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**Assessment of Affordability and Living Condition of
Condominium Housing in Addis Ababa:**

The Case of Lideta Sub city in Addis Ababa, Ethiopia

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May, 2016
Addis Ababa

Assessment of Affordability and Living Condition of Condominium Housing in Addis Ababa:

The Case of Lideta Sub City in Addis Ababa, Ethiopia

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**A Thesis Submitted to
The Department of Geography and Environmental Studies**

**Presented in Partial Fulfilment of the Requirements for the
Degree of Master of Arts (Urban and Regional Development and
planning)**

Addis Ababa University

Addis Ababa, Ethiopia

May, 2016

Addis Ababa University
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This is to certify that the thesis prepared by Tsion Getachew, entitled: *Assessment of Affordability and Living Condition of Condominium Housing in Addis Ababa: The Case of Lideta Sub city in Addis Ababa, Ethiopia* and submitted in partial fulfillment of the requirements for the degree of Degree of Master of Arts (Urban and Regional Development and planning) complies with the regulations of the university and meets to accepted standards with respect to originality and quality.

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Abstract

Assessment of Affordability and Living condition of condominium housing in Addis Ababa: The Case of Lideta sub City in Addis Ababa, Ethiopia.

*Tsion Getachew
Addis Ababa University, 2016*

This thesis attempt to explore the affordability and living condition of condominium housing in Addis Ababa. Among other condominium sites Lideta condominium site was chosen purposively. The researcher used mixing qualitative and quantitative methods and used primary and secondary data sources. To select the target population a researcher used simple random sampling technique and the required information collected from one hundred fifty one households living in studio and one bed room. The data generated to meet these objectives were collected via household survey, in-depth interviews, focused group discussion, personal observation, and by reviewing different secondary documents. The finding shows that, due to increasing the price of condominium houses, the less purchasing power of the urban poor can't afford it. On the contrary, the middle and higher income dwellers are living in the condominium houses. Further the researcher find out whether they are middle and higher income dwellers but it is difficult to pay the down payment as well as the installment too. The result shows that, in the study area access of water supply, open space, size of the rooms and domestic noise are consider as the main challenges. While access of services, housing quality and creation of job opportunities for the youth are some examples of opportunities in the study area. In line with, the finding reveals that the housing development program has some difficulty to achieve its objectives toward making the urban poor to be a house owner with affordable price. The study mainly suggest that, such measures alleviate the difficulty of affordability and living condition: by creating a massive job opportunity and income generating systems for the urban poor's to improve their financial capacity. Giving continuous capacity building programs to encourage the saving culture of the society. In addition minimize the shortage of water supply and also the government should work hard to achieve its objectives by delivering the affordable houses for the urban poor's considering with their financial capacity.

Key words: Lideta, Affordability, condominium, low income, housing, living condition

ACKNOWLEDGEMENT

First glory and praise to God for giving me the patience in handling my research. I would like to express my gratitude to my research advisor Dr. Asmamaw Legass, for his valuable comments and efforts to correct my research.

Dear family, thank you for providing me with materials, financial and moral support throughout my stay in Addis Ababa University.

I also express my appreciation to W/Ro Abeba and Ato Solomon, committee leaders of Lideta condominium site, for providing all the required information about the site.

Furthermore, I also express my gratitude to members of Addis Ababa Housing Development Agency and Commercial Bank of Ethiopia for assisting me in providing the necessary information.

Last but not least, I would like to extend my gratitude to my friends and staff members who love and support throughout my stay in the university.

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GLOSSARY

Kebele: The former name of the lowest level of local administration. Now these units are named Woreda to form a sub city, an arrangement peculiar to Addis Ababa city.

Iqub: A voluntary, informal, and indigenous form of rotating saving and credit scheme, where each member contributes a mutually agreed amount of money on weekly or monthly basis. In such schemes, each member is entitled to receive the collected lump sum once as per his contribution.

ACRONYMS

AAHDA	Addis Ababa Housing Development Agency
AAUPI	Addis Ababa Urban Planning Institute
AHURI	Australian Housing and Urban Research Institute
AMCHUD	Africa Ministerial Conference on Housing and Urban Development
AU	Africa Union
CAAILIC	City of Addis Ababa Integrated Land and Information Center
CBE	Commercial Bank of Ethiopia
AABFED	Addis Ababa Bureau of Finance and Economy Development
CSA	Central Statistics Agency
FDG	Focus Group Discussion
GAAIHDP	Grand Addis Ababa Integrated Housing Development Program
GTZ	German Technical Cooperation
HCE	Household Consumption Expenditure
IDA	International Development Association
IHDP	Integrated Housing Development Program
MDG	Millennium Development Goal
MoFED	Ministry of Finance and Economic Development
MWUD	Ministry of Works and Urban Development
ORAAMP	Office for the Revision of Addis Ababa Master Plan
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
ULI	Urban Land Institute
UN	United Nations
UNECA	United Nations Economic Commissions for Africa
UNDP	United Nations Development Program
UNHCHR	United Nations High Commissioner for Human Rights

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The qualities of houses are ranging from simple dwellings such as simple huts of nomadic tribes to complex buildings of urban structures posed of many systems (Schoenauer and Norbet, 2000). Housing condition of a nation manifests the country's socio-economic development level. It also bears upon the maintenance of privacy, health and the development of normal family living conditions. On the other hand, it influences fertility by encouraging or discouraging family formation and affects mortality through health problems (Gebeyehu, Marco and Behailu, 2001).

Housing forms an indispensable part of ensuring human dignity. Adequate housing encompasses more than just the four walls of a room and a roof over one's head. Housing is essential for normal healthy living. It fulfills deep-seated psychological needs for privacy and personal space. It also, physical needs for security and protection from inclement weather. In many societies, a house also serves an important function as an economic center where essential commercial activities are performed (Felix, 2000).

The stagnant nature of economic development and rapid population growth of most of the developing countries makes effective and efficient service delivery difficult for governments, to satisfy the need of their residents. Housing is one of the basic necessities for human survival; despite it remains for a long period as a critical problem of most of the cities of developing countries (Azeb, n.d). Housing is one of the basic necessities for human beings. However, it is a critical problem for millions of poor people in developing countries, and Ethiopia is no exception (Bihon, 2007). Ethiopia's urban centers are characterized by poorly developed economic base. Like most urban centers of developing countries, most cities and towns in Ethiopia face a plethora of problems, including an acute and ever-worsening housing shortage (Solomon & McLeod, 2004).

The housing situation of Ethiopian cities are a manifestation of the interplay of urbanization and demographic factors. Over-crowding of dwelling units and growing of squatter settlements, resulted from high rates of population growth and migration to urban areas. Insufficient housing

productions have become distinguishing characteristics of Ethiopian cities. Although the extents of such problems differ from one urban area to another e.g. high density, sanitation problems, unsafe living conditions, and insecurity of tenure are some of the common constraints of urban areas (UN-Habitat, 2007; Tebarek, 2013).

Despite global recognition of the importance of housing to human welfare and survival, it is estimated that over one billion people live in inadequate housing while over 100 million people are homeless (UNHCHR,1996). The majorities of urban houses in Ethiopia are below the standard and lack adequate space. The provision of water supply, electricity, and drainage is very minimal. The lives and health of people living in housing of such poor quality and with such inadequate provision for water, sanitation, and drainage are under continuous threat (Engelman, 1997; Gebeyehu, Marco and Behailu, 2001).

Ethiopia's housing deficit is between 900, 000 and 1,000,000 units in urban areas, and an estimated 225, 000 housing units are required a year to meet the Millennium Development Goals by the 2015. The youth Ethiopia's population, who accounts more than 50% under the age of 18, coupled with a high population growth rate that could see Ethiopia's population reach 100 million by 2020, is putting considerable pressure on demand for rapid housing provision. It is estimated that only 30% of Ethiopia's total housing stock is in fair condition, while the remaining 70% is in need of total replacement. As a result, Addis Ababa city administration has started an ambitious of housing construction and inner city up grading program (UN-Habitat, 2011).

Sustained high urbanization and population rates in Ethiopia will put extra pressure on already failing and deteriorated urban infrastructure, services, and housing stock. The massive housing needs are unlikely to be met by the small scale housing cooperative, government, and upgrading approaches prevailing from the late 1970s until the mid-2000s, especially considering the high by the low-income sector of the population for affordable housing. In response to this challenge, the Ethiopian government outlined an ambitious vision for low-income urban and housing development, formulated as the Integrated Housing Development Program (IHDP), since 2005, for all slums to be cleared within ten years and for Ethiopia to be a middle income country by 2025. In particular, the IHDP envisages the utilization of housing as an instrument to promote urban development, create jobs, revitalize the local urban economy through MSE (micro and

small enterprise) development, encourage saving and empower urban residents through property ownership, and develop the capacity of the domestic construction industry (Mehader,2013).

1.2 Statement of the Problem

Addis Ababa, the capital city of Ethiopia has faced very rapid population growth due to immigration and natural growth. So it increases the pressure on housing demand. However, the housing development pace is not so fast to contain this huge number of population. Because of this, there is severe housing shortage in the city of Addis Ababa. Most of the residents of Addis Ababa have low and irregular income. So the available houses both from the government and the private real estate developers are not affordable to the low income group of the population. Because of this a large number of households are forced to live in private rental houses and kebele houses (wondwesen, 2013).

Even though there is a strong housing shortage prevails in the city, attempts have been made to enable interested and capable individuals to construct their own dwelling units through the provision of free plots of land, credit facilities and technical services, opening the way of Real Estate Development (Nesru, 2007).

To alleviate the housing problems of low income groups, the current government used Integrated Housing Development Program (IHDP), initiated by the Ministry of Works and Urban Development in 2005. The Program is a continuation of the ‘Addis Ababa Grand Housing Program’ which supported the endeavors of the Ethiopian Government in their implementation of the ‘Plan for Accelerated and Sustained Development to End Poverty’ (UN-Habitat, 2011).

Through the construction of durable, fully-serviced housing units the program greatly improves their living conditions and their access to basic services. However, though the condominium housing program has become an increasingly important way for lower income people to own houses of good quality with affordable price (Mahder, 2013).

The condominium housing program is being used to reduce the housing problem of urban low income people, among others. This program increases the access of the poor households to better quality housing at an affordable price. The program targets only middle and lower income households (MWUD, 2007). It allows low-and-middle income households, who typically live in

‘precarious’ housing situations to access improved housing (UN-Habitat, 2011). However, to what extent the affordability of the housing units to the urban poor is still questionable.

The period for the payment of the total price of the condominium houses is 10 and 15 years, which result the low income groups lack access to financial credit for housing because the small and micro enterprises require collateral to give them credit. In addition to this the price of the condominium houses are increasing over time. The condominium housing program is designed to serve the middle and the low income groups who live in slum of inner city for those who are being challenged by housing shortage. However people argue that the program was design for the low and middle income earners but mostly the middle and higher income people are beneficiary. Therefore, the very purpose of this study is to find out who has actually benefited from the program and to what extent the affordability of the housing unit for the urban poor and asses the living condition of condominium houses.

1.3. Objectives of the Study

1.3.1. General Objective

The overall aims of this study focus to assess the affordability and living condition of condominium housing.

1.3.2. Specific Objectives

The specific objectives of this research try to:

1. Evaluate the household capability to afford the condominium houses.
2. Identify the challenges and opportunities of condominium housing with respect of the living condition of low and middle income inhabitants.
3. Asses the achievement of housing development program based on its objectives.

