

Project Summary

This 24-month project seeks to provide dissent shelters (Low cost modern houses) for 238 People with disability with about 1,520 dependents in total.

We plan to build three bed room houses which will be with special room for person with disability and other two rooms will be for family members. Also at the back of the house there will be building for income generating project for person with disability.

The estimated cost of 238 (three bead room houses) is 6,000,000 USD.

The Convention on the Rights of Persons with Disabilities (CRPD) is an elaboration of existing international human rights law as it applies to people with disability. Article 19 recognizes the human right of people with disability “to live in the community, with choices equal to others’. This means that people with disability must be able to choose their place of residence, where and with whom they live as others in the community. In order for this to be achieved people with disability must have access to a range of in-home, residential and other community support services.

However, many people with disability are not provided with adequate support and as such are compelled to live in institutions in order to receive the supports and disability services that they need. PWDA defines an institution is anywhere that a ‘person with disability is forced to live in order to access the support they need.’¹ The term institution does not refer solely to large residential social care homes or psychiatric units; rather, PWDA uses the term to refer to any place where people with disability ‘are isolated, segregated and/or congregated in which people do not have, or are not allowed to exercise control over their lives and day to day decisions.

9. Institutionalized living often means that residents cannot decide:

- when they wake up or go to sleep,
- what they eat or when,
- who supports them and how,
- how their room(s) are furnished,
- who they live with and for how long,
- where and when to move from and back to the house,
- who they spend time with and when and where,
- where they work,
- how they spend their free time, and
- Who provides their supports and services.

In other words, institutions deny people with disability every day and ordinary forms of autonomy and decision-making that the rest of the population takes for granted. By their nature, institutional living arrangements reduce privacy, choice and autonomy, increase isolation and segregation and foster relationships of confinement and dependency. It is dehumanizing and discriminatory.

In short, Article 19 of the CRPD recognizes that the human right to live in the community is inalienable, and applicable to all people with disability, irrespective of needs. There are two key components necessary to ensure that people with disability can live in the community on an equal basis as others: adequate support provision, and appropriate, accessible and affordable housing. Adequate support services must be provided in-home, and facilitate the person's inclusion and participation in the community.

The right to an adequate standard of living

Article 28 of the CRPD reinforces the requirement for an adequate standard of living. This includes housing, the 'continuous improvement in living conditions' and 'access by persons with disabilities to public housing programs.' However, people with disability often struggle to access public housing, and when they do it is often inappropriate, inaccessible, and not well-located to meet their needs.

Unfortunately, housing for people with disability is rarely well-understood by housing providers. It is still treated as a specialist accommodation service rather than a factor to include in all new mainstream, public, social and other housing developments. There are many cases where this has led to a repeat of the errors of history – the redevelopment and rebuilding of institutional forms of housing.

Affordable Housing expected outcomes

This project has as its objective 'that at least 30% of disabled people in Tanzania have access to affordable, safe and sustainable housing that contributes to social and economic participation.' It seeks this through seven key outcomes which specify that:

1. People with disability who are homeless or at risk of homelessness achieve sustainable housing and social inclusion;
2. People with disability are able to rent housing that meets their needs;
3. People with disability have access to land ownership through special , efficient and responsive land ownership;
4. People with disability have access to housing through an efficient and responsive housing market) as other Tanzanians.
5. People with disability have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities

Barriers to housing for people with disability

Home ownership is a major and related issue amongst people with disability, because home ownership is demonstrated to be protective against multiple deprivations, and against housing stress.

Affordable housing is now very difficult to access for low and even moderate income earners. The market is dominated by speculative investment, resulting in escalating costs, quick turnovers and minimal investment in property as dwellings.

Discrimination

PWDA's individual advocates have housing issues as their single greatest reason for referral, demonstrating that housing is perhaps the most problematic part of life for people with disability. Frequently, these cases contain an element of discrimination against people with disability on the part of private landlords, or are the result of structural discrimination that creates barriers that disadvantage people with disability.

In order to enable the equal participation of people with disability, it is important to address disability discrimination that may be practiced. Discrimination may be personal, reflected in the treatment of people with disability who seek to access house ownership.

