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**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**RESIDENTS SATISFACTION WITH HOUSING CONDITIONS
PROVIDED BY CONDOMINIUM HOUSING PROJECTS**

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**JUNE, 2018
ADDIS ABABA, ETHIOPIA**

ST. MARY'S UNIVERSITY

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**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS**

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Chalachew G. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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June, 2018

ENDORSEMENT

This thesis has been submitted to St. Mary University, school of graduate studies for examination with my approval as a University advisor.

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Signature

June 2018

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LIST OF ABBREVIATIONS AND ACRONYMS

AA	Addis Ababa
AACHPO	Addis Ababa Housing Construction Project Office
AAHDA	Addis Ababa Housing Development Agency
CBE	Commercial Bank of Ethiopia
FDRE	Federal Democratic Republic Of Ethiopia
IHDP	Integrated Housing Development Program
MoFED ¹	Ministry of Finance and Economic Development
MSE	Micro and Small Enterprises
OHCHR	Office of the United Nations High Commissioner for Human Rights
MUDH	Ministry of Urban Development and Housing
UN	United Nations Human Settlement Program

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Abstract

The purpose of this study was to assess residents satisfaction with housing conditions provided by Addis ababa housing program in particular the 10/90 program. Important facets that are believed to have major contribution to satisfaction like access to public utilities, affordability, construction quality, infrastructure, quality of accessories of homes were included in the study. Data for the study was collected from residents of yeka 10/90 housing program using questionnaire and from housing agency workers using interview. The research Design of this study was descriptive one which helps to understand the way thing are as they are. Frequency distribution and percentage were used to analyze and examine quantitative data. The major findings of the study suggest that even though the 10/90 housing program transformed previous tenants into home owners majority of residents were not satisfied with the housing condition provided to them. The residents have gone under financial pressure to cover their housing related expenses. The program also has complaints on the construction quality of the houses. The other limitation of the program is absence of infrastructure. It has also been found that the houses are located far from public utilities and city centers. Considering the above limitations, this research presents possible solutions. Infrastructure should be ready prior to transfer of the houses. The houses should also be constructed in near distance from city centers. Furthermore, inclusion of other financial institutions from Commercial Bank of Ethiopia should be considered to come up with better ways of financing the poor. Hence, this study can be used as a reference on future condominium construction projects to improve the satisfaction of the residents.

Keywords: Condominium Housing, 10/90Condominium Housing, Affordability, Satisfaction, Construction Quality, Public Utility, Infrastructure

CHAPTER ONE

INTRODUCTION

This chapter presents the reader with an overview of the entire Thesis. It covers the background of the study, problem statement, Research objectives, Operational definition of terms, Research questions, Significance of the study, Limitations, and Organization of the Thesis.

1.1 Background of the study

Rapid population growth of most developing countries and the stagnant nature of economic development of those 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 (Azeb,n.d,2008.). Population growth, migration, and urbanization are straining the ability of many governments to provide people with basic services (wilsoncenter,2017).

With a total surface area of 1,104,300 square kilometers, Ethiopia is a developing country located in Eastern Africa It has a total population of more than 100,000,000; out of which 3,238,000 live in Addis Ababa, the capital city (UN, 2016). Urban population consists of 19.5 per cent of the total population as of 2016. The annual population growth rate is 2.5 per cent. The annual rate of urbanization is 4.9 per cent. The population using improved sanitation is 27.2 per cent in urban areas; almost equal to rural areas which is 28.2 per cent (UN, 2016). The combination of high population and urban growth rates, coupled with a high prevalence of urban poverty, has placed enormous strain on Ethiopian cities, especially when it comes to affordable housing (Azeb,2008).

Integrated Housing Development Program (IHDP), Ethiopia's most ambitious urban initiatives to date, was implemented in 2005. Introduced against the background of a massive shortage of low- and middle-income housing, the program is characterized by its large scale, socially inclusive and integrated approach. A distinctive feature of the initiative was its ambitious inclusion of multiple objectives besides drastically increasing the supply of housing. The program also targeted the redevelopment and privatization of public housing, the maintenance of the

livelihoods of the poor in the city centre, the promotion of effective use of scarce land and the use of low-cost construction technology. Furthermore, the initiative also tries to facilitate housing finance through simple and affordable payments, stimulate job opportunities by promoting small and medium enterprise and enhance the collaboration between public and private sectors (Regenerating and Greening the City, 2014).

The 10/90 Housing Program is specially designed for the poorest of the poor, whose income is below 1200 Birr. So, this study assess the satisfaction of the residents of the 10/90 program in the Yeka project houses with respect to pay structure, public facilities and general housing conditions.

1.2 Statement of the problem

The combination of high population and urban growth rates coupled with a high prevalence of urban poverty have placed enormous strain on Ethiopian cities. eighty per cent of the population lives in sub-standard slum housing that needs either complete replacement or significant upgrading. Ethiopian cities suffer from a high degree of homelessness, environmental degradation, urban decay, a shortage of infrastructure and basic services, and high unemployment (UN-HABITAT, 2011).

Azeb (2008) surveyed the affordability of the down-payment and the result showed that 73.1 per cent of the respondents cannot afford the down-payment; while only 22.2 per cent said they can afford it. Kidst(2016) attributed the unaffordable housing condition to the low quality of the houses; which were made of substandard quality materials. Tsion(2016) also observes problems like poor water supply, lack of open space, and insufficient room size.

This research project assesses the satisfaction of residents with respect to conditions of the Yeka 10/90 condominium housing program. The study combines aspects of satisfaction of residents with the houses which combines construction quality, affordability, and basic facilities alongside the condominium houses.

1.3 Research questions

- what are the attributes of the condo houses that allows residents to become relatively satisfied with their houses?
- what are the attributes of housings on which beneficiaries are relatively disappointed by ?

- What is the satisfaction level of the residents regarding housings conditions and facilities installed along with the transferred houses?
- Are basic public facilities like schools, medical centers, transportation services, market places accessible for the residents?
- Are residents satisfied with the payment conditions arrangements?

1.4 Objective of the study

1.4.1 General objective

The general objective of the study is assessing the YEKA 10/90 Condominium Housing Project in satisfying the needs and expectations of the residents.

1.4.2 Specific objective

Under the general objective stated above, this study tried to meet the following specific objectives:

- To describe the characteristics and conditions of the 10/90 condominium housing units transferred to sample respondents in terms of housing amenities, proximity to service and business centers, and payment arrangements with pay capacity of the beneficiaries
- To examine beneficiaries satisfaction of their housing conditions and aspects of payment arrangements.
- To examine the proximity of the houses to public facilities like public schools, medical centers, transportation services.
- To assess the methods of payment arrangements with pay capacity of the beneficiaries.

