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March 2026

# Building Tanzania's Urban Future

*The Need for a National Housing Policy*



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# Executive Summary

Tanzania faces an annual housing shortfall of about 390,981 units, a predicament exacerbated by swift urbanization, informality, and escalating living expenses. Present housing interventions are disjointed among ministries, agencies, and financial institutions, characterized by overlapping tasks and a lack of cohesive policy direction. Both DIRA 2050 and the CCM Manifesto 2025–2030 unequivocally assert that access to adequate and affordable housing constitutes a fundamental human right, essential for enhancing individual well-being, maintaining societal stability, and transforming the economy. This paper asserts that Tanzania urgently needs a stand-alone National Housing Policy to transform these pledges into a unified and implementable national framework. A stand-alone housing policy will elucidate institutional responsibilities, enhance governance and accountability, facilitate inclusive housing finance, formalize and support large-scale self-built housing, stimulate job creation and local economic development, and synchronize national initiatives with global commitments. A housing policy is not only vital for ensuring dignity but also for fostering development and promoting national prosperity.

# 1. Introduction

This paper establishes the groundwork for a revitalized national discourse on housing in Tanzania. It is based on the National Development Vision 2050 (DIRA 2050) and the Chama Cha Mapinduzi (CCM) Manifesto 2025–2030. DIRA 2050 recognizes adequate housing as vital for enhancing human capabilities and fostering equitable development, whereas the CCM Manifesto regards housing as a fundamental right and a strategic goal for national progress. DIRA 2050 declares that affordable housing and human settlements are an important part of its second pillar, which is “Human Capabilities and Social Development.” This pillar encompasses the competencies, living standards, and opportunities that enable individuals to lead meaningful and fulfilling lives while contributing to national advancement. To tackle the increasing housing deficit caused by natural population growth and rural-urban migration, CCM has pledged to counsel the government on executing targeted initiatives over the next five years to enhance access to safe, adequate, and affordable housing for citizens of all income brackets in both urban and rural regions.

The aforementioned frameworks not only acknowledge housing as a fundamental human right but also imply that Tanzania ought to establish a national housing policy that is autonomous, coherent, inclusive, and efficient, enabling all Tanzanians to secure safe and affordable housing. In line with these aspirations, the Just City Platform (JCP) in Tanzania advocates for a standalone national housing policy that elevates housing as a human right and ensures shelter for all Tanzanians through a coherent, inclusive, and actionable framework. Capitalizing on JCP’s ongoing commitment to housing justice, in conjunction with the principles outlined in DIRA 2050 and the CCM Manifesto (2025–2030), the JCP seizes this opportunity to continue advocating for a stand-alone national housing policy. The envisaged policy would not only recognize housing as a fundamental human right but also establish a cohesive, inclusive, and practical legal and institutional framework to guarantee access to adequate and affordable housing for all Tanzanians.

Tanzania is experiencing swift urbanization, with projections suggesting that more than 59% of the population will reside in urban areas by 2050 (TISEZA, 2025). Population growth, rural-to-urban migration, economic diversification, and the expansion of urban infrastructure are all contributing factors to Tanzania’s this rapid urbanization. The movement of urban infrastructure propels this shift, generating a

demand for critical public goods and services, particularly the pressing need for affordable and adequate housing for most urban residents. Notwithstanding available initiatives like endorsing the National Human Settlements Development Policy (NHSDP) (2000) (CAHF, 2022), the National Housing Corporation (NHC), and housing microfinance schemes, housing provision continues to be disjointed and insufficient. These initiatives, while advantageous, lack the necessary coherence and strategic alignment to effectively address the scale and complexity of the nation’s housing challenges, particularly for low- and middle-income demographics.

The lack of a cohesive, independent national housing policy in Tanzania has resulted in a disjointed institutional framework characterized by numerous stakeholders functioning under ambiguous, overlapping responsibilities. The Ministry of Lands, Housing and Human Settlements Development, the National Housing Corporation (NHC), local government entities, and financial institutions collectively facilitate housing provision. However, these efforts often lack coordination and strategic alignment because there is no designated policy framework (JCP, 2023). The absence of a national housing policy has exacerbated the housing crisis, as limited access to affordable housing finance is hindered by elevated interest rates and stringent collateral requirements (JCP, 2023), thereby excluding the majority from formal markets. According to the Tanzania Building Census 2022 Basic Statistics Report, the country is currently facing a significant housing crisis, with a projected annual demand for 390,981 housing units (URT, 2024). Moreover, informal communities persist in their expansion, frequently devoid of vital services and subjecting inhabitants to environmental risks.

Addressing the aforementioned challenges necessitates a committed housing policy that will function as a coherent framework to direct planning, investment, regulation, and innovation within the sector. This would allow the government to establish explicit objectives, optimize resource allocations, and define benchmarks for “adequate” and “affordable” housing across different scenarios, while ensuring that interventions are tailored and equitable.

## 2. Governing the Housing Sector: Current Policies and Laws in Tanzania

A robust framework of legal and policy mechanisms governs Tanzania's housing sector. One significant provision is Article 24(1) of the Constitution (amended 1977), which ensures every citizen's right to possess and safeguard property. Article 24(2) forbids deprivation without legal authorization and mandates equitable restitution. Nonetheless, property ownership only partially guarantees housing availability, as property rights include different legal entitlements that may not always pertain to housing. Equating property rights with the right to housing is inaccurate, as housing constitutes a fundamental human necessity rather than merely a form of property.