1.4. Research Questions

This thesis attempt to investigate the following three research questions:

1. Are the dwellers of the study area afford the condominium houses?

2. What are the major challenges and opportunities to live in condominium housing?
3. Has the condominium housing development program achieved its objectives in addressing to meet the needs of the low income population?

1.5. Scope of the Study

This study intends to analyze the affordability of condominium houses for the low income urban dwellers. Therefore it is limited to the analysis of issue that concentrates on the stated objectives. Geographically, the study is limited to in Lideta sub city condominium site due to shortage of time and finance. However the finding may apply to other condominium sites of the same situation with entire part of the city of Addis Ababa.

1.6. Significance of the study

This study could give insight about the affordability and circumstances of condominium housing for low income dwellers as well as the government efforts to achieve its objectives toward housing problems of the city. In addition, it will be useful in providing relevant information for researchers who are interested in studying basic problem in the provision of housing to low income groups. And also the study findings provide constructive recommendations that can assist the local government in appropriate decision making and help to alleviate the challenges of affordable housing delivery to the low income residents of the city.

1.7. Definition of Terms

Condominium: means a building for residential or other purpose with five or more separately owned units and common elements, in a high-rise building or in a row of houses, and includes the land holding of the building (Condominium Proclamation No. 370/2003).

Condominium housing: is a name given to the form of housing tenure where each resident household owns their individual unit, but equally shares ownership and responsibility for the communal areas and facilities of the building, such as hallways, heating systems, and elevators. There is no individual ownership over plots of land. All of the land on a condominium site is owned by all homeowners (UN- Habitat, 2011).

Housing: a home, a store room and a show case for possessions; a mark of status; a base from which everything else necessary for livelihood (Bethel, 2003).

Households: constitutes a person or group of persons, irrespective of whether related or not, who normally live together in the same housing unit or group of housing units who have common cooking arrangement (MoFED, 2008).

Housing Affordability: measure the financial outcome for a household of renting or purchasing the dwelling they need or wish to occupy (AHURI, 2006).

Housing unit: is a separate and independent place of abode, either intended for habitation or not but occupied as a living quarter by a household at a time of census (CSA, 2010).

Low income households: is a relative term to distinguish between those with high, middle and low incomes. It covers those with the lowest and indeed negligible incomes. Low income households are not necessarily those below the poverty line, nor do those all have the same needs or express the same demand (UN-Habitat, 1991).

1.8. Organization of the Paper

This paper is organized in five chapters. The first chapter discusses introductory part of the research. Chapter two explains about the methodology of the research and description of the study area. Chapter three provides the detailed review of concepts based on the existing studies on the matter under investigation. The fourth chapter discuss about results and discussion. The last chapter makes conclusions and forwards some recommendations based on the findings.

CHAPTER TWO

MATERIALS AND METHODS

2.1. Descriptions of the Study Area

Addis Ababa is the capital city of Ethiopia, the seat of the African Union (AU) and the United Nations Economic Commissions for Africa (UNECA). It is situated between 8⁰55' and 9⁰05' North Latitude and 38⁰ 40' and 38⁰ 50' East Longitude in the central plateau of Ethiopia. It's covers an area of 540 sq. km. Addis Ababa is founded by the 19th century Ethiopian king Emperor Menelik II and his wife Empress Taitu in 1887 (Teshome, 2012).

Due to its average elevation of 2,500 meters above sea level, Addis Ababa has a suitable climate and moderate weather conditions. Besides, for political and administrative reasons, the city is made to be structured at three tiers: City Government at the top, 10 sub cities Administrations in the Middle, and one hundred sixteen woreda administrations at the bottom (Mulugeta, 2011).

Lideta is one of ten sub cities of Addis Ababa. It has a total population of 201,713 (CSA, 2007). Its geographical area cover 9.18 KM² (Ibid). It is situated at the center of Addis Ababa and bounded by Addis Ketema sub city in the North , Nifas Silk-Lafto sub city in the South, Kirkos sub city in the East and KolfeKeranio sub city in the West (CAAILIC, 2013).



Plate 1. Partial scene of Lideta condominium site

Lideta condominium site is the first inner-city relocation project in Addis Ababa. It is the first of the five occupied sites to be re-developed by the IHDP program. It is, therefore, a pilot project for inner city redevelopment based on the resettlement of a significant proportion of the population. On such a central site as Lideta it was deemed important to maximize the value of the land and therefore condominium blocks had to be at least seven floor high (UN -Habitat, 2011).

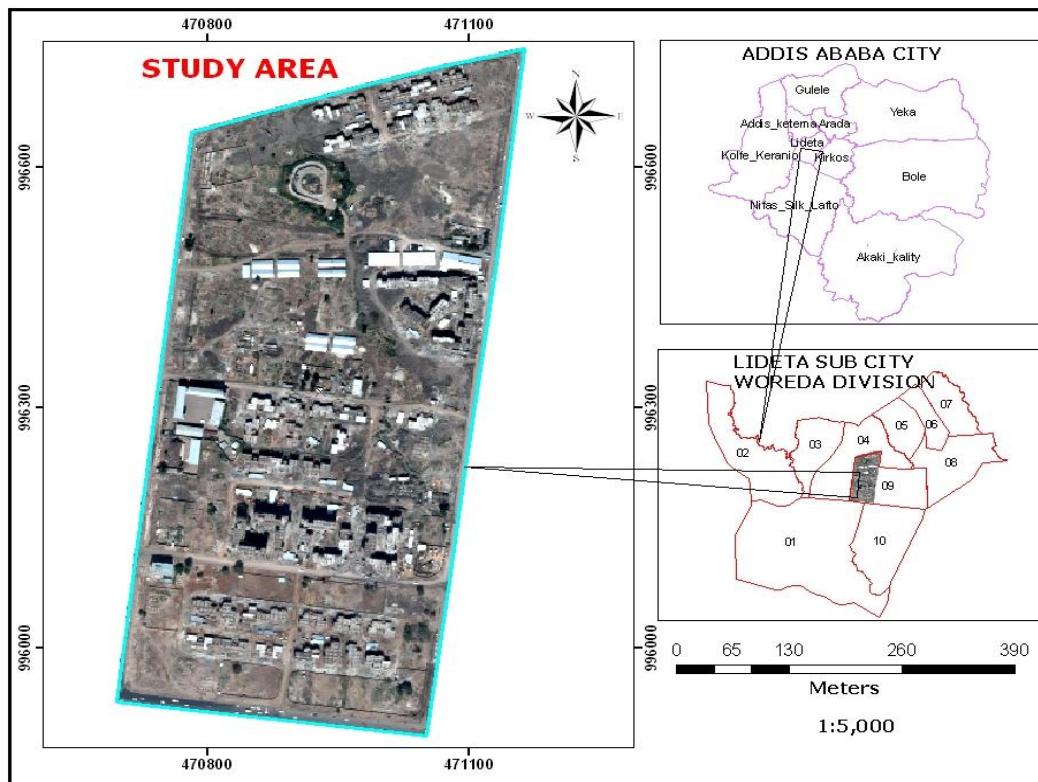


Fig 1: Location map of Lideta sub city (AAUPI, 2015)

2.2. Research Methodology

Different Scholars of various disciplines define research methodology, for example, Kitchin and Tate (2000), as the coherent set of rules and procedures which can be used to investigate a phenomena or situation. For Mikkelsen (2005), a research methodology includes the tools and techniques of data gathering and analysis.

Research methodology is a way to systematically solve the research problem. It may be understood as a science of conducting research in a scientific way. A researcher may choose qualitative, quantitative or a combination of the two methods depending on the type of environment and the type of questions attempted to be answered (Bryman, 2004).

Based on the nature, objectives and available resources, mixed research method (triangulation) is used for this research. According to Denzin (1978), triangulation is the combination of methodologies in the study of the same phenomenon.

2.3. Sampling technique and Sample Size

Purposive sampling is a form of non-probability sampling in which decisions concerning the individuals to be included in the sample are taken by the researcher, based upon a variety of criteria which may include specialist knowledge of the research issue, or capacity and willingness to participate in the research (Paul, 2006).

Based on this, the Lideta sub-city is purposely chosen, among the 10 sub cities of Addis Ababa, as a study area for this research. This is because of it is first inner-city relocation project in Addis Ababa. It is as well the first project to use a ground floor plus seven story's (G+7) condominium typology (UN Habitat, 2011). In addition to this, there are also very poor resident's i.e. low incomes groups who are living in that sub city. Yared (2010) and Mulugeta (2011) indicated that, Lideta was the only sub city in Addis Ababa that has experienced generally increasing level of poverty since the mid-nineties.

Hence, the households of Lideta condominium site are 1,713. Out of it 349 are living in the studio and 752 are live in one bed room. (Lideta sub city Housing and Construction office, 2015). The researcher used only studio and one bed room households to evaluate the capacity of the residents to afford the houses. The number of households that are living in studio and one bed room are 1,101. It was taken as a sample frame of this study. As the researcher checked out from the sampling frame, 349 households are living in studio while 752 households are living in one bed room. Out of 1,101 households 15 % (165) of the study populations were selected as a target population. To select the target population, the researcher used a simple random sampling technique from the condominium management committee registration list.

Table 1.1. Distribution of sample frame population and sample sizes

Housing type	Household heads	Sample size
studio	349	52
one bed room	752	113
Total	1,101	165

Source: housing type with household heads from Lideta sub city Housing and Construction office, 2015

2.4. Data collection methods

The researcher used both primary and secondary data collection methods. The primary data, both qualitative and quantitative were collected through questionnaire, in-depth interview, focus group discussion and personal observation. Both open and close ended format questions was design to obtain information on the affordability of condominium housing for low income people in the study area. The secondary data were collected from published and unpublished literatures and responsible bodies such as books, internet, and statistic of abstract of data from Addis Ababa Housing Development Agency, condominium houses transferring offices and Central Statistical Agency.

2.4.1. Questionnaire

To gather information from selected condominium household head respondents, formal structured questionnaire was distributed to the sampled population. The structured questionnaires were organized into four main sections. Section one basically includes the personal information of the respondents which includes age and sex composition, marital status, educational level and the size of household members. The second section of the questionnaire focused on socio-economic characteristics of the respondents related to affordability of housing. The third section of the questionnaire focused on challenges of condominium housing and the fourth section treats

about the opportunities of condominium housing which includes socio cultural and economic conditions in terms of access to social services and communal utilities.

2.4.2. In-depth Interview

The In-depth interview questionnaire was developed with intention of getting deep information than what is usually available from questionnaire surveys. Here, checklist were used to allow respondents to express their views in their own words without restriction. In-depth Interview was made with 2 officials of Addis Ababa housing development agency and 1 official of commercial Bank of Ethiopia.

2.4.3. Focus Group Discussion

According to Kitchin and Tate (2000), Focus Group Discussion (FDG) consists of a set of three to ten individuals discussing on a particular topic under a guidance of a moderator who promotes interaction and directs the conversation. In addition to survey and In-depth interview FDG was used as a part of the data collection method to increase the reliability of data collected by other methods. The FDG were conducted with residents of condominium houses. There were six participants selected for discussion.

2.4.4. Non-Participant Observations

According to Tedlock (1991), cited in Mulugeta (2011) Non-participant observation method involved the physical viewing of what is present and occurring at the site or geographical location of interest by the researcher. The observable phenomena may be physical features at the location of study or behaviors of the respondents the researcher intends to study. The observations can be made and visualized as photographs taken by cameras or be described if they are behavior and invisible in physical terms. In this study the researcher observes the condominium site and visualized and captured the situations using camera.

