

Housing for the Poor in Addis Ababa



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The stagnant nature of economic development and rapid population growth of most of the developing countries makes effective and efficient service delivery difficult for governments, to satisfy the need of their residents. Housing is one of the basic necessities for human survival; despite it remains for long period as a critical problem of most of the cities of developing countries.

This is the main feature of Addis Ababa, which is the capital city of Ethiopia. Housing supply of the last 30-40 years could not cope to the fast raise need. In addition the government tenure system drives more than 40% of the housing stock to non-reparable and inhabitable state. The availability of basic infrastructural facilities and amenities is also very limited.

The paper deals with analysing the existing shelter situation of the city to identify and analyse the main causes of housing problem so as to develop action plan to implement the proposed strategies, that are believed, enable to bring about a change in the situation and living standard of the low income families.

Accordingly, in addition to the ongoing actions taken by the city Administration, increasing the availability of financial resource, and reducing construction cost by motivating beneficiaries to participate in financial and labour contribution are some of the proposals recommended by the paper.

For the purpose of this paper the concept “Poor or Low Income Households” is used to refer to those households that can not be embraced in the ongoing housing development program that is executed by the city administration and private sector. Here particular attention is given to households who need assistance to fill the gap that could not be covered by their income so as to build their shelter.

Acronyms

AACA	Addis Ababa City Administration
AACG	Addis Ababa City Government
AAHDPO	Addis Ababa Housing Development Project Office
AAIA	Addis Ababa Investment Authority
AARH	Agency for the Administration of Rental Houses
CSA	Central Statistical Authority
DPPE	Development and Poverty Profile of Ethiopia
FEDB	Finance & Economic Development Bureau
IHDP	Integrated Housing Development Program
MOFED	Ministry of Finance and Economic Development
NUPI	National Urban Planning Institute
ORAAMP	Office for the Revision of the Addis Ababa Master Plan
PADCO	Planning and Development Collaborative International
UIS	Urban Inequities Survey
UN-H	United Nation -Habitat

Shelter Situation Analysis

Basic General Data

Geography and Administration

Addis Ababa is the capital city of Ethiopia, a country that is situated in the horn of Africa. It is a chartered city that is exercising decision and execution responsibilities separately. The council that is accountable to the federal government and the residents of the city is the highest administrative body led by the mayor. It has also a city manager who is responsible for municipal activities. According to proclamation 311/2002 Administering and Developing Houses for low income families is one of the functions of the city Administration.

The structural form of the city is organized under 10 sub-cities which are composed of 100 *kebeles* that are the lowest administrative level.

Demography

Currently the total population of Addis Ababa is estimated to be 3 million of which the number of female has greater proportion (52%) and, about 42% of the total

588235 households, are female headed. Average annual growth rate of the population is 2.9% to which the natural increase has lower contribution, 1.21% than migration that constitutes the remaining 1.7%. (CSA 1999:263-268)

Economy

Different studies indicate that the economy of the city is service sector dominant and the private; especially the informal economic activity has a greater contribution. So, 80% of the city's dwellers earn very low income of less than 74.5¹ USD per month.(ORAAMP 2002: 24) On top of this the high unemployment rate of the city that is more than 40% aggravates the poverty situation of the residents. Hence most of the households spent more than 50% of their income on food.

Before 2002/03 the greater proportion (56.6%) of the city administration's revenue was allocated for recurrent budget to perform the day to day activities. This hinders investment tasks and consequently economic development of the city. Currently the composition of the city expenditure is changed to 61.1% for capital and the remaining 38.9% for recurrent budget on average. (FEDB 2002-2006)

Shelter Related Facts and Figures

Access to Shelter

The housing condition of Addis Ababa is by far inadequate in quantity and quality terms to meet the need of the residents.

Housing Stock

In 1994 the number of housing units (374,742) was 9.5% less than the number of households (414262) which need an equal number of dwellings. (CSA1999:218). Based on the data of planning and policy commission the difference has increased to 24.8% with in ten years, even if the total housing stock has raised to 471429 with 2.5% average annual increment. The unfulfilled demand for residential housing in 2004 was therefore 116,806.

Besides, different studies indicate that 269814 (about 80%) of the houses located in the inner part of city (337268) need complete replacement because of dilapidation. Hence, the estimated gap between housing supply and demand or housing deficit due to new household formation and dilapidation as of 2004 is estimated to be about 386,620.

