## Lodging as a Housing Informality Fueler: Revisiting the Family Unit Dwelling Concept in Zimbabwean Suburbia<sup>1</sup>

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## Abstract

Instead of working as landlords, millions of Africans are tenants (lodgers). This article investigates and debates the notion of family units living in Zimbabwean suburbia, with a focus on lodging as a source of housing informality. It stems from the fact that rental housing has been a partial solution to urban housing in Zimbabwe, but it must be acknowledged as vital, especially in developing countries where the urban poor cannot afford to own or build their homes. A desktop evaluation, as well as textual and contextual analysis, were all part of the method. Rental housing markets are impacted and respond to local economic, social and political situations, as well as regulatory frameworks, and operate somewhat differently in different locations. Together, landlords and tenants create and use rental housing in novel and imaginative ways to maximise the asset value of their buildings while meeting tenants' housing requirements. Despite this, the Zimbabwean government and other developing countries have done little to promote or boost

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rental housing affordability. Based on the study's results, officials understand the complexities of their cities' rental housing (both official and informal) and how to design effective, adaptive laws to promote and control it.

**Keywords:** renting; Sub-Saharan Africa; tenancy; landlord; affordability, government, lodging.

#### INTRODUCTION

African governments have aggressively encouraged home ownership through a variety of strategies, such as subdividing additional land, extending infrastructure and transportation grids into new areas, and increasing the accessibility of home finance to a wider spectrum of people (Marcotullio, 2017). Increasing the number of owned homes and dwellings in a city produces jobs, strengthens neighbourhood economies, and is considered as contributing to social and political stability (Ashely et al., 2007). Home ownership is frequently regarded as the most favoured housing choice in most regions, making it ideal for African city dwellers but it is beyond reach for many However rented living space has a bad reputation: landlords are frequently viewed as predatory, willing to give overcrowded and inadequate flats to the helpless poor for the greatest possible returns, thus leading to housing informality.

Additionally, it has been consistently shown that rental housing, especially at the lowest end of the market, is unlawful and contributes to blight in inner cities (Marcotullio, 2017). Tenant eviction and migration have also been identified as sources of civic displeasure Many Africans residing in cities rent their homes. For instance, 82% of families in Kisumu, Kenya, lived in condos in 1998; in the same year, 60% of households in Addis Ababa and 57% of households in Kumasi rented their homes (Ansah *et al.*, 2020). Therefore, rental housing is now a significant component of the urban housing stock in several African countries and other regions of the world.

Many individuals carefully consider and rationally opt to rent their homes (*ibid*.). This is because one aspect might be a lack of financial means to purchase a house, particularly in Zimbabwe. However, there are other

strong reasons buyers should favour leasing. In order to meet their present requirements and goals, renters in a healthy housing market may choose their rental homes solely based on one or more of these factors (Marcotullio, 2017). However, if a city's condo (apartment) options are too limited or restrictive, the endeavour to find cheap apartment units can cause serious financial and social problems for city people.

## CONCEPTUAL FRAMEWORK

Social housing rent is controlled and frequently set at the same level as construction and operation costs plus a little mark-up that represents a genuine profit for the owner (Kholodilin, 2020). A renter must be accepted into social housing by proving that their income is sufficient. For example, when tenants move in, their income is never verified. As a result, families with rapid salaries continue to live in social housing even if they are no longer technically entitled (*ibid.*). As a result, many low-income persons are unable to get social housing. The problem is that confirming the salary levels of social housing households and settling evictions are both too expensive. This is one of the most serious concerns associated with shared apartment dwelling (Bratt, 2008).

## THE SPATIAL DISTRIBUTION AND DENSITY OF HOUSING CONSTRUCTION ARE CONSTRAINED BY CITY PLANNING

As Hilber and Vermeulen (2016) illustrate, land-use management may restrict the charge elasticity of housing supply. As a result, supply may be limited at higher costs. Environmental restrictions that impose stricter standards on newly built homes (compulsory usage of solar batteries, thermal insulation, and so on) may result in higher expenses, higher house prices, and fewer building completions. In this sense, it changes the relative cost of both owned and leased homes, impacting the choice of a certain kind of tenure by making it more or less enticing economically. The tax policies of several countries encourage property ownership. For example, in the Netherlands and the United States, hobby payments are deducted from taxable wages; as a result, acquiring owned house with borrowed money is quite appealing. This can lead to the creation of speculative rate bubbles in real estate markets (Figari *et al.*, 2017).

