AFFORDABLE **LAND**
AND HOUSING IN
AFRICA

UN HABITAT
FOR A BETTER URBAN FUTURE

DISCLAIMER

The designations employed and the presentation of the material in this report do not imply the expression
of any opinion whatsoever on the part of the United Nations Secretariat concerning the legal status of
any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or
boundaries.

Reference to names of firms and commercial products and processes does not imply their endorsement by
the United Nations, and a failure to mention a particular firm, commercial product or process is not a sign
of disapproval.

Excerpts from the text may be reproduced without authorization, on condition that the source is indicated.

AFFORDABLE LAND AND HOUSING IN AFRICA

Volume 3

UN@HABITAT

ACKNOWLEDGEMENTS

ADEQUATE HOUSING SERIES

In the vast majority of countries access to affordable land and housing is a critical contemporary challenge. While in different countries and regions the specificities of the challenge vary, the universal truism is that it is becoming increasing difficult for the vast majority of urban residents to obtain and retain adequate and affordable land and housing.

The first four volumes in the Adequate Housing Series canvas the state of affordable land and housing in four regions facing major affordability difficulties: Latin America and the Caribbean, Asia, Africa, and Europe and North America (member countries of the United Nations Economic Commission for Europe).

Each volume firstly explores the major trends in housing conditions, availability, quality and tenure modalities. Following this, each volume analyses housing policy responses to address growing affordability problems and the improvement of substandard housing conditions. Lastly, key recommendations for local, national and international policy initiatives that can increase the provision of affordable housing in the respective regions is provided.

This flagship series is coordinated and produced by the Housing Policy Section of UN-HABITAT and to date the following volumes have been published:

Volume 1: Latin America and the Caribbean

Volume 2: Asia

Volume 3: Africa

Volume 4: Europe and North America

FOREWORD

The first four volumes in the Adequate Housing series respond to the urgent need for a global assessment of the state of land and housing. While countless studies, research projects, and reports have been undertaken on individual housing needs, projects, and programmes, no contemporary studies have compared and contrasted housing conditions, policies, and approaches on a regional or global scale.

This series fills this gap. The four volumes focus on the land and housing situation in four regions facing considerable challenges and affordability problems: Latin America and the Caribbean, Asia, Africa, and Europe and North America. They present a comparative documentation of the historical trajectory, major contemporary trends, and best practices in land and housing provision in each region.

Although the size and overall characteristics of the housing sector does vary markedly across these regions, and indeed their countries, common to all is the fact that obtaining and retaining housing that is adequate and affordable is a serious problem for a large proportion of the population.

Unfortunately housing affordability remains a challenge and it is worsening due to, among other factors, the economic effects of the global financial crisis and the increasing severity of disasters and conflicts, which both place an additional strain on already stretched land and housing resources. This series and its messages and recommendations are therefore timely.

These regional studies represent a significant step forward in investigating the state of the global housing challenge. A detailed examination and comparison of, as well as critical reflection on access to housing at the local, national and regional levels is the first and important step towards designing policies to improve access to affordable housing opportunities and to bring solutions to scale. This will help in preventing city expansion on the basis of informal land development and informal housing supply. The four volumes represent a significant body of research, documentation, and critical review that I believe will be of value to those involved in the housing sector.

Dr. Joan Clos

Under-Secretary-General
of the United Nations and
Executive Director, UN-HABITAT

TABLE OF CONTENTS

EXECUTIVE SUMMARY

The provision of affordable land and housing at scale remains a challenge to most countries, especially those in Africa. While the continent is the most rural region in the world, it is urbanising fast. Every day for the coming fifteen years, Africa's cities will have to accommodate an average of extra 40,000 people. Urbanisation will continue to place immense strain on affordable urban land and housing provision in the coming decades.

This publication canvases the state of affordable land and housing in Africa. In the publication, land is treated as one of the inputs to the housing sector. It provides a background and history to affordable housing in Africa; discusses current housing needs, quality, tenure modalities and building typologies; and reviews recent approaches to increasing the affordability and accessibility of land and housing supply.

The publication explores why adequate housing is simply not available or affordable for the majority of urban Africans. Certainly, incomes are too low. But just as important is the fact that housing sector inputs are too expensive, in particular land and finance which are the two primary constraints on affordable housing in Africa. While several African countries are making tangible efforts to address the demand for land for various purposes and needs, in other countries urban land supply for housing is insufficient, poorly managed, and regulated to serve the interests of high-income households. Conventional housing finance in Africa is undeveloped and inflexible and seldom serves low-income households. While micro-finance and community based savings groups are providing alternative housing finance, they remain constrained by unsupportive institutional and regulatory frameworks.

The publication finds that with the exception of few countries such as South Africa, Mali and Ethiopia there is little evidence of affordable large-scale land and housing provision in Sub-Saharan Africa. Housing programmes either do not exist, do not produce affordable housing, or are insufficient in scale relative to demand. In North Africa, however, several countries have demonstrated a noteworthy improvement in affordable housing and slum upgrading over the last two decades. Furthermore, many African governments are gradually adopting and implementing policies and strategies aimed at making housing habitable, affordable and accessible which offers some promise for expanding access for low-and middle-income households.

Pro-poor, proactive action by African governments to provide and scale-up affordable land and housing is crucial to reverse the trend that new migrants settle in largely informal, non-serviced housing because there are few other affordable housing options available to them. The supply and affordability of key inputs to housing (for example land, finance, and building construction costs) need to be systematically and simultaneously improved through the development and implementation of supportive institutional and regulatory frameworks.

Scaling up affordable housing provision has the potential to contribute to national economies, create jobs, improve the construction industry, and improve the living conditions for the health and wellbeing of all Africans. What is needed most, however, is political will. African governments must be more than enablers. If affordable land and housing is to be developed at a scale that such rapid urbanisation necessitates, they must be pro-active leaders.

KEY MESSAGES

Although Africa is the most rural region in the world, it is urbanising fast and this will place immense strain on affordable housing provision in the coming decades	Only four out of every ten Africans currently lives in an urban area, the lowest ratio in the world. However, over the coming fifteen years, cities in Africa will, every day, become home to at least another 40,000 people. Growth in African countries is concentrated in cities and recent growth in major African cities was phenomenal: Between 2005 and 2010 Lagos grew by 1.8 million people, Kinshasa by 1.6 million and Luanda by 1.2 million. In terms of proportional growth, Abuja doubled in size (51.7 per cent), and Ouagadougou grew by 43.7 per cent, and Luanda by 35.0 per cent in the same five-year period.[1] There are, however, vast differences in the level of urbanisation of African countries. Only 11.0 per cent of the population in Burundi lives in cities, and only 13.3 per cent in Uganda whereas, in contrast, 86.0 per cent of the population of Gabon and 81.8 per cent in Western Sahara live in cities.[2] Regardless of intra-country specificities, the rapid and sustained urbanisation that characterises the African continent is placing enormous strain on the provision and affordability of urban land and housing.
The slums and informal settlements that proliferate within and on the periphery of African cities are a result of poorly functioning housing markets that do not provide a range of affordable housing alternatives, especially for low- and middle-income households	Faced with limited affordable housing alternatives it is no surprise that the majority of Africans make their homes outside the formal housing market, typically in slums and informal settlements. While such housing is provided at a cost that low-income households can more likely afford, such settlements are rarely healthy, comfortable, dignified places to live.

