will be an office responsible for the Kebele houses. This can be learned from France, Poland, and Netherland case studies. The responsibilities include financing the project, maintaining the project, collecting the rent, checking if tenants are saving, who will rent the units and who will be removed from the house they rented.

The office will be responsible in collecting the rent dues every month and checking each tenants if they are saving up each month. If tenants are not saving it means they are not effectively using the program and hence they will be removed and another tenant will start the program in their place. At the end of their lease day if they were saving up and are left with a few more money to reach their goal to buy a condominium their lease will be extended to reach their goal.

Time

There will also be a limit on how long tenants can stay in the house. Within that time tenants would work and be able to pay for a condominium. As it can be seen from graph 22, 40 out of the 63 tenants would like to live in condominiums.

Design

To reduce cost and to discourage tenants to live there for a long time, reduction of design standards can be learnt from Zimbabwe case study in affordability. The spaces will have multiple functions such as one single room would be the bedroom, kitchen, living room, dining room and furniture will have multiple functions, for example, the beds will be used as both as a sofa and sleeping area. From which is found the Kebele house they use the outdoor space to compensate for the lack of space. Because of that the corridor would be wider so tenants can use that space for cooking, drying cloth or other activities.

To reduce cost and space toilet and kitchen will be shared and detached from the main building. We can see from graph 15 and 16 that they are used to sharing.

There will be no dividing of the units in to rooms by walls but curtain to reduce space for communal area and it will give multiple functions for the house. They will be able to customize their given space as they prefer and it will be cost efficient.

There will be commercial on the ground floor which will be rented to the tenants so they can work in groups to generate an income.

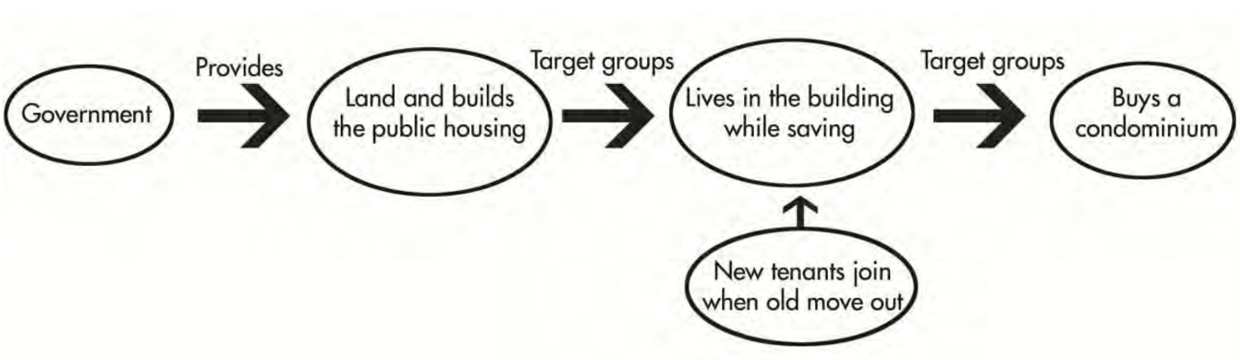


Figure 14 diagram showing the proposal simplified

The recommendation won"t solve every tenant"s problem of owning a house. But will allow several tenants who were going to leave the neighborhood to stay within the neighborhood and afford to own a home in the near future. It will give a win-win situation for the government, the private sector and the Kebele tenants. The government will get back the land where Kebele houses were own they can lease it to the private sector and build condominiums on it. When tenants can afford to buy a condominium they will buy from the government, and the housing shortage will be reduced. The private sector can lease the land where tenants were on, and finally the tenants will have a place to stay until they can buy a condominium, they will be house owners, they will get jobs to work on, they won"t leave there neighborhood which they had lived in for a long time. When the tenants move out another tenant will move in and the cycle will continue.

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ANNEX 1

Questionnaire for thesis paper on Kebele houses: past, present and future

Objective: to collect data about Kebele tenants and Kebele houses that will be used for thesis

Privacy disclaimer: collected data will only be used for this paper and won"t be given to a third party

Basic information

Date: ____/ ___/ _____

Name of interviewer ____

Name of respondent ____

1. Name ____
2. Name of person on deed____
3. Spouse name____
4. Sub-city _____________Woreda____________ Kebele __________house number_______________
5. House hold Head and spouse information

Sex	Age	Education level	House hold size	Occupation	Place of work

6. Children"s information how many children"s______________________________

	Sex	Age	Education level	School or work	Location of school or work
1					
2					
3					
4					
5					

7. How long have u lived in this neighborhood______________________

8. Are there any co-dwellers (debals) in your houses 1)Yes 2)No how many?___________
9. Are there any extended family living with you 1)Yes 2)No how many?___________

Socio-Economics

1. Household‟s monthly average income in Birr(including children‟s) 1) no income 2) Below 200 3) 201 – 500 4)501 – 1000 5) 1001 – 1500 6) Above 1500
2. Source of income 1) Government 2) Private 3) Non-Governmental organization
   4) No income 5) Other____
3. Idir name____________________ __________________________how much do u pay __________
4. Ekube name____ how much do u pay _________
5. How is the relationship with the neighbors 1)drinking coffee 2) only greetings 3) when there is a problem they are there for u
6. What do u like about the neighbor hood
   1) Accessibility 2) security 3) safety for child growth 4) Closeness of services 5) social
   6) Drainage system 7) economic activities 8) infrastructures 9) others

Housing Condition

1. Function of the house 1)residential 2)commercial 3)both
2. Type of commercial ____
3. Who had owned the house before you ____
4. Who made the house ____
5. When is the house made ____
6. Compound 1) Private 2) Shared 3) No compound 4) size of compound__________
7. What are the open spaces in the compound used for