Finally, it should be noted that legal acts are frequently rendered ineffective, if not defunct, in practice. First, policies that are extremely inconvenient for market participants are frequently avoided by using various loopholes (Hilber and Vermeulen, 2016). The imaginations of the millions of individuals looking for loopholes are far more fertile than the legislators seeking to close those loopholes. Second, in order for the laws to be effective, procedures to detect infractions of the legal norms are required. It usually involves occurrences (tenants) that document infractions of the law. Third, regulation enforcement is hampered by a lack of grasp of human legal principles. Ubeda (2016), for example, found that the top 1% of landlords and renters are aware of the norms governing the rental housing industry, based mostly on a study of attorneys, landlords and tenants in Quito, Ecuador. Similarly, 10.4% of low-income renters in Bogotá, Colombia, had tenant protection (CENAC, 2007), although nearly 30% of respondents in numerous Zambian towns "were uninformed of the norms and regulations governing the relationship between a tenant and landlord" (Nzonzo, 2005: 28).

#### LITERATURE REVIEW

One of the most fundamental human goals is to have a place to live. It is also one of the sectors with the most stringent regulations. Since World War I, most governments have been actively involved in the housing industry, attempting to correct real or perceived market flaws. For example, leasing rules have been implemented at all international sites at some time. By the early 2010s, most countries had abandoned comparable laws (Kholodilin, 2020). For instance, employment restrictions were enacted in Paris and Lyon (France) in July 2019 and March 2020, respectively; nationwide lease growth restrictions were implemented in California in January 2020 and are anticipated to stay in place until January 2031; and rents in Berlin (Germany) were fixed for five years starting in February 2020, to name a few examples (ibid.). The development of the COVID-19 pandemic has made such interventions even more critical. After most nations imposed sanitary restrictions, including lockdowns, in March 2020, the ensuing loss of income started a global wave of eviction bans and hiring freezes (Hiscott et al., 2020).

A success story is cost-effective cooperative apartment living (Sørvoll et al., 2018). It has helped social vendors in Austria, Denmark, and Finland who use this sort of rent setting to better protect their long-term capacity to develop new lower-cost homes and cover unanticipated financial demands, such as renovations or pulling the crucial power switch (Kemeny, 1993). Financing is more expensive than cost-based social housing. It is an ideology, a belief that cheap housing should be for the many, not the few.

The UK housing market is one of the costliest and supply-constrained in the world. It is a disaster. Although housing is a necessity, it has become a speculative commodity. Germany, Austria, and Switzerland have Europe's most stable property markets (Ball, 2016). The most untrustworthy housing units are in Japan and Europe, notably in Spain and Ireland, where values soared and subsequently plummeted following the recent banking crisis. These countries frequently have the smallest condominium markets. Most international locations in Western Europe, including France, the Netherlands, Denmark, and Sweden, are in the centre. The United Kingdom and Italy are in the intermediate organisation, and their conduct is the most erratic (Kemeny, 1993).

In many African cities, complex leasing and subletting connections develop between city dwellers and migrants from rural areas (Contreras *et al.*, 2019). Sharing rented rooms is widespread in Khartoum, Lagos, and many other West African cities. Industrial firm storerooms, as well as guest homes and hostels, can be rented for sleeping quarters. Nongovernmental organisations and the government in South Africa established hostels at some time during the apartheid era to shelter unmarried black men and women who were not authorised to bring their families to cities because they worked as labourers (Rakodi, 1995). Thousands of people are still living in these filthy and overcrowded dormitories, thus fueling informal habitats. It is common for up to seven people to share a 10m² room and up to 16 families to share a restroom. Furthermore, in Botswana, the failure of formal public and private businesses in the 1990s to meet the demand for homeownership, the revolutionary removal of homeownership subsidies, and the decision to

promote plots to city residents have increased demand for forms of tenure such as renting out tenants' backyards (Nzonzo, 2005).