Certainly, in contrast to the majority of countries in Latin America or Asia, slums and informal settlements in many Sub-Saharan African countries are truly the most challenging slums in the world. Extremely low housing quality (due to an inability to consolidate houses due to lack of de facto land tenure); continued marginalisation and stigmatisation (of both the areas and their residents); high rates of poverty and often low economic development; as well as a lack of government willpower or attention to slum improvement lead all African slums to be distinct to their counterparts in Latin America and Asia. To address the challenge of existing slums and stem the growth of new slums a range of affordable housing options are needed, which can be facilitated through the implementation of appropriate policy and institutional frameworks as well as promotion of public private partnership in urban development. |

Affordable housing in Africa is a serious and considerable challenge, especially for low-income households	The continued growth and expansion of African cities has placed increased the gap between the supply and demand of urban land and housing. Housing developed and sold through the formal market is simply not affordable for the vast majority of Africans. It is unaffordable not just because incomes are too low but also because the key components affecting housing cost and access are too expensive. Urban land for housing development is increasingly scarce, poorly regulated and therefore expensive. Construction materials and housing infrastructure costs are increasing from already high levels. Conventional housing finance is either not available or simply unobtainable for most Africans due to high down-payment requirements, short loan periods and high interest rates. Such housing inputs make adequate housing unaffordable for the majority.
Limited access and the high cost of land are fundamental constraints to increasing the supply of affordable housing in Africa	Land access and use remains a major challenge to scaling up affordable housing initiatives in Africa. There are many different legal regimes relating to land tenure and management, which have their roots in dimensions relating to European colonial experiences, contemporary socio-economic and geo-political factors, and indigenous cultural and normative systems.[3] Such complex land patterns confront African governments in their efforts to develop and implement urban planning and housing programmes and mean much land development for housing is accessed through various uncoordinated mechanisms. Furthermore, such land patterns and the scarcity of urban land means that individual squatting in informal settlements is becoming increasingly difficult. Consequently, housing in informal settlements has increasingly been commoditised and involves payment for sale or rent, which places extra pressure on already vulnerable urban poor households.

In the region, selected countries such as Botswana, Ghana, Kenya, Malawi, Mozambique, Namibia, South Africa and Tanzania have adopted progressive land policies which could ultimately facilitate the provision of land for housing. At the regional level, some progress is being made to improve land management, access and equity through initiatives such as the Land Policy Initiative, which is coordinated by the African Union, African Development Bank and the UN Economic Commission for Africa, and declarations of the Third African Ministerial Conferences on Housing and Urban Development (AMCHUD), in particular the 2010 Bamako Conference where land was recognised as playing a central role in sustainable and equitable urban development. |

Tenure security plays a critical role in facilitating urban residents' own investment and development in the housing sector	Security of tenure can be achieved in many different ways, for example through clear, long-term rental contracts, or formal recognition of customary land rights, with accessible and effective dispute resolution mechanisms. Enhanced tenure security generates many household and community benefits through encouraging investment in housing and neighbourhoods.

Aside from being a basis for shelter and access to services, secure land rights can act as a safety net in times of hardship, and provide financial security. They are an important transferable asset that may be sold, rented, inherited or loaned. Secure rights to land also encourage people to invest in improved housing and the land itself.

Several African countries are experimenting and implementing innovative approaches to overcome tenure insecurity in various countries in Sub-Saharan Africa. These include housing permits in francophone Sub-Saharan Africa, certificates of rights in Botswana, community land trusts in Kenya, temporary occupation licenses in Kenya, and communal ownership in South Africa.[4] Also, a model in Namibia uses a continuum comprising starter, leasehold, and freehold titles. |
| **Conventional housing finance in Africa is undeveloped and seldom serves low-income households. Micro-finance and community based savings groups are providing alternative housing finance but they remain constrained by unsupportive institutional and regulatory frameworks** | Along with land, available and affordable housing finance a fundamental limitation to affordable housing in Africa. Recent evidence suggests that only 15 per cent of urban dwellers in Africa can secure housing finance, leaving the remaining 85 per cent without.[5] Even in the face of increasing housing demand and rising costs, conventional housing finance systems in Africa remain undeveloped and seldom do they cater to low-, and sometimes even middle-income households.

In response, many countries in Africa are pioneering 'bottom-up' micro-finance and community savings schemes. These enable low-income households, often those living in slums or informal settlements, to pool their resources, develop and prove their savings capacity, and negotiate for further development funds, whilst strengthening the resilience and strength of communities in which such schemes operate. Unfortunately these potentially widely transformative schemes remain constrained by unsupportive institutional and regulatory frameworks in many African countries.

Further, African countries ought to continue relaxing and reducing the cost of regulatory frameworks that dictate how land should be made available and developed, thus fail to meet the needs of the poor, who require much more flexible and affordable frameworks. |

In many parts of Africa women remain marginalised, disempowered, and denied their human rights to access, own, control, or inherit land and property. The land and housing rights of women need to be placed at the centre policy debate and advocacy	In many parts of Africa women's relationships with men as wives or daughters often defines their access to affordable land and housing. Consequently, throughout Africa women are denied their human rights to access, own, control, or inherit land and property. When relationships breakdown or women are widowed they are often disadvantaged through traditional prejudices and practices, even though most African constitutions enshrine women equal rights. Loosing land and housing further increases their vulnerability and a lack of land and housing further exacerbates their poverty.
	In African developing countries it is estimated that only two per cent of women own land.[6] Such lack of access to land and housing can be a reflection of existing poverty, but it can also make women poorer. Female-headed households typically represent high proportions of the poorest of the poor living in informal settlements. There is an urgent need for the land and housing rights of women to be placed at the centre of policy debate and advocacy.
With the exception of South Africa, there is little evidence of affordable housing in Sub-Saharan Africa. Housing programmes either do not exist, are not affordable, or are insufficient in scale relative to demand	Overall, with the exception of Ethiopia and South Africa, there is currently relatively little evidence of large-scale affordable housing available in Sub-Saharan Africa. Formal housing supply in Africa tends to cater to relatively well-off households who might be likened to an emerging middle class. In addition, the style of housing commonly available, usually detached houses on large plots, is different from the traditional housing for low-income households and particularly unaffordable for them.
	Many countries do have various programmes and projects that address affordable housing implemented at country and local level. Conventional slum upgrading, public-private partnership for housing production, and direct government low-cost housing are undertaken with varying degrees of success. However the vast majority are uncoordinated, small in scale compared with demand, and often do not reach the target low-income beneficiaries. South Africa is a notable example of a country that has continually facilitated low-income housing supply by implementing a supportive policy framework which is embedded within a human rights based approach.