1.5 Significance of the study

The study assessed the satisfaction of the residents of the YEKA 10/90 condominium housing projects. This study is designed to assist all levels of government bodies in developing sound policies regarding the satisfaction of the residents with the provided houses. This study will be used as an evaluation document by the AACHPO and AAHDA, if the project deliverables were as to the need and expectation of the end users (residents). The findings and recommendations can also be used for condominium housing projects in the other regional states of Ethiopia. In general, the findings of this research project can be used as a reference material by policy makers, planners and practitioners.

1.6 Scope of the study

Condominium houses are being constructed in different parts of Ethiopia. However, this research focused on (delimited to) the Yeka 10/90 housing project in Addis Ababa. According to Belli et al. (1998), projects should be analyzed from different perspectives from early in the project cycle and used throughout the project and may also include post implementation analysis.

Satisfaction can be assessed from every aspect of living conditions. However, this research project was delimited to assess satisfaction of residents only in terms of affordability, construction quality, infrastructure, quality of accessories and proximity to public utilities.

1.7 Limitation of the study

As with any research project, this study has been subject to various limitations that may have hindered its accuracy. The following major points are critical limitations of the study:-

1. Due to limited knowledge of the researcher on factors that affect satisfaction regarding housing programs other important factors might not have been addressed
2. Shortage of time to gather sufficient data and analyze them properly;
3. Lack of sufficient and relevant literature that clearly describe factors that affect satisfaction in housing projects in context of Ethiopia has limited the researcher on few literatures.
4. The researcher lacks the skill in using sophisticated statistical package for data coding & analysis process the accuracy & precision of the research outcomes may be restricted.
5. This study is limited to yeka 10/90 housing; this makes difficult to generalize the finding to

1.8 Organization of the research paper

The Research Report is organized in the following manner. Chapter one includes the introduction part, Chapter two covers review of related literatures. Chapter three of the research paper deals with the research methodology. chapter four is regarding the analysis part of the research where the raw data is analyzed and made meaningful. Finally chapter five is all about Summary, conclusion and Recommendation regarding the whole paper in general and the analysis part in particular.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter is the spring board of the study in which efforts was made to review relevant literatures on the tenets required to find answers and connect research questions. This chapter deals with conceptual, theoretical and empirical review, basic concepts and terms used in the study are discussed here. The empirical evidence based on previous studies that guides the study is provided lastly.

2.1 Conceptual and theoretical review

2.1.1 What is Condominium Housing?

A condominium is a type of real estate divided into several units that are each separately owned, surrounded by common areas jointly owned. The owners of the individual units collectively own the common areas of the property, such as hallways, walkways, laundry rooms, etc.; as well as common utilities and amenities, such as elevators, and so on. The common areas, amenities and utilities are managed collectively by the owners through their association, such as a homeowner association (Berhanu, 2012).

The Federal NegaritGazeta of FDRE under Proclamation Number 370/2003 defines condominium as follows:

“Condominium means a building for residential or other purpose with five or more separately owned units and common elements, in a high-rise building or in a row of houses, and includes the land holding of the building.”

2.1.2 The housing program in Ethiopia

Ethiopia launched the second five year national strategic plan named as Plan for Accelerated and Sustained Development to End Poverty (PASDEP) in 2005/06. The urban strategy, in PASDEP, involves an approach that integrates initiatives to address poor housing quality, housing shortages and reduce slum areas in Ethiopia’s main cities by 50% by launching a

national Integrated Housing Development Program that scales up Addis Ababa's initiative, based on lessons learned, and which integrates public and private sector investment with micro enterprise development and provision of basic services. The integrated housing development program is the core component of the PASDEP plan. The program is initiated by the Ministry of Works and Urban Development (MWUD) in 2005 with the aim of increasing housing supply for the low-income population, recognizing existing urban slum areas and mitigating their expansion in the future, increasing job opportunities for micro and small enterprises and unskilled laborers, which will in turn provide income for their families to afford their own housing and improving wealth creation and wealth distribution for the nation. IHDP is developed for all slums to be cleared within ten years time and for Ethiopia to be a middle-income country by 2025 (MWUD, 2007). In particular, the program envisages the utilization of housing as an instrument to promote urban development, create jobs, revitalize the local urban economy through MSEs development, encourage saving and empower urban residents through property ownership, and develop the capacity of the domestic construction industry (MWUD, 2007).

2.1.3 Integrated Housing Development Program (IHDP)

Since 2005 Ethiopia has been implementing an ambitious government-led low- and middle-income housing program: The Integrated Housing Development Program (IHDP). The initial goal of the program was to construct 400,000 condominium units, create 200,000 jobs, promote the development of 10,000 micro and small enterprises, enhance the capacity of the construction sector, regenerate inner-city slum areas, and promote homeownership for low income households (UNHABITAT, 2011).

The IHDP has been successful in many respects. The program has greatly increased the number of homeowners that would never otherwise have owned a home within their lifetime, and, in parallel, has benefited the housing market by increasing the supply of owner occupied housing and rental units. The program has also built the capacity of the construction sector, addressed the existing slums and been a significant generator of employment opportunities

but at the same time failed to give houses for above 15% of the registered people who are desperately waiting for their chance to be home owner (UNHABITAT, 2011).

2.1.4 Challenges of Integrated Housing Development Program

There are, however, a number of unanticipated challenges facing the program. The most pressing is the affordability of the units for low-income households, with the cost increases in the price of condominium houses deeming them no longer an option for many low-income households (UNHABITAT, 2011). This is also shared by Solomon (2014) stating that the major failure of the program was not to incorporate the poorest of the poor, due to difficulty to fulfill the minimum upfront payment, which is set as requirement. According to MoFED (2013) in urban Ethiopia, in 2010/11, despite the fact that the number of people living in poverty has fallen, there is still a worrying concern that the indicator of severe poverty did not fall since 2004/5, rather it increased. This means that the poorest of the poor are not significantly seeing the benefits of growth and government policies to reduce poverty, so efforts must increase in order to incorporate them into the program. (MoFED, 2013)

The IHDP has been playing an important role in line with developing the inner city and addressing the middle and low income section of the inhabitants. Decayed houses that need replacement, upgrading and renewal program are very crucial especially in the inner city of the town. The informal settlements, which needs regularization and providing infrastructure services is also the other aspect of housing development problems. (Tameru, 2009)

The Addis Ababa city administration launched grand low cost condominium housing projects through the Integrated Housing Development Program (IHDP) in 2006 to minimize housing backlog, slums, and to provide decent shelter to middle and low income groups. The Addis Ababa city government designed condominium housing project as a response to acute housing shortage in the city due to unaffordability problems and the ever increasing gap between the demand and supply of housing in the city (Ingwani et al, 2010).