Landlords in African countries include corporations, affluent and impoverished individuals working in the official and informal sectors, private and public housing organisations, and government departments (Gilbert, 2003). Investors who build rental units on unoccupied property and lease them out, investors who acquire developer-built houses and lease them out and proprietor-occupants who supply apartment units on a portion of their land or within their own residences, are examples of private sector landlords (King et al., 2017). The distinction between official and informal sector landlords is that formal sector landlords have possession and construction rights within the country's legislative framework, whilst informal sector landlords do not. Landlords can also be classified based on the size of their activities. Some landlords with building rights and access to huge cash may also create hundreds of rental units on various plots of land, whilst others may be individual families or retired people who work on a very modest scale, with one or two apartment rooms within or behind their own house (Gilbert, 2003). Small-scale landlords account for a large proportion of rental housing in African cities. Because these landlords want to maximise on rentals, they end up overcrowding tenants by building very small dwellings behind their main houses so as to get maximum returns. The prospective tenants are not bothered because all they need is shelter despite it being substandard, clearly leading to the increase in informal housing units.

In these difficult situations, tenants have had to devise a variety of techniques to fulfil their household needs by sharing with their children and spouses The shift from renters to sharers has resulted in a deterioration of living circumstances, with many individuals now sleeping in kitchens and living rooms with other sharers and/or their hosts' children (Roelofsen, 2018). This situation has implications on human dignity. Another alternative is to take public transit to villages and towns in search of cheaper rental apartments or real estate. This has put a huge demand on rural and peri-urban land (Nelson, 2018). Land invasions, which have become more common, are a last resort for renters. This is because most

local governments have failed to create housing units, allowing private firms to gain more power.

In many regions of West Africa, poor housing is related to social connections and affiliations, and many people rely on their relatives for refuge (Roelofsen, 2018). In most West African civilisations, a homeowner is expected to shelter every member of the extended family and rent-free in 'circle of relative's residences'. In Nigeria, it is considered taboo to sell a family house, or any property, complex or residential site, where a head of the family is buried. Promoting this sort of property may be considered an embarrassment with the assistance of extended family contributions. The bigger advantage is that there are few homeless West Africans. When migrants arrive in town, they have a place to stay. Children beyond the age of 25 are permitted and have a place to live when they have grown up and raised their children and this is a significant advantage in negative communities (King et al., 2017).

A lodger considers a variety of factors like the type of housing unit available, his or her income, the rent charged, the location of the available housing unit and the housing condition (Yirenkyi, 2014). Considering that housing units are expensive, especially in urban areas, lodgers with low incomes tend to rent the available units to provide shelter, even though it may not be what they prefer. Some rented apartments like the council Mucheke hostels in Masvingo tend to be overcrowded because the rentals are lower compared to the private market. According to Chirisa and Mlambo (2012), informality in housing occurs when a house designed for occupation by a single family ends up being used by more than one family, diverting from its intended use. The hostels are overcrowded with a family of 15 in one housing unit. The hostels themselves have been condemned due to their dilapidated state and poor sanitation facilities. The constant sewerage blockages are a result of overpopulation as the sanitary facilities available had been made to serve a population which has far surpassed the designated capacity. Most tenants have pleaded with council to give them ownership of the hostels so that they make improvements on their own (cf. Abubakar et al., 2017; Contreras et al., 2019).

The connection between the landlord and the tenant is primarily based on an agreement. For example, in Kariba, the issues include landlords arguing that their tenants do not take good care of the condo housing, delay paying the rent, misbehave, and do not appreciate that rising costs of utilities, maintenance and repairs make means that rents must also increase. On the contrary, the tenants complain that their landlords fail to maintain their houses, and also that they are unfairly made to pay high charges for utilities and can terminate the lease without warning.

Many condo agreements between landlords and tenants are non-public and casual in nature, concluded outside of any authorities' regulatory framework or formal legal machine. This informality and shortage of professional documentation make it extremely difficult to manage landlord-tenant conflicts. In a few instances, landlords will try to avoid problems by accepting only tenants who have been recommended by those known to the landord. In Mbare and Highfield, the researchers noted that there can be a "dark side" to casual agreements between tenants and landlords. A landlord takes advantage of the absence of a written contract to squeeze more tenants in constrained areas, to neglect the building, or trample upon other rights of the tenants. Where there may be a severe scarcity of low-income housing in a city, unscrupulous landlords realise that tenants have little choice but to put up with exploitative and regularly illegal apartment situations.

