ADDIS ABABA UNIVERSITY

SCHOOL OF COMMERCE

DEPARMENTS OF PROJECT MANAGMNET

THESIS PROVIDE FOR PARTIAL FULFILLMENT REQUIREMENTS OF MASTERS OF ARTS DEGREE IN PROJECT MANAGEMENT

EFFECTS OF 20/80 HOUSE COST INCREAMENTS ON ADDIS ABABA CITY ADMINATRATIONS:

(THE CASE OF YEKA SUB- CITY)

BY:

ZEKARIAS WONDMNEH

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DECLARATION

I Zekarias Wondmneh, here-by declare that, this thesis entitled "Effects of 20/80 House Cost Increments On Addis Ababa City Administrations: (The Case of Yeka Sub- City)" is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. This study has not been submitted for any degree in this Addis Ababa university or any other university.

It is offered for the partial fulfillment of the requirement for the master of Project management (MA) program.

Name: …….

Signature: _____

APPROVALS SHEET

This is certifying that the thesis entitled "Effects of 20/80 House Cost Increments On Addis Ababa City Administrations: (The Case Of Yeka Sub- City), undertaken by Zekarias Wondmneh for partial fulfillment of Masters of Business Administration (MBA) has been submitted to St. Mary's University School of Graduate Studies for Examination with my approval as a University Master Student Advisor.

Signature: :_____

Abdurazak Mohamed (PhD)

Date: _____

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Abstract

The overall objective of the study is to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city. Study employed explanatory research design with both qualitative and quantitative data type. It employed multiple liner regressions to show up the effect of Condo-hosing cost increment.

It concludes that a regression analysis results are presented in the result as shown in the model summary designates that (Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability explained 92.0 % of change in Housing Cost Increment. Specially, Demand Side Approach prototypical with financial liquidity problem increases to in increase defiantly increase level of Condo- housing cost increment in probability of coefficient interval of -.720 which mean that insisting -72 % per annual. So, study showed Demand Side Approach prototypical of financial liquidity problem can be designed in such a way that they only directly effect on housing users next to Sites and Service Schemes model, guidance & assistance knowledge problem defiantly increases level of Housing Cost Increment in probability affect users of -.500 which negatively that insisting by -50 % per annual.

It advised that the most effective policies to protect the behavior of condo housing cost increment evasion and avoidance can be measured by the number of house hold divided by the total number of condo cost estimations and how the process was intensive also taken to consideration should be audit to protect levels of Housing Cost Increment.

Key words:20/80 Housing, Cost Increment, Housing Development

CHAPTER ON

INTRODUCTION

1.1. Backgrounds of the study

Historical trace witnesses that the importance of housing in economic development was disregarded issue. However, since the late 1960s the role of housing beyond basic necessity has been recognized. Since then housing sector has become influential over ranges of socio-economic, political and cultural aspects. Now a-days, it is considered as one of the sectors that serves as a tool to address poverty and bring sustainable development (UN Habitat, 2003). Ethiopia is one of the developing countries that formulated Integrated Housing Development Program to alleviate poverty and bring sustainable development. It is undisputable fact that one of the factors that affect housing ownership of lower income groups is the success of a program implementation. The housing program was conceived with the intention of bringing multiple effects that contribute to the betterment of urban residents. It is one of the urban based government-led and financed development programs with multi-goals, primarily aiming at housing provision for low-and middle-income households through creating job opportunities. As to the program spirit, all slums would be cleared within ten years' time and Ethiopia is supposed to be a middle-income country by 2025 (UN-Habitat, 2011).

Despite the program has been undergoing during the last nine years, there are implementation problems that hindered achievement of the desired objectives. The problem under investigation is about the effect of and their root causes that adversely affected the effective and efficient implementation in most Addis Ababa city administration to promote housing ownership of lower income residents. Urban Development Policy of Ethiopia (2005) reveals that urban centers in the country have been constrained with development and good governance related problems. The two problems were fundamental constraints that have challenged the development of urban centers. One of the development related constraints is lack of residential houses and dilapidation of urban villages (ibid). Housing situation in Ethiopia is mainly characterized by unplanned and informal, high density, homelessness, plastic made housing, street peoples and the like (UN Habitat, 2007). Research studied in the study area found that Addis Ababa is relatively in high urbanization

process (UN Habitat, 2008). Contrarily to such high-speed urbanization, housing stock development has been very low.

Integrated Development Plan (2016) indicates that there were 24,000 informal houses inhabited with low income households that expected to be increased annually by 2,900 in the subsequent five years. The existing housing stock is characterized by deficiency of basic services and over-crowdedness. In 2008, the total housing stock was 44,126 of which 70 percent were single room and 53 percent were homed by a family of two or more persons (UN Habitat, 2008).

Added to the aforementioned, the study area has not yet attracted as such private housing developers. Due to various reasons, the role of condominium project in the housing sector development process has been terminated. These clearly imply that there is a mismatch between sluggish housing stock development in one hand and huge demand on the other hand. And one may infer that housing and housing related problems are one of the critical challenges the city has faced. Since 2005, Ethiopia adopted IHDP with the objective that creates massive job opportunities through which low and middle income citizens employed, earn income, promote saving and ultimately become owners of houses (Mahumbi, et, al,2013).

Specially, yeka sub city is one of the Addis Ababa sub city urban centers that adopted the program with the hope that it addresses the aforementioned problems. During the first a Four Years Plan (2006/07-2009/10) alone, the city administration planned to construct 12,210 houses (Ministry of Work and Urban Development, 2010). However, from 2005/06- 2014/15 only 2803 houses had been constructed and transferred to the beneficiaries, including commercial units. The figure reveals that there is extremely low supply of condominium houses in the city. Besides to the inadequacy of supply, problems related to quality, delay, costs, infrastructural provisions and lack of consideration for vulnerable groups have been complained. One may state that housing problem is more severe in the city as private sector in housing stock development have not been worth mentioning while the existing stock becoming old and need maintenance and replacement.

According to Addis Ababa Housing Project Office (AAHPO- 2016), Addis Ababa City Administration has delivered 105,000 houses to tenants in the last 10 years. Annually, the administration allocates over 6.3 billion birr for the construction of 10/90 and 20/80 condominiums. More than 860,000 of Addis Ababa's dwellers have registered in the 10/90 and 20/80 housing schemes.

The office had initially planned to construct 335,000 houses in the five years of GTP II. However, no new construction has been undertaken due to waiting the approval of city council to start anew 20/80 housing project, considered ideal for construction due to high cost overrun. Currently, there are over 130,000 houses already in progress across several coroners of the city. Yet several houses are lagging behind schedule, often blamed on power interruption, poor capacity of some contractors and mismanagement in supervision and procurement procedures.

In this thesis, towards the effects of cost increment on governmental 20/80 housing project undertaking by Addis Ababa city Administration. Cost is among the major considerations throughout the project management life cycle and can be regarded as one of the most important parameters of a project and the driving force of project success. Despite its proven importance, it is not uncommon to see a construction project failing to achieve its objectives within the specified cost (Integrated Development Plan, 2016).

Al- Najjar (2008) defines cost overruns as the change in contract amount divided by the original contract award amount. This variation occurred during construction stage by means of practitioners. Identifying the contributory factors that appear this variation is a crucial aspect to secure the project success. The issue of cost overrun in construction projects is very dominant in both developed and developing countries likes Ethiopia, but this trend is very severe in developing countries like Ethiopia, where these overruns sometimes exceed 100% of the anticipated cost and change in transferring the condo users to third person or rich peoples due to enabling to pay the rest of percentage payment expected.

1.2. Statements of the problem

In Ethiopia, the current government formulated different housing strategies to minimize the residential shortage; it can be constructed by saving of tenants and subsidiary of government. This shows there is scarce resource in terms of finance and land. Allocated budget which is initially estimated is not met due to different unforeseeable factors that rose from involved parties, from the initial stag up to execution of the projects, which means, all need to be eliminated or mitigated to ensure accomplished the projects within allocated time and budget. Therefore, a crucial aspect of practitioners of governmental public housing projects that needs to be focused on identifying the root causes of cost overrun in current phenomena.

Different previous studied literatures such as: (Fetene Nega,2008; United nation human settlement program, 2011; World Bank, 2013; Zinabu and Getachew, 2015; Alebel, et,al., 2016, Addis Ababa city saving House Development, 2016,) proven that, Housing projects are entrapped by various types of causes, some are- inadequate or inefficient equipment, tools and plants, unreliable sources of materials on the local market, inadequate manpower, (e.g., in terms of numbers, poor training, lack of training, etc), delayed payment to contractors, subcontractors and/or suppliers, rework required due to poor work or the wrong materials used by contractors, change of work scope and/or changes in material specifications, poor communication among stakeholders (e.g., slow responses to site queries, late receipt of drawings, etc), disputes among the parties involved in the project (clients, contractors, consultants) , high inflation, insurance and interest rates , contractor's work load, bureaucracy, site accidents Ethiopia. The previous study identified is that, Addis Ababa City Administration housing Project program delivers their progressed the houses to tenants behind the schedules due to most houses required additional budget to finalized the project, that is initial estimated cost is less than the actual cost at completion due to unidentified root causes.

Hence, it is important to establish to investigate prevailing outcome in the selected 20/80 housing scheme regrading to assessing the overall cost increment outcomes, neither of previous researcher have had evaluated on the Effects of condo- Houses' Coast Increment in the Addis Ababa in any of Housing Development Projects. This shows to the empirical knowledge gap insisting to overcome current study. Though United Nations HABITAT (2017), data has been obtained from the government bureau many thousands of condos were sold in the past 12 years in legal and illegal ways. People in a diverse array of circumstances are participating in this including people who have land in other parts of the country and Diaspora who live overseas. Just renting the condo can bring in 20 – 80 thousand birr a year. According to current researcher during pilot interviewed government worker around Semen Hotel the price of condo houses now makes them inaccessible to the people they were designed to help.