2.1.5 Affordable Housing

Affordability of housing refers to the amount of capital one has available in relation to the price of the goods to be obtained. Income is the primary factor, not price and availability that determine housing affordability.(Wikipedia)

2.1.6 Construction Cost

Regardless of the economic condition of a developing country attempting to meet its national housing needs, it is evident that in the selection of housing schemes, the questions of the economy remain the primary consideration because construction of houses requires considerable investment of capital. As a result, there is a great need to reduce building cost with the help of optimum utilization of building materials that are scarce and costly. Speed in construction is also to be brought about so that construction is completed in a short time as possible and the houses are ready for early occupation with relatively less cost (Berhanu & Mesfin, 2012).

The conceptual review with respect to cost saving mechanisms is addressed from two aspects, namely construction technology aspect and construction management aspect. Besides these two construction aspects are interconnected, a good management skill helps not only to retain the cost saving mechanisms considered during the design phase but also to achieve additional cost saving and quality techniques. However, if the project is not well managed it may cost additional amount and may become more expensive than the conventional construction method. What we want to say is that though the cost reduction techniques are interrelated, greater attention should be given to the construction management that encompasses the inception till completion of the project.(Ibid)

2.1.7 What is Adequate Housing?

There are conditions that must be met before particular forms of shelter can be considered to constitute adequate housing. These elements are just as fundamental as the basic supply and availability of housing. Among the minimum criteria to fulfill adequate housing are: security of tenure, availability of services, infrastructure, affordability, accessibility, location, and cultural adequacy(OHCHR, 2009).

2.1.8 Economic Status and Housing

Poverty is pronounced deprivation in well-being. Lack of income and assets to attain basic necessities, lack of access to education and other basic services, and vulnerability to adverse shock are the main causes of poverty. The Government of Ethiopia believes that development should effectively address such deprivations of the society (MoFED, 2013). In addition, there should be additional and much concerted efforts to identify those households that are suffering in both chronic and severe poverty. Such households are clearly not adequately benefiting from the increasing prosperity and poverty reduction that is happening in Ethiopia. This would mean careful analysis of what are the barriers to such households' participation both in economic growth and in the various schemes of poverty reduction and social protection (MoFED, 2013).

2.19 Empirical literature

Many other researchers have also been made before regarding affordability and accessibility of condominium houses to residents

Azeb (2008) found that one of the main problems in providing adequate housing is the difficulty to make adequate investment in it due to shortage of resources particularly financial resources. Shelter problems are mainly related with the low purchasing capacity of the inhabitants and the ever-increased cost of construction of housing (Jemila,2010.). The majority of the population 82.84% earning capacity is below 126.05 USD per month. The monthly pay back of small size of condominium houses requires 66% of the salary of low income society, which is very high when compared to 30%, the standard maximum proportion of income spent on housing (Jemila,2010.).

Over 90 percent of households in Ethiopia own their homes. However, differences are visible between urban and rural areas, with almost all rural households living in a house that they own (97.3%), whereas just over half of urban households do (54.6%) (Jemila H,2010).

The above facts stated on the literature review clearly showed what a condominium housing program is , what is meant by Adequate housing , what an Affordable housing mean, and also stated literature about economic status . The literature review clearly showed that there is a gap in studies made when it comes to measurement of satisfaction on condominium programs. This

research will fill a small gap regarding the issue of satisfaction on condominium housing programs.

2.2 Conceptual Framework



Figure 2.1: Conceptual Framework

Source: Own Source.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 The Research approach

The researcher followed and used multi method (mixed) approach in conducting the study. Both qualitative as well as quantitative methods were employed. The researcher employed this approach for the reason that it dealt with both qualitative data collection through interview and quantitative data collected using questionnaire. Quantitative method was used with the aim of quantifying data and generalizing results from a sample to the population and measuring the incidents of various views and opinions from the chosen sample. In addition to this qualitative method was used to aggregate, understand and draw conclusion from the qualitative explanations given.

3.2 The research design

The researcher employed descriptive research to analyze the satisfaction of residents with the 10/90 housing program. The research design describes the plan in which information is collected from the research participants. Research design indicates what needs to be done while heading in the specific direction. Descriptive methods help us to understand the way things are, "what is part of things".(Dawson,2009). Taking this into consideration the researcher used descriptive design.

3.3 The research methodology

3.3.1 Population and sampling technique

The target population was the residents of the 10/90 condominium projects at the YEKA sub city site. The YEKA 10/90 housing project in total comprises 860 housing units for residents out of which 360 residents have received housing units and have already started living on their homes so the total population of this study are those residents who have already received the houses on that particular site (360).

According to Dawson(2009), it is adequate for the confidence interval to be 95% and the margin of error to be 5%. The sample size is determined using the formula written down below but for

the sake of accuracy a sample size calculating mobile application was used and a sample size of 187 was found .

$$n = \frac{X^2 * N * P * (1-P)}{(ME^2 * (N-1)) + (X^2 * P * (1-P))}$$

Where :

n = sample size

X^2 = Chi – square for the specified confidence level at 1 degree of freedom

N = Population Size

P = population proportion (.50 in this table)

ME = desired Margin of Error (expressed as a proportion)

The sample size was found to be **187** when calculated using the above formula on the application software using margin of error to be 5% and confidence interval as 95%.

3.3.2 Data collection techniques and procedures

Survey Questionnaires were prepared and distributed to residents of the Yeka 10/90 condo houses as a means of data collection instrument. The questionnaire was combination of both open and closed questions. According to Dawson (2009) by using combination of both open and closed questions, it is possible to find out how many people use a service and what they think about that service on the same form. The secondary data sources used were published and unpublished documents from AAHCPO, AAHDA, and respective sub cities' housing development agencies. With regard to level of measurement the researcher included Likert Scale which enabled him to determine the level of agreement, disagreement or satisfaction dissatisfaction.

3.3.3 Technique of data analysis

Both qualitative and qualitative methods of data analysis were used. In particular, descriptive method was applied to analyze and explain the results of the data. An SPSS (Stats Statistical Package for the Social Sciences) 22.0 version was be used to analyze the data. Tables, figures, percentage and graphs were used to present the results of the data.

3.4 Validity and Reliability Tests

As its mentioned repeatedly, the main purpose of the reliability analysis of the data is to determine the trustworthiness of the data. Cronbach's Alpha is a tool for measurement of internal consistency of a test or scale. The acceptable value of Alpha ranges from 0.70 to

0.95(Dawson,2009). The closer the reading of Cronbach's Alpha to 1, the higher the reliability in internal consistency.. The researcher conducted Cronbach's Alpha test using SPSS (Statistical Package for the Social Sciences) and found all values of Cronbchs's Alpha greater than 0.6

3.7. Ethical Considerations

Participants of the study were informed about the objectives of the study emphasizing that the data will be used only for the intended academic purpose. A statement that clearly indicates that their participation is only in voluntary basis and not to include their names and address on the questionnaire has been marked on the questionnaires.