#### RESEARCH METHODOLOGY

A case study methodology and a multi-stakeholder approach were employed in this study. This is critical for effective coordination and system thinking since it brings together many stakeholders for the benefit and good decision-making (Bruno et al., 2016). The target demography of students, tenants, and landlords was studied using an interpretative research technique. In this case study, this technique was employed since it gives data based on individuals' experiences and phenomena, specifically accommodation. Key informants were employed to provide relevant lodging information. The Zimbabwe Republic Police (ZRP), the Ministry of National Housing, and the Harare Residents Association were major key informants. These institutions helped in providing information on renting and lodging in the study. This study's content was gathered using

Google Scholar, journals, newspapers and government documents. In addition, textual and contextual analyses were used. The essential academic evaluation was, therefore accomplished. Information on rented housing as a catalyst for informality was gathered from a variety of neighborhoods in Zimbabwe, including low-income areas like Mbare, Highfields, Kuwadzana, and other cities nearby like Gweru, Mutare, and Kariba.

#### RESULTS

In Zimbabwe, both men and women work as landlords, sometimes in collaboration and at other times separately. Whether male or female landlords dominate, the apartment housing market is heavily influenced by neighbourhood norms and metropolitan demographics. In Nairobi, for example, more men are landlords than women, owing to the presence of many men in the political and administrative classes that oversee landlordism in that city. However, "slum landladies" are a widespread occurrence. Landladies are frequently more powerful than landlords in other areas.

In housing initiatives in Botswana, there are more female landlords than male landlords, but in South Africa, more women rent out lodgings in their backyards of municipal houses, especially when their husbands have died or abandoned their family (Rakodi, 2015). Even though a male is the legal owner of the property, women who handle domestic matters are more likely to address renters in small-scale condo settings. Unlike in Zimbabwe, many widows and separated women prefer to rent out a portion of their homes or build new apartment units to augment their income (Grant, 2007). Divorce settlements, inheritance features, and age can all play a role. Because women live longer than men, they commonly lease out the property left to them.

Small-scale landlordism is frequently the best available source of profit for ladies, either because they have not engaged themselves in other profit-generating activities, or lack access to finance to set up a small business. In Zimbabwe, for women who wish to stay at home to care for their children and elderly or ailing family members, renting out a portion of their property to renters is a financial lifeline (Grant, 2007).

In Zimbabwe, the number of rented houses has gone up by at least 60% (Langa, 2015), while the number of houses bought has gone down by 15%. The vast majority prefer renting as opposed to buying houses. In Zimbabwe, this comes as no surprise given that many cannot afford to buy houses. According to Masiyiwa (2022), since most people will inevitably rent, it is worth exploring the cost of renting in Zimbabwe. The number of bedrooms, security (being gated for example), backup water supply, and backup power are some of the rent determinants. The presence of super convenient features (e.g. 24-hour security) drives the price up. The location also comes into play, i.e. rental prices depend on where the house is located: low, high, or medium density. One of the interviewed participants had this to say

"....one room in a high-density area like Epworth can cost anything from US\$10 to US\$20 per month. One room in a low-density area can cost anything from US\$80 to US\$100. That difference is also reflected when one is dealing with full houses. The number of rooms will usually determine the price for renting the full house. The same largely applies even when dealing with cottages. Full-house rentals in high density areas range from US\$200 to US\$500 per month, while in lo- density areas the rentals are from US\$500 to US\$1 500 per month. Bed cottages rental costs in low-density suburbs range from US\$200 to US\$350 per month."

Thus, the rent per month varies according to location and size, amongst other things. It is possible to find a full house costing US\$200 per month and still find another costing US\$2 000. Cottages tend to cost a bit less than the main houses. Due to the comparison, the researchers noted that it was possible to get a full house in a high-density area costing less than a cottage in a low-density area.

#### CITY OF HARARE LODGING EXPERIENCES

Before 2000, all aspiring homeowners were given lodgers' subscription at \$5 per month. All housing allocations were drawn from the lodgers' list on a first-come-first served basis. Allocation of council-rented houses was also drawn from this list. From 2000 the lodgers' cards system was discarded and a new allocation system called Housing Waiting List was developed. The concept was the same in that all residents who required accommodation were put on the Housing Waiting List (like the lodger's card list) and allocations were also drawn from this list on a first-come-first-served basis. Council constructed several flats in both low-density and

high-density areas and rented them out through lease agreements to aspiring residents, thus reducing the housing backlog but increasing continuous revenue collection to finance general housing developments.