> *"Look if someone wants a 20/ 80 condo they must pay around 80,000 birr for the down payment which is 20 percent of the house's total value and after that they need to save at least 2,500 birr per month in the Commercial Bank of Ethiopia until they cover the payment. This is difficult for people so their only option is to rent out the condo to other people." (piolet interviewed government worker, April, 2018)*

In spit to this the people also intended to sell their house to other person in the area of housing construction industry in the case of Ethiopia. the general practical problems in other urban centers of yeka Sub city, 20/ 80 condo, it is also important to investigate the effect of condo-housing cost increment in respect to plan performance, price affordability, timely fulfillments of some basic facilities and affirmative action wherein certain contextual differences exist.

1.3. Research questions

Study is forwarding the following research questions below:

1. What is the level of cost overrun in governmental housing programs?
2. What outcome of cost increment hindered the effective and efficient implementation of the program?
3. How does the house hold conceptualize housing affordability of unreasonable burden on household incomes?
4. How do government fast responses and solutions for problems that are raised by customers in the Integrated Addis Ababa House Construction projects?

1.4. objective of the study

1.4.1. general objective

The overall objective of the study is to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city.

1.4.2. Specific objective

1. To evaluate the level of housing cost increment in 20/80 governmental housing programs of Yeka Sub city.
2. To examine outcome of cost increment hindered the effective and efficient implementation of the program.
3. To evaluate the extent of household, conceptualize housing affordability of unreasonable burden on household incomes.
4. To evaluate the extent of government tentative responses and solutions for problems that are raised by customers in the Integrated Addis Ababa House Construction projects.

1.5. Significance of the study

This study believed to be relevant for: one, it will stimulate all involved parties or practitioners look for more effective solutions for the identified effect of condo hosing cost increment in the case of 20/80 in Addis Ababa; Yreka Sub City Administration housing programs. Second, the concrete suggestions of the study will use by the concerned body at least to minimize the causes and negative effect of increment that exist in governmental public housing construction projects. Finally, the study will have valuable importance for further study and add new idea to the existing knowledge of public housing construction industry.

1.6. Scope of the Study

Study will geographically be delimited to Addis Ababa, Yeka Sub city. The overall objective of the study is to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city. Or specifically; to evaluate the level of cost overrun in governmental housing programs, to examine outcome of cost increment hindered the effective and efficient implementation of the program, to evaluate the extent of household, conceptualize housing affordability of unreasonable burden on household incomes, to evaluate the extent of government fast responses and solutions for problems that are raised by customers in the Integrated Addis Ababa House Construction projects.

1.7. Definition of Terms

Cost increment= is defined as the increment of the final actual cost of a housing construction from initial projects cost at completion and the contract amount that was agreed or approved by the concerned parties (United nation human settlement program, 2011).

20/80 Housing Scheme= it refers tenants are expected to pay 20% as a down payment, and the rest will be paid within 15- 20 years (Addis Ababa city saving House Development, 2016).

Public Housing = is housing owned and run by a local public housing authority and aim established to provide decent and safe household housing for eligible low income families, elderly and persons with disabilities (United Nations Habitat, 2008).

CHAPTER TWO

2.REVIEW OF RELATED LITERATURE

2.1. Housing Problems in Urban Centers

Urbanization is a sign of development. In developing countries, urbanization mostly accompanied by population growth. Developing countries could not balance the two and the rate of population growth is faster whereas the pace of housing provision contrarily very low. The mismatch of the two components has been forcing urban dwellers to seek other options. The options on their hand are informal settlements as well as crowdedness living (UN-Habitat,2008). Lack of proper plan and management is another factor that aggravating urban population growth in developing countries. Weak plan and management enhance urban growth, inner city decay and growth of slums (Ademiluyi, 2010).

2.2. problem in the housing construction industry

According to Azhar et al (2008), cost is one of the major considerations throughout the lifecycle of a project. Unfortunately, most of the projects failed to achieve project completion with the estimated cost. Besides time overrun, cost overrun is also a serious problem in the housing construction industry. This is a major problem both in developed and developing countries, like Ethiopia. The trend is more severe in developing countries where these overruns sometimes exceeds 100% of the anticipated cost of the project (Azhar et al. 2008).

The history of the construction industry worldwide is full of projects that were completed with significant amount of cost overruns (Olawale& Sun, 2010). Despite the wide availability and use of different project management methods and software packages, many construction projects still suffer cost overruns (Olawale& Sun, 2010). Developed countries have lessons to learn as well since cost overrun in the construction industry is a worldwide phenomenon (Ameh, Soyingbe, &Odusami,2010) and its ripples are normally a source of friction among clients, consultants and contractors on the issue of project cost variation.

Project cost overruns create a significant financial risk to clients. However, in spite of the risks involved, the history of the construction industry is full of projects that were completed with significant cost overruns (Garry, 2005). Like other developing countries, Ethiopia construction

industry is also facing a lot of challenges in completing the construction projects within the estimated cost (fetene,2008) and from his desk study finding concluded that more than 97% of public building construction projects are suffered by cost overrun. The finding of fetene (2008), shared the worldwide investigation of flyvbjerg et al, 2003 regarding on cost overrun in construction industry.

2.3. housing cost increments in Construction Industry

Cost overrun in construction projects can occur due to many reasons. It is very crucial to determine these root causes in improving cost performance. Since, many research works had been carried out in determining these root causes of cost overrun in construction industry, hence a comprehensive literature review was carried out to uncover these main factors affecting cost overrun in public housing construction projects in the case of Addis Ababa city Administration.

fetene (2008), stated factors influencing construction cost overruns on high-rise building projects in Indonesia through a questionnaire survey administered on 31 project managers. The results showed that top factors that increase project cost were materials cost increased by inflation, inaccurate quantity take-off, labor cost increased due to environment restriction, lack of experience of project location, lack of experience of project type, unpredictable weather conditions and lack of experience of local regulation.

Jackson & Steven (2001), examined the causes of cost overrun in building projects of Ilorin through questionnaire survey and found that main factors of cost overruns were fluctuation in the prices of materials/Labor, variation orders, delay in honoring certificates, lack of proper analysis of tenders, selection of incompetent contractors, lack of proper appraisal of projects and unrealistic representation of client's needs.

Jackson (2002), studied reasons of budget overrun in UK through questionnaire survey and found that major reasons of cost overrun were design changes, design development factors, information availability, method of estimation, performance of design team and project management.

Chang (2002) studied the reasons of cost increase through 4 case projects to quantify their contributions in engineering design projects in USA. The finding of the study showed that the major reason for cost increase was owner request of changes in scope and additional works.

Frimpong et al. (2003) conducted a questionnaire survey consisting of 26 factors to study major contributors of cost overrun in groundwater drilling projects in Ghana. Out of 26 factors considered, top 10 factors are monthly payment difficulties, poor contract management, material procurement, inflation, contractor's financial difficulties, escalation of material prices, cash flow during construction, planning and scheduling deficiencies, bad weather and deficiencies in cost estimates prepared.

Koushki et al. (2005) studying problem of cost increase in the private residential projects of Kuwait mentioned that three main contributors to cost overruns were contractor-related problems, material-related problems and owners' financial constraints.

A study conducted by Nega, (2008) on predominant factors for cost overrun in public building construction projects in Ethiopia are identified the following major cost overrun factors. These are inflation or increase in the cost of construction materials, poor planning and coordination, change orders due to enhancement required by clients, and excess quantity during construction.

Long, Lee, and Jun Yong Lee (2008), they conducted questionnaires and interviewing survey on 78 Vietnams experts, they investigated 21 main causes of cost and time overrun construction projects in Vietnams were inferred and the top five causes of cost overrun in large construction projects are poor sit management and supervision , poor project management assistance , financial difficulties of owners , financial difficulties of contractor and design changes.

Azhar et al. (2008) investigated cost overrun causes in construction industry of Pakistan. A survey using questionnaire containing forty-two (42) factors showed that the top ten cost overrun factors found were fluctuation in prices of raw materials, unstable cost of manufactured materials, high cost of machineries, lowest bidding procurement procedures, poor project (site) management/ poor cost control, delays between design and procurement phases, incorrect/ inappropriate methods of cost estimation, additional work, improper planning, and unsupportive government policies.

Enshassi et al. (2009) conducted questionnaire survey to identify major causes of cost overrun in construction projects of Gaza and revealed 42 factors amongst contractors, consultants and owners. From his revealed top ten factors that cause cost overruns as perceived by the three parties includes- increment of materials prices due to continuous border closures, delay in construction, supply of raw materials and equipment by contractors, fluctuations in the cost of building

materials, unsettlement of the local currency in relation to dollar value, project materials monopoly by some suppliers, resources constraint (funds and associated auxiliaries not ready), lack of cost planning/monitoring during pre-and post-contract stages, improvements to standard drawings during construction stage, design changes, and inaccurate quantity take-off.

Preliminary Study on Causative Factors Leading to Construction Cost Overrun conducted by Aftab, Ismail &Ade Asmi (2011) through questionnaires survey of concerned parties and ranked based on average index (1.00-2.5) that they found 59 common causes of cost overrun that occurred in Malaysia construction. The top ten causes identified are poor design and delays in design, Unrealistic contract duration and requirements imposed, lack of experience, late delivery of materials and equipment's, relationship between management and labor, delay preparation and approval of drawing, inadequate planning and scheduling, Poor site management and supervision, mistakes during construction and change in material specification and type.

Henry, Ruth and Dan (2013) revealed the main causative factors in the case of Uganda public constructions are: changes in the work scope, high inflation and interest rates, poor monitoring and control, delayed payments to contractors and fuel shortages. Meanwhile the top five factors that were ranked the highest in terms of their impact on cost overruns were changes in the work scope, high inflation and interest rates, fuel shortages, poor monitoring and control and delayed payments to contractors.

Study of Factors Causing Time and Cost Overrun throughout Life Cycle of Construction Project in the Case of Malaysia conducted by Ismaaini , Ismail Abdul and Aftab(2013), they involved 308 public sectors and 51 private sectors practitioners in their study to categorize 35 previously identified main causes of cost and time overrun in construction industry based on each source of project life cycle phases. from the revealed the top six factors causing cost overrun in each phases are - Inadequate monitoring and control(construction phases), Mistakes and Errors in design(design & construction phase), Incomplete design at the time of tender (design phase), Poor design and delays in Design(design phase), Contractual claims, such as, extension of time with cost claims(construction phase), high cost labor, labor absenteeism, fluctuation of prices of materials and inaccurate quantity take-off (construction phase).