Beyond constitutional provisions, several laws and policies influence the housing sector. These include the Urban Planning (Space Standards) Regulations of 2018, the Local Government (Urban Authorities) (Development Control) Regulations of 2008, the Mortgage Financing (Special Provisions) Act No. 17 of 2008, the Unit Titles Act No. 16 of 2008, and the National Human Settlements Development Policy of 2000. Collectively, these frameworks establish regulatory guidance for (i) defining spatial and construction standards for housing development, (ii) assigning local government responsibilities for orderly urban planning and development control, (iii) enhancing access to housing finance, (iv) promoting shared ownership of condominium housing units, and (v) advocating for adequate shelter for all citizens (JCP, 2023).

Specifically, sections 1.2.4.5 and 1.2.4.6 of Tanzania's Land Policy (Version 2023) are highly significant to the housing sector, as they address two critical dimensions of urban development—informal settlements and urban renewal. Section 1.2.4.5 recognizes that about 73.4% of urban housing is informal and encourages actions like timely urban planning, plot surveying, and settlement formalization to improve access to basic infrastructure and security of tenure. These measures directly contribute to inclusive and equitable housing improvement. Conversely, Section 1.2.4.6 focuses on the renewal of city centers and dilapidated areas through redevelopment planning, auctions of obsolete buildings, and revitalization initiatives that stimulate investment and improve land use efficiency. The preparation of 37 urban renewal plans underscores progress toward modern, high-quality housing. Together, these sections advance sustainable urban transformation by combining housing regularization with city revitalization, thereby improving the quality, accessibility, and productivity of urban housing in Tanzania.

Housing regularization and improvement was derived from the Land (Schemes of Regularization) Regulations (L.N. No. 85 of 2001), which operationalizes sections 56–60 and 179 of the Land Act No. 4 of 1999. Tanzania has been implementing a regularization project for over two decades, with a scheduled completion date of December 2023. The Minister of Lands Housing and Human Settlements Development's (MLHSD) parliamentary financial address for 2023–2024 indicated that 2,145,100 residential properties were identified, of which 1,002,391 were formally surveyed, and 142,833 title deeds were prepared for the project by May 2022. Regularization has significantly created potential for improved urban infrastructure and service delivery, enhancing tenure security for land and housing owners. However, it has also raised concerns about the limited of attention given to complementary infrastructure and the need to revise urban planning standards to better accommodate low-income groups. Despite these challenges, the Land (Schemes of Regularization) Regulations remain a potential tool for expanding the government's revenue base through improved property tax collection and land rents. However, its limitations to providing infrastructure and inadequate social services highlight persistent inequities in its urban development outcomes (Magina et al., 2020; Nyiti, 2023).

The housing sector also directly benefits from a number of other land-related laws and policies, all of which merit honorary mention. These include the Land Use Planning Act No. 7 of 2007; the Land Act No. 4 of 1999; the Village Land Act No. 5 of 1999 and the Land (Amendment) Act (2004); the Urban Planning Act No. 6 of 2007; the Land Acquisition Act Cap 118 (2002); the Urban Authorities (Rating) Act (1993); the Architects and Quantity Surveyors Registration Act (2016); the Land Registration Act (Cap 334 R.E 2002); the Registration of Documents Act (Cap 117 R.E 2002); the Local Government (Urban Authorities) (Cap 288) Act 1982; and the Local Government (District Authorities) (Cap 287) Act 1982. Together, these laws create an enabling environment for key actors in the housing sector to navigate the complexity of the built environment in general.

Moreover, the revised NHC Joint Venture (JV) Policy (2022) is another notable initiative by the government aimed at enhancing Public-Private Partnerships (PPP) in Tanzania's housing and infrastructure sectors. It allows NHC to leverage its substantial land assets to attract private capital, thereby diminishing reliance on government funding and expediting urban development. The policy presents four

adaptable models—Land as Equity Contribution, Land and Finance Equity Contribution, Revenue Sharing, and Long-Term Lease—that collectively facilitate customized strategies for diverse projects. Rules such as mandated minimum investments, fair revenue sharing, and gradual increases in NHC ownership are in place to safeguard public interests and ensure that returns from rising land values are perceived as fair.

Nonetheless, numerous limitations from the aforementioned initiative are apparent. The policy's emphasis on high-value projects, with criteria including TZS 50 billion thresholds and investment ratios of four times land value, jeopardizes the inclusion of small and medium-sized domestic investors. Moreover, its focus on commercial viability overlooks the pressing demand for adequate affordable housing, potentially exacerbating social inequality in urban areas. Ongoing bureaucratic obstacles, inadequate enforcement capabilities, and imbalanced power dynamics between NHC and private partners may undermine intended results (NHC, 2022).

Overall, the policy could be strategically advantageous as it converts underutilized land into productive assets and fosters economic growth, employment, and the modernization of urban infrastructure. Nonetheless, its sustained success will hinge on efficient execution, transparent governance, and intentional incorporation of social goals; especially the provision of affordable housing and engagement of local investors. In the absence of these safeguards, the policy may inadvertently prioritize short-term profits over equitable and sustainable growth in urban areas nationwide (NHC, 2022). A national housing policy could subsequently enact a law mandating that a portion of these joint venture projects be allocated at subsidized rental rates for the majority of Tanzanians who currently cannot afford them. Consequently, it offers a feasible alternative for the implementation of social housing in the nation.