(Source: Masiyiwa, 2018)

Important to note during the study was the issue of fake agents. Eighty percent (80%) of the respondents said that they suffered at the hands of fake agents when trying to find a house to rent. For example, one of the participants said:

"....due to social media use like Facebook, I have seen several groups on Facebook where people could find houses for rent. The first agent I contacted said he had a vacant house, but I needed to pay a \$20 viewing fee before he could give me the address ... He shared an office location where I could pay the fee, but it was far from Harare. There was another option. I could pay through mobile money, then the agent would send me the address ... After I sent the money, he then became unavailable, and I was blocked on his mobile phone".

In Zimbabwean suburbs there is an increase in the number of unscrupulous third-party agents. As a result, some of the houses advertised are already occupied. Thus, it becomes a scheme of fleecing people because most of these fake agents who are not registered with the real estate council, take advantage of the shortage of housing.

In Zimbabwe, information from the Letting Agents and Landlords interviewed in the study area further point to the fact that due to 'studentification', investors have taken note of this opportunity, and now

buy property in the study area with the intention of re-modelling, if they need to, and leasing the properties to student tenants. This discourse suggests that the large number of students who desire to live in the study area guarantee a steady demand for student accommodation from the Private Rented Sector (PRS) and depend on the housing stock supplied by the PRS to meet their demand for accommodation. The 'new demand' for housing by students has led to homeowners extending their homes and sometimes building extended quarters with very small dwellings to maximise their space. This leads to informality in housing since the intended use of the homes would be altered.

In Zimbabwe, as years progressed and continue to go by, enrolment in most universities increased and accommodation became a problem for institutions authorities. In addition, students are charged exorbitant rental charges in Gweru in areas that include Senga, Nehosho Daylesford, Windsor Park, Kopje, Ivene and other surrounding suburbs. Also, accommodation issues are evident at the Great Zimbabwe University in Masvingo, where most students seek accommodation in the Rujeko area and other suburbs close to the campus. Students at the National University of Science and Technology (NUST) in Bulawayo also face these accommodation problems The lack of accommodation entails students commuting to and from campus every day at their own expense. In Harare, most University of Zimbabwe students stay in the dormitory town of Chitungwiza, about 30km away, because of cheap lodgings. This means that students have to get in town, then to campus twice every day. On a monthly basis, an out-of-campus student will need USD\$80 for transport. This expense drives students to opt for the crowded houses that are close to the campus.

Informal housing is also characterised by inadequate and sub-standard building structures, illegal subdivisions of land and unauthorised construction of buildings (Srinivas, 2003). The study shows that residents in Mount Pleasant in Harare have changed their way of thinking, knowing that their houses and land can be a valuable source of income. The researchers noted that 40% of existing homes have transformed their appearances and function as dwellings and/or businesses. This concurs with what happened in India, in that pieces of land that nurtured rice fields and gardens previously have now turned into buildings. Facilities

that initially served only a limited population, have become constrained by the increase in the populations in the suburbs. The once prestigious middle densities have been reduced to hostels with dwellings being built behind the main houses using low quality materials. The need to raise income from rentals has led to an increase of unauthorised buildings. Most homeowners simply extend or subdivide their land illegally to accommodate more people.

# Box 1 shows how the lack of accommodation has hit Zimbabwean universities

## Box 1: Accommodation challenges university students

The population of Zimbabwe has increased over the past years. This has come up with more negative than positive benefits if examined from the perspective of studentification. Universities in Zimbabwe have been submerged by huge numbers of students living outside the universities, in nearby suburbs. Many landlords have converted their houses into boarding houses to cater for the lack of accommodation, a state which most universities have failed. Midlands State University is not the only state college in the country that has a problem with residential flats for its students. The same problem has also been seen with the National University of Science and Technology in Bulawayo and the University of Zimbabwe in Harare.