Causes of Contractor Cost Overrun in Construction Projects in the Case of Ethiopian Construction Sector conducted by Zinabu and Getachew (2015), through involving 140 contractors, consultants and clients on their questionnaires survey, they revealed the top five factors that causes cost overrun in construction projects on the side of contractors are poor planning, fluctuation of prices of materials, poor productivity, inflationary pressure and project financing.

Delays and cost increases in the construction of private residential projects in Kuwait conducted by P.A. Koushki, K. Al- Rashid and N.Kartamy(2015), comprises of 170 private residential project owners and 27 developers in the study, they revealed the top five causes of cost overrun occurred in private residential projects in Kuwait are related with contractor problem, material related problem, owners financial constraints, change orders and bad weather condition.

2.4. Cost Estimation and Control in Housing Construction Projects

2.4.1. Cost Controlling Procedures

Many authors revealed in different way regarding on cost control, but all the aim is to insure that all project costs no more than intended initially. In general, it helps to avoid construction project cost overruns and scheduling lapses by ensuring the progress of the job matches time estimates and forecasts of material, labor and overhead expenditures, Patrick Gleeson (2011). In general speaking, cost control is concerned with a) influencing the factors that create changes to the cost baseline to ensure that changes are agreed upon, b) determining that the cost baseline has changed, and c) managing the actual changes when and as they occur, project management institution (2000). Inputs necessary to prepare cost control documents are – cost baseline, performance report, change requests and cost management plan. Meanwhile, tools and techniques necessarily to be employed in cost control process, project management Institution (2000) are: -

- Cost change control system – It includes the paperwork, tracking systems, and approval levels necessary for authorizing changes.
- Performance measurement – it helps to assess the magnitude of any variation that do occur.

Earned value management (EVM)-All EVM Control Account Plans (CAPs) must continuously measure project performance by relating three independent variables: 1) The Planned Value, the physical work scheduled to be performed, including the estimated value of this work, 2) The Earned Value, physical work actually accomplished, including the estimated value of this work,

3) Actual Costs incurred to accomplish the Earned Value. The relationship of Earned Value less and Planned Value constitutes the Schedule Variance (SV). The relationship of Earned Value Less Actual Costs constitutes the Cost Variance (CV) for the projects. Additional planning and - Computerized tools - such as project management software and spreadsheets, are often used to track planned costs versus actual costs, and to forecast the effects of cost changes.

2.4.2. Cost Estimation of Housing Construction Projects

Washington State of Transportation institution (2015), define Cost estimating is the predictive process used to quantify, cost, and price the resources required by the scope of the project, to better manage budgets and deliver projects that do not exceed the identified scope, and that are on time throughout the development process. And also avowed simultaneously, estimation process can be seen in four areas, lasso szonyi (20011):

- To state financial plan- it is affected as cost estimates are used to obtain and allocate funding for the overruns of the estimated project costs.
- To Public satisfaction- is increased if housing construction projects show and prove to the general public that they are timely and within budget.
- To Project control- relies on cost estimates to help keep projects within the appropriate fiscal boundaries. Although not necessarily a "check and balance" format, the existence of the original estimate will keep the project from growing and expanding beyond its spending limit.
- To projects encounter problems, and their estimates come "under fire," great scrutiny is given to the project and its associated estimates. The ability to confront and solve problems and obstacles relies in large part on the quality of the estimate and the documentation, which, if done properly, will provide critical support to project success.

2.5. The Effects of housing cost increment in Construction Industry

Mbachu and Nkado(2004), housing cost increment have obvious effects for the key stakeholders in particular, and on the construction industry in general. To the client, housing cost increment implies added costs over and above those initially agreed upon at the onset, resulting in less returns on investment. To the end user, the added costs are passed on as higher rental/lease costs or prices. To the professionals, housing cost increment implies inability to deliver value for money and could

well tarnish their reputations and result in loss of confidence reposed in them by clients. To the contractor, it implies loss of profit for non-completion, and defamation that could jeopardize his/her chances of winning further jobs, if at fault. To the industry as a whole, housing cost increment could bring about project abandonment and a drop in building activities, bad reputation, and inability to secure project finance or securing it at higher costs due to added risks (Mbachu and Nkado,, 2004). All these consequences undermine the viability and sustainability of the construction industry.

In Ethiopia, according to the finding of Nega (2008), the common effects of housing cost increment in general in the country are : project delay, supplementary agreement, additional cost(budget short fall), Adversarial relationship between participants of the project, Loss of reputation to the consultant, the consultant will be viewed as incompetent by project owners, High cost of supervision and contract administration for consultants, Delayed payments to contractors, The contractor will suffer from budget short fall of the client, Poor quality workmanship, Dissatisfaction by project owners and consequently by end users, Negative attitude towards the construction industry by the higher public authority and by the society as a whole, The contribution of the construction industry to the growth of national economy of the country will be less, Cost overruns in construction projects prevent the planned increase in property and service production from taking place (this phenomenon in turn affects, in a negative way), Weakens the growth of the construction industry by eroding mutual trust and Respect, Pours money unnecessarily to the project at hand at the expense of other new projects, Distorts fair and equitable resource distribution, Discourage investment (the investment on building construction by public clients will be less, hence the number of projects will decrease in the future), Creates skeptical outlook on appraisal of other new construction projects, Some project owners (clients) become reluctant to effect additional payments to contractors and they view the housing cost increment as a fabricated thing. housing cost increment in Construction Industry Effect Evaluation Models:

The term evaluation attracts so many definitions and Vedung (1997) defined as the “careful retrospective assessment of the merit, worth, and value of administration, output, and outcome of government interventions, which is intended to play a role in future, practical action situations” (p.3). An assessment is done to determine whether the preset objectives meet to sustain the strengths and correct the pitfalls.

The tool to measure a program success is the difference between stated goals and outcomes/results. Different evaluators utilize different approach and arrive at different conclusions on the same policy or program (ibid). This implies that different approaches have their own value criteria that lead to different results and conclusions.

2.5.1. Supply Side Approach model

This approach focuses on direction that enhances the provision of shelter to citizens. It invites government to directly intervene in housing provision through construction and transfer. This is done by granting subsidies for the purpose of purchase or rent. The usual subsidies are in the form of interest rate, tax reliefs, and other measures that facilitate housing constructions. This policy approach is most frequently chosen whenever housing

supply is reduced, capacity of private sector provision is low and whenever government issued policy encouraging public ownership (UN Habitat, 2003).

Nevertheless, this approach is criticized as it allows government active involvement in housing sector that is likely leading to the crowding out of private sector (ibid). In addition to the likely adverse effect on private sector others further criticize this instrument as it violates consumer's sovereignty (Mahumbi,et,al ,2013). Furthermore, it is difficult to estimate and assess; sluggish in production rate; contradicts with market conditions and segregate poor at specific site.

2.5.2. Demand Side Approach model

Demand side approach directly points towards the target groups to address their housing problem. It advocates direct subsidies to the poor and allows people to prefer their own housing choice. Unlike supply side approach, demand side instrument respects the right of poor people to choose the nature of houses and the private to supply them. The poor are given coupons serving as cash increasing utility as well as expenditure on used houses that typically less expensive than new houses (Dodson,2007). Demand side subsides are typically two in kind known as direct and indirect subsidies. Direct subsidies are granted to households directly whereas the indirect subsidies given to service providers on behalf of the households. The subsidies may be in the form of capital grants which given at a time for the purpose of housing purchasing, building, completing (World Bank, 2003). The other form of subsidy is housing allowance.

It is a regular uninterrupted subsidy granted to renters or owners in order to offset the costs of their housing or housing services. Demand side policy approach is flexible that allows households the right to choose quality as well as location of the housing. Despite the flexibility of the approach others argue that it does not ensure the poor housing ownership. The opponents claim that to ensure housing ownership of lower income earners, public sector provision is more preferable (John and Daniel, 2007 cited in Jemila, 2010).

2.5.3. Sites and Service Schemes model

This strategy focuses on infrastructural services and utilities provisions so as to encourage individuals, cooperatives and /or private sector to develop housing sector. With the intention these actors address housing problem, government gives attention to these facilities in a planned and coordinated manner (UN Habitat, 2003 and 2008).

In sites and service scheme, the role of public sector is allocation of land, provision of infrastructural facilities while housing provision and financing rests on private developers, cooperatives and individuals. Thus, the strategy gives more attention to individuals and communities in housing sector development whereas role of government is reduced to sharing of responsibility in providing basic facilities (UN Habitat & UNESCAP, 2008).

2.5.4. Housing and Infrastructural Provisions model

Infrastructure is defined as the hard component that comprises all systems of urban physical structure that are mainly laid underground (e.g. water) and on the ground (e.g. roads) and above the ground (e.g. electricity lines, telephone) to provide public services. It is argued that a major challenge in most developing countries is to expand the coverage and quality of infrastructure services (Gray, 2001).

2.5.5. Housing Affordability model

Various scholars have tried to conceptualize housing affordability differently. The ground for differences is lack of agreed definition for term affordability. Malpass and Murte (1999) defined affordability as "concerned with securing some given standard of housing or different standards at a price or rent which does not impose, in the eyes of some third party (usually government), an unreasonable burden on household incomes" (p.63). MacLennan and William broadly conceptualized it as the ratio of a chosen definition of housing costs to a selected measure of households' income in some given period (cited in Malpass and Murie, 1999).