Women with Disability

Housing for women with disability is an essential issue which must be addressed. Women with disability are also often more at risk of poverty than men with disability. This exacerbates risks of housing stress, homelessness, and of being forced to remain in domestic violence situations solely due to a lack of appropriate or affordable options. Increasing accessible and affordable housing is thus essential to ensure that the human rights of women with disability are fulfilled.

Given the increased risks of domestic violence for this population, and the heightened risks of abuse in communities, it is important for emergency and crisis services for women to be accessible and to provide accessible landholding to women with disability and women with disability from culturally and linguistically diverse backgrounds.

Women with disability from culturally and linguistically diverse backgrounds are even less likely to report, or to seek assistance when experiencing domestic violence because of the lack of culturally and gender-appropriate support. This can become an even greater barrier to accessing safe and accessible housing.

Strategies for addressing home ownership amongst PWDAs must become part of housing strategies. This is best done by ensuring ownership amongst low-income people which provides them with financial and physical security, and reduces the proportion of properties available to speculators.

The project objective of fostering inclusive economic growth by promoting access to affordable housing to underserve and PWDAs.

The project is also in line with the Transition Fund objective of supporting job creation.

Activities supported by the project are expected to promote more efficient use of government resources and better leverage of private sector capital which will translate into more housing investments. Increased investment in housing induces the creation of jobs in housing construction and related sectors through horizontal and vertical supply chains in the economy. The arguments around the job multiplier effect from housing construction have been well made.

Temporary and permanent employments created at a scale of approximated 5 jobs per home built, this includes jobs in upstream areas such as raw material production, cement production, timber and aggregates etc. In addition, there are also impacts on local economies where the construction jobs are created, and in the service industries linked to housing, such a mortgage lending, real estate agents and retailers of furniture and appliances.

The project will also contribute to enhancing economic governance and supporting sustainable growth.

The project will support the reform of public service delivery in a social sector such as housing by promoting the efficiency and targeting of government implemented housing subsidy and guarantee mechanisms and ensuring a more efficient use of government funds to combine with private sector investment and free up fiscal resources.

The project will also contribute to the promotion of a sound housing finance system by the development of long term liquidity and fixed-rate funding for housing finance and improving prudential norms for managing mortgage credit risk and asset and liability mismatches within the banking sector.

PROJECT DESCRIPTION

Project Objective

1. **The objective of the proposed project is to support the recipient Government in designing reforms of programs and policies to promote access to affordable housing for the low to middle income households. The objective will be achieved by;**
 - (i) Supporting the governments in the evaluation of their existing programs for affordable housing,
 - (ii) Designing the key policies that will be catalytic and transformational in improving the supply of affordable housing and the availability of affordable housing finance, and
 - (iii) Supporting cross-regional knowledge sharing and expertise strengthening in the

area of affordable housing and housing finance. The project will ultimately contribute to improving the living conditions of the populations through integrating housing development with access to better social and economic prospects, and generating opportunities for growth and employment in the context of post Arab Spring upheavals.

- 2. The project will help the government build up a comprehensive national policy framework for affordable housing, which will be achieved through a program of technical assistance activities.** These programs are designed according to the specific context of each target country, yet developed using a common assessment framework that helps to guide the prioritization and selection of activities in collaboration with the local government. This ‘programmatic approach’ creates a common structure for the technical assistance components in each country to maximize opportunities for synergies and cross-pollination of expertise and experiences across countries. The project will also encompass regional knowledge sharing and training activities that introduce innovation and best practice from around the world in the delivery of affordable housing and housing finance products, risk management, policy making, and increased accessibility to housing finance for lower income Teams while ensuring responsible lending practices.
- 3. The project will support country level interventions through technical assistance and advisory work, but will also aim to build a regional dimension to affordable housing and housing finance.** Each component will include Stakeholders and National level deliverables, but there will also be over-arching themes which represent areas of commonality across the Stakeholders projects. For instance, all five countries need to improve mechanisms for owner-driven construction, bring developers down-market, or reform their affordable housing subsidy systems. They are each adopting a range of best practice solutions which need to be tailored to local contexts, and would also benefit from sharing their experiences with each other. Other examples include the need to develop sufficient long term funds to grow their housing finance sectors or National housing finance where consistent standards and best practice could help integration of the sector. These common themes will form a framework for the project but would also be subject to adjustment in emphasis and content for the specific circumstances of each of the selected project Stakeholders. Component 3 in particular will help provide the means and tools for knowledge sharing through training, events and workshops.