Kitchen or outdoor cooking	Washing area	Cloth drying	Spices and grain drying	Store	Children‟s playing area	Others

8. If no open spaces are available were are the above function done____________________________

9. How much is the rent
____

10. Do you regularly pay your monthly rent? 1)Yes 2)No
11. If no why not, financial shortage
other____
12. How many rooms are the house excluding kitchen and toilet 1) 1 2)2 3)3
4)_______ function are- Living room Bed room Dining room
13. Kitchen 1)Private within house 2)Private within compound 3) No Kitchen
. 4) Shared kitchen (ratio
kitchen/person)_____________________________________
14. Toilet 1) Private within house 2) Private within compound 3)No toilet 4) Public toilet . 5)Shared toilet (ratio
toilet/person)____

material types wall:-mud, plastered, painted flooring:- earth, cement, wood, plastic covering

15. Material of the Main house. External wall__________________ internal wall
_______________ flooring ____________________ ceiling_____________________
roof_____________________
16. Material of the Kitchen. External wall__________________ internal wall
_______________ flooring ____________________ ceiling_____________________
roof_____________________
17. Material of the toilet. External wall__________________ internal wall
_______________ flooring ____________________ ceiling_____________________
roof_____________________
18. Are there any problems with the house

Noise	Shortage in the no of rooms	Leakages	Flooding	Collapsed	Small Area of the House	Material deterioration

19. Other problems
____
____
____

20. Does it need any maintenance?
____
____
____

21. Has there been any kind of maintenance 1)Yes 2)No
22. When was the maintenance done? _______________years
23. If yes, what part 1) External walls 2) Roof 3) Openings 4) Floor 5) Partition walls 6) Ceiling 7) painting 8)
Other____
24. If yes who maintained it 1)Tenant 2)Kebele
others___________________________

25. If no, why not

____

26. What can be done to improve the house

____

____

27. Has there been any extension or modification 1)Yes 2)No
28. If "yes", what type? 1) Room addition 2) Kitchen addition 3) Toilet addition 4) Internal room partition, both horizontal and vertical (Kot) 5) Other___________________________________
29. If u were able to modify the house what will u do? 1)Vertical expansion 2)Horizontal expansion 3)Opening windows 4)Change the wall material 5) others______________________________
30. Water connection 1) Individual water meter 2) Shared water meter 3) Buying from public water tap 4) Buying from a neighbor 5) other_____________________________________
31. Telephone service 1) Private 2) Public 3) Kiosk 4) None 5) From neighbor (receiving only) 6)mobile 7) Other____
32. Sewer connection 1) Municipal system 2) Open ditch 3) Pit latrine (Septic tank)
33. Electricity connection 1) Individual electric meter 2) Shared electric meter 3) sharing with from neighbor 4) None 5) Other____
34. Services used

Services	Where	Mode of transportation	Cost of transportation	Location
market				
Hospital				
school				
Playground				
Worship				

35. For the house to be effective what should be modified (for improvement)? 1)more room 2)partition 3)fixing wall, roof, floor 4)add openings 5)painting 6) fix drainage 7) improve toilet 8) others

____

____

36. How do u see the Kebele houses 1)good 2)bad

____

Future

1. Are you informed that the area is going to be developed? 1) Yes 2) No
2. IF yes, what are the choices given and what did you choose? 1) Kebele house 2) Condominium
3. Which would u prefer 1)Kebele house or 2) Condominium
   Why____
4. Which do u prefer 1)This Kebele house or 2)condominium somewhere else
   Why____
5. Which do u prefer 1)Kebele house somewhere else or 2)condominium here
   Why____
6. How do u see the development 1) good 2) Bad
7. How do the Kebele tenants see the government strategy? ________________________________
   ____
   ____

General

1. If u were given a job and in due time will u be will to buy a condominium? 1)yes 2)no
2. What kind of work can u do if u or a family member were given the chance
   1) construction 2)making ingera 3)making ambasha 4)baletena 5)working as a cleaning lady 6) others____
   ____
3. If u were given a loan would u take it? 1)yes 2)no
4. If u were provide with a loan in what time will u be able to pay back in years 1) 5 2)10 3)20
5. How much will u be willing to pay for rent?____
6. Does the small size of the house is it inadequate? 1)yes 2)no
7. Can any person in the house can be involved in the construction of the house
   1)yes 2)no how many___________________

Picture taken image number__________ - ___________

Sketch of the house

ANNEX 3

ክፍል ስምንት፣ ለህዝብ ጥቅም ከሚፈለግ ቦታ ላይ ስለመነሳት

25. መሬት የማስለቀቅ ሥልጣን

25.1. በአዋጅ ቁጥር 455/1997 ክፍል 2 አንቀፅ 3 (1) የአዲስ አበባ ከተማ አስተዳደር የመሬት ልማት ባንክና ከተማ ማደስ ፕሮጀክት ጽ/ቤት ለሕዝብ ጥቅም ሲባል በመንግስት አካላት፣በግል ባለይዞታ፣በህዝባዊያን ድርጅቶች፣በኅብረት ሥራ ማኅበራት ወይም በሌሎች አካላት የተያዘውን ቦታ የተሻለ ልማት ለማካሄድ በቅድሚያ በዚህ መመሪያ መሠረት ካሣ የሚያሰጥ ከሆነ ካሳ በመክፈልና እንዲከፈል በማድረግ ምትክ ቦታ እና ቤት የሚያሰጥ ከሆነ የምትክ ቦታ እና ምትክ ቤት መቀበያ በመስጠትና በማመቻቸት ተፈላጊውን ቦታ የማስለቀቅ ሥልጣን ተሰጥቶታል።