2.5. Data analysis

For this study both qualitative and quantitative methods of data analysis, were employed. Qualitative data from open-ended survey questionnaires, In-depth interview, personal observation and FGD were analyzed using descriptive analysis. The quantitative data has been analyzed using percentage, tables, graphs and figures as adjuncts to the discussion.

CHAPTER THREE

REVIEW OF RELATED LITERATURE

3.1. Urbanization and Housing in Ethiopia

Having a history of 3000 years, Ethiopia is one of the ancient Sub Saharan African countries located strategically in the horn of Africa at crossroads between Africa, the Middle East and Asia. It covers an area of 1,127,127 sq. km. It has a population of about 96,506,031 with an annual population growth rate of 2.56% and population density of 87 people per Km² (Yewoineshet, 2007).

Urbanization is one of the important occurrences of human life. It is easier to bring about human development, rising incomes, better services and living standards in an urban setting. This does not mean that urbanization brings success by itself. It requires well-devised policies that can steer demographic growth, turn urban accumulation of activities and resources into healthy economies, and ensure equitable distribution of wealth among others (UN-Habitat, 2011).

At the year of 2005, the economy of Ethiopia is dominantly agrarian contributing only 47.9% to the national economy whereas the urban population who is engaged on industrial and service sectors contributes 13.1% and 38.9% respectively (Ethiopia, 2011). Ethiopia is one of the least urbanized countries even by the standards of Africa, with only 17% of its people living in urban areas. There are 926 urban areas in the country. Addis Ababa is the primate city with the total population of around 3 million (Teshome, 2012).

The rate of urbanization considered one of the indicators of a country's economic development. It is directly related to the demand for houses. It is expected that the country more urbanized, more houses needed to accommodate the increase population in urban centers. The practice however, does not support this in that the acceleration in urbanization does not accompanied by the provision of adequate housing. This is one of the reasons for the growth of informal settlements, which provide housing to most low income group (UN-Habitat, 2002).

According to the 2007 Population and Housing Census by CSA, in Ethiopia there are 15,103,134 housing units most of which, 12,206,116 units, are found in the rural areas and the 2,897,018

units are found in the towns of the country. Most of the housing units found in the towns, 836,074 units, are in the Oromia region. Out of the housing units found in the country, about 81.5 percent are owner occupied and around 9 percent of the units are rented from private households. In the urban areas, the owner occupied housing units account for about 39 percent and about 40 percent of the urban housing units are rented from private households. In Ethiopia, the average number of households per a housing unit is 1.044 and the average number of rooms per a housing unit is 1.8 (CSA, 2008).

3.2. Population and Housing condition in Addis Ababa

According to Wondosen (2013), Addis Ababa had been expanding both in population and physical areas since its origin. In addition to its natural increases, Addis Ababa has primate city character with in migration from all regions that added up its population growth. Administrative reclassification of rural areas in the periphery to urban settlement extended settlement adding to its physical growth. The combined effects of these factors have brought a significant effect on urbanization and expansion of Addis Ababa (Bekure, 1999).

According to CSA Urban Employment Unemployment survey study of 2012 cited in (AABFED, 2013), there were a total of 3,061,404 populations in Addis Ababa. And there had been 783,439 households in the city of which 455,253 were male headed and the rest 328,186 (41.9%) were female headed.

According to Mebrate (2008), the percentage of population with access to suitable sanitation, which stands at 12%, is significantly lower than the 53% average for the sub-Saharan Africa (UNDP, 2003). In Addis Ababa, 29.2% of the city residents have no sanitation facilities. The major sources of solid waste identified by the city government are households, commercial institutions, industries, hotels and hospitals, of which households take the lions share. Most of the population of Addis Ababa lives in badly constructed and substandard housing units. Most of the substandard houses were rapidly built mainly during the post-Italian occupation period to meet shelter need (Ashenafi, 2006).

Addis Ababa, which constitutes 16% of the country's urban population, the city is experiencing an acute shortage of residential housing (UN-Habitat, 2011). Beside this in terms of quality, most of the houses constructed are substandard class that is mainly built using conventional wood and

mud materials. The housing sector of the city is highly characterized by poor quality due to old age, massive shortages, congested, unsecured accompanied by unplanned settlement (Abera, 2002).

According to the 2000 welfare Monitoring Survey of CSA, the available stock of houses of Addis Ababa can only sufficiently accommodate about 73% of the households and the remaining 27% are homeless people. Therefore, housing is one of the critical problems of the city. Most houses of the city are old, unplanned and inconvenient for living. Similar study had under taken by Addis Ababa Housing Project Office (AABFED, 2013).

According to UN-Habitat (2007) in 1994 the housing shortage of Addis Ababa was worse than it had been 10 years earlier. This is reflected that, the ratio of housing units to households, which dropped from 0.97 to 0.93 over that decade. During the same period, the occupancy rate increased from 5.3 to 5.5 individuals per housing unit. Solomon and McLeod (2004) cited in Ashenafi (2006), the squatter settlements of the city have a far adequate access to basic urban services, including access of road and utilities. The worsening housing conditions of the city together with the emergency of squatter settlements have undoubtedly led to rapid increase in the proportion of the population of Addis Ababa that lives in such settlements.

The main reason for the housing problem is that there is a huge gap between the housing demand and the housing supply in the city. As the housing supply remains at low growth rate, housing demand in Addis Ababa has been increasing due to high population growth, migration to the city from all over the country and the deterioration of the existing housing stock subsequent to poor maintenance (Meheret, 1999).

3.3. Housing Affordability

Internationally, housing affordability is defined in multiple ways. One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure on housing to income of the household. Stone (1993) defines affordability as the ability of households to pay the costs of housing without imposing constraints on living cost. Freeman, Chaplin, and Witehead (1997) uses a relative measure of housing expenditure and household

income , and provides a theoretical basis for relative or absolute measures of affordability based on the ratio approach of housing expenditure to household income (Kalpana and Madalasa, 2015).

Different countries have defined affordable housing to present the economic potential of an individual buying a house. In the United States and Canada, a commonly accepted guideline for affordable housing is that the cost of housing should not be more than 30 percent of a household's gross vary with regions and income levels. Another point to note is that the definition of affordable housing is not just restricted to the three categories mentioned above, but applies to people across the country (KPMG, 2010).

Affordability is regarding to range of affordable housing expense. In some studies, if a maximum of 30% of the monthly income is spent for housing, then the housing could be considered as affordable. Housing affordability can be taken as a ratio of the sum of the monthly housing expenses (e.g. rent, mortgage repayments) to the monthly income per household. This proportion indicates what proportion of a household's income is needed for housing (Wondosen, 2013).

Affordable housing can be defined using three key parameters. Income level, size of dwelling unit and affordability. While the first two parameters are independent of each other, the third parameter is correlated income. Housing costs here include taxes and insurance for owners, and utility costs. If the monthly carrying costs of a home exceed 30–35 percent of household income, the housing is considered unaffordable for that household (KPMG, 2010).

Affordable housing efforts may get lost among competing needs in a community, particularly when public resources are limited. Affordable housing leaders can assure that their cause receives the attention and funding it deserves by documenting the need for affordable housing and its community benefits, especially the key role it plays in maintaining a healthy and vibrant regional economy (ULI, 2007).

Much of the public resistance to affordable housing stems from misperceptions about who will live in it. Often the ugliest negative stereotypes that are invoked by opponents need to be combated by telling the truth about the makeup of the market for affordable housing. This market comprises a broad spectrum of individuals and families that may include elderly couples on a

fixed income, working families, and singles starting out in careers. Even the children or the parents of people living in the community may need affordable housing. Having a variety of housing opportunities makes a community dynamic, lively, and, most importantly, sustainable. A mix of housing opportunities that accommodates a demographically diverse population helps to create a sustainable community, a community with income and age diversity (Ibid).

In Ethiopia a major challenge of affordable housing for low-income people is less access of housing finance. Following the market-led adjustments implemented Post-1991, subsidized interest rates were removed which significantly increased lending rates. It increased from 4.5 % for co-operatives and 7.5 % for individuals to 16 % for both, severely reducing the opportunity of the low-income households to secure a home loan (Yewoineshet, 2007).

Due to the low income people receiving income from informal sources, there is lack of capital to use as a collateral and limited access of formal credit. The low level of domestic savings of the population, coupled with the shortage of external resources, has affected the availability of investment in the housing sector. At the household level, these translate into a low level of investment in housing, and little capacity of the low income population to own minimum-standard housing. Houses of a minimum standard have been out of financial reach for the poor (Ibid).

Addis Ababa is a city where probably up to two thirds of households live at or below subsistence levels, with the rest living below the poverty line. Therefore, it is not surprising that the overwhelming majority of households are simply low standard dwelling unit. In fact, in a city where most households spend nearly 50% of income on food, there would not be much money left for housing construction (UN-Habitat, 2007).

3.4. An Over View of Low Cost Housing Development Program in Addis Ababa

The prominent current government approach to solving the low-income housing challenge is the Integrated Housing Development Program (IHDP), initiated by the Ministry of Works and Urban Development (MWUD) in 2005. The Program is a continuation of the ‘Grand Addis Ababa Housing Program’ which supported the endeavors of the Ethiopian Government in their

implementation of the ‘Plan for Accelerated and Sustained Development to End Poverty’ (PASDEP) (UN-Habitat, 2011).

The program gives special attention 30% advances to women headed households who are the vulnerable groups. It intends to reduce poverty improve life of slums and give access to sanitation and reliable service. Hence it is to be seen as part of the effort to achieve the Millennium Development Goal (MDG) and implement the Plan for Accelerated and Sustainable Development to End Poverty (PASDEP) (Yewoineshet, 2007).

The Ethiopian experience in low cost housing was based on International Development Association (IDA) assisted urban I project. The main objectives of the project were to rebuild the capital formation of shelter. It also includes strengthening of the land transfer system. In addition to this, it has been designed to improve health and environment conditions through upgrading services and sanitation maintenance of urban infrastructure and housing. The project constructs a total 3,150 housing units with the cost of 33.7 million birr. Second, German Technical Cooperation (GTZ) low cost housing project with the aim of benefit the 50% the income curves, built around 2,093 houses with the total cost of 5.3 million Euro in two phases (Sisay, 2007).

The construction was carried out on 130 hectares of land and service area to build 2,470 cores houses for beneficiaries who were organized in to 78 cooperatives and 21 million birr availed to 17 medium and high income group cooperatives that have 680 members for building one–storied apartment (G+1) residential housing .A total of 33.7 million birr was approved for the construction of 3,150 housing units with average unit cost of 5,000 birr for low houses and 33,000 birr for apartment dwellings (Ibid).

3.4.1. Condominium Houses

According to Hyatt (2000) cited in Ebisa (2013), a condominium is a multiple dwelling unit in which there is separate and distinct ownership of individual and joint ownership of common areas. For example, in an apartment house, the individual owners would their own apartments while all the owners of the separate apartments would together own the parts of the building common to all of them, such as the entrances, elevators, and hallways.

Because of its unique nature, every condominium is governed by its own unique rules and regulations. These are necessary to ensure that condominiums are properly operated and maintained and to define rights and obligations of the individual owner's. Condominium may have restrictions regarding the number of occupants per unit, the age of occupants, pets, noise and parking and when certain amenities may be used. Many condominiums have strict rules concerning the alteration of the unit space or its appearance (Ashrafedin, 2009).