Project Components

The proposal focuses on five priority Transition project Stakeholders: Ministry of Work and disabled development, Tanzania agricultural development bank (TADB), National economic empowerment council (NEEC) and in country Development partners. The project will seek engagement with both the private and public sectors. It will work at a policy level to help foster the right environment for a project while also working with the private sector towards creating very tangible and concrete results through the delivery of housing and housing finance. The project will be structured around three main components:

Component 1: Scaling up the development of Low cost Housing

4. This component would support advisory services to governments for removal of supply side barriers to Low cost housing. Key challenges and constraints faced by selected countries in the provision of Low cost housing will be investigated under a comprehensive diagnostic framework, which brings together various inter-related influential factors, including policy, institutions, legal and regulatory setting, urban planning, infrastructure, land supply, subsidies and construction industry, etc. Also under the framework, current government policies will be assessed and benchmarked against international best practices, based on which policy recommendations will be provided. Specific activities may include:

- **Housing demand analyses.** Carrying out housing demand analyses by building income distributions databases and disaggregating demand by price segments, geographical areas, etc.
- **Improvement of land management and urban planning practices.** Targeted policy measures may address improving the efficiency of land markets through reform of land tenure regulations, registration, and subdivision and transaction procedures. Introduction of value capture mechanisms for government investments and improving the setting for private sector participation in land and housing development will be a way to establish sustainable strategies to increase supply of serviced urban land for Low cost housing.
- **Strengthening coordination and integration of urban planning and housing institutions.** This component will work to facilitate better coordination amongst public institutions that play a role in the housing supply chain. Coordination of land supply, planning infrastructure and housing provision is a key measure to support the building of cities that are efficient and sustainable. Issues that will be taken into account include: Systematically building social housing on the cheapest land not far away from locations of employment opportunities ; promotion of social mix in the newly produced neighbor hoods; equipping

these neighborhoods with socio-economic facilities and to attract businesses; and to provide the residents with satisfying public transportation, etc.

- **Support to developers.** These programs will aim to increase developer capacity and knowledge that they can deliver high quality products that appeal to communities at lower costs. Low-cost home design, new building technologies and energy efficiency will contribute to these solutions.

Component 2: Expanding Access to Low cost Housing Finance

Housing supply cannot increase if adequate financial resources are not available to make potential demand effective, which is not the case even when prices are commensurate with incomes if investment relies entirely on self-financing. This component will provide support for policy reforms of the legal, regulatory and institutional framework to promote Low cost housing finance. The Project will strive to design and implement the activities of this component with a view to maximize multi-country efficiencies, as appropriate. In this regard, the areas of the regulatory and prudential framework modernization, of the mechanisms for long term funding access and of the subsidy design and implementation are all likely to present opportunities for regional collaboration. For example, global best practices in regulatory and analytical data disclosure and capital allocation policies and principles should be implemented in all of the participating countries with substantial uniformity; thus the Project support to the regulators and other market stakeholders may be methodologically and operationally structured to take advantage of this, e.g. by utilizing a single Team of consultants, or by drafting a single pool of materials. Specific activities may include:

- **Strengthen publicly-funded mechanisms for Low cost housing finance:** This sub-component will support governments in reforming operational mechanisms put in place such as demand subsidies and income based guarantee mechanisms to bring the financial system down market. Existing subsidy mechanisms will be assessed from the perspectives of fiscal efficiency and sustainability, appropriate targeting, transparency and impact; appropriate modifications will be proposed and their implementation will be supported. For example, the project would support interested governments to moving towards more inclusive, transparent and efficient subsidy programs for the low and middle income households. It would also support improvements in the targeting and efficiency of housing finance guarantee programs with the aim to induce sustainable lending to lower income categories and informal sector households.
- **Promoting access to long term finance.** Increased access to long term finance is a critical component to providing Low cost housing for people with disability. This sub-component will provide technical assistance to relevant financing facilities to expand their access to funds in terms grants or soft loans.