CHAPTER FOUR:

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1.Introduction

The aim of this research is to assess the Addis Ababa YEKA 10/90 Condominium Housing Projects in satisfying the needs of the residents. This chapter presents analysis and interpretation of the findings gathered both from primary and secondary sources.

In order to assess the satisfaction of the residents, the researcher has presented and analyzed the collected data in three aspects. First data regarding the satisfaction of the residents with respect to the housing conditions and facilities installed along with the transferred houses is presented. The second part looks at data regarding the proximity of the houses to public facilities like public schools, medical centers, transportation services, and market places. The last part presents assessment of the methods of payment arrangements with pay capacity of the beneficiaries.

A total of 187 questionnaires were distributed to the residents of YEKA 10/90 site. Out of these 132 (70.58 percent) questionnaires were filled and returned in time. According to Dawson (2002), if non responses are encountered the majority shall be taken. In addition, in-depth interview was conducted with housing officials from Ministry of Urban Development and Housing (MUDH), Addis Ababa Housing Construction Project Office(AAHCPO) and officials from Addis Ababa Housing Development Agency.

4.2. Background characteristics of the respondents

This part of the study shows the demographic characteristics of the study population of the selected area. The demographic feature of the respondents includes age structure, gender composition, marital status, educational level and household size.

Table 4.1: Background characteristics of the respondents

		Frequency	Percent
Gender	Male	78	59.8
	Female	54	40.8
	Total	132	100.0
Age Group	Under 24	0	0
	25-40	102	77.27
	41-55	28	21.4
	65 and above	2	1.33
	Total	132	100.0
Marital Status	Single	27	20.45
	Married	92	69.7
	Widowed	13	9.848
	Divorced	0	0
	Total	132	100.0

Source: Own Survey (May, 2018)

As can be seen from the table above, out of a total of 132 respondents, 78 (59.80 %) were male and 54 (40.80%) were female. With regard to age of the respondents, the largest age group is 25-40 years accounting for 77.27 percent of all respondents; followed by the age group 41-55 years. Those below 24 years old comprise 0 percent of the respondents. There was only two respondent (1.33 %) aged above 65 years. Regarding the marital status of the respondents, 92 of total respondents (69.7%) were married; 27 were single (20.45%); while the rest 13 (9.848%) were widowed.

4.3. Ownership Structure of the Houses

Table 4.2: Ownership title of the Respondents

		Frequency	Percent
Current Ownership Title	Own House	116	87.5
	Rented House	16	12.5
Previous Ownership Title	Own House	0	0.0
	Rented House	132	100.0

Source: Own Survey (May, 2018)

As can be seen from table 4.2 above, 87.5% (116) of the respondents are living in their own houses, whereas 12.5% (16) are living in rented houses.

All the respondents were previously living in rented houses. These rented houses were privately owned. Those who were living in kebele houses were not observed. A discussion with a respondent seems to be a viable answer. The respondent told the researcher that he knows people living in kebele houses and there is significant difference between the payment they are currently paying in kebele houses and the payment they would pay if they move to these condominium houses. This has also been agreed by Jemila (2010), stating that residents who used to live kebele house are forced to pay high monthly installment for the condominium houses compared to their previous payment and this forced the lottery winners to retreat from claiming their ownership.

4.4. AFFORDABILITY OF THE HOUSES

Among the objectives of housing development program is to enable urban dwellers with low and medium income own houses (MUHC, 2010). Specifically the 10/90 targets the poorest of the poor. The table below presents the reasons of the respondents for applying specifically to this housing program. Only those living in their own houses were surveyed.

Table 4.3: Number of Expected and Registered Applicants

Projected Number of Registrants	Number of Registered Applicants	Number of Applicants who have taken keys
23016	19984	17248

Source: AAHDA

The government initially built 23016 houses. As to an officer at AAHDA, it was expected that the houses will not be enough and other rounds of construction would continue. However, the number of registered applicants was 19984 (87% of the expected registrants). According to UNHABITAT (2011), the current housing deficit is between 900,000 and 1,000,000 units in urban areas, and that only 30 per cent of the current housing stock is in a fair condition, with the remaining 70 per cent in need of total replacement. In Addis Ababa alone, 300,000 units are required to meet the deficit. It is apparent that for sure the 23016 constructed houses would not

be enough to meet this deficit. Besides, from the registered applicants; 2376 (14%) have dropped out due to failure to save the required amount of deposit.

4.5 Reasons for applying for the program

Table 4.4: Reason for applying for the housing program

		Frequency	Percent
Affordable Housing	Yes	102	77.5
	No	30	22.5
Better Facilities	Yes	34	25.3
	No	98	74.3
Better quality housing	Yes	76	57.58
	No	56	42.42
Freedom of own house	Yes	132	100
	No	0	0.0

Source: Own Survey (May, 2018)

From the total owners (237), 210 (88.6%) applied for affordable housing, while the rest were skeptic about the affordability of the houses. This was due to previous trends in the construction of “low cost housing” projects.

In terms of better facilities, only 25.3% of the respondents expected better facilities from their previous ways of living. UNHABITAT (2011) stated that many condominium sites are located on the periphery of the city. The respondents also noticed this issue; so they did not expect much in terms of better facilities.

Inferior quality in the construction of the houses was noticed by previous researchers. UNHABITAT (2011) found that the condominiums transferred have been criticized for their substandard quality. Majority of the respondents (57.58%) expected better quality housing. One respondent said, “at least we have our own private kitchen and toilet.”

What all respondents agreed on is that they wanted for the freedom of own house. As previously stated all the respondents did not have their own houses.