¹ Currently one USD is about nine Ethiopian birr

Housing Quality

Measuring housing quality by 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. About 31% of the housing stock had only one room and the average number of households in one-room house is 1.1 (CSA1999:229-233). There fore about 24.8% of all Addis Ababa household are living in over crowded dwellings. (UIS 2002:24)

With regard to physical condition, the feature of most of the units is in need of replacement because, 82.3% of the total housing stocks are built up of mud and wood and served for more than 40 years (CSA 1999:224-227).

Housing Standard, Affordability and Tenure

The housing standard of the city is incompatible with the affordability of the majority residents to build their shelter. The city administration has adopted housing standards (G+0 and G+1) in 1994 and 2003 with respective construction cost of 3889 and 6667 USD, which are only affordable to households who earn a monthly income of more than 167 and 222 USD respectively. (Esrael 2005:47-48)

However according to the assessment result of housing study of ORAAMP 92% of the total population of the city earn a monthly income of less than 167 USD (ORAAMP 2002:24-26). In other words the majority of the residents have no financial capacity to build 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. 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.

In the light of tenure, Addis Ababa has two forms of housing tenure, government and private, which accounted for 40.4% and 50.8% of the total housing units respectively (CSA1999:253). Residents who own land formally are secured to obtain tenure certificate irrespective of sex, even though those households who built house on illegally obtained land, which proportionate about 25% of the total units, (ORAAMP 2002:34) are not secured to legal status and are vulnerable to forced eviction.

Access to and cost of basic services

In view of access to basic services the residents of the city are suffering from lack of potable water, sanitation, transport, communication, drainage, education and health facilities. The level of the problem is high lighted as follows.

a) About 88.5% the housing units of the city have pipe line connection to taped water supply, yet 28.6% of the households experience frequent disruption (UIS2002:10-12) which makes the time and cost of acquiring water high.

b) Sanitary is also the other component of basic service that needs great attention to make the city clean and create healthy living atmosphere. Of the total waste generated 25% is dumped on the streets, drainage channels and vacant plots. (FEDB 2005:12) Besides 23.9% of the houses have no access to toilet facility (CSA 1999:244) and the problem is worsened by the fact that more than 33 % of the households use shared toilet with six or more than two families (UIS 2002:14)

c) Means of transport, which is dependent on road, is one of the major problems of the city Addis Ababa. The length and type of the road with its limited sidewalk and drainage facility is not adequate. Hence this leaves the city for frequent traffic accident. In 2004 the city had only 2,146 km road of which 36% was asphalt and the remaining 64% gravel road. Hence the total road area coverage of the city was 17.6 km or 6.1 % of the built up area. Besides the length of road with side walk way and drainage facility was only 11.7% and 28.7% of the total road respectively. The number of traffic accident is there for growing at faster rate that reached 10190 in 2004 from 8581 in 1998. (FEDB 2005:6-9)

d) Access to education, especially at pre school level, which is provided by public sector only, is not different from the feature of the other basic services of the city. The following data on the students' enrolment with specific age group at different level of school could prove the low level of provision of the service. (Pre School - 31.6%, Primary (1-8 School) - 94% and Secondary (9-10 School) - 68.1 %.) (FEDB 2005 :)

e) Government is the major health service provider in the city. Private sector also involve in health care service provision though the fee is unaffordable to poor families. Hence most of the members of low income group have no access to health care service or health service coverage of the city is only 68%, because health institutions and professionals are very limited in number. The low health status of inhabitants of the city can be seen from the following quantitative indicators.

Clinic to population ratio 1: 7175, Hospital bed to population ratio...1: 868
Physicians to population ratio 1: 3521, Nurse to population ratio 1: 1596 and HIV
prevalence 12.4% (FEDB 2005:15)

Existing housing policy

Currently though housing policy is not yet formulated at national and city level, the city's housing principle is following the free market economic policy adopted in 1991 that create conducive atmosphere for private sector particularly the real estate developers to participate in housing development.

The federal government enacted proclamation on urban development policy that gives high attention for alleviating housing problems of urban areas. The city administration has also prepared five years housing development program in 2004 to reduce housing problem of the city by 50%.

The program gives prior attention for alleviating housing problem of low income households. It promotes 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 NGO's is limited, the first two actors are playing a great role in increasing housing stock of the city.