Although the national housing policy has remained a draft since 2018, Tanzania's housing sector is supported by a comprehensive legal and policy framework that promotes tenure security, urban revitalization, and private sector participation. The persistent gap between property ownership and adequate housing access highlights systemic inequalities. Despite advancements through initiatives such as the Land Policy (Version 2023) and the Land (Schemes of Regularization) Regulations (L.N. No. 85 of 2001), considerable challenges remain due to inadequate infrastructure and affordability concerns. The NHC's JV Policy (2022) also promotes private investment, but it may favor commercial interests over societal needs. Sustained progress requires transparent governance, equitable financing, and a focused commitment to social housing. A comprehensive National Housing Policy with enforceable legal measures is vital for guaranteeing inclusive, adequate, and affordable housing for all Tanzanians.

# 3. Methodology

This paper employs a qualitative research design that integrates document analysis, comparative policy review, and stakeholder engagement to investigate the rationale, structure, and policy pathways for the establishment of an independent National Housing Policy in Tanzania. The approach focuses on interpretive analysis to understand how institutions, policy gaps, and people's real-life experiences affect the housing sector.

The study commenced with a systematic review of essential policy and legal instruments pertinent to the housing sector in Tanzania. These included the National Human Settlements Development Policy (2000), the draft National Housing Policy (2018), the Land Policy (Version 2023), and related laws such as the Land Act No. 4 of 1999 and the Mortgage Financing (Special Provisions) Act No. 17 of 2008. Institutional mandates of the Ministry of Lands, Housing and Human Settlements Development (MLH-HSD), the National Housing Corporation (NHC), and local government authorities were examined to identify coordination challenges and policy fragmentation.

A comparative review was conducted to draw insights from housing policy experiences in Nigeria, Kenya, South Africa, Ghana, Uganda, and India, as well as regional and global frameworks such as the African Union's Agenda 2063, the New Urban Agenda (2016), and the Sustainable Development Goals (SDG 11). These regional cases were chosen because of their similarity to Tanzania in terms of socio-economic conditions and level of urbanization. The analysis concentrated on policy formulation, policy issues, institutional frameworks, and implementation strategies that facilitate inclusive and affordable housing.

Semi-structured interviews and targeted (in)formal discussions were held with key actors, including MLHSD, PMO-RALG, NHC, local government officials, real estate developers, and members of community-based organizations and academia. These discussions aimed to capture perceptions regarding the need for a standalone policy.

Findings from the document review, comparative analysis, and stakeholder consultations were thematically synthesized to identify convergent patterns and key policy priorities. This process informed the formulation of a proposed framework for a Standalone National Housing Policy, outlining strategic focus areas and an implementation roadmap aligned with DIRA 2050 and the CCM Manifesto 2025–2030.

## Limitations of the Study

This study is primarily qualitative in nature and therefore relies on interpretive analysis of existing policy documents, institutional reports, and stakeholder perspectives. While this approach provides rich contextual understanding, it does not incorporate quantitative or statistical assessments of housing supply, affordability, or demand. Consequently, the findings emphasize institutional, regulatory, and governance dimensions rather than measurable housing indicators. Additionally, stakeholder consultations were limited to selected actors within the housing sector, which may not fully capture all regional or community-level perspectives. Future studies could complement these insights through quantitative and spatial analyses to deepen empirical evidence.

# 4. Findings and Discussions

## 4.1 The Systemic Confusion between Housing and Human Settlements

The housing policy framework in Tanzania is plagued by a profound conceptual and language ambiguity between the words “housing” (“nyumba” in Kiswahili) and “human settlements” (“makazi” in Kiswahili) (Nyiti and Genes, 2022; JCP, 2023). The terms “housing” (“nyumba”) and “human settlements” (“makazi”) have been used interchangeably in everyday discourse among Kiswahili speakers as well as in national policies and governmental documents. Several examples can be referenced from the “2022 National Housing and Population Census” document, whose official Kiswahili translation is “Sera ya watu na Makazi,” substituting the term “settlement” (“makazi”) for “housing” (“nyumba”). Similarly, in DIRA 2050, Subsection 4.2.4 of the English version states ‘Affordable Housing and Human Settlements,’ whereas the Kiswahili version states ‘Makazi Bora ya Gharama Nafuu.’ The term “nyumba” (“housing” in Kiswahili) is not merely mistranslated; it is also obscured and subsumed under “human settlements.” It is alarming that such a crucial document, serving as the guiding light for our nation’s progress over the next 25 years, presents a significant risk of misinterpretation.

This paper is another attempt to convince the relevant authorities why there is a need for a standalone housing policy for the country. In 2020, the Ardhi University team that was commissioned to draft the 2018 Housing Policy found themselves in the same situation, as they were again requested by the MLHSD to justify the need for a standalone housing policy in the presence of the 2000 NHSDP. ARU (Unpublished) led with the following opening statements for the justification.