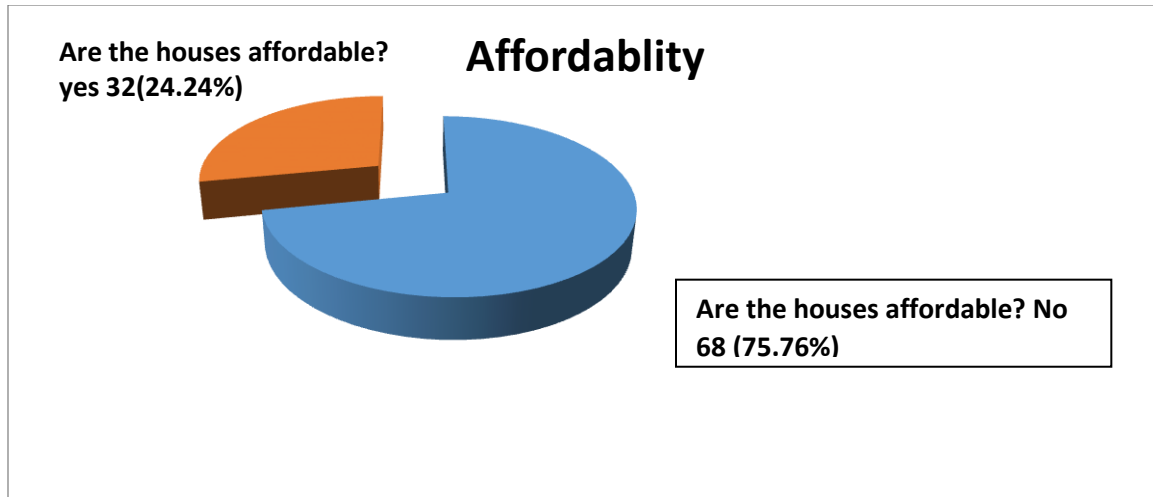


Figure 4.1: Respondents' response on Affordability.

Source: Own Survey (May, 2018)

From the figure above, only 18 (24.24%) of the respondents rated the house as affordable. The rest 100 (75.76%) respondents are not satisfied in terms of affordability. This was attributed to financial pressure to pay the down payment, monthly repayment, and higher charges by banks.

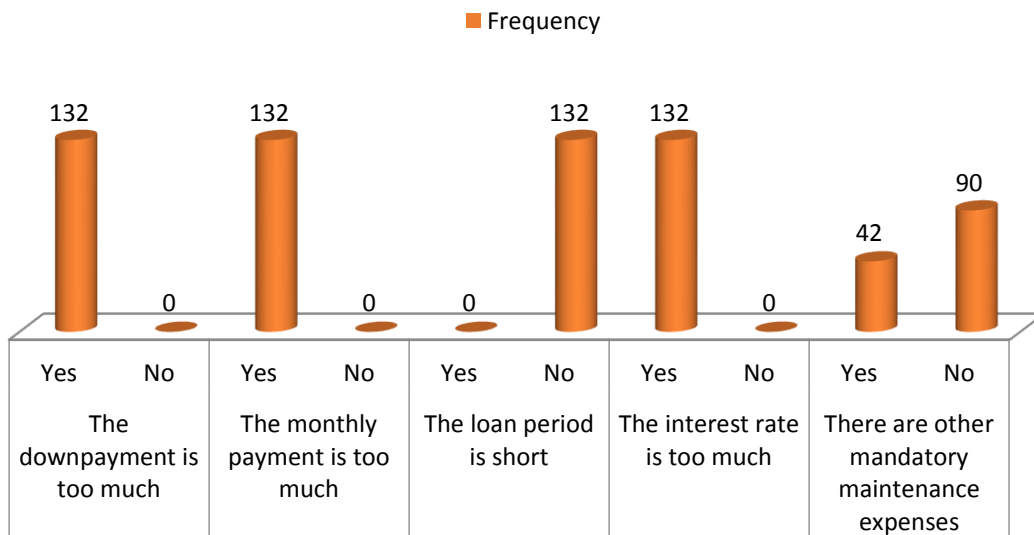


Figure 4.2: Reasons for financial difficulties

Source: Own Survey (May, 2018)

All respondents complained about high down payment, high monthly repayment, and higher interest.

Table 4.5: self capacity to pay the down payment and source of payment

		Frequency	Percent
Self capacity for down payment	YES	23	17.42%
Self capacity for down payment	NO	109	82.58%

Source: Own Survey (May, 2018)

As can be seen from the table above, 82.58 percent of the respondents were incapable to pay the down payment by themselves. Only 17.42 were able to pay the down payment by themselves. This housing program was reserved for the poorest sections of the society. Those who could not afford to pay by themselves borrowed from friends and relatives. The main reason for why these respondents did not look for the formal financial sector was that the formal financial sector requires collateral to lend money and these respondents had no collateral at hand.

Table 4.6: Previous monthly Rental Payment

	N	Minimum	Maximum	Mean
Previous Rental Payment	132	450.00	1500.00	776.1603

Source: Own Survey (May, 2018)

As can be seen from the table above, the minimum monthly house rent the respondents used to pay was 450 Birr and the maximum was 1500 Birr. From discussion with officials at AAHDA, the monthly repayment is around 710 Birr. This is comparable to the mean previous rental payment, 776 Birr. After finishing the loan repayment, the residents will have ownership title of the house. The logic considered here by the housing agency is the monthly payment of the houses has to be at least comparable to residents previous average rent payment.

4.6. Housing Conditions

This section presents the view of the respondents regarding the construction quality of the houses, the items installed along with the houses, the proximity of the houses to public service centers.

Table 4.7: Quality of the houses.

		Frequency	Percent
How do you rate the quality of the house?	Excellent	0	0.0
	Very Good	11	8.33
	Good	69	52.27
	Poor	47	35.61
	Very Poor	5	3.788
	Total	132	100.0

Source: Own Survey (May, 2018)

According to the table above, no respondent has given an excellent rank to the houses. Majority of the respondents ranked the houses good. 47(35.61%) of the respondents ranked the houses poor. This is a very big number. This means almost majority of the respondents are not satisfied with the houses. When such a large number of respondents say that they are not happy with the quality of the house it clearly shows that there is a problem in quality with the houses delivered to them.

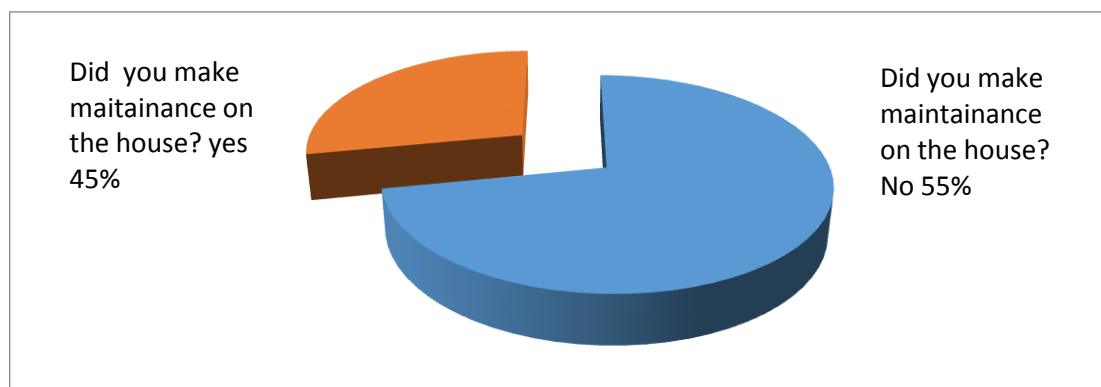


Figure 4.3: Need for Maintenance

Source: Own Survey (May, 2018)

As to the figure above, 45 percent of the respondents made maintenance to the house. The houses have been transferred to beneficiaries within the last two years. But, According to UNHABITAT (2011), it is stated that the expected lifespan of the constructed houses is 100 years. This is doubtful, as almost

half of the houses have been maintained.