Several North African countries have demonstrated a noteworthy improvement in affordable housing and slum upgrading over the last two decades	Progress is being made toward affordable housing provision in several countries in Africa. North African countries are currently experiencing negative slum growth and both the absolute number and the proportion of slum dwellers in the region have decreased in the last twenty years. Egypt, Morocco, and especially Tunisia have been the most successful countries in this respect. These three countries reduced their collective slum populations from 20.8 million in 1990 to an estimated 11.8 million in 2010.[7] The decrease is largely attributable to the successful implementation of housing policies and programmes that have increased low-income housing supply and systematically improved slums and informal settlements.
Pro-active approaches to provide and scale-up affordable land and housing are crucial. The supply and affordability of key inputs to housing (land, finance, and building construction costs) need to be systematically and simultaneously improved.	The urgent task facing Africa is to increase affordable housing supply in African cities through appropriate policies and legislation that stimulate housing production, recognise its potential economic benefits, and focus on large-scale programmes, not small one-off projects. Access to adequate and affordable housing for all Africans can conceivably be achieved. It will require governments to shift away from laissez-faire projects to systematic and integrated policies and strategies that can increase housing supply and reduce housing costs, with a special focus on those groups who often need government support the most: low-income households, women, and vulnerable and marginalised groups. African governments must be more than enablers. If affordable land and housing is to be developed at a scale that such rapid urbanisation necessitates, they must be pro-active leaders.

ACRONYMS

AfDB	African Development Bank
AMCHUD	African Ministerial Conference on Housing and Urban Development
CBO	Community Based Organisation
CHF	Centre for Housing Finance
CLT	Community Land Trusts
DRC	Democratic Republic of Congo
ECE	Eastern and Central Europe
EU	European Union
GCR	Greater Cairo Region
GDP	Gross Domestic Product
GSS	Global Shelter Strategy (to the year 2000)
IDP	Internally/Internationally Displaced Person
IHDP	Integrated Housing Development Programme (Ethiopia)
ILO	International Labour Organisation
IMF	International Monetary Fund
KIP	Kampong Improvement Programme (Indonesia)
LAC	Latin America and the Caribbean
LBCs	Land Buying Companies
LHLDC	Lesotho Housing and Land Development Corporation
OHC	Orsacom Housing Communities (Egypt)
RDP	Reconstruction and Development Plan
SDI	Shack/Slum Dwellers International
SEE	South Eastern Europe
SSB	Stabilised Soil Blocks
THA	Traditional Housing Areas
UK	United Kingdom
UN	United Nations
UNECE	United Nations Economic Commission for Europe
UN-HABITAT	United Nations Human Settlements Programme
USA	United States of America
USAID	United States Agency for International Development
USD	United States Dollar

LIST OF FIGURES

LIST OF TABLES

LIST OF BOXES

Because African governments have not been proactive in acknowledging and planning for urbanisation, informal, unplanned slums have proliferated throughout African cities and these are presently home a considerable, and growing proportion of the population. As this publication will demonstrate, however, the task of solving the challenge of slums through increasing affordable housing supply in Africa is not insurmountable.

Figure 1: Urban expansion with multi-storied, multi-household housing in Cairo, Egypt. Photo © UN-HABITAT/Matthew French

1

PART ONE

INTRODUCTION – AFFORDABLE HOUSING IN THE REGIONAL CONTEXT

1 INTRODUCTION – AFFORDABLE HOUSING IN THE REGIONAL CONTEXT

Access to adequate and affordable housing is a current and growing problem in all countries in Africa. Housing problems are largely to do with affordability: housing is expensive and incomes are too low. Faced with few other options, vast numbers of households live in inadequate housing in slums and informal settlements because they cannot access better quality housing at affordable prices. Furthermore, in many cases, they pay an inordinate share of their income for such housing, and are further impoverished as a result. The urgent task is to make the urban housing sector in both large and small African cities function more effectively to increase access to affordable housing, especially for low-income households.

Housing is understood as a holistic and multi-dimensional concept that represents the physical environment.[8] The five key inter-dependent components that interact in any housing sector are: land, infrastructure, finance, labour, and building materials. These components are organised and shaped by the legal, regulatory, and institutional frameworks within which they operate. Land is a core component of housing affordability. Making land accessible and affordable will go a long way to make housing affordable for the majority of urban dwellers in Sub-Saharan Africa. This publication contributes to this task by providing a regional overview of the state of affordable land and housing in Africa.

Urban housing demand in Africa is largely an outcome of rapid and large-scale urbanisation. The migration of rural households to urban areas in search of urban opportunities has placed, and will continue to place immense pressure on affordable land and housing. Because African governments have not been proactive in acknowledging and planning for urbanisation, informal, unplanned slums have proliferated throughout African cities and these are presently home a considerable, and growing proportion of the population.

African cities, however, stand to gain from urbanisation. Urbanisation should not be seen as necessarily problematic. Urbanisation can lead to industrialisation and Africa's cities now produce on average roughly 80 per cent of their countries' GDP.[9] The outcome of urbanisation can be positive or negative, depending on how urban areas and the housing within them are planned and managed and the degree to which they accommodate and share the benefits that an urban society brings. The most important shift is to make the cities the engines of economic growth, social inclusion and environmental sustainability, through a conducive urbanisation process.