The city administration has established legal institutions Housing Agency, Housing Development Project Office, Micro and Small Scale Commercial Enterprise and Technical and Vocational Education Training to implement housing development program. Under housing agency a department is created with the main responsible of looking for assistance from different sources to be used for constructing residential houses for low-income residents. Never the less, different forms of financing or funding schemes of low-income housing couldn't yet be practical. Instead the city administration is building units by its own revenue only which leaves the successful implementation of the program under question.

In parallel to improving housing situation, the city administration has stressed on alleviating poverty by creating job and loan opportunities for unemployed households. In both directions a prior attention is given for improving the living standard of women.

Actors in Shelter Delivery and their Roles

The central government represented by AARH was involved in constructing and renting houses for residential and other purposes before 1991 none the less the outcome was not as it was required. “Over the period 1974-1991, the AARH constructed 8623 dwelling units through out urban Ethiopia.” (PADCO 1996:29) At present it is only renting the constructed and nationalized houses with a monthly rent of above USD 11.11. The city administration is renting about 150,000 nationalized units rented below USD 11.11 per month and known as *Kebele* houses. Besides even though it was responsible for supplying low cost residential houses it built 7409 units only during 1996-2004. Now days it is involving in building 32000 units for residential and commercial purposes with a high emphasis of supplying housing for the low income households. The process is however hindered by shortage of financial and material resources.

Housing cooperatives, individuals and real estate developers are the main actors in shelter delivery for owner occupied and rental purposes. Nonetheless the sluggish land supply system and unaffordable construction cost and requirements are the main factors that affect private housing supply. The number of plots allocated by lottery system between 1995 and 2002 was only 2049 (Esrael 2005:41-46). Better result is registered in 2004 and 2005 when about 60,000 members organized under 2000 cooperatives acquire land for residential purpose.(AACCA 2006:14). The other problem is that, individuals and cooperatives are obliged to deposit about 20% of the total building cost in block account to acquire land for residential house. (NUPI 2004:211) On the other hand even if the participation of real estate developers is growing since 1998/99 as a matter of principle, these privately owned companies do not concerned about supplying houses for low-income parts of the society. “The study indicated that real estate developed houses constructed up to now are accessible to the high income group only.” (NUPI 2004:193)

Design

The city administration is constructing houses based on master plan and neighbourhood planning of the city. The existing dominant housing topology is changed from single to multi-storey (up to G+4) to maintain the population density of the core area 650-2000 Inh/hect proposed by the master plan. For instance 696 units are built on 45191 m² plot of land or on average 755 persons are settled on one hectare. (AAHDPO 2005: 3)

The other main principle of the design of the condominium houses is that maintaining the existing mixed settlement that is constructing units for different income groups and purposes. Based on this units for commercial and communal purposes are also constructed with the Studio up to three bed room type of residential houses.

Identification of Critical Shelter Problems of Addis Ababa

The quantitative data of shelter situation analysis indicates that critical shelter problems of Addis Ababa are housing shortage, poor housing quality and poor living and working environment. The problem is especially acute for poor households that account for 92% of the city's population.

The average housing stock percentage increase (2.3%) between 1994 and 2004 was not compatible with the average annual growth rate of the population (3%) of the same period. This leaves 65.7 % of the households to be affected by housing shortage. As a result almost a quarter of the total households are living in overcrowded dwellings.

Besides the units, which are constructed of mud and wood, especially those owned by the government have served for more than 40 years with out significant maintenance. As a result they are in a poor physical condition and in need of complete demolish and replacement

With regard to the shelter related services, a greater proportion of the residents have less access to basic services and amenities such as safe water, sanitary, health, education, transport and communication facilities

Efforts targeted at solving the housing problem of the city have fallen short of the accumulated demand. Especially housing need of the majority or the poor families who can not afford government and private development programs is very serious.

Analysis of Critical Shelter Problems

The existing housing shortage, which is the main problem of the city, is created as a result of rapid population growth rate and insufficient housing supply to satisfy the newly formed households. The continuously growing backlog housing need leaves about 25% of the city's population to live in overcrowded dwellings.

Low level of housing supply is aggravated by the poor physical condition of the long lived units which need complete replacement. These type of units accounts about 80% of the units located in the inner part of the city. In 2004 about 65.7% of the residents were affected by housing deficit as a result of insufficient housing in quantity and quality terms.