Years of economic slump triggered by the illegal sanctions imposed on the country have not helped the situation as Government which is the largest shareholder has failed to construct additional student accommodation flats at universities leaving students at the mercy of the rent seeking landlord. The increase in rentals has forced students to live in groups with some ranging to as much as 10 in a room and up to 20 per house. One of the interviewed students had this to say:

"We have to put our resources together so that we can pay US\$300 that the landlord requires every month. As such each room can have as many as five people. The rooms also act as our study rooms so most of us have designed makeshift reading desks......What is important is not comfort but to come to Gweru to study and go back to the comfort of our homes with degrees. Seek luxury and you will lose your goal in this place. It's common that students are crammed in small rooms, but they have graduated to lead important sectors of the economy,".

### Another interviewed student had this to say:

"..It's no use worrying about accommodation but about school. It is October and soon exams will start and sleeping comfortably will be an unnecessary luxury. I can pay the US\$50 a month per room the landlord is asking so I have teamed with three of my friends to share costs.....We use foam rubbers that we remove every day and put behind the door to create space,"

Source: Langa (2015). *The Herald* (2021). Accessed on: https://www.herald.co.zw/accommodation-woes-hit-university-students/

Private accommodation facilities are managed by independent owners. Some private homes also have been turned into residences for students. Some of these private homes also have the owners as well as other tenants staying with students. This kind of accommodation pattern is termed 'homestel'. These homestels are not considered or regarded under the Office of the Dean of Students. Most of the students off campus or nonresident must find their own accommodation for each academic year for the duration of their undergraduate degree programmes. The only help offered to them by the Office of the Dean of Students is to publish a list of approved private hostels in which students can stay. However, these facilities alone cannot accommodate all non-resident students. A major challenge facing most students is the exorbitant prices students must pay to secure rooms in their hostel of choice. Currently, prices are estimated from at least US\$100 to US\$500. Another challenge is the issue of protocol lists being attended to before the ordinary student. To get accommodation, one must go to the extent of paying the porter an extra amount of money to secure a room.

Most students like to have space and privacy. Students do not have privacy when sharing accommodation. This has led to most of the private hostels admitting three students or less in a room. Most students prefer these rooms hence the demand for it has led to the managers of these hostels providing such rooms. Others also had to find accommodation with relatives or stay in newly built hostels that are more expensive than that of the hall. This arrangement was since there were not enough rooms to accommodate the students that were admitted. Students must go through a stressful ordeal when accessing private hostels. This is because many students are also seeking accommodation, hence one must walk for long hours and enquire from various hostel managers if there are rooms available.

### DISCUSSION

It is difficult to acquire and obtain comparative data on condo housing in Zimbabwe. This is because the government does not distinguish apartment dwellings from non-condo types of housing that are not ownership and sharing. Sometimes the distinction is also difficult to establish, particularly in certain African nations where extended family

households are still widespread, with relatives and grown-up children with their own families still living inside the paternal home. National condo statistics can also be deceptive since they will promote general countrywide trends of condominium housing that do not account for local reality. The share of rental accommodation is higher in cities than in rural areas, and it varies substantially between cities. Official statistics also do not account for the number of informal rentals in towns, when landlords negotiate private deals with tenants. These arrangements may be exploitative since tenants who desperately require lodgings may be made to pay very high rents for poor-quality accommodation with no tenure security. The terrible circumstances that these tenants face are not reflected in the city's recognised picture of rental housing.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, the government should look at techniques and incentives that make big and small-scale investments in low-income rental housing more appealing and sustainable to buyers, in addition to tax advantages for investors who develop new condominium housing. Long-term planning is an effective technique for maximising the social advantages and sustainability provided by a value-based social housing. As a result, it is vital to make the right decisions now to establish the framework for better housing outcomes in the future.

In the meantime, there is hope that the Zimbabwean government will revise its policy in the direction of apartment housing. At present, the authorities have no tenure policy beyond the implicit intention of turning every tenant into a proprietor-occupier. Given the ever-increasing members of family formation and the huge backlog of housing demand, that is utterly unrealistic. In any case, renting is a housing preference that is very important to the unmarried, migrants, students, newly established families, none of whom can afford buying or building their accommodation. Without rental housing, urban land invasions are likely to worsen.

Housing solutions ought to conquer value and spatial inequalities as tackling housing inequality call for a technique of funding and coverage exchange. Investments must be geared towards the provision/building of

low-priced, modern-day, and aesthetic houses that have access to all the essential public infrastructure that help facilitate an everyday and complete existence.

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