As this publication will demonstrate, the task of addressing the challenge of slums through increasing affordable housing supply in Africa is not insurmountable. The absolute number and percentage of slums dwellers has been reduced in North Africa in the last two decades (from 20 per cent to 13 per cent of total population between 2000 and 2010).[10] **Egypt**, **Morocco**, and especially **Tunisia** have been the most successful countries in this respect. These three countries reduced their collective slum populations from an estimated 20.8 million in 1990 to 11.8 million in 2010.[11]

Yet there remains much to be done to improve housing affordability and supply in Sub-Saharan Africa. Although there are pockets of change (for instance **Ghana**, **Senegal** and **Uganda** decreased their slum populations by 20 per cent between 2000 and 2010[12]), access to affordable land is a serious constraint, as is housing finance, where a staggering 85 per cent of Africa's urban population are not eligible or able to secure formal housing loans.[13]

In light of the growing affordability problem this publication examines the status of affordable land and housing in Africa. It begins by introducing the continent, the countries that comprise it, and the urbanisation and population growth challenges they face, followed by a brief review of historical housing trends and patterns that have shaped housing policy and discourse. Following this the paper explores the state of affordable land and housing by outlining aspects such as housing needs, quality, tenure modalities, and affordability. Then, key aspects of housing

affordability are explored, for example land supply, housing finance, government housing-delivery programmes, and slum upgrading initiatives. The publication ends by reviewing the notable trends and providing some recommendations for how to increase affordable land and housing at the large-scale that is required in Africa.

1.1 AFRICA: AN URBAN FUTURE

In 2010 Africa's total population surpassed one billion.[14] While still a relatively rural continent it is 39.9 per cent urban the urban population is projected to significantly increase. By 2025, nearly half of Africa's population will live in cities (47.2 per cent) as a result of sustained urbanisation rates: 3.3 per cent between 2010 and 2015, 3.1 per cent between 2015 and 2020, and 2.3 per cent between 2020 and 2025 (Figure 2). Such remarkable urbanisation patterns lead to the pressing reality that every day for the next 15 years urban Africa will have an extra 40,000 people to accommodate.[15]

While geographically united, African countries have considerable differences in urbanisation patterns. For instance, since 1995 the urban population in **Burkina Faso** has consistently grown by more than 6.14 per cent per annum (peaking at 7.03 per cent during the period 2000 to 2005).[16] Other countries, however, have had less spectacular growth, for example **Egypt**, which had a comparably lower population growth rate of an average of 1.89 per cent between 1990 and 2010.

There are also vast differences the level of urbanisation of African countries. In 2010 **Burundi** was only 11.0 per cent urban (the lowest in Africa), followed closely by **Uganda** (13.3 per cent) and **Ethiopia** (16.6 per cent).[17] In contrast, **Réunion** was the most urban with 94.0 per cent of its population living in urban areas, followed by **Gabon** (86.0 per cent).

Regionally, growth has also been variable. Between 2005 and 2010 Central Africa grew the fastest (4.13 per cent), followed closely by Western Africa (4.05 per cent). Eastern Africa grew 3.86 per cent, Northern Africa 2.45 per cent, and Southern Africa had the smallest growth rate of 1.88 per cent, equating to less than half that of Central Africa.[18]

While there are urbanisation differences, there are also clear patterns evident across Africa. Africa remains the most rural continent in the world and the vast majority of African countries are still very rural. If past global urbanisation trends continue, this indicates that compared with other developing regions, such as Latin America, there is considerable urbanisation still to take place in most African countries (Figure 3).

Figure 2: Urban population growth in selected regions 1950-2010, and projections for 2010-2050
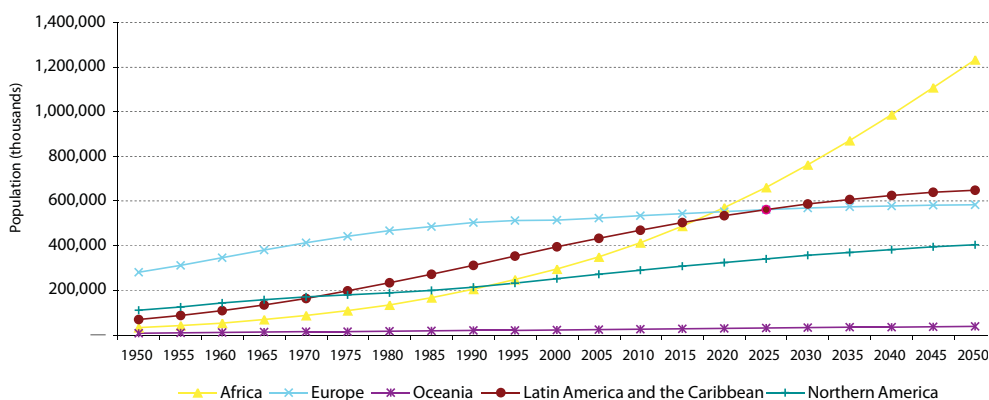
Source: United Nations, Department of Economic and Social affairs, Population Division (2009) World Urbanization Prospects: The 2009 Revision.

Growth in African countries is concentrated in cities. Recent growth was phenomenal: in the space of five years, between 2005 and 2010 the three biggest urban increases were **Lagos** which grew by 1.8 million people, **Kinshasa** by 1.6 million and **Luanda** by 1.2 million. In terms of proportional growth, **Abuja** grew by 51.7 per cent, **Ouagadougou** by 43.7 per cent, and **Luanda** by 35.0 per cent[19]. 46 African cities now have populations larger than one million inhabitants. On the whole, though, absolute growth is mostly occurring in secondary cities. The largest cities (more than one million population) accounted for only 27.1 per cent of urban population growth, meaning that, between 2005 and 2010, secondary cities accounted for most of urban growth in Africa.[20]

In the majority of African countries urbanisation rates are synonymous with slum growth rates indicating that such urbanisation patterns are therefore the central driver in the demand for, and provision of, affordable land and housing on the continent.[21] There simply is insufficient affordable urban land and housing to accommodate the thousands of new urban dwellers who move to cities in search of the greater opportunities cities can provide. Faced with a lack of alternatives, the majority of households settle in informal, slum housing. Indeed, in some countries slums constitute a considerable proportion of the housing stock, for example **Chad** (90.3 per cent), **Ethiopia** (79.1 per cent), **Mozambique** (80.0 per cent), and **Niger** (81.9 per cent).[22]

These urbanisation trends call for serious efforts to increase the supply of planned, legal and affordable land and housing to keep up with future demands.