*“There is a broad understanding and substantial evidence in policy documents, operational frameworks, and academic writings indicating that housing policy differs from human settlements policy.” A housing policy is designed and interpreted as a government position regarding specific goals and objectives, including the improvement of housing quality and increasing the supply of housing for all or for particular social groups, such as low-income urban residents or the homeless. Such a policy delineates specific strategies and targets for achievement.*

*On the other hand, a human settlement development policy concerns the overall living environment of communities—whether in cities, towns, or villages—by en-*

*compassing the social, economic, physical, spiritual, and cultural aspects that shape those environments. Its scope is broad and covers many issues not directly related to housing, such as transport, rural–urban linkages, urban agriculture, governance, settlement hierarchies, and urban form and structure. Housing, however, remains one of the most tangible and essential resources that a household can possess.”*

Half a decade later, the JCP finds itself in the same position (as an independent group) because it was revealed to its members that the MLHSD is currently considering incorporating housing issues into the upcoming revised version of the 2000 NHSDP. The MLHSD’s position was explained during the national housing conference convened by the JCP in Dodoma on March 25–26, 2025, which was themed “Nyumba ni Sisi” (Housing is Us): Breaking Barriers to Affordable Housing in Tanzania. The conference comprised a variety of key stakeholders with a stake in housing development (community members, government representatives, private sector and CSOs). In an official dialogue, a representative from the Human Settlements Directorate of the MLHSD stated that they’re planning to include the matters raised in the 2018 Draft National Housing Policy, which will be addressed by incorporating housing issues into the upcoming review of the 2000 National Human Settlement Development Policy. In other words, they remain committed to integrating housing into the broader concept of human settlements, as they did in 2000.

*To further elaborate on this matter, imagine a facility like a hospital. A human settlement is like a hospital, a complex system where many departments work together to sustain life. In a hospital, each unit; surgery, pharmacy, or radiology; has its own management and guidelines, despite all belonging to one institution. Likewise, a settlement comprises essential components such as housing, water supply, electricity, roads, education, and health facilities that work together to create livable spaces. In Tanzania, each of these sectors that make up human settlements has its policy framework to ensure functionality and progress except for housing, namely, National Water Policy (2002), National Energy Policy (2015), Education and Training Policy (2014; 2023), and National Health Policy (2017), respectively. In light of the above observation, housing should also receive the same critical recognition.*

*Housing is not separate from the human settlement sys-*

tem, but it represents a vital part of it, one that requires a dedicated policy to function effectively. In the context of the above hospital metaphor, a housing policy will be a specialized tool, akin to that of a specialist surgeon in a hospital, focusing with precision on the complex, technical, and critical organ of shelter. With a housing policy in place, specific subsequent acts such as those for housing finance, affordability metrics, construction standards (building codes), lease and rental arrangements (between tenants and landlords), third-party interests in housing, and the delivery of diverse housing typologies or modalities like cooperative housing and social housing can be more contextually implemented.

## 4.2 Institutional Overlaps between the Housing Sector and other Related Sectors (land, construction, real estate)

A significant gap exists between aspirations (DIRA 2050 and CCM Manifesto 2025-2030) on paper on one side and the reality on the ground on the other side. This gap is not merely one of resources, but of strategy. Tanzania's current housing development efforts are scattered across many institutions with overlapping responsibilities, and they don't have a clear, focused, and actionable standalone national housing policy to guide them. This paper contends that the establishment and implementation of a standalone national housing policy is an essential prerequisite for Tanzania's social and economic advancement. Its absence has created a strategic vacuum, allowing informality to become the default solution and hence undermining national development goals.

Moreover, at the launching of the Revised Land Policy, version 2023, by the president of the United Republic of Tanzania, Dr. Samia Suluhu Hassan, significant overlaps between the Land Policy and the Housing Policy were evident. The Land Policy covers notable yet very broad aspects of land, including agricultural and pastoralist conflicts that span to other interrelated sectors, making the aspects of housing hidden but visible. Simply put, despite being at the launch of a revised Land Policy she spoke and communicated the silent part (in this case 'housing') very loudly.

For example, her words below illustrate this point:<sup>1</sup>

*"Tunaamlenga hapa ni kijana ambaye leo anaanza maisha, ambao wanaishia huko kwenye nyumba za kupanga, chumba kimoja. Na vijana wetu leo wana mambo chungu mzima; akipita hivi shangazi ana mtizama kwa huku, mara watu wakae nje wangojee huyu kijana kapita na nani, anamtoa saa ngapi. Kwa hiyo tunalenga vijana wetu wa kike na wa kiume wanaoanza maisha leo. Vijana hawa wanamaliza shule, wanamaliza*

*chuo wanapangiwa kazi. Anapangiwa kazi kwenye mikoa tofati mbali sana na nyumbani, akifika la kwanza anahangaika kutafuta nyumba kwa wapangishaji."*

English Translation:

*"The group we are targeting here consists of young people who are just beginning their adult lives—those who end up living in rental rooms, often single-room units. Today's youth face countless challenges; for example, when a young man walks by, an aunt or neighbor may watch him closely, and people often sit outside waiting to see who he passes with or what time he returns. Therefore, our focus is on young men and women who are starting out in life. These are young people who have recently completed their education and are being assigned to work in regions far from their homes. Once they arrive to these places, the first thing they struggle to find is rental housing."*

The President communicated issues that a housing policy can address, e.g., rental housing, social housing, rental housing standards, types, issues of privacy and dignity, etc. Without a policy that specifically targets housing, Tanzania will continue to lack specialized tools to intervene in the housing market effectively. In turn, leaving housing to be managed as a general component of urban planning rather than a critical sector in its own right. These are the consequences of the aforementioned policy vacuum. The lack of a specific housing policy has made governance less effective and more fragmented. (JCP, 2023). Housing responsibilities are currently scattered across numerous bodies, including MLHSSD, which also oversees NHC; the Ministry of Works, which also oversees the Tanzania Building Agency (TBA); the Ministry of Finance, which handles the financing part and revenue collection (Tanzania Mortgage Refinance Company—TMRC) and the Tanzania Revenue Authority (TRA); the Ministry responsible for Regional Administration and Local Government Authorities under the Prime Minister's Office (PMO-RALG); pension funds; Watumishi Housing Company (WHC) as a REIT (Real Estate Investment Trust); and various other institutions.