There are several types of condominium such as residential condominium, non-residential condominium, standard condominium and phase condominium. Residential condominium is owned by the individual units which the owner will occupy for living purpose. There is also nonresidential condominium found in the property market such as hotel, services apartment, retail shop and office building. The structure is the same with the residential condominium but the difference is the usage of the building. Standard condominium is just a general type of condominium that can be found in any country. This kind of condominium is subdivided into generally, a condominium is a multiple-unit dwelling in which there is separate and distinct ownership of individual units and joint ownership of common areas. The building is managed by the condominium association, either directly or through a professional manager. The owners of the individual units are jointly responsible for the costs of maintaining the building and common areas, but they are individually responsible for the maintenance expenses of their particular units (Mehader, 2013)

A condominium can be an apartment, house, townhouse or a unit in an apartment house in which the units are individually owned. Hence, there is always common property owned with others- recreation areas, lawns, basement, garage as well as the individual units are owned outright (Ibid).



Plate 2: Partial Scene of Lideta Condominium site

The government of Ethiopia in 2003 adopted a federal condominium proclamation (proclamation no. 370/2003). This proclamation is applicable to Addis Ababa and Dire Dawa. Based on the federal legislation, the Addis Ababa city Government has issued a regulation of no. 12/2004. These two legislative background documents are critically necessary in the condominium development of the city (UN-Habitat, 2011).

Due to the magnitude and complexity of the housing development program, different concerned institutions under the city government have been involved. Such as, Addis Ababa housing agency, development and transferring of houses and ten sub cities project office (Hadi, 2009).

3.4.2. Challenges of Condominium Houses

According to Yewoinshet (2007), the housing development program has faced many challenges and many failures. For e.g. the projected cost of housing estimation is far from their affordability. The program is not successful in addressing the very low income groups which usually had big family size and require larger rooms. Even if having problems of the modalities are arranged still the 'real-poor' has not been benefited to the expected.

High total cost and down payment, low income of households and increase price of construction materials and transports are some challenges of condominium houses (Helen, 2010). Although condominiums are supposed to provide low-cost housing for the poor and middle-income households, they do not seem to meeting their initial goals, as costs are getting so high that even many middle-income earners cannot afford the payment (Yewoinshet, 2007).

Since the government started transferring condominium housing units, for studio, one bed room, two bed room and three bed room types of houses, the price is going up. The price increase as started in 2008 (the initial price was 74,080 birr on average). By this year, all types of houses collectively treated, the average price went up 7.94% (average price 79,959.75 Birr). The next year, the average increases was 4.26 % (average price 83,369.25 Birr) from the previous immediate year. In the year 2010, the average increase in the price of condominium houses was 31.94%. The price was stagnant 109,998 birr for 2011 and 2012. The recently introduced price has shown a 45 % (average price 159,652.75 birr) increase as compared to the price in 2011(Wondosen, 2013).

According to UN-Habitat (2011), those households who are able to get condominiums are allocated on the periphery of the city, which restricts their employment opportunities and forces them to incur high transportation costs. The inability to pay the monthly mortgage and service payments forces many households to move out of their unit and rent it out.

While considerable progress has been progress has been made in boosting the delivery of affordable urban housing to low and middle income residents, the challenge of maintaining sustained access to the poor remains a concern. The housing development program implementation is not immune to the effects of global phenomena that are causing shortages and price rises in the construction and other sectors. Moreover, limited local engineering and construction capacity are implements hindering the achievements set by the program (AMCHUD, 2008).

As a result, the condominiums program may lead to a process of gentrification through which poorer people who are allocated to condominiums rent them out to better-off households. Gradually, this may lead to a situation where the urban middle class reside in and own the

housing that was intended for the urban poor, who may be pushed to the suburbs, where they may not be able to find employment in the informal sector and may be unable to afford to travel to the city center for work, thus becoming even more impoverished (Agazi & Alula, 2013).

3.5.3. Opportunities of Condominium Houses

According to UN- Habitat (2011), there is a high demand and support of the housing development program. The demand result from attractiveness of the condominium houses to low and middle income dwellers of Addis Ababa. The unit ownership offers the opportunity of improves ones housing conditions and also gives advantage of the wealth generation.

One of the objectives of the low cost housing development program is to renew the slum settlements of the inner areas and to improve the image of the city. The renewing mechanism was through redevelopment and privatization of kebele houses. The plan also includes the provision of improved water, electricity, play grounds, drainage and sanitation facilities and access roads. This provision of facilities and redevelopment activity has totally reversed the polluted and unhygienic environment of slums and gave a new attractive look to the city of Addis Ababa (Yewoinshet, 2007).

The government appears to support condominium homeownership becoming a tool by which beneficiaries can generate substantial income .The owners can rent their condominium and moving into a cheaper rental place. Thus, condominium ownership has turned into an effective poverty reduction strategy (UN- Habitat, 2011).

To ensure equitable distribution of wealth and to economically empower women, the integrated housing development program sets specific targets with respect to women. The government has now enacted that at least 20-30% of the houses constructed to be allocated to women headed households. The youth also have equal opportunity to participate in and benefit from the program particularly in terms of job and businesses created as well as in the allocation of houses (AMCHUD, 2008).

3.5. Housing Policy in Ethiopia

Ethiopia has been experiencing various policy measures that have profoundly influenced the national urban housing development sector, at least as of the first few decades of the 20th century (UN-Habitat, 2007).

3.5.1. The Pre-1974 housing policy

Housing provision in pre 1974 was predominantly handled by the private sector and it can be said that the government didn't attempt to exert any effort in the provision of housing for low-income people. The housing market during this period can be characterized as operating somehow on a free market principle. Moreover, land lords were leasing urban land and constructing residential houses to tenants, and there was no restriction as regards to the selling and buying of houses. No formal housing policy was adopted during that period and most of the poor people in the city were lived in extremely overcrowded areas (Esayas, n.d).

As cited in Ashenafi (2006) from Solomon and McLeod (2004), the Ethiopian government did not have a housing department until the late 1950s. It was that substandard rental houses and personal residents were built without the permission of the municipality. According to Helen (2010), during this period only the high class of people who could produce as security their ownership and benefited from the facilities provided by banks and insurance companies.

There were housing difficulty for the middle and the low income people to build residential houses. Also no strong responsible institutions for the housing sector at all level of the government (Tsefahans, 2001).The current slums and housing problems are the results of accumulated deficits of policies and practices for several years. The pre-revolutionary land tenure systems were excluding substantial proportion of the middle and low income households from accessing urban land and housing (Yewoineshet, 2007).

3.3.2. Post-1974 Housing Policy

The issue of land was one of the motive forces before the February 1974 revolution in Ethiopia (UN- habitat 2007). According to Tarekegn (2004), the measures taken in 1975 had a particular impact on urban areas; all land became state property. Proclamation No.47/1975 in July, 1975

had served as an over-riding policy instrument to urban land and housing for 11 years. This had, resulted in a 15-50% reduction of rents on nationalized dwellings and private housing construction discouraged by the prohibition of private renting.

Following the nationalization of urban land and extra houses in 1975, the government was working towards a complete control of the housing sector by pursuing centralized economic policy (Esayas, n.d). Indeed under Derg rule, all cities in Ethiopia, including Addis Ababa, went through acute housing shortages and ever-deteriorating housing conditions. During 1986, the government introduces some corrective policy measures. The most notable move in that regard probably was the housing policy. However, the housing policy failed due to loosed tight of government control on urban housing provision. As a result, rapid proliferation of squatter settlements began to spread to cities like Addis Ababa (UN- Habitat 2007).

According to Ashenafi (2006), in 1986 the government formulated a housing policy for the first time in Ethiopia. The aim was to standardize building codes, improve effective building materials and housing design, encourage community house building, and uses the existing housing stock by allowing co-dwelling and by regulating the purchase and sale of houses. This provided a measure of temporary relief but led to a severe restriction on housing production (Solomon and McLeod, 2004).

3.5.3. The Housing Policy of the Current Government

After 1991 the transitional government of Ethiopia has introduced market based economic policy, which indicated housing policy line. The housing policy has been based on the Decree No.15/1990. However, denationalization of houses renounced and ownership of land remained under government hand (Tarekegn, 2004).

One important step in the urban development sector is enactment of the proclamation on urban development policy by the federal government of Ethiopia (Teshome, 2012).The government adopted a land lease policy (proclamation 80/1993), which regulates the right to residential land through lease bases for a maximum of 99 years (Esayas, n.d). This policy gave emphasis to the alleviation of the chronic housing problems in urban areas (Teshome, 2012).The housing development policy directions is mainly focusing to enhance the saving culture, overcoming the

problems of decayed urban areas through urban renewal and upgrading , increasing the density of developed area, developing the construction industry, through the implementation of IHDP (Tameru,2009).

Another milestone regarding Addis Ababa housing development is the 2004 five years housing development program developed by the city administration. It had an ambitious target of reducing housing problem of the city by 50% during the plan period. The five year program put the alleviation of housing problem of low income households as its priority. As a strategy of minimizing the cost of building, the program promoted multi story (up to G+4) condominium buildings with a minimum built up area of 22 m². This was believed to benefit low income families (Azeb, n.d).

CHAPTER FOUR

RESULTS AND DISCUSSION

This research interprets and analysis the findings gathered from primary and secondary sources. The result of the study focused on the findings of affordability of condominium houses for low income urban dwellers of the study area.

In this study 165 questionnaires were prepared and distributed to selected households. Also two interviews were made with Addis Ababa housing development agency and Commercial Bank of Ethiopia officials. In addition to this there was one focus group discussion conducted with the residents of the study area. Out of the total 165 questionnaires distributed for the sampled respondents, 151 have properly completed the questionnaire and returned on time.

The finding has been presented and analyzed under the following five themes: demographic feature of the respondents, assessing the affordability of condominium houses, major challenges and opportunities of condominium houses. Finally, professional's opinions with the achievement of condominium housing program toward its objectives have been assessed.

4.1. Demographic features of the respondents

This part of the study shows the demographic characteristics of the study population of the selected area. The demographic features of the respondents includes age structure, gender composition, marital status, educational level and household size.

From the table the data show that, the age structure of the respondents lies within the range of 18 up to above 40 years. The survey data indicates that the age structure of the respondents has an adult composition with 43.7% in the 30-40 years old category. About 29.2% of the respondents are under young age category of 18-30 years old. Those who are above 40 years old constitute 27.2% of the sampled households. In terms of gender, among the total sample of the respondents, 81.4% of the respondents were male-headed households, and the remaining 18.5% were female headed households.

According to CSA Urban Employment Unemployment survey study of 2012 cited in (AABFED, 2013), there were a total of 3,061,404 populations in Addis Ababa. And there had been 783,439 households in the city of which 58.1% were male headed and the rest 49.9% were female headed.

One of the Integrated Housing Development Program aim is that gives special attention 30% advances to women headed households (Yewoineshet, 2007). The finding shows that, female headed households of the study area were 18.5%. This implies that, it is around above half of 30% to reach the objective of the program.