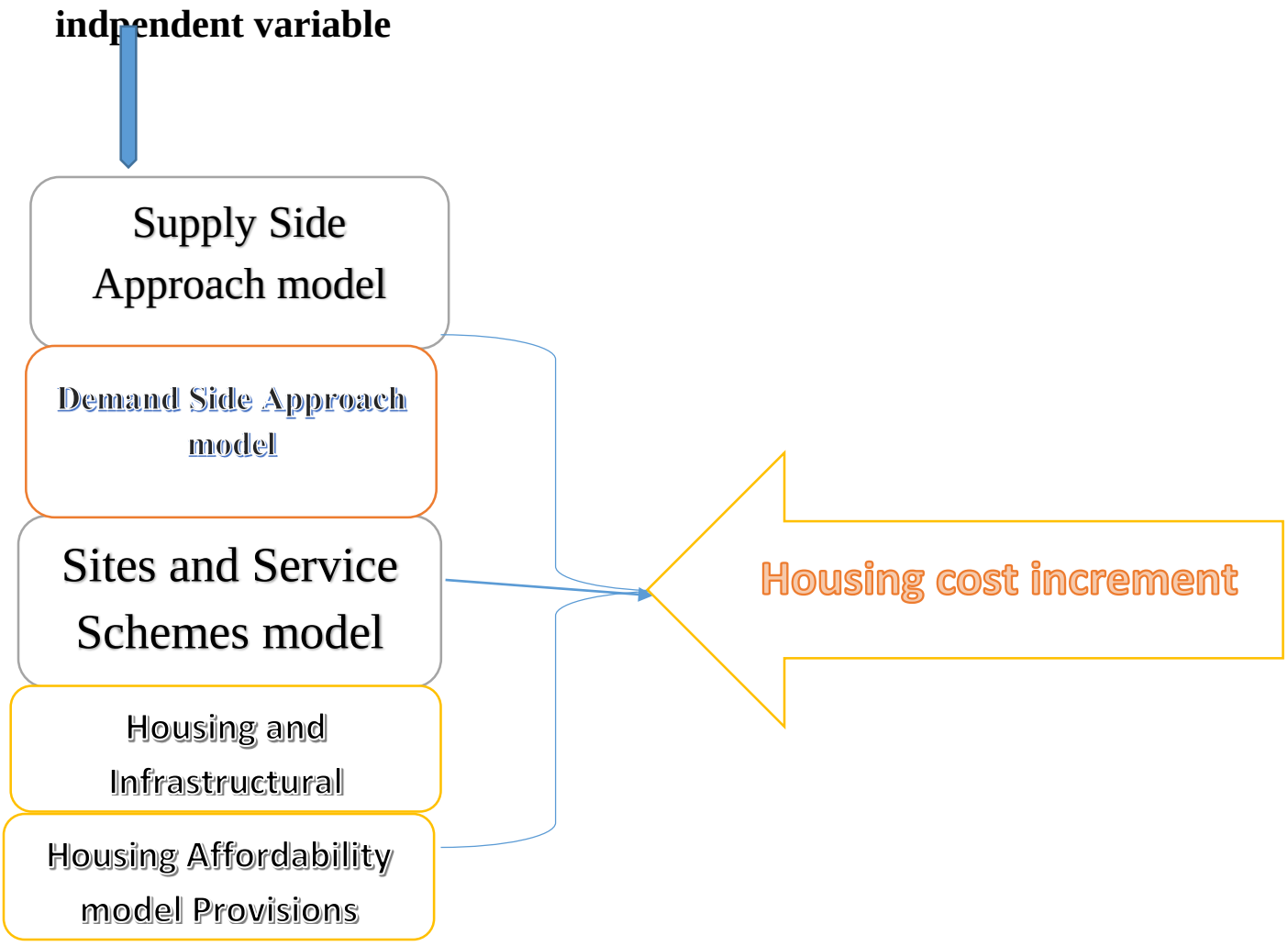
Notwithstanding lack of comprehensive definition of affordability, there are three main factors that influence housing affordability. These are change in the share of income that households devote to housing expenditures, changes in mortgage interest rate, and changes in the cost of different housing solutions (Struyk,1988). As empirical study in developing countries indicates, income and affordability are directly proportional. It implies that if households had an opportunity to occupy good quality housing, many would be willing to spend
more of their income on housing (Struyk, 1988). The affordable size of a loan was generally determined by taking in to account these important elements. These are capital costs required for obtaining credit, financing terms, the size and regularity of household's income and physical possessions and the propensity to invest in housing. A house can be made affordable by means of subsidies but this is not optional in third world due to scale of housing problems and financial shortage. Mortgage lenders started to use a housing expenditure to income ratio, which assumes how many an average household is able to spend on housing. The ratio, 25-30 percent of household income, is usually taken as thumb rule used for different purposes. Nevertheless, the rule
has its own limitations in measuring affordability (Smets, 2004)? Without prejudice to income level, terms and conditions lenders set have limited lower income households' accessibility to mortgage markets (IMF, 2002).

2.6. Proportion of Houses and Population in Addis Ababa

On the central statistics agency population census of 2000e.c, A.A had 2.9 million people. This number of population covers 22% of the whole 13 million population of the country who live in the town. Based on the data which was gathered by the central statistics agency in 1994e.c A.A had 374,742 houses in 1996e.c the number of the houses increased to 387,000. Only 280,000 or 61.5% of the houses were living house. From these 269,814 were not comfortable though they are in the center of the city. Because these great number of houses lacks toilet, water and compounds (United Nations HABITAT, 2017). No matter about the how comfort of the houses but also there were 446,076 shortage of living houses based on the document.

2.7. Conceptual frame work

The following conceptual frame work is collecting Supply Side Approach model, Demand Side Approach model, Sites and Service Schemes model, Housing and Infrastructural Provisions model, Housing Affordability model.



Source from, Kotler, et, al. 2009.

CHAPTER

3. RESEARCH METHODS

3.1. Research Design

The study will be employed explanatory research method; it was grouped to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city. This is because, explanatory research design helps the researcher to plan and implement the study in a way that would help the researcher to obtain intended results, thus increasing the chances of obtaining information that can be associated with the real situation (Burns & Grove 2001).

According Burns and Bush (2006) exploratory research design is referred as gathering information in an informal and unstructured manner. The exploratory research design is proper when the researchers knows small about the opportunity or issue. Exploratory research design is not limited to one specific paradigm but may use either qualitative or quantitative approaches. It is conducted on one selected area of Yeka sub city project site in Addis Ababa, Ethiopia. The data uses in the study are quantitative in nature which was collected from primary sources.

In the exploratory factor analysis variables was measured the same impact analysis by using a single questionnaire. In addition, the study is also being associational in design because there is the intent to establish the relationship between dependent and independent variable of the study.

3.2 Research Approach

The study will be used quantitative and qualitative researcher approach which is it depends on a theory of “one is not better than the others” all of this depends on how the researcher wants to do a research of study (Creswell, 2005: p66-67).

Creswell (2005) asserted that quantitative research is;" a type of educational research in which the researcher decides what to study, asks specific, narrow questions, collects numeric (numbered) data from participants, and analyzes these numbers using statistics, and conducts the inquiry in an unbiased, objective manner. Variables can be defined as attributes or characteristics of individuals, groups, or sub-groups of individuals (Creswell, 2009).

Quantitative method is a study involving analysis of data and information that are descriptive in nature and qualified (Sekaran, 2003). Quantitative approach is one in which the investigator primarily uses postpositive claims for developing knowledge, i.e., cause and effect relationship between known variables of interest or it employs strategies of inquiry such as experiments and surveys, and collect data on predetermined instruments that yield statistics data (Creswell, 2009). Therefore, in terms of methods, this research was employed quantitative method while conducting the study.

3.3.Target populations Sampling and Sampling Techniques

3.3.1 Target Population

According to Hair et al. (2010), target population is said to be a specified group of people or object for which questions can be asked or observed made to develop required data structures and information. Therefore, for this study, the target populations were taken from Yeka sub city 20/80 owners number of populations is 315 and 280 of them are dealing to sell to third person from sub city document registrations and authentications report, 2017. This place is selected due to higher sales of house which is data gathered from Yeka sub city.

But, the eligible target populations were taken from different community groups from different grousers and hotels and other places added only they are concerned bodies related to research subject matters (i.e. From those condominium owners listed DRAA) are eligible for target populations for the study.

3.3.2. sample size

According to Kothari (2009) target population is said to be a specified group of people or object for which questions can be asked or observed made to develop required data structures and information. Therefore, for this study, the target 20/80 condo owner populations are 315 from Yeka Sub city's. Some of these considerations as stipulated by Krejcie & Morgan (1970), are purpose of the study, nature and complexity of the population under scrutiny, degree of accuracy required, the amount of variability inherent in the population, the number of variables set out to be investigated and the type of statistical test the researcher wish to make. Therefore, taking each of the aforementioned considerations the sample size for this study is was determined via the following criteria.

	Confidence level = 95%			Confidence level = 99%		
	Margin of error			Margin of error		
Population size	5%	2,5%	1%	5%	2,5%	1%
100	80	94	99	87	96	99
500	217	377	475	285	421	485
1.000	278	606	906	399	727	943
10.000	370	1.332	4.899	622	2.098	6.239
100.000	383	1.513	8.762	659	2.585	14.227
500.000	384	1.532	9.423	663	2.640	16.055
1.000.000	384	1.534	9.512	663	2.647	16.317

But, the eligible target populations were 80 by confidence level of 95% at marginal error of 5% added targeted for the study from three selected Sub city's and 10 from sub city project office stake holders. Those related to research subject matters 90 of them are selected as target populations for the study.

3.3.3. Sampling size determination technique

A representative sample for was selected from the employees of the factory. Based convenient sampling, Stratified sampling was employed based on the strata of the community and convenient sampling using random table was done accordingly. The reason for using stratified simple is to show more precise information inside the sub-population about the variables we are studying. And second, we can raise precision of the estimate of the variables of the whole population. According to the above formula given, 20/80 condo owners 80 of them became a representative samples for the study. This study considers 20/80 condo owners 80 of them sub city will select using simple random sampling and 10 of the sub city housing and development program sake holder using availability sampling technique's. In order to capture the basic concepts of the study the researcher use standard questionnaire used by (United Nations HABITAT, 2017).