Without a central policy to coordinate their efforts, these institutions often work in silos with overlapping mandates and conflicting priorities. The NHC's Joint Venture Policy (2022), for example, is critiqued for focusing on high-value commercial and real estate projects, neglecting the urgent national need for affordable housing. When a state-owned enterprise prioritizes revenue generation over a non-existent national mandate for inclusive housing, it logically results in such an arrangement. Nevertheless, the NHC strategic plan for 2015/16-2024/25 highlights the policy vacuum and the need for a housing policy.

<sup>1</sup> The President of the United Republic of Tanzania Dr. Samia Suluhu Hassan's Speech on the launching of the Revised Land Policy 1999 version 2023, March 17, 2025, Dodoma, Tanzania (<https://www.youtube.com/live/MP9w1gr-NnE?si=1Y227v9hkupUCBse>).

### 4.3 Leveraging Housing Self-building for Economic Growth

The formal market is largely inaccessible due to a combination of limited access to affordable housing financing, high interest rates, and stringent collateral requirements. A report from TMRC 2023 confirms that commercial banks are primarily offering housing-related products focused on high-income properties, which could be linked to the development efforts of the NHC and private developers. The response has compelled citizens to seek housing outside the formal system. This trend has dire consequences; these settlements often lack secure land tenure, basic infrastructure (clean water, sanitation, and electricity), and social services, trapping residents in cycles of poverty and vulnerability. The fact that more than 70% of all urban housing is in unplanned settlements shows that the formal housing system is not working for most Tanzanians (MLHSD, 2018).

Over 90% of the housing nationwide has been constructed by individuals (MLHSD, 2018). Due to limited formal housing availability and rapid urban expansion, low- and middle-income individuals primarily seek shelter informally through self-built housing. Although the government does not prefer this arrangement, it has enabled the introduction of a new system for collecting property tax through electricity bills via Tanzania Electric Supply Company Limited (TANESCO) in 2023, following Parliament's approval of the Ministry of Finance's budget for 2021/2022. From this perspective, the government currently generates revenue from the people who have successfully constructed their homes informally throughout the nation. Perhaps many constructive lessons could be learned from these modalities, some of which can inform a passive housing policy that promotes what already works in the country and does not necessarily mandate the government to build for the people. In other words, communities already provide the majority of housing solutions in the country. Examples of successful housing initiatives include community-led peri-urban housing in Chamazi, Dar es Salaam (Priscila et al., 2023; Lines and Dessie, 2025), and rural housing for the elderly in Kisarawe by Tanzania Women Architects for Humanity (TAWAH, 2025). A stand-alone housing policy would optimize these kinds of initiatives and align them with the current housing crisis.

A dedicated housing policy is essential for economic management. It would also provide a framework for addressing illicit practices, including money laundering, terrorist financing, and proliferation of weapons of mass destruction within the rapidly growing real estate sector. Especially following Tanzania being on the Financial Action Task Force's (FATF) grey list until officially removed from it in June 2025 (MoF, 2025). A policy that provides pathways to formally self-built housing that is adequate and affordable in the housing value chain (e.g., local building materials, skilled labor, housing microfinance) would be the single most ef-

fective tool for catalyzing the national economy. The real estate sector is booming both formally and informally; a policy is needed to channel these self-built housing investments into priority areas, positioning land as an equity contribution in large housing investments, affordable rental housing, and social housing for vulnerable groups, balancing the current skew of formal development towards luxury and commercial projects.

### 4.4 Coping with Innovations in the Residential-Rental-Market in the Digital Era

The strategic void created by contemporary market distortions, such as short-term rentals, is specifically detrimental to the context of emerging technology-driven market dynamics. The emergence of the short-term rental (STR) industry, exemplified by platforms such as Airbnb, particularly in urban and tourist hubs, poses a challenge that the existing 2000 NHSDP is less equipped to address.

Consequently, it is now under the purview of the Ministry for Tourism and Natural Resources, a sectoral ministry, while the Tanzania Revenue Authority (TRA) scrutinizes methods for retrospective regulation and taxation. Although advantageous for tourism, uncontrolled short-term rentals disrupt the local housing market by eliminating long-term rental units, particularly in proximity to beaches, conference centers and venues, thus diminishing supply and escalating rental prices for local inhabitants. The result intensifies the affordability challenge that the nation aims to resolve.

Endorsing a standalone housing policy is one step toward addressing this issue. It would offer the precise instruments to govern usage, establish explicit zoning regulations for the operation of short-term rentals in residential zones, guarantee standards, and uphold safety, quality, and community norms. It would also generate revenue and establish targeted tax frameworks similar to hotel or lodging taxes for short-term rental enterprises. In the end, the policy would safeguard supply and implement caps or licensing systems to avert the extensive conversion of long-term rental properties, reconciling the demands of tourism with an essential right to housing for residents.

### 4.5 Policy as a Tool for Bridging National and International Commitments

Tanzania's housing agenda is guided by its international commitments, such as the United Nations Sustainable Development Goals (SDGs) and the New Urban Agenda (NUA), which emphasize sustainable, inclusive, and resilient human settlements. To reach its goals and meet its international obligations, a country needs a dedicated housing policy. A standalone policy serves as a bridge between development ambitions and tangible implementation mechanisms, transforming visionary statements into measurable objectives, defined responsibilities, and the allocation of resources. Tanzania's long-term development frameworks, DIRA 2050 and the CCM Manifesto 2025–2030, rec-

ognize affordable housing and sustainable human settlements as fundamental components of social and economic progress.