Table 4.1. Demographic characteristics of the sample population

Respondents	Background	Frequency	Percent
Age range	18-30	44	29.2
	31-40	66	43.6
	Above 40	41	27.2
	Total	151	100
Sex	Male	123	81.5
	Female	28	18.5
	Total	151	100
Marital status	Single	35	23.2
	Married	102	67.5
	Widowed	8	5.3
	Divorced	6	4.0
	Total	151	100
Educational status	Illiterate	8	5.3
	Read & write	12	7.94
	Primary & secondary	15	9.93
	TEVT level	36	23.8
	Diploma	39	25.8

	Degree	36	23.8
	Above degree	5	3.3
	Total	151	100
Household size	1-4	84	56
	5-8	59	39
	Above 8	8	5
	Total	151	100

Source: compiled from questioners survey, 2015

With regard to marital status of the respondents about 67.5% were married, 23.2% were single, and 5.3% were widowed and near to 4.0 % were divorced.

When we see the educational level of the respondents about 5.3% of the respondents are illiterate, 7.94% of them are read & write, 9.93% of them were attended primary & secondary education. Those who attend TEVT level were 23.8% and diploma, degree and above degree were 25.8%, 23.8% and 3.3% respectively. From the findings it can be explained that, those who attend TEVT level and above were 76.7%. It implies that, a large number of the respondents were educated. Increase the educational status of the people it also increase their income capacity. So one can say that, the majority of respondents of the study area can earn better amount of money than the respondents that have less educational status.

With regard to house hold size the total samples of the respondents, the majority of them 56% have 1-4 family members while 39% of them had between 5-8 family members. Among the respondent households, only 5% of them reported that they have more than 8 family members. The average house hold size of Addis Ababa in the year 2011 was 3.6 which were equal to the average household size of the country (AABFED, 2013). This result shows, most of the respondents of the study area satisfied the national average.

4.2. Assessing the Affordability of Condominium Houses

This section focuses on affordability of condominium houses in relation to the income, occupation, payment capacity of the respondents of the study area. Housing affordability is the major and most important perspective which is given attention in this study.

4.2.1. Monthly income of the respondents

Table 4.2 shows that, in the survey area 43.7% of the respondents earn a monthly income of ≥ 2501 birr, 25.8% of the respondents have a monthly income ranging from 2001-2500 birr, and similarly 11.9% get a monthly income of 1001-1500 birr. Only 0.7% of them were earn ≤ 500 birr per month.

Table 4.2: Monthly income of the respondents

Household income	Number of Households	
	Frequency	percent
≤ 500	1	0.7
501-1000	12	7.9
1001-1500	15	9.9
1501-2000	18	11.9
2001-2500	39	25.8
≥ 2501	66	43.7
Total	151	100.0

Source: compiled from questioners survey, 2015

The assessment result of the housing study ORAAMP (2002) cited in Sisay (2007) shows that, 80% of the population earns monthly income of less than 670 birr. These households are grouped as low income people. The other 16% the population earn monthly income of 670-2000 birr which was as middle income. These classes further classified as low middle income, medium middle income and high middle income groups for those who earn 600-1000 birr, 1000-1500 birr and 1501-2000 birr respectively. 4% of the population earn monthly income of more than 2001 birr which is categorized as high income.

According to CSA, 2013, the previous similar survey on the income component was not captured in the current survey, making the 2010/11 HCE (Household Consumption and Expenditure)

survey. The value of importance of income data, particularly in developing economies, is typically very low and thus little was lost by the exclusion of income module of the survey. Generally Income data is quite difficult to collect, especially when large portion of the population is engaged in subsistence agriculture and/or informal sectors.

Due to this, the researcher tries to get the recent data of the income level of Addis Ababa residents', but the data is not available. However, by comparing the income of the respondents with the above ORRAMP (2002) data, the majority of the respondents 69.5 % of them higher income earners, around 21.8% were middle income earners and around 8.6 were low income earners. This explains that only 8.6% of the respondents were beneficiaries of the government subsidy made for the studio and one bed room types of condominium houses.

4.2.2. Occupation of the households

The employment situation of the households in the study area indicates that 33 % of them were private sector employee, 27% of them were engaged in government employee and 23% were private business. In contrary, 9% and 8% of the respondents were unemployed and NGO workers respectively.

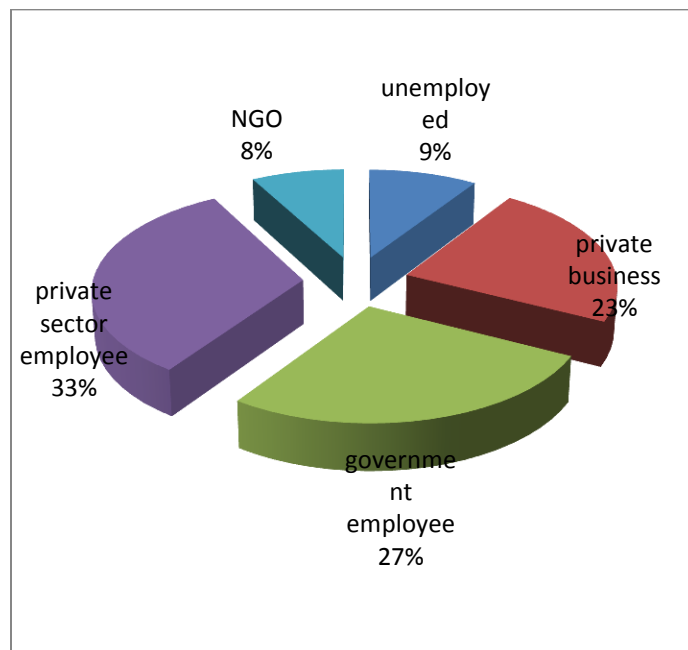


Fig 2: Employment status of respondents (Source: compiled from questioner's survey, 2015)

There is temporal variation in unemployment condition in Addis Ababa city from 2009-2011. Even though, unemployment existed in the city, number of unemployed persons increased every year. With regard to sex, females were more vulnerable than males (AABFED, 2013). From 2009 to 2011 Addis Ababa unemployment rate decline from 31.4% to 25.1%. However, it compare to country level which was 24.1%. This implies that in Addis Ababa, there is high unemployment rate (Ibid).

The finding shows that, here is only 9% of the residents of the study area are unemployed. In the contrary 91% of the households can earn their own income. When we compare the study area with the city of Addis Ababa it can be said that, there were a small number of households which were unemployed. These indicate that, significant number of the residents of the study area can earn their own income.

4.2.3. Sources of finance of the households to pay the down payment

According to the respondents, 58.9% of the respondents reported that the source of finance to pay the down payment of the house were loan from families and relatives. 15.2% of them got from micro finance and also about 14.6% got from personal saving and 8.6% from informal credit. In the contrary, only 2.6% of the respondents accessed sources of finance from bank loan. This implies that, the majority of the respondents used their source of finance was loan from own relatives and families. However, there were a very small number of respondents loan from bank.

The finding shows that, only 14.6% of them were paid from their saving account. However, the majority of the respondents were paid their down payment borrowing from their families and relatives.

Table 4.3: Source of finance of households

Source of finance	Number of Households	
	Frequency	percent
from personal saving	22	14.6
from family and relatives	89	58.9
from bank loan	4	2.6
from micro finance	23	15.2
from informal credit	13	8.6
Total	151	100.0

Source: compiled from questioners survey, 2015

4.2.4. Payment capacity of the respondents

Fig 2 shows that, 47% of the respondents have paid their monthly installment between birr 651-900, while 23.2% paid between 300-650 birr and 23.2% paid between 901-1200 birr within a month. Among the respondents 3.3% of them paid above 1501 birr. 3.3% of them were paying 100% in cash.

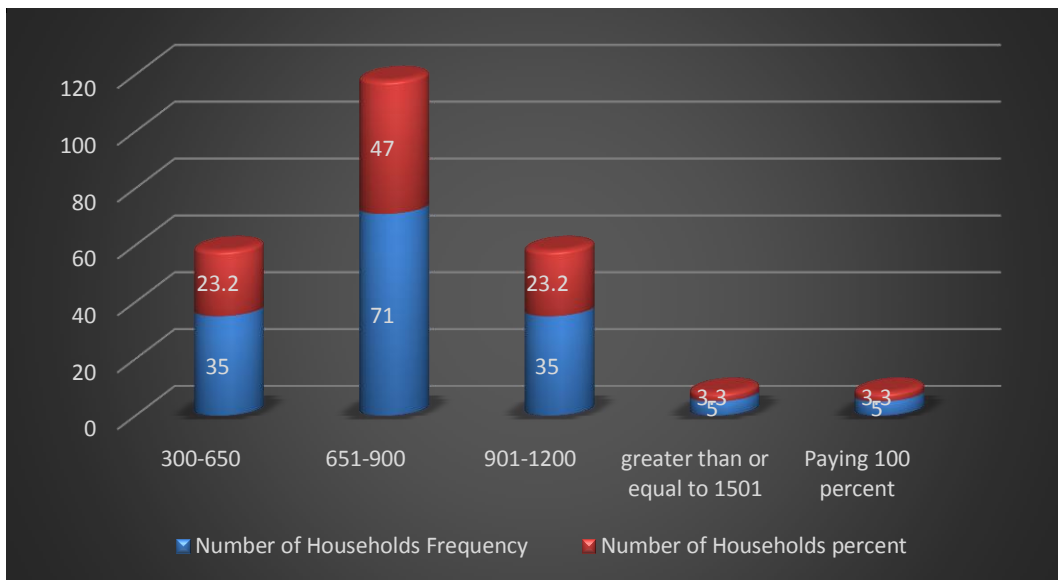


Fig 3: Monthly payment of the installment of the respondents (**Source:** compiled from questioner’s survey, 2015)

Compared to their income capacity of the respondents with monthly installment 23.2% of them lied between ≤ 500 -1,000 birr, 47% of the households also earn around 1,000 birr within a month. 23.2% of the households were earn between 1,001-1,500 birr. Finally 3.3 % and 3.3% of the study population earn around 1,201-2,000 birr and $\geq 2,001$ birr respectively.

From the above information, it can say that it is difficult to pay the monthly payment of the installment regularly.

According to the discussion made with the residents of the study area:

The monthly installments of the houses are differing with regard to their size and number of rooms. The size and number of room increase the price also increase. The monthly installments also increase. Due to this it compares to our monthly income and our other expenses like food, clothes and social activities, it is difficult to pay the monthly installment regularly.

4.2.5. Affordability of housing cost

Table 4.4 shows that, majority of the respondents about 71% reported that, the total cost of the condominium houses is not fair for low income earners. However, about 29.1% of them said that, condominium houses have a reasonable price for lower income groups also.

According to Yeweynshet (2007), the condominium housing program has arranged different affordable payment modalities and tried to enable inhabitants to become house owners. Targeted subsidy that consist infrastructure and administration covering costs, lowering the interest ratio to the poorest, long term payment period and smaller first installments are among the modalities placed to make sure that all groups of the society are considered in the program. However, due to high construction costs and living expenses, financing the houses is difficult not only the poor, but also for middle and high-income groups.

Table 4.4: Housing cost

Housing affordability	Description	Frequency	Percent
Is the total costs of the condominium houses fair for low income groups?	yes	44	29.1
	No	107	70.9
	Total	151	100

Source: compiled from questioners survey, 2015

The group discussion participants of the study area said that:

The total prices of the condominium houses were not comparable to the income capacity of the lower income earners. The poor's do not have the financial capacity to pay the required down-payment. The down payment cost increase year after year. If they get money from family and relatives to pay the down payment, but it is difficult to pay the monthly installment regularly. Most of the time, low income earners can't live in their houses with regularly paying the installments. They are forced to leave their house by renting for others. These and other factors forced lower income dwellers to be unable to afford the payment.