1.2 A BRIEF HISTORICAL SNAPSHOT OF HOUSING POLICY AND PRACTICE TRENDS SINCE THE 1950S

In many ways the historic trajectory of housing policy and practice in African countries is much more heterogeneous than that of other regions, such as Latin America for instance. Africa is extremely heterogeneous, not least because of its pre-colonial and colonial history. British, French, Italian, and German all left a different cultural legacy but also particular legacies in terms of particular urban planning, building regulations, institutional structures, housing codes and urbanisation patterns.[25] Nevertheless, it is important to provide a broad but brief snapshot of policy and practice trends

Figure 3: Percentage of population living in cities according to region 1950-2010, and projections 2010-2050
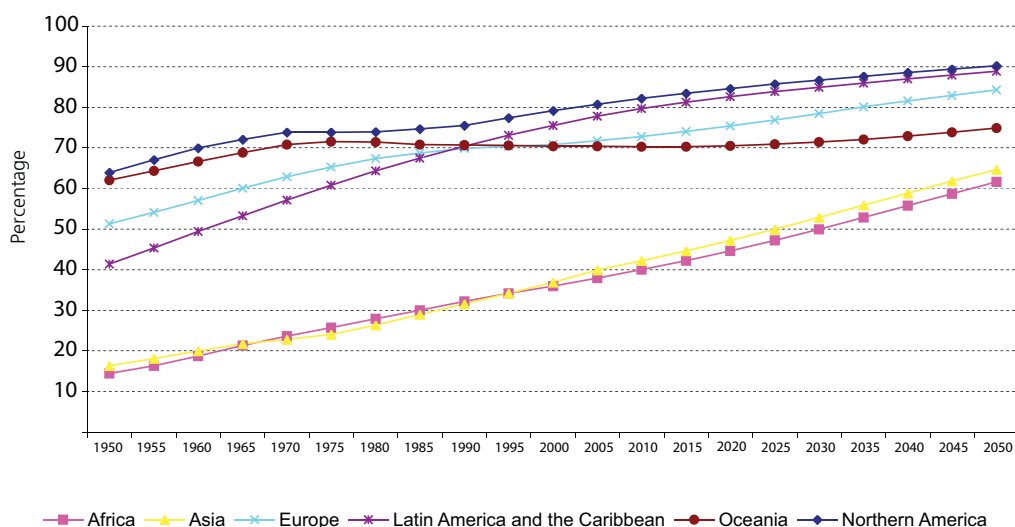
in African countries since the 1950s, in order to situate the current affordable housing challenge in context.

Global housing policy and theory during the 1950s and 1960s was underpinned by principles of modernisation, industrialisation and urban growth. Affordable land and housing was to be directly provided by governments through large-scale, capital intensive direct provision of housing. Multi-storied apartment block complexes were to replace the informal settlements that were rapidly expanding in cities of the developing world.

Overall, however, such large-scale housing programmes were not present in African cities. While relatively urbanised Latin American countries, such as Venezuela, were implementing such large-scale housing projects, most African countries were just gaining independence. Africa was still very rural with only 15 per cent of Africans living in cities in 1950.[26] Consequently, there was a lack of demand for such large-scale responses, as well a lack of resources and institutional capacity to undertake such projects.

African countries that did implement such projects suffered similar problems as their counterparts in other developing regions. There was insufficient supply of public housing, a lack of coordinated programmes, and a lack of resources and capacity to implement such large-scale capital-intensive projects. Public housing proved expensive to build and maintain and therefore was largely unaffordable to target beneficiaries. Because there was limited supply, only a few fortunate households benefited. Standards were high and beneficiaries often sold their unit to higher-income groups, who were prepared to pay for such dwelling quality, with 'beneficiaries' returning to their previous environments.[27]

The urban poor therefore had few other options but to build their own shelter in informal self-build settlements. Such housing, though, was seen in very negative light by governments and the international housing policy and therefore such informal, 'chaotic' urbanisation was eradicated in many African countries with few or no other housing alternatives given.

In light of the failures of direct housing provision and the apparent abilities of the poor to housing themselves, in the 1970s global housing policy and theory moved towards a 'redistribution with growth/basic needs' approach.[28] Drawing from the Latin American context, John Turner popularised the notion that the self-help housing that was rapidly expanding in cities throughout the developing world was in fact the solution to the housing challenge rather than the problem[29]. Such theory was mainstreamed in global housing policy and the role of governments switched away from direct provision to 'helping the poor to help themselves'.

In Africa, government-supported self-help schemes were relatively widely implemented on a project by project basis. Governments provided 'sites' with 'services' for the poor for them to build their own shelter, incrementally, as their funds and housing needs dictated. Sites-and-services schemes were widely embraced in **Kenya** and **Zambia**, and many other countries such as **Nigeria** and **Tanzania** adopted the approach to varying degrees. In **Nairobi**, **Kenya**, Kariobangi's serviced plots, which were conceived in 1954 and implemented in 1964, were a 'squatter re-housing project that was seen as a model solution for housing the flood of immigrants expected to arrive in the city'.[30] 'Alottees were allowed to build initial temporary structures in wattle and daube to secure their land rights; these were to be improved to durable materials within 10 years'.[31]

In 1972 the World Bank financed its first sites-and-services scheme in **Senegal**, in the Camberence area of Pikine, on the northern periphery of **Dakar.** The scheme comprised 14,000 plots of land (150 square meters each) with basic infrastructure and services and community facilities.[32] A central underpinning of this and other sites-and-services projects of the era was 'to reduce the costs of the project and thereby increase its affordability for low-income households' through focusing on density as the variable that could achieve this through increasing the number of households per hectare and therefore reducing the per-household cost of land, infrastructure, and services.[33]

Some countries, for example **Malawi,** combined sites-and-services approaches within Traditional

> ETHIOPIA IS A PERTINENT EXAMPLE OF THE CHALLENGES FACING MANY AFRICAN COUNTRIES. ETHIOPIA CURRENTLY HAS A RELATIVELY SMALL URBAN POPULATION (16.6 PER CENT IN 2010), YET ITS EXPECTED URBANISATION GROWTH RATES ARE ABOVE 3.76 PER CENT FOR THE COMING 15 YEARS (2010-2025). SUCH GROWTH WILL PLACE ADDITIONAL HOUSING PRESSURE ON ETHIOPIAN CITIES, SUCH AS ADDIS ABABA; CITIES THAT ALREADY HAVE SERIOUS HOUSING PROBLEMS, EVIDENCED BY THE CURRENT HIGH PROPORTION OF URBAN SLUM DWELLERS, 79.1 PER CENT.[23] GROWTH IN AFRICAN COUNTRIES IS CONCENTRATED IN CITIES. BETWEEN 2005 AND 2010 THE LARGEST CITIES (WITH A POPULATION OF MORE THAN ONE MILLION) ACCOUNTED FOR ONLY 27.1 PER CENT OF URBAN POPULATION GROWTH MEANING THAT SECONDARY AND SMALLER CITIES ACCOUNTED FOR MOST OF URBAN GROWTH IN AFRICA.[24]

Housing Areas (THA), which proved a very practical solution for reconciling growing housing demand with traditional, and customary land ownership structures. Through such development **Malawi** successfully constrained the development and expansion of urban informal settlements, which characterised its neighbours' housing sector throughout the 1960s and 1970s.[34]

On the whole sites-and-services schemes had variable success in providing affordable housing in African cities. Their major downfall has been that they have not been able to supply the quantities required and have typically been beyond the affordability of the targeted low-income and poor households. For example, the output of **Kenya**'s sites-and-services schemes was only, at best, 10 per cent of total urban low-income demand.[35] Likewise, the **Lesotho** Housing and Land Development Corporation (LHLDC) only delivered between 300 and 600 serviced sites per year but this was less than 10 per cent of the national demand.[36]

From the late-1980s onwards the 'enabling' approach became the dominant global housing sector model which many African countries adopted. This approach posited that the lack of affordable land and housing was seen as a failure of the market caused by too much government intervention. To redress this and to increase housing supply governments were to reduce their role as direct providers of land and housing and act as enablers of the private sector to produce housing at scale.