- **Strengthen prudential frameworks for housing finance.** This sub-component would support:
 - (i) As a first step, improving statistical information available to supervisors by distinguishing mortgage loans between real estate and other (SME finance) purposes, and classifying mortgages as residential, developer, or commercial;
 - (ii) Strengthening prudential framework for managing asset-liability mismatches;
 - (iii) Mandating stress tests particularly for floating rate loans; and
 - (iv) Developing and enforcing prudent lending and servicing standards for lower income households.
- **Support to housing microfinance, as appropriate.** The project would support the introduction of housing microfinance for lower income households building a system that can be sustained, scaled up, and oriented to the private sector.
- **Support to less privilege housing finance, as appropriate.** Technical assistance would be provided for the development of the legal and regulatory framework for less privilege-compliant housing finance including grant based long term funding mechanisms. This will diversify the offering of housing finance products to respond to particular local demand.

Component 3: Low cost Housing and Housing Finance Knowledge Building and Sharing

1. This component would aim to share best practices and create some national dialogue across the program regions in relation to the above stated project themes- mainly through the delivery of Stakeholders training programs, workshops and seminars for knowledge building and knowledge sharing.
2. An annual housing training program will be developed and anchored in the country in partnership with the University of Dar es salaam and relevant academic institutions like Ardhi Institute. The program will provide executive intensive education in policy innovations and institutional, financial and managerial aspects of Low cost housing and housing finance.. One of the key objectives of the project would be assist with the initial start-up costs, training of lecturers and technical inputs required to establish this training program on a sustainable basis, where it will continue to be delivered in the country and by the government and to be held annually beyond the closing of the project.
3. This component will also include local training workshops and national conferences that will be organized regularly and in direct response to beneficiary stakeholders requests and needs that are identified via the implementation of Component 1 and Component 2 of the program. These initiatives will enable technical capacity-building as well as institutional strengthening and further promote policy integration at the National level.
4. Finally, an e-platform to be set up as part of this component will consolidate relevant

resources and documents. The e-platform will leverage the existing Housing Finance Information Network- (HOFINET). HOFINET consolidates global housing sector information, standardized data, news and legal documents and make it available in the public domain on a web portal. It covers more than 125 countries and works with regional and country partners to collect and update the information (<http://hofinet.org>). This platform will provide the space to better identify and assess the various (and numerous) pre-existing initiatives implemented to promote Low cost housing and can act as a starting point for the establishment of a National Housing Network, which brings together policy-makers and practitioners to learn from each other on an ongoing basis.

Key Indicators Linked to Objectives

(Results Framework and Monitoring) identifies some of the projects' key output, outcome and impact indicators.

IMPLEMENTATION

Partnership Arrangements

The Project is being prepared and will be implemented jointly by JUMAWAM team and project partner intend to scale-up technical assistance and capacity building activities in support of housing and housing finance already initiated through this proposed joint project. The JUMAWAM Secretariat, which was established with Joint venture between JUMAWAM and project partner, will coordinate work under this project and offer a platform of public and private stakeholder participation and dissemination of best practices.

The project will be implemented by JUMAWAM team in partnership with the Ministry of Regional authorities and Local Government. The RA&LGA will provides advisory services formulation of housing and urban policies and operational approaches to urban development, institutional strengthening of urban and land planning capability. Over the years, the urban strategy will gradually move toward interventions to extend access of underserved Teams through

- (a) Improving the design of subsidies and using public finance to leverage greater private sector involvement in Low cost housing;
- (b) Promoting the development and improvement of the basic infrastructure that supports housing; and
- (c) Supporting the policy and institutional framework for housing production, including land titling and urban planning. The team also has rich experience in urban upgrading and regularization of informal settlements.

The project will be implemented in coordination with complementary donor projects to take advantage of synergies between different donor-funded activities.

During project preparation, the team will undertake consultations with donors active in the housing and housing finance sector in the country to coordinate efforts and better identify the Project's value-add. Opportunities to leverage results between this project and other initiatives will be sought. Possible partners may include TADB, USAID, FCDO, Habitat Tanzania and GIZ, as well as the JUMAWAM Institute that has been active in knowledge exchange. For example, in development countries, the Development Partners, which is a thematic Team on Urban Development has been working to coordinate, harmonize and integrate all urban development projects and initiatives supported by donor organizations. Similar Teams working on housing finance and Low cost housing initiatives can also be persuaded to be formed within the country.