This implies that, as discuss in the above the majority of the respondents, fall in middle and higher income earner. However, according to the data gathered from questionnaires the condominium houses is not fair for low income earners due to high down payment, shortage of the installment period, high cost of maintenance, high interest rate. In addition to this information acquired from the group discussion it can say that, it is difficult to afford the houses not only the lower income groups but also for middle and higher income peoples also.

4.3. Challenges of Condominium Houses in the Study Area

4.3.1. Access of Water

With regard to water supply the total sample of the respondents, the majority of them 63.6 % were reported that, there is shortage of water supply. On the other hand, 19.2% of them explain

that there is adequate water supply and it serve us regularly. Only 17.2% have reported that, there is shortage of water to reach up stairs.

Access of water and adequacy is one of the conditions that makes an urban center comfortable place to live in. Accordingly, the City Administration of Addis Ababa worked hard to meet the ever growing need of its residents. Potable water is one of the favorable conditions of urban centers that attract people to live in. In this regard, the city administration is working aggressively in meeting water need of the growing population (AABFED, 2013).

Table 4.5: Access of water in the study area

Access of water supply	Number of Households	
	Frequency	percent
it serve regularly	29	19.2
does not serve regularly	96	63.6
there is less power to reach up floor	26	17.2
Total	151	100.0

Source: compiled from questioners survey, 2015

Lideta condominium site found at the center of the city of Addis Ababa. The finding shows that, about 82.8% of the respondents affected by shortage of adequate water supply. According to City Government of Addis Ababa Bureau of Finance and Economic Development (AABFED, 2013), the city government try to provide water for its residents from underground and surface water sources .the coverage risen from 52% at the year 2007 to 94% at the year 2011.

However there is shortage of water supply in the study area. From the finding the researcher suggests that, the Addis Ababa city government has tried to provide adequate water supply to the residents of the city. However, due to modern housing type and has seven stairs topology of condominium the consumption capacity of the residents are high compared to the previous residents of the area. So the Addis Ababa water sewerage Authority should give attention to provide adequate water supply for the study area.

4.3.2. Domestic Noise

Many residents have found it difficult to adjust to life in multi-storied building and their new locations. Living in condominium housing brings certain responsibilities and obligations to ensure harmonious living environment for all residents. Living in such close quarters, neighbor relations have been strained due to noise and privacy issues (UN habitat, 2011).

Regarding to domestic noise the data shows that 67.5% of the respondents are confirmed that, there is noise nuisance in the condominium. However, 32.5% explained that, domestic noise is not a problem in the condominium houses.

Information get from FDG the discussant suggested that:

There is a domestic noise in the condominium units. For instance, neighborhood conversation, children play in their home, the car noise, are also disturbs us. In addition to this, due to the dual purpose of the units i.e. for resident and also for commercial purpose (shops, beauty salons and others), sometimes the owner's rented their unit for purpose of bar .Due to this there is a high tone of music disturbance especially at night.

4.3.3. Size of Rooms

According to the respondents, 63.6% of respondents reported that the size of the room are not sufficient enough to accommodate their families and properties. In the contrary, 36.4 % of the respondents were explained that the size of rooms are sufficient to live with their families as well as their properties.

Table 4.6: Size of rooms of the study area

Are size of room sufficient?	frequency	Percent
Yes	55	36.4
No	96	63.6
Total	151	100.0

Source: compiled from questioners survey, 2015

The inclusion of four unit typologies was made in an effort to address affordability. However, this approach wrongly assumed that unit size would relate to economic capability. The smaller and cheaper units would be occupied by the poorest households (UN- Habitat, 2011).

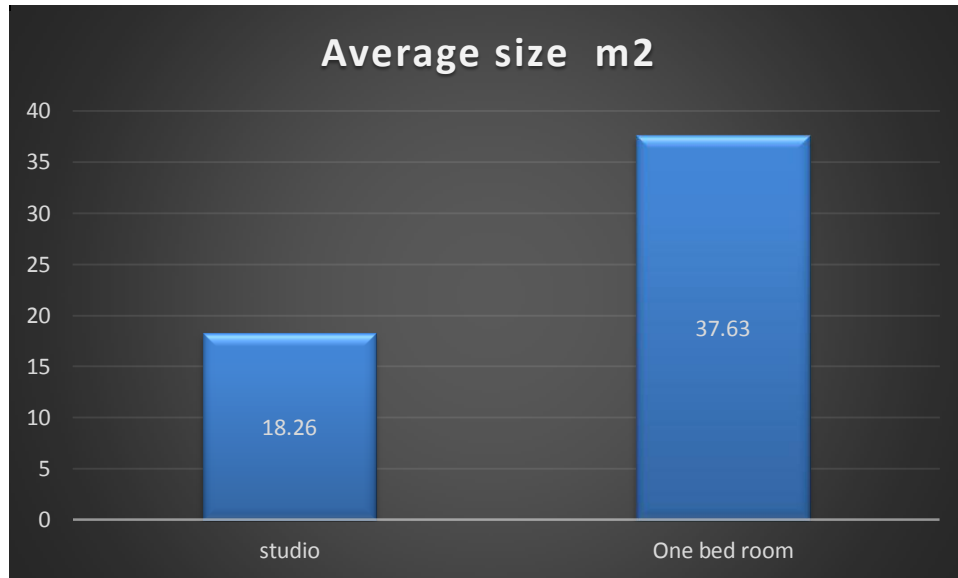


Fig 4: The type of houses with average size (**Source:** Addis Ababa Housing Development Agency, 2015)

According to officer of Commercial Bank of Ethiopia, the size of the room is differ with the type of houses. For one bed room the average size is 37.63 m² and for the studio the average size is 18.26m². As data gathered from the study area the majority of the respondents have 1-4 family members. Whereas, the finding shows that, the majority of the respondents reported that size of the rooms are not sufficient enough to accommodate their families and properties.

4.3.4. Open Space

The majority of the respondent's 81.4 % reported that, there is lack of open space for car parking, waste disposal, and children play grounds. On the contrary 18.5 % of them indicated that, there is enough open space in the study area.

The focus group discussant suggested that:

Due to the small plot size of the site, they did not have enough playing ground for their children, car parking and waste disposal. As a result, most of the times our children

play at home. If they are running and playing they disturb the neighbors. so the city government should prepare enough open space.

With regard to open space the researcher observed the study area, there is lack of open space especially for children playing ground. This implies that open spaces that are found in the study area are not sufficient enough for children playing ground as well as car parking.

4.4. Major Opportunities of Condominium Housing in the Study Area

4.4.1. Access of services

Among the 151 households, (72.2%) of them explained that there is access to get different services and (27.8%) of them gave negative feedback toward access of services in the study area.

Location of housing is measured in terms of access to road, availability of transport, market and other physical and social infrastructures. Most of the inner city condominiums are constructed on prime land which found in the core area and have a better access to road, markets and health center and education and other infrastructure facilities (sissay, 2007).

Table 4.7: Access of different services at the study area

	Description	Frequency	Percent
Has the site access to different services?	Yes	109	72.2
	No	42	27.8
	Total	151	100

Source: compiled from questioners survey, 2015

As explained in the description of the study area, the Lideta condominium site is found in the inner part of the city. Due to the inner location of the site, access to transport, school, hospital and other important services are abundantly found. According to Addis Ababa yearly book (2015), the sub-city has 3 private and 16 government clinics, 3 government health centers, 4 government and 2 private hospitals, above 23 hotels, 3 green areas, 18 government sector offices and also 10 religious institutions.

This implies that, the study area also found at center of the sub city. Due to this, one can say that, the Lideta condominium site has sufficient access to get services compared to other sites that are found in the periphery.

4.4.2. Housing quality

The housing program has achieved several housing and urban developments. Residents that have moved into condominium housing have accessed improved physical environments compared with their previous houses and environments (UN-Habitat, 2011).

Table 4.8. Housing quality expression of the respondents

Housing Quality	Description	Frequency	Percent
Is the life living condition in condominium more advantageous than the former?	Yes	133	88.07
	No	18	11.92
	Total	151	100

Source: compiled from questioners survey, 2015

Regarding to living condition in the condominium, as noted in table 4.8, the majority of the respondents 88.1% of them reported that, living in the condominium houses are better compared with the previous houses. While about 11.9% of the respondents reported that, living condition in the condominium is not advantageous with compered to the former houses.

Among the discussant some of them reported that:

Due to living in the renting houses, it was difficult to use personal toilets, kitchens, and water tap it was shared with the owners as well as other renters. And also, it was difficult to use electric power for preparing food. Whereas today we have personal toilet, kitchen and use of modern electric cooking facilities.

This implies that, regarding to living condition in condominium houses are more advantageous than the former houses.

4.4.3. Opportunities of condominium housing

Concerning to the condominium houses, it provides opportunities for the low income urban dwellers beside housing purpose. According to (table 4.9), as (40.4%) of the respondents have reported that, condominium housing provides job opportunities for the youth, (13.9%) were it encourage saving culture among the poor, (12.6%) said that it gives special attention for women headed households, (9.9%) of them explain that, it encouraging the construction industry and (23.2%) of them expressed that, it doesn't give opportunity.

Table 4.9: Opportunities of condominium housing

opportunities	Number Of Households	
	Frequency	Percent
Creating job opportunity for the youth	61	40.4
Encouraging the construction industry	15	9.9
Developing saving culture among the poor	21	13.9
Providing special attention for women headed households	19	12.6
Negative respond for opportunities of condominium	35	23.2
Total	151	100

Source: compiled from questioners survey, 2015

The housing program aims at developing the saving culture of the society, create job opportunity, providing houses for those middle and lower income sections of the society and changing the image of the city. Furthermore, it enables ensuring equitable wealth share of the residents (AABFED, 2013).

The finding shows that, the majority of the respondents explain that, creating job opportunity for the youth is more valuable than other opportunities due to, it helps the youth are enable to make their own income and it also decrease the unemployment rate as well as the dependency ratio.

4.5. Different opinion toward the achievement of condominium housing program

Here the researcher focused on the achievement of the objectives of the program toward provision of low cost houses for the urban poor. The interviews were made with open ended questionnaires among officers working in Addis Ababa Housing Development Agency and Commercial Bank of Ethiopia.

The Addis Ababa housing development agency official mentioned that:

One of the targets of the housing development program is to construct low cost houses so that the urban poor become house owners. However, due to shortage of skilled man power, high cost of construction materials and other related challenges the program can't achieved the initial objectives as it was planned.

The same respondent has as well explained that:

In Addis Ababa around 994,788 people were registered to get condominium houses at the year 2013. Among these, 135,000 people were registered in the 1st condominium housing program. However, the housing development program tries to deliver the houses as much as possible. From the 1st to 9th rounds, there were above 101,000 houses transferred for Addis Ababa registered dwellers. Until the end of 2015, the agency has planned to transfer 74,000 of houses for the lottery winners as well as residents that owned by city administration without lottery.

Table 4.10: Houses that were delivered in the 10th round condominium provision

Types of houses	No. of houses	Average size m ²
10/90	960	36.82
Studio	6,768	32.31
One bed room	15,628	51.05
Two bed room	7,322	74.99
Three bed room	4,322	99.84
Total	35,000	

Source: Addis Ababa Housing Development Agency, 2015

According to the officer of Commercial Bank of Ethiopia:

The housing development program target area was to address the lower income groups of the society. But on the ground, it is not the same. For instance, the prices of the houses are very high compared to the urban poor purchasing power. At this time there are many people who are in problem to pay the monthly installment of their housing cost.