3.5. Data type and methods of collection

The researcher was used primary and secondary data for the entire analysis of this study. The information was gathered through questionnaire from the selected respondent's sample of taken from Yeka sub city 20/80 owners and from different stake holders. The data was collected from the respondents through questionnaires using convenient way to save time and money. According to Biggam (2008), primary source of data is the information that the researcher finds out by himself regarding a specific topic using questionnaires. Secondary source was gathered from magazine,

books and related journals and articles. The main advantage with this type of data is that is collected by the research's purpose in mind. It implies that the information resulting from it is more consistent with the research questions and objectives. The primary data was gathered particularly by using likert scaled standard questionnaires. The researcher was distributed the questionnaire to those who are selected respondents. For the purpose of this study a quantitative methodology involving a close-ended questionnaire was used as the measuring instrument. The close-ended questionnaires can be administered to groups of people simultaneously, since they are less costly and less time consuming than other measuring instruments. The secondary source was used book, magazine, reports and different source. The standard questionnaire used to collect the necessary information regarding the study was adopted from the work of Priscila and Luiz (2011).

The Likert-type scale method uses a range of responses: 'Strongly Disagree', 'Disagree', 'Neutral', 'Agree', and 'Strongly Agree', with a numeric value of 1-5, respectively. The usage of this particular scaling method ensured that the research study illustrate the ability to assess the responses and measure the responses quantifiably. So that, a pattern or trend may be produced in order to assess research problem of statement. As Neuman (2003) hypothesize, it is a process of asking many people the same questions and examining their answers.

3.6. Validity and Reliability

According to Bryman and Bell (2007), reliability analysis is concerned with the internal consistency of the research instrument. Malhotra (2010) mentioned about three types of validity in his study: content validity, predictive validity, and construct validity. This study was discoursed content validity through the review of literature and adapting instruments which was used from previous research.

As multiple items in all constructs was used, the internal consistency/reliabilities of condo housing increment effect was conducted with Cornbrash's reliability analyses will expect to conduct each variable of the instrument. The reliability of the measures was examined through the calculation of Cronbach's alpha coefficients. For scale acceptability, Hair et al. (1998) suggested that Cronbach's alpha coefficient of construct is 0.6. If each domain obtains the value 0.6, it means that, the items in each domain are understood by most of the respondents. On the other hand, if the findings are far from the expected value of 0.6, this might be caused by respondents' different perception toward each item of the domain.

3.7. Method of Data Analysis

After the data has collected, inferential statistics was employed to analyze the information as this study is quantitative in nature. The data was analyzed by using SPSS version 20. The statistical tools were aligned with the objectives of the research. Inferential statistics is particularly the Pearson's correlation was used to show the relationship dependent and independent variable and the strength/degree as well as direction of associations between variables.

In addition, multiple liner regression analysis was used to show up the effect cases. So that to show interdependence of independent variables and dependent variable. Thus, both the strength of the relationship between variables and the influence of independent on dependent variable and statistical significance was portrayed.

3.7. Model specification

Y=HCI+. SSAM X_{i1} + DSAM X_{i2+} SSSM X_{i3}+ HIPM X_{i4+} HAM $\mathbf{Xi4}+\sum$

1) **Independent Variable**

SSAM-Supply Side Approach model

DSAM-Demand Side Approach model,

SSSM- Sites and Service Schemes model,

HIPM- Housing and Infrastructural Provisions model,

HAM-Housing Affordability model.

Dependent Variable

HCI=HOUSING COST INCERMENT

3.8. Ethical Consideration

Research ethics refers to the type of agreement that the researcher enters into with his or her research participants. Ethical considerations play a role in all research studies and all researchers must be aware of and attend to the ethical considerations related to their studies. Therefore, the researcher communicates legally and smoothly. The purpose of the study is marked clear and understandable for all participants. Any communication with the concerned bodies were accomplished at their voluntarily agreement without harming and threatening the personal and institutional wellbeing.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1. INTRODUCTIONS

This section describes the econometric analysis. The study aimed to examine the study is to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city. Six potential variables were e to examine the study is to evaluate the effect of Condo-hosing cost increment. This are: SSAM-Supply Side Approach model, DSAM-Demand Side Approach model, SSSM- Sites and Service Schemes model, HIPM-Housing and Infrastructural Provisions model, HAM-Housing Affordability model). As indicated earlier the dependent variable in this model is multiple liner regression analysis was used to show up the effect of housing cost increment cases whether the household was benefited from housing cost Increment. Before undertaking the economic estimation, different econometrics assumptions were tested using relevant techniques. First the presence of data adequacy among the independent variables, power effect analysis has been tested that actually lets the researcher drop variables that correlate highly. There are two measures that are often suggested to test the existence of data adequacy.

4.2. Demographics of respondent

4.2 Socio-Demographic Characteristics of Respondents

The study analysed the demographic characteristics of respondents involved in the study. Areas investigated included respondents Gender, Age, educational level and occupations. Analysing these variables was meant to provide any evidence of association between these variables and the various responses. The various findings are presented under the respective headings.

Table 1 Socio-demographic characteristics of (N=79)

Variables (N = 79)	All	
Variable	*Number*	*%*
1.Gender (n=79)		
male	42	46.5%
female	57	53.5%
3. Educational level (n=79)		
uneducated	9	9.0%
read and write only	6	7.1%
1-8grade	11	22.1%
9-12grade	54	32.0%
college or university	19	29.3%
4. Occupations (n=79)		
police	3	2.1%
housemaid	4	23.0%
GOVERNMENT EMPLOYED	17	17.7%
NGO	1	7.1%
PRIVATE	5	10.4%
MERCHANT	34	7.8%
student	1	4.1%
daily labor	2	6.0%
unemployed	3	5.3%
retired	5	15.0%
Driver	5	1.2%
farmer	9	2.1%

Source from respondent's field survey data,2108

From above table 1; Result regrading to Socio-demographic characteristics of (N=79); data regarding to Gender from (n=79), (46.5%) of them are male and the rest of (53.5%) of the participant respondent are female. Socio-demographic characteristics regrading to Educational level (n=432), uneducated= (9.0%), read and write only= (7.1%0, 1-8 grade= (22.1%), 9-12 grade= (32.0%), college or university= (29.3%), regarding to their Occupations (n=79).

Policy = (2.1%), housemaid= (23.0%), =Government Employed were (17.7%), NGO were (7.1%), PRIVATE= (10.4%) MERCHANT= (7.8%), student= (4.1%), daily labor= (6.0%), unemployed (5.3%), retired= (15.0%), driver (1.2%), farmer= (2.1%), Identifying the contextual problems and their root causes plays a vital role in enhancing the condo- housing effectiveness so as to promote the housing ownership of lower income groups. The objective of this study was to critically describe and explore practical challenges and their root causes that hindered the effective implementation of the condo housing in the study area. To realize this, relevant theories and conceptual frameworks were reviewed in a way compatible with the study.

4.2. Effect analysis measures

According to sign (2009) stated that factor analysis can be seen as the out sourcing rig and trust worth of the data to be able to present study reliability and study effect analysis result to continuing final output of the research. Hence, research goes over by analyzing and measure reliability of data adequacy and effect analysis measure using Kemeo -Bartist test.

4.2.1. Reliability Test

Table 1: Reliability Test measures

Indicators	Number of items	Cronbach Alpha
1) SSAM-Supply Side Approach	5	0.714
2) DSAM-Demand Side Approach	5	0.730
3) SSSM- Sites and Service Schemes	5	0.729
4) HIPM- Housing and Infrastructural	5	0.792
6) HAM-Housing Affordability	5	0.781
HCI=HOUSING COST INCERMENT	13	0.895

****. Correlation is significant at the 0.01 level (2-tailed).**

****Source: from field survey data, 2018**

A reliability analyses was conducted to each variable of the instrument. The reliability of the measures is to texamine the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city was examined through the calculation of Cronbach's alpha coefficients. For scale acceptability, Hair et al. (1998) suggested that Cronbach's alpha coefficient of construct is 0.6. If each domain obtains the value 0.6, it means that, the items in each domain are understood by most of the respondents. On the other hand, if the findings are far from the expected value of 0.6, this might be caused by respondents' different perception toward each item of the domain.

The Cronbach's alpha values are reported as follow.SSAM-Supply Side Approach yield Cronbach's alpha = 0.714, DSAM-Demand Side Approach model yield Cronbach's alpha = .730, the Cronbach's alpha for SSSM- Sites and Service Schemes model at .729, the Cronbach's alpha for HIPM- Housing and Infrastructuralwas at .792, HAM-Housing Affordability yield Cronbach's alpha = .781 and Cronbach's alpha for HCI=Housing Cost Increment yield is 0.895. The Cronbach's alpha values for all the variables considered are greater than 0.6 and this indicates the items in each of the domains are well understood by the respondents. The items have measured what they were designed to measure.

4.1.2. Effect Analysis: KMO (Measure of Data Adequacy)

A number of measures are used for examining the appropriateness of data for to examine the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city. KMO (Kaiser-Meyer-Olkin) measure of sampling adequacy is a popular diagnostic measure. KMO provides a means to assess the extent to which the indicators to a construct belong together. It is the measure of homogeneity of variable. It is said to be acceptable measure if the KMO is .6 or higher value (Sharma 1996).

The Kaiser-Meyer-Olkin measure of sampling adequacy is greater than .6 for all domains. From the KMO test, it is inferred that items in each of the category belong together as the KMO for all the variables is above the cut-off point. Besides, it also explains the adequacy of the data to run effect analysis below table 2.

Tab 2: Effect Analysis: KMO (Measure of Data Adequacy)

1) SSAM-Supply Side Approach	Kaiser-Meyer-Olkin Measure of Sampling	.764
2) DSAM-Demand Side Approach model,	Kaiser-Meyer-Olkin Measure of Sampling	.816
3) SSSM- Sites and Service Schemes model,	Kaiser-Meyer-Olkin Measure of Sampling	.830
4) HIPM- Housing and Infrastructural	Kaiser-Meyer-Olkin Measure of Sampling	.790
6) HAM-Housing Affordability	Kaiser-Meyer-Olkin Measure of Sampling	.720
HCI= Housing Cost Increment	Kaiser-Meyer-Olkin Measure of Sampling	.851

****Extraction Method: Principal Component Analysis.**

a. components extracted.