The complementary part of housing that is accessibility of basic services such as water, sanitation, transportation, communication, education and health is not in different condition. Most of the residents are severing from lack of these basic facilities and makes the existing housing problem of the city worse.

Housing crisis of the city highly affects the low-income group which accounts more than 90 % of the city's population. Low level of economic development of the city, where the livelihood of a great number of the population depends on informal activities as well as more than 40% of the residents have no source of income for survival, is the main factor that hinder the majority of the city's population to acquire dwelling. This problem was revolving for the last 30-40 years.

In contrast to this fact, housing approaches implemented by different actors were very limited and unresponsive to the need of the low-income households. Housing development programs undertaken by real estate developers who based on free market principle are high income oriented. On the other hand this part of the society has no financial capacity to build owner occupied unit as an individual or cooperative. An individual has to earn a monthly income of more than 167.00 USD to acquire land and build a house for dwelling with a minimum area that is adopted in housing regulation of the city administration. But 92% of residents earn a monthly income of less than 167 USD. Hence the number of private applicants (63,380) registered to acquire plot of land to build their dwelling between 1988 and 1995 was only 3.4% of the total average population of the same period. Besides the level of interest rate (8.75%²) and requirement, to deposit 20% of the construction cost in block account, of formal financial institutions are unaffordable for the majority of the population. Instead communities based saving associations (*Idir* and *Iqub*) are common practices in the city, to cover financial need of housing and other activities.

The state, at central and municipal level, took the main responsibility of housing provision especially for low-income group since 1975. But the measures taken to address the problem have given little result, because, it has no sufficient financial capacity to perform its duties.

² Currently the government is trying to minimise bank loan interest rate for housing to 7%

The data obtained from annual reports of Finance and Economic Development Bureau indicates that the financial condition of the municipality was characterized by continuously raising financial deficit, which reached up to 35.4% of the collected revenue in 2001/02. The proportion of capital expenditure was less than 50% of the total expenditure up to 2002/03 .

More over the city administration's operation on the sector was very limited. Up to 2003 the maximum amount of money spent in housing construction was only 7.7% of the capital expenditure in 1999/00.

The city administration has started to act on the long lived housing problem by giving prior attention and allocating a significant portion (almost 50% of the capital expenditure in 2004/05) since 2003/04. Accordingly it has planned to finalize the construction work of 31,756 units at a cost of 93.2 mills USD and to build 33,000 new units at a cost of 95.1 mills USD in 2006/2007. (AACA2006:5-6) In other words, the amount of money needed to cover the planned housing activities is 188.3 mills USD, which is about 81% of the revenue collected in 2004/05, that is, the largest amount of revenue collected with in nine years.

The other main challenge of housing supply by the municipality is again related to the issue low level of income of the residents. The city administration has started to exert an effort to meet the housing need of the society particularly of low income households, by building, selling and renting houses at subsidized price and interest rate. It is also allowing them lower down payment and longer term of payment, especially, Studio and one bedroom type of units are highly subsidized to attain at its objective.

The selling price of the houses was decided to be 105.6 USD per m² which is 36.7% lower than the market value (166.7 USD) estimated by the infrastructure and construction authority of the city administration as of 2004/05. On top of this studio and one bed room type of units are sold at 30% less (73.9USD) of the selling price. The beneficiaries of these types of units were also allowed lower level of down (7.5%) payment, in relation to two and three bed room types, and to pay 25% of their monthly income to finish their loan with in 20 years at free and 2% interest rate respectively.

Based on this payment arrangement an individual has to earn a monthly income of 26 and 48 USD so as to purchase a studio or one bed room type of house respectively. But the sustainability of the existing selling price fall under question as a result of price rise of construction materials. So the city administration has planned to raise the selling price per m² of studio and one bedroom to 127.6 and 133.9 USD

respectively. This means that with making no change in the above payment arrangements, the category of beneficiaries has to be changed to those who earn a monthly income of 49.2 and 86.04 USD respectively.

The above data shows that even with a subsidized price and interest rate, it is clear those households who earn a monthly income of less than 87.00 USD could not afford to build one bed room type of dwelling and those who earn less than 50.00 USD have no opportunity to be beneficiaries of the program. Besides these income groups have no access to acquire loan from formal financial institutions for the reason that an individual has to be able to pay 20% of down payment and pay back the remaining with in 20 years at 7% interest rate to qualify for bank loan. This affects a broad income category of the residents.