The interest rate of the house is 9.5%. If the borrowers delay without paying monthly installment for 3 months, the bank increases the interest rate into 12%. If they are delaying for continuous six months, the bank will be forced to sale their houses. However, until now this situation does not happen. But there are peoples delaying for three months without paying continuously their monthly installments.

Table 4.11: The type of houses and monthly payment of the condominium owners¹

Types of houses	Average size m ²	Price in m ²	Total price	Down payment		Minimum monthly payment (in birr)
				%	birr	
studio	18.26	2,133	38,948.58	20 %	7,789.72	309.00
One bed room	37.63	2,661.79	100,163.10	20 %	20,032.6 2	794.00

Source: CBE Saris Branch, 2015

According to AAHDA official:

The government plan is to improve standard of living of low income dwellers of the city. Creating job opportunity, construction of massive low cost housing can improve the construction enterprises, increase saving capacity of the urban dwellers and also made subsidy especially for the studio and one bed room types of condominium houses. However, due to shortage of financial capacity of the poor they don't have enough money to pay the down payment. Mostly the low income dwellers pay the down payment with the help of their families and relatives. In addition to this, the government tries to give low cost houses for the poor but the prices are increasing every time. For, instance the total price of 10th round of 10/90 was 70,335, studio 92,594, one bed room 175,525, two bed rooms 329,469, three bed rooms 476,821 in 2015.

¹ The data in table 4.9 does not include the 10th round housing payment.

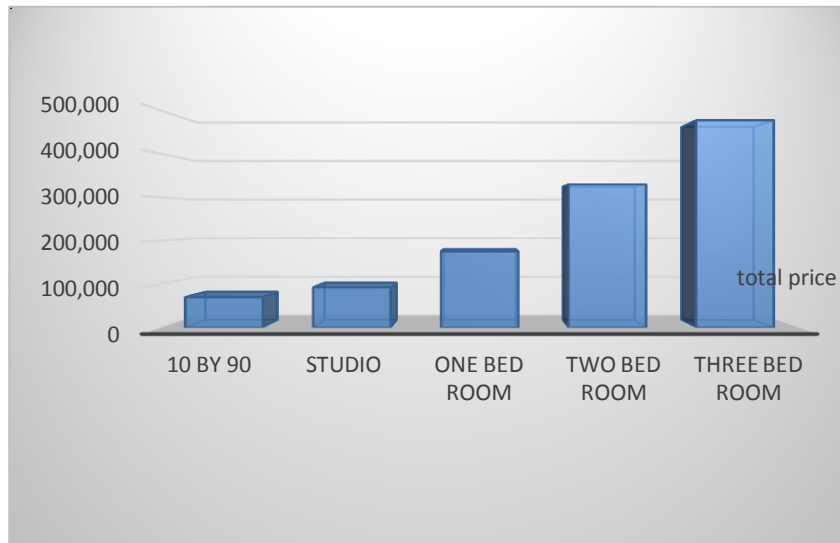


Fig 4: Total price of houses deliver with 10th round housing provision (**Source:** Addis Ababa Housing Development Agency, 2015)

However still, the low income urban populations also benefit from the housing program. It is clear that, low income groups have not enough money to pay the cost of the houses. Compared to the overall financial capacity of their income the cost of the houses are commonly beyond the payment capacity of most urban poor people. But, they have an advantage to rent there condominium houses to others. This situation helps the urban poor to generate their income and pay their installment.

According to the officer of CBE:

Regarding saving culture of the society one can say that there are a small number of people put their money to be saved. As we know there are traditional saving activities in our country like Iqub. Besides using traditional saving system, people have expected to save their money using formal credit association and Banks. To increase the saving culture of the residents of Addis Ababa, in the year 2013, the Grand Addis Ababa Housing Development Enterprise announce that, before entering into the lottery system it required to deposit some amount of money. The saving grouped was divided in to three based on the payment modalities. The 10/90 arrangement was designed for lower income earners. It is expected to save 187 birr within a month. The 20/80 arrangement design to those registered previously. It is expected to save a month from 151 birr to 685 birr. The 40/60

arrangement is saving from 1,003 birr to 2,453 birr within a month. Here the government tries to give a chance for the residents specially the lower income people to save less than 200 birr within a month. If they increase their deposit they can pay the down payment without borrowing from others formal, informal credit association especially from their families and relatives. While, still there are people do not save their money regularly.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1. Conclusion

The demand for affordable houses of especially the low and middle income groups is growing over time. To overcome the situation, the city government of Addis Ababa started building low cost housing program in the year 2004. It is a large-scale approach to address the current housing deficit, the poor quality of the existing housing stock, and the future housing needs due to continued urbanization. The program allows the low and middle income households to access improved housing. However, due to population growth with increase urbanization, high cost of construction materials, and shortage of housing finance of the urban poor's are in challenges to condominium house owners.

This thesis assess the affordability and living condition of condominium houses. It contributes to show who benefit from the condominium houses as well as the living condition of the residents. And tried to measure Affordability of the houses in relation to income, occupation, payment capacity as well as evaluate the living condition of the respondents with relation to challenges and opportunities of condominium houses.

As the researcher finding the demographic characteristics of the household have some image about their background information of the respondents. It includes age structure, gender composition, marital status, educational level and household size. It shows that, the majority of the respondents of the study area are adult, male headed and educated.

According to the analysis, large number of households living in condominium houses are earn their own income rather small number of respondents are unemployed. There is also a difference between the two groups regarding to their occupation type. The low income people receiving income from informal sources while, above 90% of the respondents of the study area earn their own income with involve different occupation types. The study has viewed, the low income housing provision and provide affordable houses to the residents of middle and lower income earners of Addis Ababa but it shows there is small number of the low income dwellers are benefited from the housing program.

Monthly family income were expected to explain the residents of the study area are the low income earners. But, the finding shows that the majority of respondents were middle and higher income earners. It implies that, the condominium housing program has positive and quite important effect on middle and higher income of households. From this result, the condominium house are more affordable for the better income earner than the lowers. In addition, the finding show that sources of finance to pay the down payment and installment were with the help of families and relatives. The low income population are excluded due to lack access to financial credit to pay the down payment and the installment too.

Furthermore, the result confirmed that the living condition of the residents in the study area has positive and significant effect on access of services, housing quality and job opportunity. However, access of water supply, domestic noise, open space and size of room are the main challenges toward the residents of the study area.

5.2 Recommendation

Absence of adequate housing in Addis Ababa is related to the increasing number of population, rural urban migration from all over the country, low house construction capacity and poor maintenance of the housing stock of most residents. as a result there is a huge gap between housing demand and supply in the city.

But above all things the availability of affordable houses for the low income urban population is the main point to which the government and every stake holders has to give due attention. Accordingly, the following should be done at least to minimize the extent of the problem of housing affordability.

- Give special attention to facilitate the low income housing provision and provide affordable houses to the lower income residents of Addis Ababa, with improve housing policies and implementation strategies.
- Giving continuous capacity building programs to encourage the saving culture of the society.
- Encourage the urban poor to improve their financial capacity through the provision with affordable bank interest.
- Maximize the capacity of micro and small enterprises with creating a massive job opportunity, to make the urban poor be an income generator.
- Improve the living condition of the residents with special attention for some basic utilities like adequate water supply and availability of basic facilities like open space and size of room.

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APPENDICES

APPENDIX I

The Structured Questionnaire of the study participant

Dear respondent,

The objective of these questionnaires is to collect information in order to identify the affordability of condominium housing for low income urban dwellers, in the case of Lideta sub city Addis Ababa, Ethiopia. The study is seriously for research purposes and the collected information is to be confidentially handled fulfillment of master's degree in Geography and environmental studies, specialization of Urban and Regional Development and Planning from Addis Ababa University and to this there is no need in writing a name.

Thanks a lot!

NB. Tick the relevant option and fill the specific information

Section I: Background Information

1. Age _____

2. Sex _____

3. Marital status

a. single b. married c. Widowed d. Divorced

4. Educational level?

a. Illiterate b. Write and read c. Primary & secondary

d. TEVT level e. Diploma f. Degree g. Other

(specify) _____

5. Household size _____

Section II: Socio-economic characteristics

1. What is your employment status?

a. Unemployed b. Private business c. Government employee

d. Private sector employee e. NGO

f. Other (specify) _____

2. What category best describes your total monthly income? (in Birr)

- a. ≤ 500 b. 501 – 1000 c. 1001 – 1500
d. 1501 – 2000 e. 2001 – 2500 f. ≥ 2501

3. How much money do you spend a month for food, clothes and other social and economic purpose?

- a. ≤ 200 b. 201 – 500 c. 501 – 1000
d. 1001 – 1500 e. 1501 – 2000 f. ≥ 2001

4. Do you save from your monthly income?

- a. Yes b. No

5. If your response is yes how much do you save? _____

6. Housing type

- a. Studio b. One bed room
c. Two bed room d. Three bed room

7. Do you own this house?

- a. Yes b. No

8. If you answer is yes how did you own it?

- a. Registration and lottery system
b. Through cities administration decision without lottery
c. Buying from the first owner
d. Other (specify) _____

9. Where do you live before you moved in to this house?

- a. With family b. My own private house c. Kebele house
d. Government rented house e. Private rented house
f. Other (specify) _____

10. If you were living rental house how much did you spend monthly on average? (In Birr)

- a. <200 b. 201-500 c. 501-1000 d. 1001-1500
 e. 1501-2000 f. 2001-2500 g. 2501-3000 h. 3001-3500
 i. ≥ 3501

11. What type of payment mode did you use to pay the purchase price?

- a. 100% cash payment b. Down payment and monthly installments
 c. Other (specify) _____

12. Where did you get money to pay the down payment at the beginning?

- a. From personal saving b. From family and relatives
 c. From bank loan d. From micro finance
 e. From informal credit f. Other (specify) _____

13. If you took loan from informal credit or from family to pay the down payment why did not you use the formal bank or microfinance loan?

- a. Needs collateral b. High interest rate
 c. Need long time to process the loan d. Needs immediate repayment
 e. Lack of information f. Other (specify) _____

14. If you took loan from the bank to pay the down payment, how much do you monthly pay to settle your bank debt?

- a. 70-150 b. 151-300 c. 301-600
 d. 601-900 e. 901 and above

15. If you bought the house by installment, how much did you pay monthly service payment to settle your bank debt? (In birr)

- a. 300-650 b. 651-900 c. 901-1200
 d. 1201-1500 e. ≥1501

16. Do you paying the monthly service payment regularly?

- a. Yes b. No

17. If you are not paying regularly, why?

- a. Lack of income
 b. Lack of capacity due to double loan payment

- c. The weakness of the institutions to collection of the installment?
- d. Other (specify)_____
18. Do you think the total costs of the condominium houses are fair for low income group?
- a. Yes b. No
19. If no, what is the reason?
- a. High down payment b. Shortage of the installment period
- c. High cost of to maintain utilities d. High interest rate
- e. Other(specify)_____

Section III: Challenges of condominium housing

20. What do you think about access of water?
- a. It serve regularly b. Does not serve regularly
- c. There is less power to reach up floor d. Other (specify)_____
21. Is there any kind of social problem caused by the condominium living?
- a. Yes b. No
22. If your answer is yes, what is the reason?
- a. New neighborhood relation ship
- b. Away from previous social ties like Idir
- c. Far from families and previous home place
- d. Other (specify)_____
23. Do you have problems related to common properties?
- a. Yes b. No
24. Is there any noise nuisance / domestic noise/ in the condo?
- a. Yes b. No
25. Do the size and number of rooms sufficient enough to accommodate your family?
- a. Yes b. No
26. Do you have a problem related to collection of solid waste?
- a. Yes b. No

Section IV. Opportunities of condominium housing

27. Do you think the modern life style of condominium is more advantageous than the previous?

- a. Yes b. No

28. If your answer is yes, what is the difference?

- a. It is more qualities than before b. It has modern kitchen facilities
c. Other (specify)_____

29. Has the site access to different services like school, transport, health center, market places etc?

- a. Yes b. No

30. Do you think the condominium houses are a good opportunities for lower income groups?

- a. Yes b. No

31. If your answer is yes, what is the reason?

- a. Creating job opportunity for the youth
b. Encouraging the construction industry
c. By developing saving culture among the poor
d. Gives special attention for women headed households
e. Other (specify)_____

APPENDIX II

Interview Guide for housing officials

1. Do you think that the low income people are benefiting from the housing development program at its planned?
2. What are the challenges and opportunities of the program in meeting the housing needs of the low income people?
3. Do you think the housing development program is achieving its objectives?
4. Do you think the low income people can afford the price of condominium houses?
5. What do you think about a possible solution to solve affordability problems?