*****Source form researcher field survey data, 2018.**

The validity of measurements was tested byEffect analysis (Principle Component Analysis). Since the domain of the measurements had been identified, the aims of performing effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city.

analysis were to determine whether items were tapping into the same construct and measuring the construct. Before conducting Effect analysis, items have been classified six domains, namely : SSAM-Supply Side Approach ⁝ DSAM-Demand Side Approach model, SSSM- Sites and Service Schemes model, HIPM- Housing and Infrastructural Provisions model, HAM-Housing Affordability model, HCI= Housing Cost Increment.

Factor analysis followed by varimax rotation was run by using principle component analysis according to items in each domain across. Since this analysis was designed to study whether items tapping into the domain itself, the extracted variables was used and explained according to Factor loading of items in each domain. A factor loading is the correlation between a variable and a factor that has been extracted from the data. The study identified the variables on the basis of the results of the component matrix output. Each variable that gives acceptable instrumental Effect loading (minimum of.4) towards a effect Analysis was considered as tapping and measuring the domain.

As it can be evidenced from Table 2: the effect loading for each of the items in the categorized variables is greater than the minimum requirement 0.4 variable. It could be inferred that the items tap the impacts and can measure the variables which they were designed to explain. A useful byproduct of factor analysis is a impact scores.

Effect scores are composite measures that can be computed for each subject on each impact. They are standardized measures with a mean = 0.0 and a standard deviation of 1.0, computed from the factor score coefficient matrix. The Effect loading scores were used in the subsequent analyses of the study.

Correlations

Researcher choice the Pearson product-moment correlation coefficient, too often to observe to examine the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city, is a measure of the strength and direction of association that exists between two continuous variables. The Pearson correlation generates a coefficient called the Pearson correlation coefficient, denoted as *r*. A Pearson's correlation attempts to draw a line of best fit through the data of two variables, and the Pearson correlation coefficient, *r*, indicates how far away all these data points are to this line of best fit (i.e., how well the data points fit this new model/line of best fit). Its value can range from -1 for a perfect negative linear relationship to +1 for a perfect positive linear relationship. A value of 0 (zero) indicates no relationship between two variables.

Table 3: Person Correlations

Variable		HCI	SSAM	DSAM	SSSM	HIPM	HAM
Housing Cost Increment [a]	Pearson Correlation	1	.768**	.638**	.525**	.621**	.570**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	79	79	79	79	79	79
Supply Side Approach	Pearson Correlation	.768**	1	.428**	.375**	.339**	.399**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	79	79	79	79	79	79
Demand Side Approach model,	Pearson Correlation	.638**	.428**	1	.604**	.251**	.442**
	Sig. (2-tailed)	.000	.000		.000	.006	.000
	N	79	79	79	79	79	79

Sites and Service Schemes model, guidance & assistance	Pearson Correlation	.525**	.375**	.604**	1	.325**	.329**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	79	79	79	79	79	79
Housing and Infrastructural	Pearson Correlation	.621**	.339**	.251**	.325**	1	.319**
	Sig. (2-tailed)	.000	.000	.006	.000		.000
	N	79	79	79	79	79	79
Housing Affordability	Pearson Correlation	.570**	.399**	.442**	.329**	.319**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	79	79	79	79	79	79

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The outputs as can be evidenced from the correlation matrix table 3 above , there is a positive significant relationship in between the variables and that all correlation coefficients are significant at 1% level of significance. As to the magnitude of the correlation scores is concerned, the following points can be supposed. The values indicate that the relationships between Housing Cost Increment and Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability do have a moderate relationship. Whereas, for the other variables though they are significant, the association is relatively strong.

The Pearson Correlation Analyses were employed among variables shows the correlation analyses among all constructs for to examine the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city. The result reveals that there are significant positive correlations between Supply Side Approach and Housing Cost Increment ($r=.768$, $p<0.00$), Demand Side Approach model and Housing Cost Increment ($r=0.638$,

p<0.00), Sites and Service Schemes model and Housing Cost Increment (r=0.525, p<0.00), It means that Supply Side Approach in Addis Ababa showed strong relationship with Housing Cost Increment by 78% of total correlations.

4.3. The Effect of Condo-hosing Cost Increment

4.3.1 Multiple liner Regression Analysis

Multiple liner regression analysis was employed on constructive statistical technique that can be used to analyze the association between a single dependent and several independent variables. One of the vital considerations in multiple regression is the sample size of the growing concern in almost every nation today is the amount of 'Condo-hosing cost increment gap' (i.e. the difference between the Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city actually. Because importance of housing in economic development was disregarded issue. houses had been constructed and transferred to the beneficiaries, including commercial units.

The Analysis addresses the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city in Ethiopia by representing Addis Ababa context. The article briefly presents four the main issue said to the effect of Condo-hosing cost increment in Addis Ababa (Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability).

4.3.1. Regression Analysis (Idependent variables as predictors to Housing Cost Increment)

Table 4: Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920[a]	.847	.833	7.46638145632

a. Predictors: (Constant), Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability

b. Dependent Variable: Housing Cost Increment

*******Source: from field survey data, 2018**

In this study, a multiple regression analysis was conducted to test relationship among variables i.e. dependent and independent variables. The analysis was done to establish how the specific Factors that encourage non tax compliance in Ethiopian revenue and customs authority large tax payers, Addis Ababa Branch office. A Regression analysis results are presented in Model Summary table 4, the result as shown in the model summary designates that (Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability) explained 92.0 % of change in Housing Cost Increment.

The coefficient of multiple determinations (R^2) was estimated 0.847 and adjusted R^2 value was 0.704. This means that 83.3 % of the variation in the dependent variable is explained by the explanatory variables included in the model. Furthermore, the adjusted R^2 of 83.3% which is significant has further consolidated the goodness of the model; hence, it is econometric

significance and reliable. Which is showed that the model is fitted and its goodness to indicate the determinations of dependent variable explanations

Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20659.497	6	3443.250	61.766	.000[b]
	Residual	3735.039	67	55.747		
	Total	24394.536	73			

a. Dependent Variable: Housing Cost Increment

b. Predictors: (Constant), Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability

***** Correlation is significant at the 0.01 level (2-tailed).**

*******Source: from field survey data, 2018**

From above table 5, The F-ratio found in the ANOVA table measures the probability of chance departure from a straight line. The significance value is 0.00 which is less than 0.05 thus the model is statistically significance in predicting how Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability. The F critical at 5% level of significance was 0.00. Since F calculated is greater than the F critical (value = 61.766), this shows that the overall model was extremely significant.

Table 6: Coefficients[a] to evaluate the effect intervals						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.659	5.481		4.499	.000
	Supply Side Approach	2.852	.447	.391	6.375	.000
	Demand Side Approach prototypical,	-.720	-.476	-.110	-1.512	.000
	Sites and Service Schemes model, guidance & assistance	-.500	-.458	-.071	-3.090	-.028
	Housing and Infrastructural	-1.774	-.423	-.232	-4.194	.000
	Housing Affordability	-.330	-.305	-.234	-4.363	-.000
a. Dependent Variable: Housing Cost Increment						

From above table 6, The results of the study show that there is There is positive relationship between Supply Side Approach and level of Housing Cost Increment at significance of P=≤0.00. This means that as inequitable and Supply Side Approach to in increase defiantly increase level of Housing Cost Increment in likelihood of coefficient interval of 2.852 which mean that 3% per annual. This in turn implies that the current policy advice should focus on the effects of Supply Side Approach distortions and that adequate attention should be given to the serious, embedded institutional deficiencies that limit many Supply Side Approach or smallholder areas from taking advantage of housing inequitable and Supply Side Approach system lead to decrease to level of Housing Cost Increment.

It Supply Side Approach system under the regular system of housing showed are discriminated against, since the compliance requirements, cost of compliance and tax rate are the same for both small and large enterprises in study.

Reducing the Supply Side Approach increases the goverment profit margin. It also increases the Government's Housing Cost Increment, since the simplified provisions for small and medium useres reduce the size of the informal economy and the number of Supply Side Approach complying registered will be sell their husie dute to (Vasak, 2008)**.**

Furthermore, supply side condo housing system usually have to operate in an overbearing regulatory environment with the plethora of regulatory agencies, multiple user, cumbersome importation procedure and high port charges that constantly exert serious burden on their operations and further, user will be transfer the house to the third by person indicated on coefficient by 2.3% per individual.

UN Habitat (2003) showed that this a supply side condo housing system usually have focuses on direction that enhances the provision of shelter to citizens. It invites government to directly intervene in housing provision through construction and transfer. This is done by granting subsidies for the purpose of purchase or rent. The usual subsidies are in the form of interest rate, tax reliefs, and other measures that facilitate housing constructions. This policy approach is most frequently chosen whenever housing supply is reduced, capacity of private sector provision is low and whenever government issued policy encouraging public ownership somehow in Ethiopia this kind of operations is not well effective.

Nevertheless, this approach is criticized as it allows government active involvement in housing sector that is likely leading to the crowding out of private sector (ibid). In addition to the likely adverse effect on private sector others further criticize this instrument as it violates consumers' sovereignty (Mahumbi,et,al ,2013).

Furthermore, it is difficult to estimate and assess; sluggish in production rate; contradicts with market conditions and segregate poor at specific site. Supply side approach is considered as more expensive in providing adequate housing for all house. From respondent on can understand the rate of supply side approach of condo housing system is modern level positively sustainably in the country.

Study regrading to, Demand Side Approach prototypical indicated there is negative reciprocal relationship between and Condo- housing cost increment variance indicated at significance of $P=\leq 0.00$. negative reciprocal relationship between and Condo- housing cost increment variance directly points towards the target groups to address their housing problem. It advocates direct subsidies to the poor and allows people to prefer their own housing choice.

Unlike supply side approach, demand side instrument respects the right of poor people to choose the nature of houses and the private to supply them. The poor are given coupons serving as cash increasing utility as well as expenditure on used houses that typically less expensive than new houses (Dodson,2007).

Demand side subsides are typically two in kind known as direct and indirect subsidies. Direct subsidies are granted to households directly whereas the indirect subsidies given to service providers on behalf of the households. The subsidies may be in the form of capital grants which given at a time for the purpose of housing purchasing, building, completing (World Bank, 2003). The other form of subsidy is housing allowance.