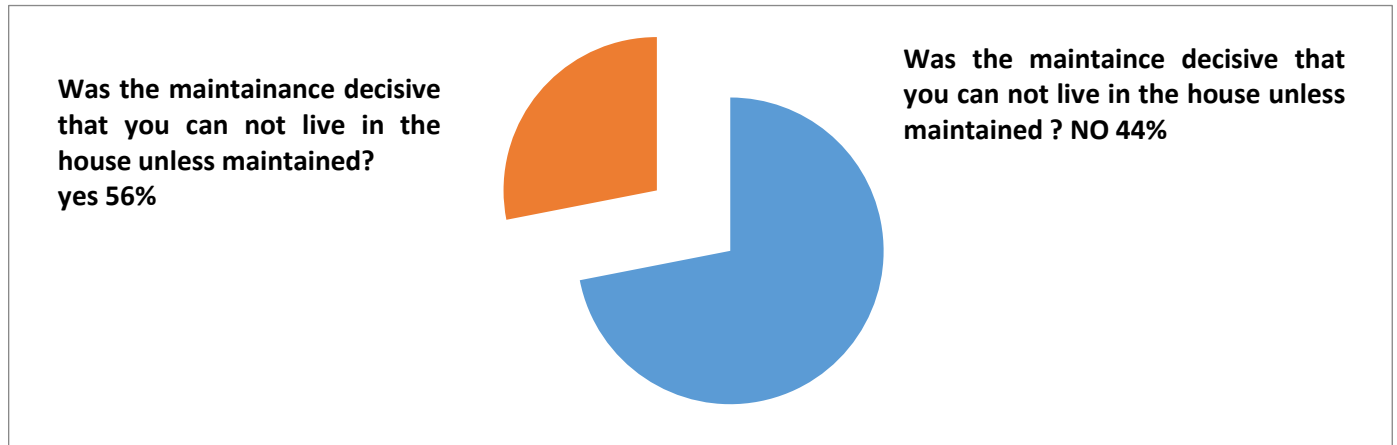


Figure 4.4: Magnitude of the maintenance

Source: Own Survey (May, 2018)

From the overall maintenance, 44% was decisive that people could not live in it. This also incurs additional cost to the residents.

When we come to items installed with the house, as presented in the table below, 106 (80.3%) of the respondents maintained or replaced items that were initially installed along with the transferred houses. According to Kidst(2015), huge number of condominium houses have been constructed using poor quality or substandard construction materials and finishing items which, in most cases fail to operate immediately up on completion of construction or shortly after they are put in use. This research has also found defects in the quality of the installed items.

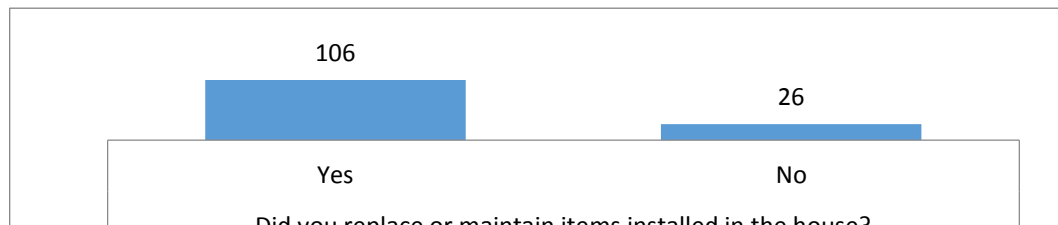


Figure 4.5: Maintenance of Items Installed with the House

Source: Own Survey (May, 2018)

Table 4.8: Reason for maintenance or replacement of Items

		Frequency	Percent
Why did you replace or maintain items?	Not properly fixed	45	34.1
	Malfunctioning	87	65.9
	Total	132	100.0
Ability of the House to Accommodate Family	Yes	97	73.48
	No	35	26.6
	Total	132	100.0

Source: Own Survey (May, 2018)

As can be seen from the table above, 65.9% of the maintenance or replacement was because the items were completely out of use. The remaining 34.1% was because the items were not properly fixed.

Respondents were also asked to comment on the ability of the houses to accommodate their family. As can be seen from the table above, 73.48% of the respondents were satisfied with the size of the houses. However, 26.6% of the respondents responded that the houses are not enough for their family. From discussion with officials at AAHDA, there is no practice of considering family size while transferring the houses. The transfer is solely lottery based.

Table 4.9: Quality of the accessories installed.

		Frequency	Percent
How do you rate quality of kitchen accessories?	Excellent	0	0.0
	Very Good	22	16.67
	Good	77	58.3
	Poor	33	25.03
	Very Poor	0	0.0
How do you rate quality of water taps?	Excellent	0	0.0
	Very Good	34	25.5
	Good	42	32.1
	Poor	19	14.0
	Very Poor	37	28.4
How do you rate quality of waste and water disposal system?	Excellent	0	0.0
	Very Good	38	29.0

	Good	60	45.45
	Poor	8	.7
	Very Poor	26	19.9
How do you rate quality of shower and toilet accessories?	Excellent	0	0.0
	Very Good	16	11.8
	Good	114	87.5
	Poor	1	.4
	Very Poor	1	.4
How do you rate quality of doors and windows?	Excellent	0	.0
	very Good	16	11.8
	Good	104	79.3
	Poor	12	8.9
	Very Poor	0	0.0

Source: Own Survey (May, 2018)

None of the categories rated any item “Excellent”. But, when we come to water taps, 28.4% of the respondents rated these items “Very Poor.” The other item rated “Very Poor” is the waste and water disposal system of the houses.