Nonetheless, it the government is progressively taking notice of the national housing issue. The closing segment of the 35th parliamentary session on 29th May, 2025, provides a notable example. Soon after passing the MLHSD 2025/2026 budget, the then deputy speaker, Hon. Mussa Azzan Zungu, said the following words to Hon. Deogratus Ndejemi, the then minister responsible for MLHSD, as broadcasted by Mwananchi Digital (<https://www.youtube.com/watch?v=toGqMhDrKFI>):

*“Mheshiwa Waziri, kwanza nikupongeze sana, kwa namna unavyoendelea kuitendea haki wizara hii, wewe, naibu wako, katibu mkuu wako, na taasisi unazosi-mamia na kuziongoza. Nawashukuru wabunge kwa michango mizuri, kamati ya ardhi kwa ushauri ambao mmeipa serikali. Na hili la affordable houses ni kitu muhimu sana. Mpaka sasa hivi mmejenga nyumba nzuri lakini ambazo zina gharama. Na affordable houses for the bachelor’s quarters, chumba kimoja kinamtosha. Pamoja na hiyo mmeweka nyumba ambazo watu wanaweza kumudu milioni 25, milioni 28, milioni 30, milioni 18. Nchi nyingi zinafanya, lakini muhimu ni lazima muweke sheria kuwalinda wale wanoingia mule ndani na kuwazuia watu wenye uwezo wasiende kwenye kupora haki za watu wa kipato kile cha chini. Nendeni Malaysia mkatizame affordable houses zao walizozifanya; wameweka sheria kabisa kuzuia mtu mwingine nje ya kiwango kile cha pesa kuingia na kuchukua nyumba nyingi nje ya wale ambao ilikuwa ni haki yao kuingia pale. Kwa hiyo nikuombe sana, na hii itakuwa ni legacy ya Rais kuwapa wananchi wake ‘makazi’ bora, salama.”*

English Translation:

*“Honorable Minister, first let me sincerely congratulate you for the way you continue to serve this ministry with excellence together with your Deputy Minister, your Permanent Secretary, and the institutions under your leadership. I thank the Members of Parliament for their valuable contributions and the Lands Committee for the advice it has given to the government. The issue of affordable houses is extremely important. Up to now, you have built very good houses, but they are costly. And affordable houses, especially for bachelor’s quarters; even a single room can be sufficient. You have also provided houses that people can afford at 25 million, 28 million, 30 million, and 18 million shillings. Many countries do this, but what is crucial is that you establish laws to protect those who enter these housing schemes and to prevent wealthier people from taking away opportunities meant for low-income groups. Go to Malaysia and look at their affordable housing initiatives; they have enacted strict laws to prevent individuals outside*

*the eligible income bracket from entering the scheme or buying multiple units, thereby depriving those who rightfully qualify. So, I urge you strongly; this will become a legacy of the President: giving citizens decent and safe ‘settlements.’”*

Following Tanzania’s fragmented institutional structure which disperses housing responsibilities across multiple entities, often operating under conflicting mandates, a standalone housing policy would provide coherence by defining roles, establishing a national roadmap, and harmonizing regulations. By setting measurable targets, allocating resources, and monitoring implementation, it would transform the aspirational goals of DIRA 2050 and the CCM Manifesto (2025 - 2030) into actionable, results-driven housing interventions applicable to both urban and rural contexts.

A comprehensive national housing policy would align Tanzania’s domestic strategies with these global frameworks, providing a structured mechanism for inter- and intra-ministerial coordination, mobilization of financial and technical resources, and systematic monitoring and reporting of progress. It could ensure that national housing interventions meet global standards of inclusivity, affordability, and environmental sustainability while addressing local realities like rapid urbanization and the growing unprecedented informal settlements.

#### 4.6 Experiences from Other Countries

Many nations have adopted national housing policies aimed at providing adequate and affordable housing for all social groups, thereby contributing to sustainable human settlements and economic growth. These include Nigeria, Kenya, South Africa, Ghana, Uganda, and India. See the table below for an updated summary of selected countries illustrating recent developments.

#### Regional Lessons

Despite the establishment of housing or human-settlement policies in many other developing countries, significant shortfalls in affordable housing persist. These experiences show how important it is to have strong policy commitments, flexible financing options, and effective implementation frameworks. For instance, Malaysia mandates that 30% of units in certain developments be affordable for low-income groups, and Morocco uses tax incentives (including a 10-year capital gains tax exemption) and subsidized land to promote affordable housing.