On the other hand the data collected by housing agency in 2005 to assess the need of the residents for dwelling, indicates that of the total 449,271 applicants registered to buy residential houses 44.6% had applied for one bed room type of unit. But an individual has to be able to make at least a monthly payment of 21.5 USD and earn more than 87.00 USD per month, so as to finish the unpaid amount with in 20 years at 2% interest rate to buy a one bed room type of dwelling with an average area of 35 m².

This means that about 45% of the residents need to build one bed room type of unit, never the less, more than 80% of the household have no their own financial capacity and loan opportunity to build or purchase the type of unit they need.

The situation is going to be worse unless a way is devised to minimize construction cost, because price of construction materials is growing rapidly.

Proposal for Change and Improvement

Housing which constitutes a living space with physical structure and basic infrastructure facilities is not only one of the basic necessities but also a right for human being survival. The housing situation of Addis Ababa in spite indicates that housing shortage, poor quality of housing and poor living and working environment have remained as a critical problem of the majority of the population for more than 30 years.

Measures taken to alleviate the problem by public and private sectors could not bring about a solution especially from the need of the poor. The city administration had difficulties to supply standard housing, in quantity as well as in quality terms, and basic services. Scarcity of financial resource is the main factor for its inefficient

performance in the sector. Housing production of the private sector was also unsatisfactory for the reason that the construction cost of the units is unreachable to the low income group of the city.

The issue of successful housing supply for low income households of the city there fore rests mainly on strategies applied to increase availability of financial resource and reduce construction cost. So the question is what are the possible strategies that can enable the low income of the city to build decent dwelling?

In view of this short paper, the cause of the problem can not be treated separately since the level of economic development affects the level of household income and government revenue. The on going municipal housing supply approach is relatively much better than the ones carried out earlier. Tough scarcity of government financial resource has not yet found a solution. Moreover allocating a greater proportion of the budget for a single sector could affect service delivery and investment activities of other sectors. Therefore in the long run, it is difficult to ensure equitable distribution of resources and optimum development in all sectors given the limited capacity of generating financial resource. As a result, housing problem may not be alleviated with out an improvement in shelter related infrastructure services development. It is thus advisable for the city administration to concentrate on infrastructural development of the city as well as motivate and create conducive atmosphere to increase the participation of real estate developers and non-governmental organizations in low income housing production.

In addition to this the planned housing selling price of the municipality indicates that the beneficiaries of the program for studio type of unit and one bed room are expected to be those families who have a monthly income of more than 50.00 and 87.00 USD respectively. In other words though the houses are highly subsidized more than 80% of the residents could not afford to buy or build one bed room house type which is the need of about 45% of the residents. These figures could even rise upper as a result of increase in housing selling price and interest rate. Hence the question is how shelter can be delivered for this great proportion of the city's inhabitants? There fore in the view of this short paper the critical shelter problem of Addis Ababa is how to enable poor residents of the city to acquire decent dwellings.

Efficient utilization of resources from the international sources to cover part of the cost of the housing development program for the poor is mentioned as one of the strategies to attain at the objective of the formulated program, though it is not yet implemented. Thus it is necessary for the city administration to give attention for alternative strategies for low income households and exploit potential housing

financial sources and other forms of assistances for successful implementation of the program and bring about a change in the living standard of the low income families.

Therefore, in addition to the currently adopted payment arrangements, it is necessary to look for aid, soft loan and other forms of assistances from internal and external sources. This has to be also accompanied by saving and credit activities to build or improve own dwelling. The existing community based associations have to be encouraged to involve in finance for housing activities. Besides organized self help housing approach has to be promoted to minimize construction cost of houses and bankruptcies in construction management.

These strategies would enable households those could not benefit from the program implemented by the city administration, especially those whose monthly income is between 40 and 90 USD to build or improve their shelter. Because it is possible to enable this category of the residents build their shelter with their income and assistance. Here constructing studio and one bed room type of units are considered eligible for these income groups, since two and three bed room type of houses are beyond their affordability, and the minimum area of studio type can be reduced to 20 m² to help families who earn 40 USD per month. Meanwhile the following mechanisms can be used to attain at the objective of the proposal.