It is a regular uninterrupted subsidy granted to renters or owners in order to offset the costs of their housing or housing services. Demand side policy approach in Ethiopia condo housing is not flexible that and not allows households the right to choose quality as well as location of the housing. Despite the flexibility of the approach others argue that it does not ensure the poor housing ownership. The opponents claim that to ensure housing ownership of lower income earners, public sector provision is more preferable (UN habitat,2016).

It means that it shows Demand Side Approach prototypical with financial liquidity problem increases to in increase defiantly increase level of Condo- housing cost increment in probability of coefficient interval of .720 which mean that insisting 72 % per annual. So, study showed Demand Side Approach prototypical of financial liquidity problem can be designed in such a way that they only directly effect on housing users. But, also indirectly push for Condo- housing cost increment and their consolidations.

According to Shahroodi, (2010) stated that for Condo- housing cost financial liquidity problem to be efficient on demand side approach. the Condo- housing cost increment needs to be designed such that the Condo- housing cost increment rates are appropriate and rational, the exemptions are lower in amount, the Condo- housing cost increment collection organization are more efficient.

The Condo- housing cost increment burden of the indigent people should be lighter and the fight against financial liquidity problem should be much more intense. So, study showed demand side approach model is not implemented in Ethiopia due to financial liquidity problem can be designed in such a way that they only directly affect none compliances but also indirectly push for Condo-housing cost increment and their growth.

Yaobin (2007), emphasized declared that special Condo- housing cost increment may be appropriate policy instruments for minimizing the cost of collection. Because awareness of the dangers of inadequate provisions of condo housing has grown because of the potential of uneven Condo- housing cost increment financial liquidity problem to cause distortions of competition, voluntary compliance by larger user and by earners to sell their housing Ruther using it due to cuttingness' of house.

There is negative relationship between Sites and Service Schemes model, guidance & assistance and Housing Cost Increment variance indicated at significance of P=≤0.00. This strategy focuses on infrastructural services and utilities provisions so as to encourage individuals, cooperatives and /or government e sector to develop housing sector. With the intention these actors address housing problem, government gives attention to these facilities in a planned and coordinated manner (UN Habitat, 2016). In sites and service scheme, the role of public condo housing sector in Ethiopia is allocation of land, provision of infrastructural facilities while housing provision and financing rests on private developers, cooperatives and individuals.

Thus, the strategy gives more attention to individuals and communities in housing sector development whereas role of government is reduced to sharing of responsibility in providing basic facilities (UN Habitat & UNESCAP, 2018).

But, research re was asked the housing and constrictions responsible attorneys and those official stated major indicators that are availability of adequate space for privacy and mobility and Physical condition of the houses, most of the dwellings in the city are termed as low level of quality.

Similarly, Data collected by interviewing the Engineers of housing development project office indicates that, the respective price change of the main construction materials that have great role in determining construction cost of a house, with in the last two years was 61%, 37% and 26% for cement, sand and reinforcement bar. So that it is not difficult to understand that the percentage of people who cannot afford to build standard unit could go up.

This means that it shows firm's Sites and Service Schemes model, guidance & assistance knowledge problem defiantly increases level of Housing Cost Increment in probability coefficient interval of -.500 which mean that insisting by -50 % per annual.

In other words, the majority of the respondent stated that they have no financial capacity to fish up and to pay the expected pre-payment on their dwelling to fulfil the standard of the regulation, provided that the estimation of construction cost of the units remain unchanged. However, this is beyond the current reality since the price of construction materials is raising rapidly and affecting them to be able to housing ownership ness.

Study shows that there is a positive relationship between Housing and Infrastructural by government and level of condo housing cost increment variance indicated at significance of P=≤0.00. The hard component that comprises all systems of urban physical structure that are mainly laid underground (e.g. water) and on the ground (e.g. roads) and above the ground (e.g. electricity lines, telephone) to provide public services. It is argued by respondent that a major challenge in most condominium housing area is not fulling the Infrastructural is to expand the coverage and quality of infrastructure services.

This means that it shows firm's Housing and Infrastructural by government defiantly negatively increase level of condo housing cost increment in probability of coefficient interval of -1.774 which mean that insisting by -1.7 % per annual.

according to condominium hosing official During interview stated that gives prior attention for alleviating housing problem of low income households. He stated that they promote high raise (up to G+4) condominium buildings with a minimum built up area of 22 m2 to minimize the construction cost so as to benefit low income families. Government, Private sector (Real estate developer, Cooperatives, and Individuals) and Non-Governmental Organizations (NGO) are considered as the major actors in housing construction and marketing activities.

Accordingly, even though the involvement of government showed is limited, the the government public housing development actors are playing a great role in increasing housing but not addressing to users per user income level.

Study indicated that there is a negative relationship between Housing Affordability and levels of level of condo housing cost increment variance indicated at significance of P=≤0.00.

As empirical study in developing countries indicates, income and affordability are directly proportional. It implies that if households had an opportunity to occupy good quality housing, many would be willing to spend more of their income on housing (Struyk, 1988).

A house can be made affordable by means of subsidies but this is not optional in third world due to scale of housing problems and financial shortage. Mortgage lenders started to use a housing expenditure to income ratio, which assumes how many an average household is able to spend on housing. The ratio, 25-30 percent of household income, is usually taken as thumb rule used for different purposes.

Nevertheless, the rule has its own limitations in measuring affordability (Smets, 2004). Without prejudice to income level, terms and conditions lenders set have limited lower income households' accessibility to mortgage markets (IMF, 2002).

The study showed that the affordable size of a loan was generally determined by taking in to account these important elements of condo user personalities. Because, result show that These are capital costs required for obtaining credit, financing terms, the size and regularity of household's income and physical possessions and the propensity to invest in Housing. This means that it shows firm's probably of level of condo housing cost increment variance decrease level of cost of house increase in probability of coefficient interval of -1.330 which mean that insisting -1.3. % per annual.

It is one of the most effective policies to protect the behavior of condo housing cost increment evasion and avoidance can be measured by the number of house hold divided by the total number of condo cost estimations and how the process was intensive also taken to consideration could be sometimes a negative relationship between probably of audit and levels of Housing Cost Increment (Hyun, 2005).

Discussions

Result regrading to Socio-demographic characteristics of (N=79); data regarding to Gender from (n=79), (46.5%) of them are male and the rest of (53.5%) of the participant respondent are female. Socio-demographic characteristics regrading to Educational level (n=432), uneducated are (9.0%), read and write only are (7.1%0, 1-8 grade are (22.1%), 9-12 grade are (32.0%), college or university are (29.3%), regarding to their Occupations (n=79). Police workers are (2.1%), housemaid are (23.0%), are Government Employed were (17.7%), NGO were (7.1%), PRIVATE are (10.4%) MERCHANT are (7.8%), student are (4.1%), daily labor are (6.0%), unemployed (5.3%), retired are (15.0%), driver (1.2%), farmer are (2.1%), Identifying the contextual problems and their root causes plays a vital role in enhancing the condo- housing effectiveness so as to promote the housing ownership of lower income groups.

Multiple liner regression analysis was employed on constructive statistical technique that can be used to analyze the association between a single dependent and several independent variables. One of the vital considerations in multiple regression is the sample size of the growing concern in almost every nation today is the amount of ‘Condo-hosing cost increment gap’ (i.e. the difference between the Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city actually.

Because importance of housing in economic development was disregarded issue. houses had been constructed and transferred to the beneficiaries, including commercial units.

The Analysis addresses the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs focusing on case of Yeka Sub city in Ethiopia by representing Addis Ababa context. The article briefly presents four the main issue said to the effect of Condo-hosing cost increment in Addis Ababa (Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability)

The F-ratio found in the ANOVA table measures the probability of chance departure from a straight line. The significance value is 0.00 which is less than 0.05 thus the model is statistically significance in predicting how Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability. The F critical at 5% level of significance was 0.00. Since F calculated is greater than the F critical (value = 61.766), this shows that the overall model was extremely significant.

The study results of the study regrading to The Effect of Condo-hosing Cost Increment show that there is There is positive relationship between Supply Side Approach and level of Housing Cost Increment at significance of P=≤0.00. This means that as inequitable and Supply Side Approach to in increase defiantly increase level of Housing Cost Increment in likelihood of coefficient interval of 2.852 which mean that 3% per annual. This in turn implies that the current policy advice should focus on the effects of Supply Side Approach distortions and that adequate attention should be given to the serious, embedded institutional deficiencies that limit many Supply Side Approach

or smallholder areas from taking advantage of housing inequitable and Supply Side Approach system lead to decrease to level of Housing Cost Increment.

It Supply Side Approach system under the regular system of housing showed are discriminated against, since the compliance requirements, cost of compliance and tax rate are the same for both small and large enterprises in study.

Reducing the Supply Side Approach increases the goverment profit margin. It also increases the Government's Housing Cost Increment, since the simplified provisions for small and medium useres reduce the size of the informal economy and the number of Supply Side Approach complying registered will be sell their husie dute to (Vasak, 2008)**.**

Furthermore, supply side condo housing system usually have to operate in an overbearing regulatory environment with the plethora of regulatory agencies, multiple user, cumbersome importation procedure and high port charges that constantly exert serious burden on their operations and further, user will be transfer the house to the third by person indicated on coefficient by 2.3% per individual.

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Study shows that it shows regarding to Demand Side Approach prototypical with financial liquidity problem increases to in increase defiantly increase level of Condo- housing cost increment in probability of coefficient interval of -.720 which mean that insisting -72 % per annual. So, study showed Demand Side Approach prototypical of financial liquidity problem can be designed in such a way that they only directly effect on housing users. But, also indirectly push for Condo- housing cost increment and their consolidations.

According to Shahroodi, (2010) stated that for Condo- housing cost financial liquidity problem to be efficient on demand side approach. the Condo- housing cost increment needs to be designed such that the Condo- housing cost increment rates are appropriate and rational, the exemptions are lower in amount, the Condo- housing cost increment collection organization are more efficient.