Nevertheless, some African countries continued to directly provide housing in the spirit of the 1950s and 1960s models. For instance, in **Tunisia**, the Société Nationale Immobilière Tunisienne (SNIT), a government-owned company, led direct housing production, with production peaking at 15,000 units a year during the Sixth Plan implemented between 1982 and 1986.[37] **Nigera** broadly embraced enablement strategies but between 1980 and 1983 the government planned to construct 40,000 units per year. It only managed 32,000 for the whole period, just over a quarter of its target and well below the massive demand.[38]

Some countries continued with a range of small-scale land and housing schemes. In 1981, the government of **Tanzania** launched the Low Cost Housing Unit scheme in Dodoma, the new capital of Tanzania. The scheme provided technical and financial services to cooperatives for building plan preparation, site supervision, and construction guidance.[39] Characteristic of many schemes during the 1980s, it was unsuccessful in addressing the housing needs of low-income households as it ended up catering to a select few middle- and upper-income civil servants.

The enabling period of the 1980s and 1990s was characterised by the lack of coordinated government and private sector efforts to address housing. Small one-off housing and upgrading projects were disconnected from, or not part of larger national programmes. There were few government programmes to address the needs of low-income households. Where programmes did exist, they were often cut short due to changing political regimes or never implemented due to lack of resources, institutional capacity or political will.

From the late-1980s onwards informal land development increased as a result of the lack of government leadership in formulating adequate policy and programmatic responses to stimulate private sector affordable housing production. Common practice in African countries, for example **Egypt**, is for farmers to informally sell their agricultural land to developers, who subdivide and on-sell individual plots with or without housing improvements. Such developments seldom cater to low-income households, place extra pressure on already strained city infrastructure and often have considerable negative environmental impacts.

Cooperatives in Africa had limited success in developing affordable housing until market liberalisation from the 1980s onwards when they became stronger and explicitly looked towards housing production for their members.[40] In Eastern and Southern Africa cooperatives have been relatively strong in recent decades, however, constrained by unfavourable and overly-demanding regulatory systems as well as limited access to housing inputs, notably affordable land and materials, such cooperatives have had limited success in producing housing at scale.

For example, in **Kenya**, between 1980 and 1999 cooperatives had produced less than 1,000 registered units, even though there were 418 registered cooperatives and 30,000 members. In **Tanzania** during the same period there were at least 900 units built for a cooperative membership of 6,638. **Zimbabwe** provides more positive results: in the 10 main urban centres, 3,050 registered members in 154 cooperatives produced 3,200 units. (Although this was only 1.6 per cent of total housing supply during this 20-year period). Overall, between 1980-2000, no more than 10,000 units have been built be cooperatives in **Kenya**, **South Africa**, **Tanzania**, **Uganda** and **Zimbabwe** due to a lack of housing credit, depreciating currencies, decreasing real incomes, and unsupportive regulatory frameworks[41].

Up until the 1990s, public housing provision in African countries accounted for less than five per cent of total housing production. Such low production cannot simply be explained by poorly performing economies□lack of public money for housing investment□because even for relatively prosperous African countries, public housing production was limited. For instance, in **Côte d'Ivoire** public housing accounted for only 2,000 dwellings per year between 1960 and 1983. Likewise, in oil-rich **Nigeria**, the construction of 202,000 houses was proposed for the period 1975-1980 (40,000 per year), but only 28,500 units in total were constructed over this five-year period.[42]

In contrast, post-apartheid **South Africa** demonstrates the prerequisite for, and benefit of political will in delivering affordable government housing at scale. The Reconstruction and Development Programme (RDP) is a subsidised housing delivery programme that was initiated in 1994 and targets 86 per cent of the population. The programme is to be commended for the delivery of over 2.7 million affordable housing units to date, although there is still a considerable backlog and continued new demand from natural demographic growth that need to be addressed.[43]

While in Latin America and Asia slum upgrading formed the dominant approach from the late 1980s onwards, only a few African countries implemented slum-upgrading programmes during this time.

Senegal implemented a new policy of urban slum upgrading in 1987, with a focus on land reform and regularization of slum areas.[44] Likewise, following the revolution, **Burkina Faso** launched the National Upgrading Programme in 1983 focusing on the land restructure policy of *lotissements* that was implemented between 1983 an 1990.[45]

Many African countries perceived slums in a purely negative light and consequently tried to demolish and eradicate them. Such actions did little to help the housing situation. Not only do slum eradication and eviction disrupt livelihoods and greatly affect the physical and emotional wellbeing of those evicted, but without any other option the poor simply moved elsewhere and the 'problem' of slums was not solved. Only in 1992 did the government of **Malawi** devise a comprehensive policy of legalisation and upgrading, after decades of intermittent treats of eviction and demolition.[46] Likewise, **Gabon** only introduced new legislation aimed at regulating the construction of informal settlements in the late 1990s.[47]

Since the mid-1990s, Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs) have gained strength and visibility in Africa, with a focus on affordable housing embedded in broader social struggles. In 1996 a number of urban poor federations and the NGOs working with them put together an international network known as Slum/Shack Dwellers International (SDI). This network has had a major positive effect on increasing the visibility of poor housing conditions facing a vast number of urban poor households.[48]

CBOs work as 'bottom-up' savings groups to strengthen their members, bring them closer together and to save for land and housing. The uMfelanda Wonye (South African Homeless People's Federation) in **South Africa** is one of the most consolidated in Africa and helps its members access housing through government housing subsidies and loans. Muungano wa Wanvijiji in **Kenya**, the Malawi Federation in **Malawi**, Shack Dwellers Federation of **Namibia** have similar underpinnings and all demonstrate the important role CBOs play in Africa in facilitating low-income households access to access housing finance and housing.