Institutional and Implementation Arrangements

Project scope. The specific scope of the program is determined through consultation with Ministry for Local government Authority and in response to their specific priorities and requests for technical assistance in each component. This refocuses the concept around fewer activities; more clearly articulated with each other, in direct relation project's interests and clarifies the implementation approach and methodology for each sub-component. Initial missions will be carried out for each participating stakeholder to submission to the intended adviser to ensure that JUMAWAM project committee are indeed requesting the technical assistance and studies that will be provided, that there is clear appetite to support the reform recommendations selected by the government and formal ownership and vetting mechanisms by project are designed and established. By developing the detailed activities of the technical assistance program in coordination with the Local government, JUMAWAM committee will formalize consultation mechanisms throughout the implementation stage, the JUMAWAM will ensure support, ownership and leadership throughout the initiative.

Project processing track. It is proposed that the project follows the Technical Assistance processing track, with a Programmatic Approach (PA). The PA presents the most adequate fit to the structure of the proposed project. Consistent with the PA, the project will be developed as an umbrella program allowing for the combination of more than one knowledge activity (e.g. Economic and Sector Work, non-lending Technical Assistance) supporting a common development objective, as well as project phasing, so that Stakeholders are able to join the program over time.

Project execution. This project would be JUMAWAM and RA&LGA executed. The JUMAWAM component will follow JUMAWAM's standard operational policies and procedures, including procurement and resource management policies. A team with an appropriate mix of specialists will be responsible for the day-to-day running of activities. It will draft the Terms of References (TORs) to commission consultants to deliver the technical assistance and capacity building activities. It will coordinate monitoring and evaluation for the project. Budget will be allocated to monitoring and evaluation of activities to ensure indicators are established and verified and the

outputs and outcomes are attained.

Advisory committee. An advisory committee consisting of the RA&LGA's, Ministry of Work and people with Disability development, (Development partners) JUMAWAM team, will provide strategic guidance to the JUMAWAM team throughout the project.

Rationale for JUMAWAM's role. JUMAWAM implementation of the proposed project is sought on the following rationale:

- (i) The JUMAWAM Team's ability to provide an array of in-house and external global expertise in the urban, housing finance development area;
- (ii) The JUMAWAM Team's knowledge and unique expertise in delivering similar Low cost housing sector development and housing finance programs around the world and specific knowledge and involvement in the region;
- (iii) The JUMAWAM is perceived as a credible honest broker able to facilitate efforts by the public and private sectors to mobilize resources and technical assistance needs for housing finance; and
- (iv) The JUMAWAM's experience facilitating country-led reforms and policy initiatives.

Rationale for the Approach. JUMAWAM team will execute the approach to the Project has been selected as it allows common themes in Low cost housing to be used to form a framework for engagement. This Programmatic Technical Assistance format acts as a common methodology to evaluate each project challenges in Low cost housing. Benefits of this approach include common trainings and the use of the same pool of experts, which enables synergies between independent activities, mutual learning, knowledge exchange and better integration, certain activities and frameworks for implementation, supervision and evaluation, which are designed for target Stakeholders project may be sequenced or directly coordinated. This will be investigated in project preparation and considered on a case-by-case basis. The project does not aspire to create National standardization, but instead to work in close cooperation with target Stakeholders in order to cater a specific mix of activities that will be driven by the project needs and priorities, and then to facilitate Project-level exchange and capacity building for sustained program impact.

Project Budget and Financials

This project budget is the total amount requested for the implementation of this project.

Cost by Component	Total (USD)
Component 1: Building of Low cost housing for 125 disabled people of Dar es salaam and Coast Region.	\$ 2,800,000
Component 2: Expansion of Low cost housing for 113 disabled people of Lindi Mtwara and Morogoro	\$ 2,531,200
Component 3: knowledge building and sharing.	\$ 4,00,000
Total Project Cost	\$ 5,371,200
Grant Preparation grant administration <ul style="list-style-type: none">• Staff Time• Travel• Consultants	\$ 268,800

“Your donation to enable the implementation of this project will be appreciated”.