*Table: Summary of Key Housing Policy Elements in Selected Developing Countries*

Country	Key Issues	Description / Recent Developments
<b>South Africa</b> (initial white paper 2004, updated 2024)	Constitutional right to housing; legacy of apartheid spatial planning; a large “gap market” for low-middle-income households	The Department of Human Settlements’ Medium-Term Development Plan (2024-29) targets 237,000 new housing units, 314,000 serviced stands, and upgrades of 4,075 informal settlements. A new White Paper on Human Settlements was published in 2024, emphasizing spatial integration, digital systems for housing allocation, and addressing the middle-income “gap market.” (At That Point+3Joburg ETC+3South African Government+3)
<b>Nigeria</b> (housing policy 1999; Renewed Hope Agenda 2024-)	Massive housing deficit; affordability and finance barriers; need for regulatory reform	In 2025, the Federal Government allocated 11.5 billion Naira for 20,000 housing units under the Renewed Hope Agenda. A new National Social Housing Fund (NSHF) and the Real Estate Regulatory Authority Bill are under development to strengthen governance and protect homebuyers. (allAfrica.com+1)
<b>Ghana</b> (housing policy 2005; revised profile 2024)	Access and affordability for low-income households; land tenure and housing finance issues	In November 2024, the Ghanaian government, in partnership with UN-Habitat and UNOPS, launched a revised Ghana Housing Profile to guide policy, emphasizing scaling up supply and reducing horizontal urban sprawl ( Ghana Business News+1)
<b>Uganda</b> (housing policy 2016)	Constitutional guarantee of shelter; urban migration; affordable housing backlog	While major policy changes are less documented compared to other countries, Uganda continues efforts to provide decent housing for low-income urban households under its 2016 housing framework.
<b>India</b> (National Urban Housing & Habitat Policy 2007)	Inclusive housing for vulnerable groups; rapid urbanization and slum upgrading	India’s 2007 policy remains relevant, though many states have since adopted their housing missions (e.g., Pradhan Mantri Awas Yojana) emphasizing “Housing for All” and rental housing for urban migrants.
<b>Kenya</b> (housing policy 2004; Affordable Housing Program 2017 and Affordable Housing Act, 2024)	Social housing, mortgage market expansion, urban informality, provide a regulatory framework for the affordable housing program	Kenya’s Vision 2030 and subsequent housing programs focus on slum upgrading, affordable rentals, and cooperative housing models, though formal national policy is still evolving. In 2024, an Affordable Housing Act was passed to operationalize the Affordable Housing Program of 2017 (Okonjo et al., 2024)

Source: Updated from ARU (Unpublished)

# 5. The Way Forward

## 5.1 Policy Implications of a Standalone National Housing Policy in Tanzania

The establishment of a standalone national housing policy carries wide-ranging implications for Tanzania's institutional governance, economic planning, social equity, and international positioning. A coherent policy framework would address systemic inefficiencies and conceptual confusion and establish a foundation for sustainable urban and rural transformation. The following key implications outline how such a policy could reshape the country's housing landscape and strengthen its governance architecture.

### i. Institutional Realignment and Policy Consistency

One of the primary implications of a standalone housing policy is the realignment of institutional roles and responsibilities. At present, the Ministry of Lands, Housing and Human Settlements Development (MLHHS), the National Housing Corporation (NHC), the Tanzania Building Agency (TBA), and the Watumishi Housing Company (WHC) are among the numerous institutions that operate in silos with overlapping mandates. A dedicated policy would establish a transparent governance framework that specifies institutional responsibilities throughout the housing value chain, from policy formulation and financing to regulation and implementation.

The MLHHS could adopt an enhanced regulatory and oversight function, ensuring that local government authorities (LGAs) execute housing initiatives in accordance with national standards. Concurrently, state-owned enterprises like NHC and TBA could be redefined as specialized development agencies tasked with providing specific housing types, affordable, social, and rental housing, rather than predominantly concentrating on commercial ventures. In an effort to promote consistency and efficiency, this restructuring would establish vertical and horizontal coordination among national, regional, and local actors.

### ii. Legislative and Regulatory Reforms

A standalone housing policy would require an accompanying legislative framework to implement its provisions. This may lead to the creation of a comprehensive Housing Act, a law that consolidates the various regulations related to construction, rental agreements, housing finance, and cooperative or social housing. This legislation would delineate the rights and responsibilities of landlords and tenants,

enhance security of tenure, and formalize informal self-constructed housing via explicit regularization protocols.

Furthermore, the policy would synchronize conflicting statutes in land, urban planning, and construction sectors, eliminating the regulatory deficiencies that presently permit uncoordinated or speculative development. Furthermore, implementing national housing standards and codes designed for various income brackets would enhance affordability, quality, and sustainability.

### iii. Progressive and Comprehensive Financial Strategies

The policy would entail substantial financial consequences by establishing inclusive housing finance systems that tackle affordability disparities. Considering the constraints of existing mortgage programs marked by elevated interest rates and stringent collateral prerequisites, the policy ought to advocate for alternative financing models such as housing microfinance, cooperative housing funds, and rent-to-own arrangements.

Public-private partnerships (PPPs) could be enhanced to incorporate explicit affordability mandates, guaranteeing that a specified percentage of new developments is allocated for low- and middle-income households. Furthermore, the policy could institutionalize the involvement of pension funds, REITs, and other institutional investors in supplying long-term financing for affordable rental and social housing initiatives. By connecting housing finance to domestic capital markets, Tanzania could activate untapped financial resources and foster inclusive economic growth.

Increased attention could be placed on integrating cost-effective building materials within governmental regulations and guidelines. Incorporating alternative construction materials into the national housing program might substantially lower development costs while ensuring safety, durability, and adherence to regulatory standards. Policy instruments could include tax incentives, diminished import taxes, low-interest loans, and targeted subsidies for projects employing cost-effective and sustainable materials would promote adoption and foster innovation within the sector.

Moreover, the advancement of incremental housing, especially via the provision of core housing units presents a significant avenue for enhancing affordability for low- and

middle-income households. Incremental housing self-build-ing allows homeowners to start with a fundamental, struc-turally stable unit and gradually extend their houses as fi-nancial resources permit. This strategy not only corre-sponds with the socioeconomic conditions of the majority of Tanzanians but also improves long-term housing stabili-ty, promotes self-construction methods, and encourages in-clusive urban growth.

