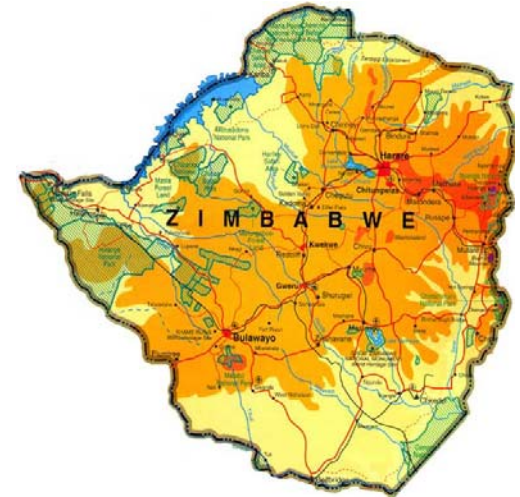


Zimbabwe Low-Cost Shelter Program

funded by
USAID

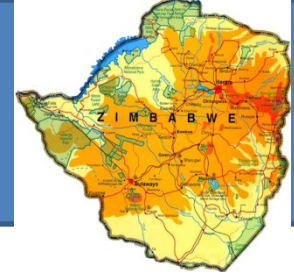
- **Zimbabwe** is a land-locked country in Southern Africa between the Zambezi and Limpopo Rivers.
- **Zimbabwe** gained **independence** in 1980 after a 14-year civil war.
- After **independence** rapid urbanization created a need for housing. USAID and the Government of Zimbabwe (GOZ) partner to fulfill the need.



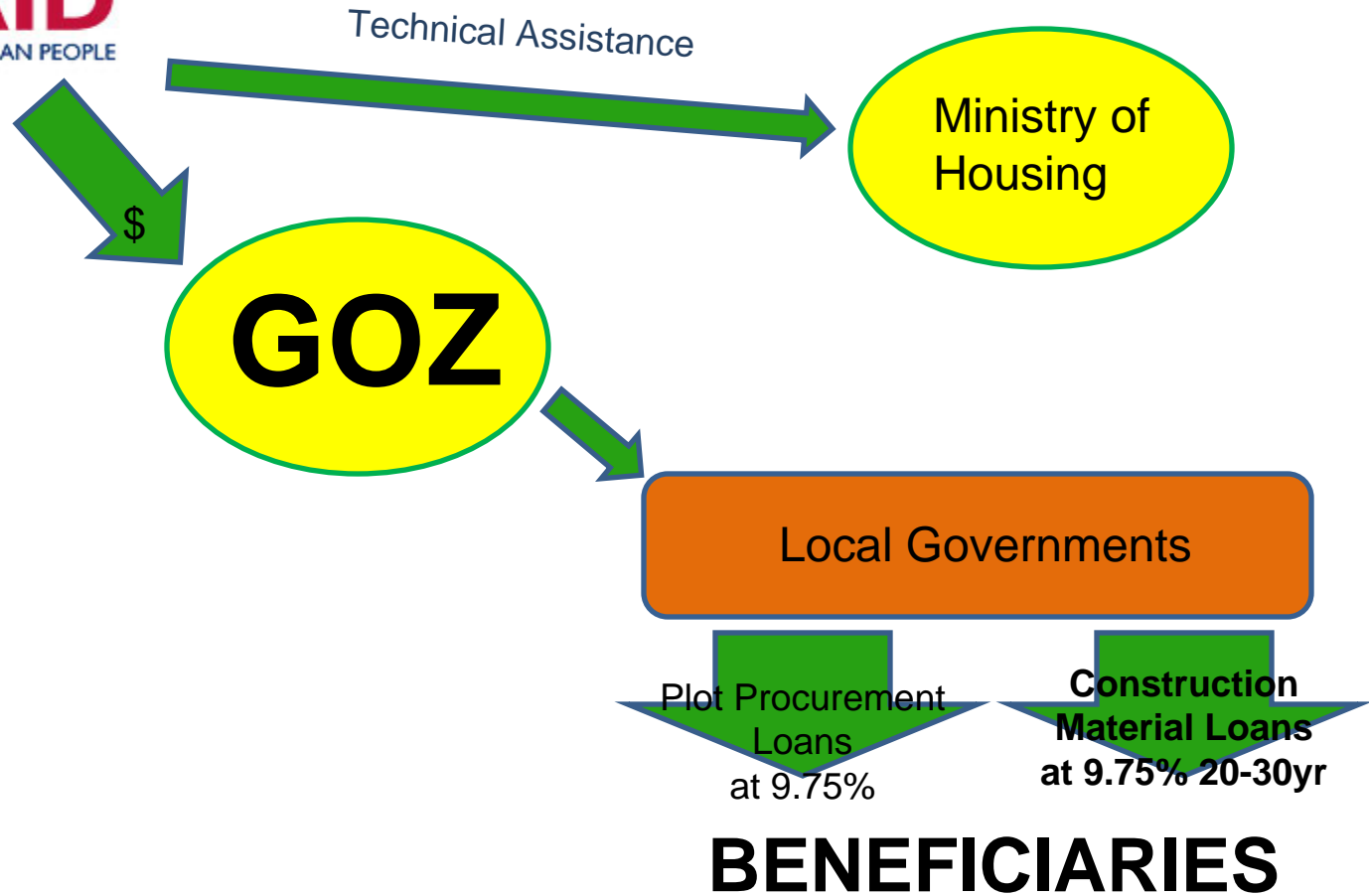
USAID's goals:

- To improve living conditions of the urban poor
- To strengthen the central government's and local authorities', institutional, technological, and financial capacity to administer large low-cost shelter programs.

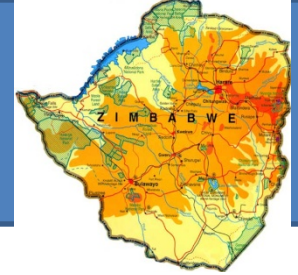
Funding Flow



USAID
FROM THE AMERICAN PEOPLE

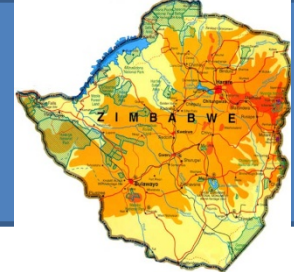


Strengths



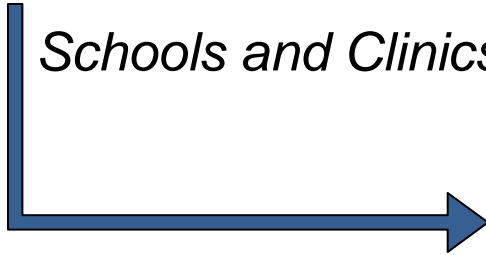
- Provides serviceable land
- Includes very low income families (Non-homeowners, earning no more than Z\$ 218/ month)
- Allocates more than **19,000** plots (**16,000** units built and **17,000** construction loans issued)
- Reflects existing capacities of beneficiaries in construction options
- Replicated in **9** localities
- Awards stability, (longest term residents choose plots first)
- Identifies beneficiaries' willingness to pay
- Attempts to increasing governments administrative capacities

Weaknesses



- **Not affordable**

Schools and Clinics not free

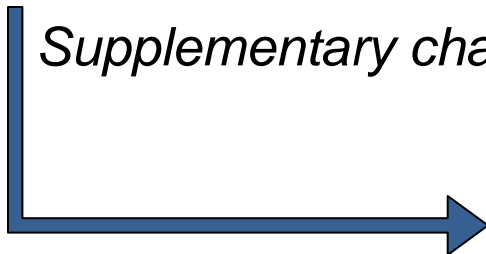


- **Income qualifications not enforced**

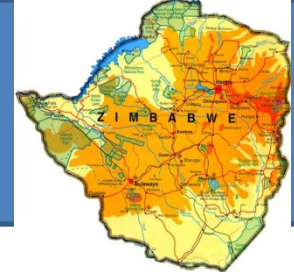


- **Ineffective cost recovery mechanisms**

Supplementary charges undefined in report



Weaknesses Improvements!



- Not affordable

Schools and Clinics not free

1

- Lower interest rate (9.75 too high!)
- Longer payment periods

- Income qualifications not enforced

2

- More technical assistance to localities
- Group pressure

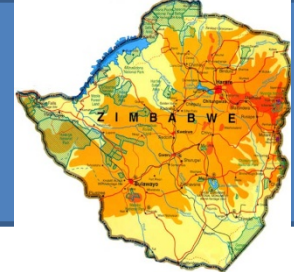
- Ineffective cost recovery mechanisms

Supplementary charges undefined in report

3

- Group pressure
- Incremental neighborhood improvements

Participation



Everyone pays for electricity.



One or two don't pay for electricity.

A reverse prisoner's dilemma...