Table4.10: Rating of Problems Faced by Residents

		Frequency	Percent
leaking water pipes	Not a problem	72	54.55
	Minor problem	50	37.88
	Moderate problem	4	3.03
	Major problem	6	4.545
cracking walls	Not a problem	37	28.03
	Minor problem	13	9.848
	Moderate problem	52	39.39
	Major problem	30	22.73
water penetration through the walls	Not a problem	63	47.73
	Minor Problem	51	38.64
	Moderate problem	17	12.88
	Major problem	0	0.0
Roof leaks	Not a problem	127	96.21
	Minor problem	0	0.0

	Moderate problem	4	3.03
	Major problem	1	0.758
Incomplete House	Not a problem	52	39.39
	Minor problem	54	40.91
	Moderate problem	26	19.7
	Major problem	0	0.0
Door frames which are defective	Not a problem	52	39.39
	Minor problem	78	59.09
	Moderate problem	0	0.0
	Major problem	1.515	.7
Leaking drains or toilets	Not a problem	56	42.42
	Minor problem	74	56.1
	Moderate problem	0	0.0
	Major problem	1	0.758
Water penetration through the Floor	Not a problem	55	41.67
	Minor problem	62	46.97
	Moderate problem	0	0.0
	Major problem	15	11.36

Source: Own Survey (May, 2018)

Most of the possible problems were rated as “Minor Problems”. Roof leaks were almost not a problem according to the respondents. Comparatively the problem noticed was cracking walls, though it has been rated as “Moderate Problem.”

Table 4.11: Incidence of water and electricity power cut

		Frequency	Percent
How is the incidence of water shortage?	Always	121	91.67
	Usually	1	0.758
	Sometimes	2	1.515
	Never	8	6.061
	Total	132	100.0
How is the incidence of power cut?	Always	116	88
	Usually	1	.758
	Sometimes	6	4.545
	Never	5	3.788
	Total	132	100.0

Source: Own Survey (May, 2018)

According to the table above, 91.9% of the respondents have no access to piped water, and electricity. The houses have been transferred to the beneficiaries without full infrastructure constructed.

4.7. Proximity of the Houses to Public Facilities

According to MWUD 2010 implementation report, far location from city centers which results in additional cost for infrastructure due to land plot selection not convenient for construction, was a major problem aroused due to mistakes committed during implementation in the selection of land for housing development. UNHABITAT (2011) found that the lack of undeveloped central-city land combined with the initial undesirability to undertake projects in occupied and slum areas led many projects to be located on the periphery of Addis Ababa, which has proven problematic for both beneficiaries' livelihoods and infrastructure provision. The following table presents how satisfied the respondents are with the proximity of public facilities to their houses.

Table 4.12: Proximity of Public Facility to the house of the respondents

		Frequency	Percent
Proximity to public schools	Excellent	0	.0
	Very Good	1	.758
	Good	9	6.818
	Satisfactory	87	65.91
	Poor	35	26.52
Proximity to public health centers	Excellent	0	0.0
	Very Good	0	0.0
	Good	1	0.758
	Poor	27	20.45
	Very Poor	104	78.79
Proximity to public transportation facilities	Excellent	5	3.7
	Very Good	1	.7
	Good	1	.758
	Poor	41	30.6
	Very Poor	175	64.39
Proximity to market places	Excellent	0	0.0
	Very Good	0	.0
	Good	1	.758
	Poor	26	19.7
	Very Poor	105	79.55

Proximity to work place	Excellent	8	3.6
	Very Good	0	0.0
	Good	28	12.7
	Poor	31	23.6
	Very Poor	79	59.85

Source: Own Survey (May, 2018)

The residents are not satisfied with the provision of basic public utilities.

Table 4.13: Source of Income of the Respondents

Employment Type	Frequency	Percent
Self Employed	54	40.91
Government Employee	24	18.18
Private Sector Employee	29	21.97
Unemployed	25	18.94
Total	132	100.0

Source: Own Survey (May, 2018)

Besides, as shown in the table below, 25 (18.94%) of the respondents are unemployed. From discussion with these unemployed respondents, majority had jobs of some type previously before moving to their new residence. They could not to cover their transportation costs and get employed in the city centers. Moreover, they are not able to rent out their houses because of shortage of basic facilities discussed above.

From the field observation of the researcher, the houses are not fully equipped with infrastructure. The houses have been transferred to beneficiaries two years ago. From discussion with officials from AAHDA, the residents have been given one year grace period to start their monthly repayments. Some respondents complained that the grace period had to be in effect after the entire necessary infrastructure is completed. The grace period is almost over by now and as can be seen from the picture there are construction works left. The researcher discussed with respondents about this condition. From the discussion, there are people who are paying dual payments; one for their current rental expenses and the other for the monthly installments for the condominium houses.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Based on the findings of the research the following findings ,conclusions and recommendations have been presented.

5.1. Summary of Major Findings

The major objective of this research was to assess the satisfaction of residents of A.A 10/90 condominium housing projects in yeka site, the major findings of the research are presented below.

There is a visible difference in the way of life of the residents from their previous norms. The residents were all living in rented houses; now they have become house owners. Besides, they have their own private kitchen and toilet. It can generally be said that the project has improved the way of life of the residents.

Even though the lives of residents have been transformed there still are major problems that are cause of dissatisfaction for the residents. Some of them are

- Inferior quality of accessories which caused residents to spend additional cost for renovation which in turn contributed for the dissatisfaction
- Distant location of the houses from the city center which forces residents to travel daily long kilometers to go to work which caused additional cost in turn contributing a lot to dissatisfactions.
- Poor Infrastructure facilities in the site are also the major source of frustration by residents
- Financial difficulties to pay the down payment and monthly installments which residents complain every time end of the month reaches which is also one source of dissatisfaction
- Disregard to family size when allocating the houses to beneficiaries have forced family members to live in one bedroom houses while having more than three family members.

5.2. Conclusion

- The program has transformed previous tenants to owners of house. The major reason for why the respondents applied for the houses was for freedom of own house.
- There is still gap in incorporating those who have not registered for the program. Amazingly, there are vacant houses of the program.
- Majority of the respondents are not satisfied in terms of affordability. This was attributed to financial pressure to pay the down payment, monthly repayment, and higher charges by banks.
- All respondents complained about high amount of down payment, high monthly repayment, and higher interest rate by banks.
- Most of the respondents were incapable to pay the down payment by themselves.
- The bottleneck for access to the formal financial sector for the residents is that the formal financial sector requires collateral to lend money and these respondents had no collateral at hand.
- Although majority of the respondents ranked the houses good in terms of quality; a third of the respondents ranked the houses poor. This needs a closer look at the construction aspects of the houses.
- Almost half of the respondents made maintenance to the house; which included decisive ones that people could not live in it.
- In terms of space, a quarter of the respondents responded that the houses are not enough for their family. From discussion with officials at AAHDA, there is no practice of considering family size while transferring the houses.
- Majority of the respondents have no access to piped water, and electricity. The houses have been transferred to the beneficiaries without full infrastructure constructed.
- In terms provision of public utilities, the houses are far from public utilities. This has economic implication in terms of increased transportation cost.

5.3 Recommendations

Based on the findings of the study, the researcher suggests the following recommendations for the program to satisfy the inhabitants of the houses.