#### **iv. Convergence of Housing with National and Global Ini-tiatives**

A standalone housing policy would directly align with DIRA 2050 and the CCM Manifesto 2025–2030 by convert-ing their overarching visions into actionable plans with quantifiable results. In addition to social welfare, housing acts as a catalyst for economic growth, job creation, and social stability. The policy may position housing as a fun-damental element of Tanzania’s industrial strategy, utiliz-ing local production of construction materials, labor-inten-sive building practices, and digital advancements in hous-ing provision.

The policy is equally significant in facilitating climate-resil-ient urbanization. Given the swift urbanization and escalat-ing climate threats, housing policy must incorporate sus-tainability principles, including energy efficiency, durable building materials, and climate-responsive land use. These initiatives would not only protect communities but also align Tanzania’s commitments with global frameworks such as the Sustainable Development Goals (SDG 11) and the 2016 New Urban Agenda (NUA).

#### **v. Enhancing Data, Research, and Monitoring Systems**

Successful execution of the housing policy necessitates strong data and oversight frameworks. The policy may cre-ate a National Housing Observatory responsible for the col-lection, analysis, and dissemination of housing data re-garding supply, demand, affordability, and trends in the in-formal sector. This would augment evidence-based policymaking, bolster transparency, and enable consistent reporting sharing progress with international partners.

Furthermore, collaborations with universities, research in-stitutions, and development partners would foster ongoing innovation and adaptive learning, guaranteeing that the policy adapts to emerging challenges such as digital dis-ruption in the rental market, urban migration, and demo-graphic shifts.

#### **vi. Advancing job creation and sustainable local econom-ic growth**

A stand-alone housing policy possesses considerable po-tential to foster job creation and support local economic growth in Tanzania by engaging the labor-intensive hous-ing value chain. The construction sector continues to be a significant source of employment in developing nations,

generating three to five jobs per housing unit through both skilled and unskilled labor (ILO, 2021). A committed strate-gy would enhance the availability of affordable housing, bolster domestic manufacturing of construction materials, and encourage financial instruments like housing microfi-nance, thus enriching local capital markets (UN-Habitat, 2020). Moreover, synchronized improvements in infrastruc-ture such as roads, water supply, sanitation, and electricity, would generate additional employment possibilities while enhancing productivity. The strategy will also assist SMEs and informal workers by providing skills certification and enterprise growth, thereby improving incomes and liveli-hoods. These measures collectively establish housing as both a social asset and a strategic catalyst for equitable economic growth, aligned with DIRA, 2025.

#### **vii. Advancing Social Inclusion and Equity**

Ultimately, an independent housing policy carries signifi-cant social ramifications. By establishing frameworks for affordable, social, and rental housing, it guarantees that marginalized populations, including low-income earners, female-headed households, individuals with disabilities, and youth, are specifically addressed in housing initiatives. The policy will promote gender-responsive planning, en-sure secure land tenure for women, and provide equitable access to housing finance, thereby reinforcing social justice and cohesion.

## **5.2 Conclusion**

The experiences of various developing nations in Africa demonstrate that a cohesive and effectively executed hous-ing policy is essential for attaining social inclusion, eco-nomic advancement, and sustainable urban development. South Africa’s ongoing enhancement of its human settle-ments’ framework, Nigeria’s revitalized investment in social housing, Kenya’s Affordable Housing Act, 2024, and Ghana’s revised housing profile collectively demonstrate a consensus that housing transcends a mere social necessity and serves as a crucial catalyst for national development. These cited experiences underscore the necessity for Tan-zania to implement an independent National Housing Poli-cy that tackles its unique structural challenges, including rapid urbanization, informality, affordability disparities, and disjointed institutional coordination.

A dedicated housing policy is not merely a sectoral reform; it is a national necessity that invigorates the country’s com-prehensive development objectives. The CCM Manifesto 2025–2030 unequivocally pledges to guarantee that every Tanzanian has access to affordable, safe, and adequate housing as a fundamental right and a driver of human dig-nity and economic opportunity. The DIRA 2050 prioritizes housing and human settlements as central to its second pillar, “Human Capabilities and Social Development.” Both frameworks anticipate a Tanzania in which citizens inhabit sustainable, inclusive, and well-equipped environments that promote productivity and social cohesion.

Nonetheless, these aspirations cannot be achieved through disjointed strategies or by subsuming housing within the broader category of human settlements. A comprehensive National Housing Policy bears potential to convert these overarching commitments into implementable strategies that delineate measurable objectives, allocate resources, and institute accountability mechanisms. This policy would establish institutional clarity and foster innovative financing, ensuring that housing serves as a catalyst for industrialization, job creation, and environmental sustainability. A committed housing policy is a tangible means for Tanzania to demonstrate its vision for collective prosperity. It bridges the disparity between political rhetoric and the lived experiences of citizens, positioning Tanzania as a regional leader in fostering urban inclusivity.

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## **Building Tanzania's Urban Future: The Need for a National Housing Policy**

This position paper calls for a standalone National Housing Policy in Tanzania to address rapid urbanization, growing informal settlements, and fragmented institutional efforts. It reviews the housing landscape highlights affordability and policy gaps including the stalled 2018 draft policy and draws lessons from other African countries.

The paper proposes strategic pillars of affordability, accessibility, tenure security, sustainability, and inclusion, concluding with actionable recommendations and an implementation roadmap to ensure housing is recognized as a human right within a coherent, inclusive national framework.

Further information on this topic can be found here:

➔ [tanzania.fes.de](https://tanzania.fes.de)