- Establishing formal entities that would be responsible for raising, provision and managing of housing finance and facilitating organized self help low cost housing for low income households.
- Promote organized saving and credit service exclusively for housing development and improvement programs.
- Create relationship with internal and external governmental and non-governmental organizations to acquire financial, material and technical assistance in the form of aid, soft loan, machineries, construction materials, design and trained manpower.
- Enhance the participation of beneficiaries in the process of formulating rules and directives, planning, construction work and property administration.
- Obtain financial, material and technical assistances, from the city administration, in the form of loan at subsidized interest rate, low cost construction materials, appropriate housing design, quality control and consultancy services, preparing legal framework and establishing formal entities.
- Apply progressive housing development scheme.

The actors who are expected to be involved in the process of implementing the proposal will have the following main responsibilities.

Community

- 1 Participants selected from different parts of the society will be legally organized to form cooperatives, so as to make financial and labor contributions.
- 2 The cooperatives will play a great role in formulating directives and bylaws, planning and managing construction activities and property administration.
- 3 Raise and implement innovative ideas to minimize housing construction cost. Most of the beneficiaries would be selected from the inner part of the city, 80% of which is stated as slum, and a great attention will be given to women headed households.

Federal government

- 1 Facilitating the way to acquire and mobilize aid and soft loan especially for low income group from internal and external sources.
- 2 Formulate housing policy that would enable non governmental Organizations, to involve in housing development
- 3 Encourage regions to implement urban development policy to minimize migration, from relatively small urban and rural areas of the country.

Addis Ababa City Administration

- 1 Develop rules and directives that can facilitate housing development for low-income group.
- 2 Establish legal entity that would facilitate organized housing finance and self help housing development.
- 3 Search financial assistance and soft loan for housing development.
- 4 Prepare and make available serviced plots for the construction of houses.
- 5 Construct the main infrastructural facilities (water, electricity, road and sanitation facilities).
- 6 Provide financial, material and technical assistances, in the form of discriminatory subsidized interest rate, low cost construction materials, appropriate design, quality control and consultancy services and preparing legal framework to establish housing cooperatives.

Non governmental organizations

- 1 Provide assistance in the form of giving aid, soft loan, machineries, construction materials, appropriate design, trained man power, consultancy services and the like.
- 2 4.2. Build dwellings for low-income households

SWOT ANALYSIS

Strength	Weakness
<p>The proposal enables to reduce the problem of housing finance and construction management.</p> <p>It also enables low income families that could not benefit from housing development program of the city, to build their dwelling and improve their living standard.</p> <p>The attempt of the proposal is that to implement the approach in an organized way.</p> <p>The duties and responsibilities of the project preparation and fund searching organ of the housing Agency has been formulated and submitted to pertinent authority for approval.</p>	<p>Expecting the idea of change only from the upper management level.</p> <p>Lack of organizational structure.</p> <p>Scarcity of financial, material and human resource.</p>
Opportunity	Threat
<p>The availability of urban development policy and housing development program.</p> <p>Political commitment to alleviate housing problem</p> <p>Good experience in community based associations and Micro and Small Scale Enterprises.</p> <p>Developed experience in constructing condominium houses.</p>	<p>Highly dependent on municipally financed housing development.</p> <p>Rapid price escalation of construction materials.</p>

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Action Plan for the Implementation of the Proposal

No.	Activities	Fiscal Year				
		2006/07	2007/08	2008/09	2009/10	2010/11
1	To conduct a study to assess the applicability and attitude of the residents on organized saving and credit housing finance and self help approach	✓				
2	Prepare feasibility study	✓	✓	✓	✓	✓
3	Conduct discussions with community and respective organizations	✓	✓	✓	✓	✓
4	Establish facilitating entities		✓			
5	Organize beneficiaries		✓	✓	✓	✓
6	Prepare draft directives and by laws for cooperatives		✓	✓		
7	Search assistance for low income housing		✓	✓	✓	✓
8	Prepare plots and acquire title deed		✓	✓	✓	✓
9	Prepare design and acquire building permit		✓	✓	✓	✓
10	Construction work		✓	✓	✓	✓
11	Monitoring and evaluation		✓	✓	✓	✓
12	Take corrective actions		✓	✓	✓	✓