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There is negative relationship between Sites and Service Schemes model, guidance & assistance and Housing Cost Increment variance indicated at significance of $P=\leq 0.00$. This strategy focuses on infrastructural services and utilities provisions.

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This means that it shows firm's Sites and Service Schemes model, guidance & assistance knowledge problem defiantly increases level of Housing Cost Increment in probability coefficient interval of -.500 which mean that insisting by -50 % per annual.

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This means that it shows firm's Housing and Infrastructural by government defiantly negatively increase level of condo housing cost increment in probability of coefficient interval of -1.774 which mean that insisting by -1.7 % per annual. according to condominium hosing official During interview stated that gives prior attention for alleviating housing problem of low income households. He stated that they promote high raise (up to G+4) condominium buildings with a minimum built up area of 22 m2 to minimize the construction cost so as to benefit low income families. Government, Private sector (Real estate developer, Cooperatives, and Individuals) and Non-Governmental Organizations (NGO) are considered as the major actors in housing construction and marketing activities.

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A house can be made affordable by means of subsidies but this is not optional in third world due to scale of housing problems and financial shortage. Mortgage lenders started to use a housing expenditure to income ratio, which assumes how many an average household is able to spend on housing. The ratio, 25-30 percent of household income, is usually taken as thumb rule used for different purposes.

Nevertheless, the rule has its own limitations in measuring affordability (Smets, 2004). Without prejudice to income level, terms and conditions lenders set have limited lower income households' accessibility to mortgage markets (IMF, 2002).

The study showed that the affordable size of a loan was generally determined by taking in to account these important elements of condo user personalities. Because, result show that These are capital costs required for obtaining credit, financing terms, the size and regularity of household's income and physical possessions and the propensity to invest in Housing. This means that it shows firm's probably of level of condo housing cost increment variance decrease level of cost of house increase in probability of coefficient interval of -1.330 which mean that insisting -1.3. % per annual.

It is one of the most effective policies to protect the behavior of condo housing cost increment evasion and avoidance can be measured by the number of house hold divided by the total number of condo cost estimations and how the process was intensive also taken to consideration could be sometimes a negative relationship between probably of audit and levels of Housing Cost Increment.

CHAPTER FIVE

Conclusions and recommendations

5.1. conclusions

The study results of the study regrading to The Effect of Condo-hosing Cost Increment show that there is There is positive relationship between Supply Side Approach and level of Housing Cost Increment at significance of P=≤0.00. This means that as inequitable and Supply Side Approach to in increase defiantly increase level of Housing Cost Increment in likelihood of coefficient interval of 2.852 which mean that 3% per annual. This in turn implies that the current policy advice should focus on the effects of Supply Side Approach distortions and that adequate attention should be given to the serious, embedded institutional deficiencies that limit many Supply Side Approach or smallholder areas from taking advantage of housing inequitable and Supply Side Approach system lead to decrease to level of Housing Cost Increment.

It Supply Side Approach system under the regular system of housing showed are discriminated against, since the compliance requirements, cost of compliance and tax rate are the same for both small and large enterprises in study.

Furthermore, supply side condo housing system usually have to operate in an overbearing regulatory environment with the plethora of regulatory agencies, multiple user, cumbersome importation procedure and high port charges that constantly exert serious burden on their operations and further, user will be transfer the house to the third by person indicated on coefficient by 2.3% per individual.

Study shows that it shows regarding to Demand Side Approach prototypical with financial liquidity problem increases to in increase defiantly increase level of Condo- housing cost increment in probability of coefficient interval of -.720 which mean that insisting -72 % per annual.

So, study showed Demand Side Approach prototypical of financial liquidity problem can be designed in such a way that they only directly effect on housing users. But, also indirectly push for Condo- housing cost increment and their consolidations.

Study regrading to, Demand Side Approach prototypical indicated there is negative reciprocal relationship between and Condo- housing cost increment variance indicated at significance of P=≤0.00. negative reciprocal relationship between and Condo- housing cost increment variance directly points towards the target groups to address their housing problem. It advocates direct subsidies to the poor and allows people to prefer their own housing choice

There is negative relationship between Sites and Service Schemes model, guidance & assistance and Housing Cost Increment variance indicated at significance of P=≤0.00. This strategy focuses on infrastructural services and utilities provisions.

The study showed that the affordable size of a loan was generally determined by taking in to account these important elements of condo user personalities. Because, result show that These are capital costs required for obtaining credit, financing terms, the size and regularity of household's income and physical possessions and the propensity to invest in Housing. This means that it shows firm's probably of level of condo housing cost increment variance decrease level of cost of house increase in probability of coefficient interval of -1.330 which mean that insisting -1.3. % per annual.

It concludes that a regression analysis results are presented in the result as shown in the model summary designates that (Supply Side Approach, Demand Side Approach model, Sites and Service Schemes model, guidance & assistance, Housing and Infrastructural, Housing Affordability explained 92.0 % of change in Housing Cost Increment. Specially, Demand Side

Approach prototypical with financial liquidity problem increases to in increase defiantly increase level of Condo- housing cost increment in probability of coefficient interval of -.720 which mean that insisting -72 % per annual. So, study showed Demand Side Approach prototypical of financial liquidity problem can be designed in such a way that they only directly effect on housing users next to Sites and Service Schemes model, guidance & assistance knowledge problem defiantly increases level of Housing Cost Increment in probability affect users of -.500 which negatively that insisting by -50 % per annual.

5.2. Recommendations

- It is one of the most effective policies to protect the behavior of condo housing cost increment evasion and avoidance can be measured by the number of house hold divided by the total number of condo cost estimations and how the process was intensive also taken to consideration should be audit to protect levels of Housing Cost Increment.
- It need to increase the Supply Side Approach to the government profit margin. It also increases the Government's Housing Cost Increment, since the simplified provisions for small and medium users reduce the size of the informal economy and the number of Supply Side Approach complying registered to house user to capable.
- Furthermore, it is difficult to estimate and assess; sluggish in production rate; contradicts with market conditions and segregate poor at specific site. Supply side approach is considered as more expensive in providing adequate housing for all house. From it should be increase the rate of supply side approach of condo housing system more than costing affordability approach level positively sustainably in the country.

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Addis Ababa

College of comers

Department of project management

Questionaries'

Dear respondents I am having study on is to evaluate the effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs: the case of Yeka Sub city: please show your level of agreement on the following questions.

Thank you

Part one: Demographic of respondent

1.Gender (n=79)

a) male
b) female

3. Educational level (n=79)

a) uneducated
b) read and write only
c) 1-8grade
d) 9-12grade
e) college or university

4. Occupations ----------

Part Two: The Effect of Condo-hosing cost increment in Addis Ababa governmental 20/80 housing programs

Regarding this aspect of the study respondents were required from the statements below indicate your level of agreement or disagreement. There are no correct or wrong answers. Please use the scale indicated below the statements below indicate your level of agreement or disagreement. There are no correct or wrong answers.

Please use the scale indicated below: 1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree

Variable vs item	1	2	3	4	5
A. **SSAM-**Supply Side Approach model					
1) This is done by granting subsidies for the purpose of purchase or rent.					
2) The usual subsidies are in the form of our interest rate, income reliefs,					
3) Condo housing in our area measures that the effective facilitate housing constructions.					
4) This policy approach is most frequently chosen by we users whenever housing supply is reduced,					
5) the capacity of condo housing provision is high and whenever government issued policy encouraging by we user's ownership					
B. **DSAM-**Demand Side Approach model,					
1) Condo housing is directly point towards the target groups to address their housing problem.					
2) It advocates					
3) Condo housing direct subsidies to the poor and allows people to prefer their own housing choice. Unlike supply side approach,					
4) demand side instrument respects the right of poor people to choose the nature of houses and the private to supply them.					

5) The poor are given coupons serving as cash increasing utility as well as expenditure on used houses that typically less expensive than new houses						
C. **SSSM-** Sites and Service Schemes model,						
1) sites and service scheme of condo housing in our area is full of facility allocation of land, provision of infrastructural facilities						
2) We are encouraged by enhancing the provision of shelter to citizens						
3) It invites us to directly to have housing provision through construction and transfer						
4) Condo housing granted to we users or owners in order to offset the costs of our housing or housing services						
5) Condo housing allows households the right to choose quality as well as location of the housing						
D. **HIPM-** Housing and Infrastructural Provisions model,						
1) strategy focuses on infrastructural services and utilities provisions						
2) the address housing problem, government gives attention to these facilities in a planned and coordinated						
3) the strategy gives more attention to individuals and communities in housing sector development						
4) Government is reduced to sharing of responsibility in providing basic facilities						
5) provision of infrastructural facilities while housing provision and financing rests on private developers, cooperatives and individuals						
E. **HAM-**Housing Affordability model						
1) It concerned with securing some given standard of housing or different standards at a price or rent which does not impose the house hold						

2) Housing Affordability give priority by eyes of some third party (usually government), by seeing unreasonable burden on household incomes housing costs to a						
3) Housing Affordability selected users measure of concerning households' income in some given period not to aggravate the users						
4) Housing Affordability change in the share of income that households devote to housing expenditures						
5) Housing Affordability changes in mortgage interest rate, and changes in the cost of different housing solutions for user like us						
F. **HCI**=HOUSING COST INCERMENT						
1) Housing Cost Increment there is the imbalance between housing supply and demand, and the consequent crowdedness, expansion of informal buildings and construction.						
2) Dilapidations, on the other hand, refer to costings of the existing houses that need give us and upgrading						
3) To make urban lower income residents owners of houses through low cost housing provision and the development of saving culture						
4) To develop and build the capacity of construction sector through the expansion of micro and small enterprises to create job opportunity;						
5) To develop professional skills through the improvement of training system						
6) It was Developed and promoted low cost housing technology but, we are unable to pay for it						
7) It Change the physical setting of our needs through renewal and upgrading						
8) Duse to Housing Cost Increment we sell our house to third person to pay the rest of cost						
9) The delay of condo housing damaging our housing needs						

10) We lose and lost a lot of opportunities during waiting for condo housing						
11) The regret by our expectations Ruther our perceptions is negative image on condo housing						
12) We demand low condo housing but, it is too costly and I cannot have offered more than what I told						