From 2000 onwards, African countries have been influenced by the prevailing model of facilitating the private sector with a focus on sustainable urban planning. For example, the Luanda Sul Self-financed Infrastructure Programme in **Angola**, launched in 1995, aimed to address the housing shortage through mobilising private sector investment. Three new, highly planned areas were developed to reduce pressure on central city. The government acquired the land and mobilised private contractors for housing and infrastructure development. As of 2001, 800 hectares have been developed and 2,200 units have been built, and the programme has reportedly stimulated the construction sector and provided 4,000 new jobs.[49]

Likewise, **Morocco**'s adopted capital expenditure strategy for 2008 to 2012 focuses on greater private sector involvement through tax incentives, as well as development of mixed-income urban housing projects trough cross-subsidising housing units for low-income households. Buyers of low-cost units will be eligible for mortgages guaranteed by *Fonds de garantie pour les revenus irréguliers et modestes* (FOGARIM), an agency created in 2004 to encourage banks to provide long-term credit to lower-income individuals and those with a less than steady source of income.[50]

Land and housing in African is gradually characterised by growing economic polarisation and spatial divisions. For example, in downtown Gombe, in **Kinshasa**, high-income residential units can cost in excess of one million USD. Even in less expensive areas such as Masina and Kingasani, housing can reach 30,000 USD, which is still far beyond affordability for low-income households. All over Africa, central areas are under increasing gentrification pressure and more often than not the urban poor loose out and are forced to the periphery or marginal areas of cities. Likewise, well located, inner-city urban areas are characterized by a further pressure on property prices and increasing residential densities as demand for owner-occupied and rental housing increases. For example, in the **Dakar** sites-and-services project which was mentioned earlier, densities have reached levels far beyond those that were initially designed for: from 350 persons per hectare to between 1000 and 1700 per hectare.[51]

Although this brief overview has not sufficiently described the nuances and specificities of housing policy and practice in Africa since 1950, it has broadly demonstrated the trajectory of African housing policy and practice to give a background to the current situation and to show that Africa has its own distinctive housing history and challenges compared with other developing regions. Several key trends can be discerned:

- Government-led land and housing provision has been laissez-faire and unsuccessful in housing the majority of Africans. African governments have always been under-resourced to cope with the scale of new housing demand, let alone catch up with the backlog.[52] Government housing programmes, where they even existed, simply could not meet the high demand and were not affordable to low-income households.
- The formal private sector has also failed in providing affordable housing at large scale, largely because of unsupportive policy and regulatory frameworks and complicated land ownership and use patterns.
- Small-scale sites-and-services schemes and slum upgrading projects alleviated the conditions for some Africans but these approaches still fail to increase housing production at a scale that is required.
- As a consequence of the above three trends, the majority of urban Africans have continually resorted incrementally building their own houses and/or renting in slums, which today comprise upwards of 50 per cent of the population in Africa.
- Presently, incremental self-build is increasingly becoming impossible for urban Africans, primarily due to a lack of land or the high cost of it. Consequently, rental and house-sharing practices are widespread in most African cities, however such practices place extra strain on already vulnerable households: crowding is a health issue and renting means those that can least afford it often spend a disproportionate portion of their income on housing expenditure and therefore cannot save for improved housing.
- The affordable housing challenge is not new. Since 1950 Africa has faced a challenge in ensuring affordable housing for all Africans.

> INCREMENTAL SELF-BUILD IS BECOMING INCREASINGLY IMPOSSIBLE FOR URBAN AFRICANS, PRIMARILY DUE TO A LACK OF LAND OR THE HIGH COST OF IT. CONSEQUENTLY, RENTAL AND HOUSE-SHARING PRACTICES ARE WIDESPREAD IN MOST AFRICAN CITIES. SUCH PRACTICES PLACE EXTRA STRAIN ON ALREADY VULNERABLE HOUSEHOLDS: CROWDING IS A HEALTH ISSUE AND RENTING MEANS THOSE THAT CAN LEAST AFFORD IT OFTEN SPEND A DISPROPORTIONATE PORTION OF THEIR INCOME ON HOUSING EXPENDITURE AND THEREFORE CANNOT SAVE FOR IMPROVED HOUSING.

The estimated additional housing units required in Africa between 1980-1989 alone was 1.3 million. In 1990-1999 the figure was 2.1 million and between 2000-2009 it was 3.2 million. With a currently relatively small urban population and increasing urbanisation in the coming decades the challenge of increasing affordable land and housing supply is escalating.

Figure 4: Basic components of housing affordability
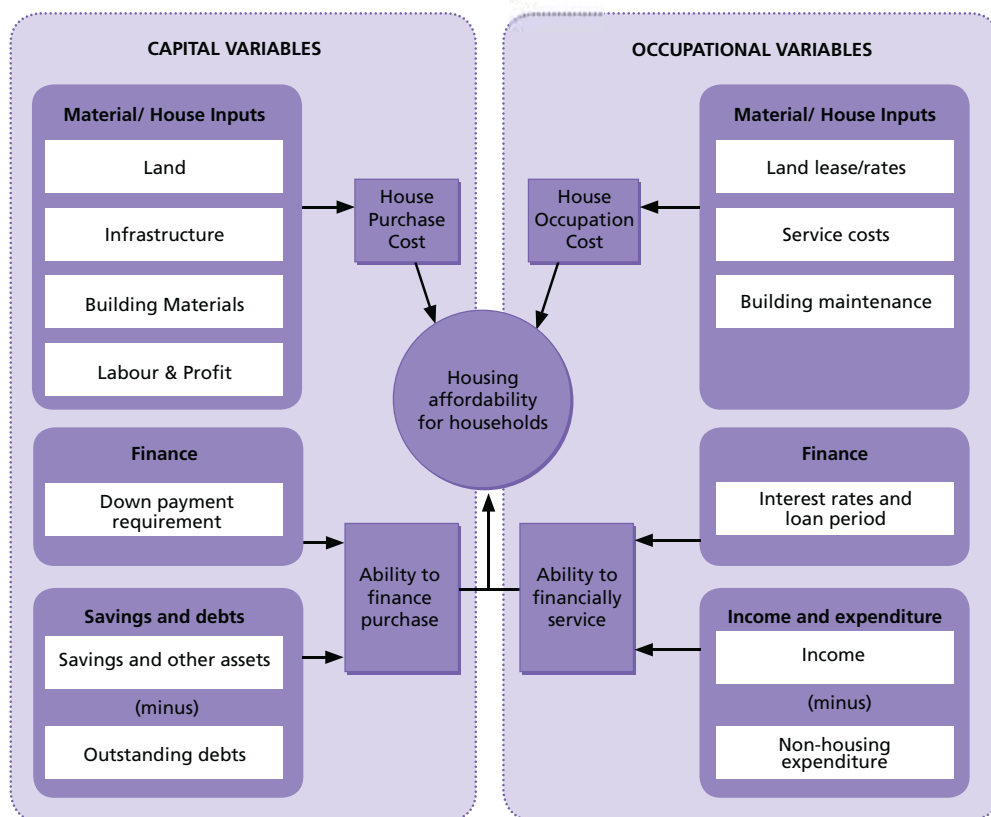
1.3 HOUSING AFFORDABILITY: ITS COMPONENTS AND MEASURES