APPENDIX III

Interview Guide for Ethiopian Commercial Bank Official

1. What are the criteria that should be fulfilled by the owners so as to get a loan from your Bank?
2. How many of them the studio and one bed room owners have made a full payment?
3. What will happen to the borrowers if they failed to pay the monthly payment?
4. What are the problems your bank faced in relation with the provision of loans for the condominium houses?
5. Do you have any explanation about the saving culture of the society?
6. One of the objectives of housing program is to deliver low cost houses for the poor. If so what is your opinion about affordability?

Loan information

topology	Area m ²	Cost/m ²	Total cost	Down payment		Minimum monthly payment
				%	Birr	
studio						
One bed room						

በጋራ መኖሪያ ቤት ነዋሪ ለሆኑ የተዘጋጀ መጠይቅ

የዚህ መጠይቅ ዋና ዓላማ በአዲስ አበባ ከተማ አስተዳደር የሚገኙ የጋራ መኖሪያ ቤቶች በተያዘለት አቅጣጫ መሰረት ዝቅተኛ የህብረተሰብ ክፍልን ተጠቃሚ ከማድረግ አኳያ ያለበትን ደረጃ ለማየት ሲሆን የጥናቱ ትኩረት የሚያደርገው በልደታ የጋራ መኖሪያ መንደር ነው። በመሆኑም ይህ ጥናት በአዲስ አበባ ዩኒቨርሲቲ ለጂኦግራፊና አካባቢ ጥናት ትምህርት ክፍል ለድህረ ምረቃ የመመረቂያ ጽሁፍ የሚሆን መረጃ ለመስጠት የተዘጋጀ መጠይቅ ሲሆን እርስዎም ጊዜዎን መስዋዕት አድርገው ስለተባበሩኝ ከልብ እያመሰገንኩ በመጠይቁ ላይ ስምዎን መፃፍ አያስፈልግም።

አመሰግናለሁ

መልስዎን በሳጥን ውስጥ “✓” ምልክት በማድረግ እና ማብራሪያ ለሚያስፈልገው በተሰጠው ክፍት ቦታ ላይ ምላሽዎን ያስቀምጡ።

ክፍል 1 አጠቃላይ መረጃ

1. ዕድሜ ----- 2. ያታ -----
3. የትዳር ሁኔታ
 ሀ/ ያላገባ ለ/ ያገባ ሐ/ ባል/ሚስት የሞተበት/ባት
 መ/ የፈታ
4. የትምህርት ደረጃ
 ሀ/ ያልተማረ ለ/ ማንባብና መፃፍ የሚችል ሐ/ የመጀ/ደ/ት/ት
 መ/ የ2ኛ ደረጃ ትምህርት መ/ ዲፕሎማ/ ዲግሪ
 ሰ/ ሌላ/ያብራራ/ -----
5. የቤተሰብ አባላት ብዛት -----

ክፍል 2 :- የማህበራዊና ኢኮኖሚያዊ ሁኔታ

1. የሥራ-ሁኔታ
 ሀ/ ሥራ አጥ ለ/ የግል ንግድ ሐ/ የመንግስት ሰራተኛ
 የግል መስሪያ ቤት ሰራተኛ /መንግስታዊ ያልሆነ ድርጅት ሰራተኛ
 ረ/ ሌላ/ይብራራ/ -----
2. በአጠቃላይ በወር ውስጥ የሚያገኙት የገቢ መጠን?
 ሀ/ ≤500 ለ/ 501-1000 ሐ/ 1001-1500
 መ/ 1501-2000 ሠ/ 2001-2500 ረ/ ≥ 2501

3. በወር ዉስጥ ለምግብ ፣ለልብስና ለሌሎች አስፈላጊ ነገሮች ምን ያህል ብር ይጠቀማሉ?

ሀ/ ≤200 ለ/ 201-500 ሐ/ 501-1000
 መ/ 1001-1500 ሠ/ 1501 -2000 ረ/ ≥ 2001

4. በወር ዉስጥ ከሚያገኙት ገቢ ላይ ይቆጥባሉ?

ሀ/ አዎ ለ/ አይደለም

5. መልስዎ አዎ ከሆነ ምን ያህል? -----

6. የቤት ሁኔታ ?

ሀ/ ስቴዲዮ ለ/ ባለአንድ ሐ/ ባለሁለት መ/ ባለሶስት

7. ቤቱ የራስዎት ነው ?

ሀ/ አዎ ለ/ አይደለም

8. የራስዎት ከሆነ እንዴት የራስዎት ሆነ ?

ሀ/ በምዝገባና በሎተሪዎቹ
 ለ/ በከተማው አስተዳደር ያለ ሎተሪ እጣ ሐ/ ከባለቤቱ በመግዛት
 መ/ ሌላ/ይብራራ/ -----

9. እዚህ ቤት ከመምጣትዎ በፊት የት ነበር የሚኖሩት ?

ሀ/ ከቤተሰብ ጋር ለ/ የራስዎ ቤት ሐ/ የቀበሌ ቤት
 መ/ ከመንግስት ተከራይተው ሠ/ ከግለሰብ ተከራይተው
 ረ/ ሌላ/ይብራራ/ -----

10. ተከራይተው የሚኖሩ ከሆነ በወር ምን ያህል ይክፈሉ ነበር?

ሀ/ ≤200 ለ/ 201-500 ሐ/ 501-1000 መ/ 1001-1500
 ሠ/ 1501 -2000 ረ/ 2001-2500 ሰ/ 2501-3000
 ሸ/ 3001-3500 ቀ/ ≥3501

11. ቤቱን የገዙበት የክፍያ ሁኔታ

ሀ/ 100% በካሽ ለ/ ቅድመ ክፍያ ና በየወሩ ለባንክ በመክፈል
 ሐ/ ሌላ/ይብራራ/ -----

12. የቅድመ ክፍያውን ለመክፈል የገንዘብ ምንጭ

ሀ/ በቁጠባ ካስቀመጡት ለ/ ከቤተሰብና ከዘመድ ሐ/ ከባንክ በመበደር
 መ/ ከብድርና ቁጠባ ተቋም ሠ/ ከተለያዩ አበዳሪ ተቋማት
 ረ/ ሌላ/ይብራራ/ -----

13. ክፍያውን ከተለያዩ አበዳሪ አካላት ወይም ከቤተሰብ በመውሰድ የክፈሉ ከሆነ ለምንድነው ከባንክ ወይም ከብድርና ቁጠባ ተቋማት ያልወሰዱት?

- ሀ/ መያዣ ስለሚጠይቁ
- ለ/ ወለዱ ብዙ ስለሆነ
- ሐ/ ለመበደር ጊዜ ስለሚፈጅ
- መ/ ወዲያው እንዲመለስ ስለሚያደርጉ
- ሠ/ መረጃ ስለሌሎት
- ረ/ ሌላ/ይብራራ/ -----

14. የቅድመ ክፍያውን ለመክፈል ከባንክ ከተበደሩ በወር ምን ያህል ይክፍላሉ? /በብር/

- ሀ/ 70-150
- ለ/ 151-300
- ሐ/ 301-600
- መ/ 601-900
- ሠ/ ≥ 901

15. ቤትዎን ከባንክ በብድር የገዙ ከሆነ በወር ምን ያህል ብር ለባንኩ ይክፍላሉ?

- ሀ/ 300-650
- ለ/ 651-900
- ሐ/ 901-1200
- መ/ 1201-1500
- ሠ/ ≥ 1501

16. ከባንክ የተበደሩትን ብድር በወቅቱ ይክፍላሉ ?

- ሀ/ አዎ
- ለ/ አይደለም

17. በወቅቱ የማይክፍሉ ከሆነ ለምን ?

- ሀ/ ገንዘብ ስለሌሎት
- ለ/ ሁለት ብድር ስላለብኝ አቅምስላጣሁ
- ሐ/ ተቋሙ በአግባቡ ስለማይቀበለን
- መ/ ሌላ/ይብራራ/ -----

18. አጠቃላይ የጋራ የመኖሪያ ቤት የግዥ ዋጋ ለዝቅተኛ ህብረተሰብ ክፍል ተመጣጣኝ ነው ብለው ያስባሉ?

- ሀ/ አዎ
- ለ/ አይደለም

19. መልስዎ አይደለም ከሆነ ምክንያቱ ?

- ሀ/ ቅድመ ክፍያው ውድ ስለሆነ
- ለ/ የብድር ክፍያው ጊዜ በማጠሩ
- ሐ/ ቤቱን ለመጨረስና ለመጠገን እቃዎች ውድ በመሆናቸው
- መ/ የባንክ ብድሩ ወለድ ብዙ በመሆኑ
- ሠ/ ሌላ/ይብራራ/ -----

ከፍል ሶስት፡-ሊገጥሙ የሚችሉ ችግሮች

20. የውሃ አገልግሎትን በተመለከተ?

ሀ/ በየዕለቱ ይመጣል ለ/ አንዳንዴ ይመጣል

ሐ/ ከ1ኛ ፎቅ በላይ ስለሆንኩ ውሃው አይደርስም

መ/ ሌላ/ይብራራ/-----

21. የጋራ መኖሪያ ቤት በመምጣቱ ከነበሮት ግህበራዊ ህይወት የጎደለ ነገር አለ?

ሀ/ የለም ለ/ አለ

22. መልስዎ አለ ከሆነ ምክንያቱ

ሀ/ አዲስ ጎረቤት መልመድ ለ/ ከነበሩበት እድር መለየት

ሐ/ ከቤተሰብዎ እና ከኖሩበት ቦታ ርቀው መምጣት

መ/ ሌላ/ይብራራ/.....

23. በጋራ የሆኑን ብረቶች አጠቃቀም ላይ አለመግባባት ገጥሞዎታ?

ሀ/ አዎ ለ/ አይደለም

24. በህንፃው ዉስጥ የሚረበረሽ ድምጽ አለ?

ሀ/አዎ ለ/ አይደለም

25. የቤቱ ሥፋትና የክፍሎች ብዛት ከቤተሰብዎ ቁጥር ጋር ሲነጻጸር በቂ ነዉ?

ሀ/አዎ ለ/ አይደለም

26. ደረቅ ቆሻሻ በወቅቱ ይሰበሰባል?

ሀ/አዎ ለ/ አይደለም