- Make infrastructure ready prior to transfer of the houses. The houses can then be transferred to the beneficiaries after the houses are ready and suitable to live in. Constructing the houses near to city centers can be a solution. The land selection should be according to the urban plan with the necessary infrastructure.
- The period of the grace period should start after the houses have been completed and the houses have been ready for living.
- During transfer of the houses to beneficiaries, family size should be considered in a way that larger family size households should be allocated to wider houses.
- Improving the quality of items by implementing strong quality tests.
- There should be strong commitment at all levels of administration to address low income housing at a large scale.
- Developing approaches to address the capabilities of the ‘poorest of the poor’ who cannot afford the condominium houses. Financing of condominium houses should not be limited to CBE. Other financial institutions should also be encouraged to involve in the construction of condominium houses.
- Finally, pre planning and post occupancy monitoring and evaluation of previously built projects should be conducted to learn lessons for correction in future condominium projects. Evaluation should include all stakeholders, especially the residents.

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APPENDICES

APPENDICE-A: QUESTIONNAIRE FOR RESIDENTS

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES MA-PROJECT MANAGMENT

Introduction to the Respondent:

This questionnaire is designed by a postgraduate student of Project Management to collect the required primary data to undertake a research project entitled **‘Residents Satisfaction with Housing Project in Addis Ababa city Administration’**. Your responses will be kept confidential and have a great deal of importance in increasing the accuracy and reliability of the study so as to draw policy recommendations which may be used as a supportive input for improving the housing program. Although your response is of the utmost importance to me, your participation in this survey is entirely voluntary.

- ❖ **Please do not enter your name or contact details on the questionnaire. It remains anonymous. Information provided by you remains confidential and will be reported in summary format only.**
- ❖ **Should you have any doubt or comments regarding this survey, you are most welcome to contact me through my phone number at 0911763202.**

Best Regards,
Thomas Kidane

Direction: Please answer the following questions by marking (✓) in the blocks provided or write down your answers for the open-ended questions.

Section 1: Household Characteristics

1. Gender

Male

Female

2. Age Group

Under 24 years

25-40 years

41-55 years

56-65 years

65 Years and above

3. Marital Status

Single Married Divorced Widowed

4. Family Size _____

5. Source of income

Self-Employed Unemployed

Government Employee Pensioner

Private Sector Employee

Non-Governmental Organization Employee

6. Monthly Expenditure (Excluding the monthly repayment for the house)

7. Monthly Saving _____

Section 2: Housing related questions.

8. What is your ownership title of the house?

Own House Rented House Relative's or Friend's House

Others, Please specify _____

9. What was your previous title of your residence?

Owner Kebele House Renter Dependent

Others, Please specify _____

10. How did you hear about the 10/90 condominium housing program?

11. What was the reason behind that you applied for the house? (Select all that apply)

Affordable housing Better quality housing

Better facilities

The freedom of having own house Others, Please specify _____

12. How did you get the house?

By order of application By lottery method

Priority due to displacement

Priority due to being a female head

Others, Please specify _____

Section 2.1. Affordability

13. What is the monthly payment of the house? _____

14. How much were you paying previously if you were living in a rented house?

15. How much was the down payment? _____

16. Were you capable to pay the down payment by yourself?

Yes No

17. If your answer for the above question number 16 is no, what means did you use?

Own source Borrowed from Bank

Borrowed from relatives/friends

Borrowed from Micro and Small Enterprises (MSE)

Others, Please specify _____

18. If your answer for the above question number 16 is no, was there any help from the government in facilitating payment arrangements?

Yes No

19. If your answer for the above question is yes, in what form?

20. Generally, do you think the price of the 10/90 condominium housing program is affordable by the low income households?

Yes No

21. If your answer for the above question is no, what do you think is the reason behind? (Select all that apply)

The down payment is too much The loan period is short

The loan interest rate is too much

There are other finishing and mandatory maintenance expenses associated

Others, please explain _____

Section 2.2. Proximity to Public Facilities

22. How do you rate the proximity of your house to the nearby public school/s?

Excellent Very Good Good Poor Poor

23. How do you rate the proximity of your house to the nearby public health center/s?

Excellent Very Good Good Poor Poor

24. How do you rate the proximity of your house to the nearby public transportation facilities?

Excellent Very Good Good Poor Poor

25. How do you rate the proximity of your house to the market places?

Excellent Very Good Good Poor Poor

26. How do you rate the proximity of your house to your work place?

Excellent Very Good Good Poor Poor

27. Monthly Transportation Expenditure _____

Section 2.3. Satisfaction on Housing Conditions and Basic Facilities

28. How do you rate the quality of the house?

Excellent Very Good Good Poor Poor

29. Is the house enough to accommodate your family?

Yes No

30. Did you do major maintenance after receiving the house?

Yes No

31. If the answer for the above question is yes, was the maintenance decisive one that you cannot live in it unless maintained?

Yes No

32. Did you replace or maintain items installed in the house (like sanitary, sewage, doors, etc) when you receive the house before you start living in it?

Yes No

33. If you answer yes for the above question, why did you replace/maintain items?

Select all that apply

Not good looking Not properly fixed Malfunctioning

Others, Please specify _____

34. How do you rate the incidence of shortage of pipe water and electricity?

Always Usually Sometimes

35. Are there established systems (committee) to manage jointly owned resources and common areas or seek solutions to problems?

Yes NO

36. If you have any recommendations on the program's package design please reflect.

37. These questions are related to the quality of the accessories fixed in your condominium house. Please Mark (✓) in the box of your choice.

Statement	Excellent	Very Good	Good	Poor	Very Poor
• How do you rate the quality of:					
• kitchen accessories					
• water taps					
• waste and water disposal system					
• shower and toilet accessories					
• Doors and windows fixed in the house					

38. Please rate the problems (if any) you have you experienced when you received the house. Please Mark (✓) in the box of your choice.

Statement	Not a Problem	Minor Problem	Moderate Problem	Major Problem
Leaking water pipes				
Cracks in the walls				
Water penetration through the walls				
Roof leaks				
Incomplete house				
Door frames which shake and faulty doors				
Leaking drains and toilets				
Water penetration through the floor				

APPENDICE-B Interview Questions for Addis Ababa Housing

Development Agency Officials

1. Do you think that low income households can afford the price of the 10/90 condominium houses?
2. Is there any plan to continue the 10/90 program further?
3. How much percent complete are the houses while transferred o beneficiaries?
4. What do you think are the possible solutions to solve affordability problems?

APPENDICE -C Interview questions for Commercial Bank of Ethiopia staffs

1. What are the criteria required from beneficiaries to get loan from the bank?
2. What are the problems the bank faced in relation with the provision of loans for condominium house beneficiaries?
3. What are the procedures taken if beneficiaries fail to pay monthly repayment?