Affordable housing is broadly defined as that which is adequate in quality and location and does not cost so much that it prohibits its occupants meeting other basic living costs or threatens their enjoyment of basic human rights.[53]

Housing affordability is affected by many factors. Figure 4 outlines the components of housing affordability for households. Affordability is principally set by two main variables: capital variables (house purchase costs) and occupation variables (costs associated with keeping the house).

The ability of a household to purchase a house is affected by the purchase cost (which is the sum cost of the key inputs to housing: land, infrastructure, building materials and labour and profit) and the ability to finance the purchase (principally set by the finance down payment requirement and the balance of household savings).

Once a house is purchased, the ability of a household to occupy and pay for the house is influenced by material inputs (land lease and rates, services costs, and building maintenance) and finance inputs (loan repayment period and interest rates, and household income minus non-housing expenditure).

Housing affordability, therefore, involves more than the often-used simplified conception of house purchase price to household income. The components outlined in Figure 4 are the many dimensions of housing affordability, and those that this regional paper focuses on.

For example, in many African countries the high purchase cost of housing is often due to high land prices, which are a result of inadequate land policies that result in insufficient available land for development. Likewise, the lack of housing finance or unsupportive finance terms (for instance, high down payment requirement, high interest rates, short loan periods) also directly limit housing affordability especially for lower- and middle-income groups.[54] [55]

Another key determinant of the availability, accessibility and affordability of housing is the role played by the formal and informal sectors in its production. In Africa, the bulk of housing is produced by the informal sector. One of the characteristics of the informal sector which distinguishes it from the formal sector is the order in which development takes place. Formal sector housing is planned beforehand, after which at least some services are fitted prior to construction. Only then do the occupants move in. Oppositely, in the informal sector, occupation takes place often on vacant, un-serviced land. Housing is constructed and then services and planning follow, typically after an extended period of time, trying to improve the situation retrospectively.

Without land, there can be no housing. And without looking at the issue of land, there can be no meaningful discussion about how to solve the problems of housing for the poor in our cities. The unaffordability and inaccessibility of decent, secure, affordable land is the major reason why there are so many informal settlements in African cities and is a contributing factor to urban poverty.[56]

In many African countries the high purchase cost of housing is often due to high land prices, which are a result of inadequate land policies that result in insufficient available land for development. The rapid urbanization in some of the countries (e.g. **Mauritius**, **South Africa** and **Zambia**) is increasing the growing importance of demand for land to meet urban housing needs for a significant population of poor urban residents. Further rapid urban growth is escalating the demand for land for settlement and housing provision and for urban-based livelihoods (including urban agriculture). This is leading to pressure on peri-urban land and on the capacity of local government structures to provide adequate urban services, including water, sanitation and waste removal.

Urban land supply is far from meeting the official demand. To make land more affordable to all urban dwellers, there is a need to integrate land policies with other national policies and regional initiatives. These include macro-economic policy, gender policy, urban and housing policies.

> AFFORDABLE HOUSING IS BROADLY DEFINED AS THAT WHICH IS ADEQUATE IN QUALITY AND LOCATION AND DOES NOT COST SO MUCH THAT IT PROHIBITS ITS OCCUPANTS MEETING OTHER BASIC LIVING COSTS OR THREATENS THEIR ENJOYMENT OF BASIC HUMAN RIGHTS. HOUSING AFFORDABILITY, HOWEVER, IS MULTI-DIMENSIONAL AND INVOLVES MORE THAN THE OFTEN-USED SIMPLIFIED CONCEPTION OF THE RATIO OF HOUSE PURCHASE PRICE TO HOUSEHOLD INCOME.

Rapid urbanization is bringing about new challenges for land policy as the demand is mounting for land for settlement and housing provision and for urban-based livelihoods (including urban agriculture).

Measures of affordability

While there is no universally agreed measure of what constitutes 'affordable housing', there are three common measures, which are associated with two components: housing costs and household income (Table 1).[57] The first is house price-to-income ratio. The ratio is calculated by dividing the median house price by the median household income. It shows the number of annual median salaries it takes to buy a median-priced house. Countries that have particularly high house price-to-income ratios are typically

Table 1: Measuring housing affordability			
	Price-to-Income Ratio	**Rent-to-Income Ratio**	**Housing-related expenditure as a percentage of income**
Measure	Median house price divided by median household income. The ratio of the median free-market price of a dwelling unit and the median annual household income.	Median annual rent divided by median annual renter household income. Incomes are median gross incomes of private and public renter households.	Annual median household income divided by annual median housing expenditure (mortgage payments, rent, services, taxes, insurance, etc).
Warning Trend	Very high or rising ratios imply either that there is no effective housing market or that land is extremely scarce, generally owing to regulatory inefficiencies or restrictions.	High values imply that supply is not keeping up with demand and affordability is poor. Low values usually imply controlled tenancies or a high proportion of public housing.	A high percentage indicates housing is negatively impacting on meeting non-housing basic needs and the housing market is not functioning properly.
Significance	A key measure of housing affordability. Also generally regarded as the single indicator that gives the greatest amount of information about housing markets.	A key measure of housing affordability, especially for low-income households who may be unable to purchase housing.	It can account for essential non-housing expenditure such as food, water, clothing, schooling, transport, etc and the decisions households make regarding housing and non-housing expenditures.

those with high land prices and construction costs.[58] The second measure is house rent-to-income ratio. This ratio is calculated by dividing the median annual rent by the median annual renter household income.

While there is no universally agreed ratio or percentage at which owner-occupied or rental housing is deemed unaffordable, these two measures enable cross-country comparisons as well as the ability to track housing affordability within a country over time, as incomes and house prices rise and/or fall.

The third measure of affordability is the residual income assessment. It is represented as a percentage of household income spent on housing-related expenses and demonstrates a household's ability to financially service housing without compromising on necessary non-housing expenditure.[59] Although there is no universally agreed percentage, housing is generally deemed affordable when a household spends less than 30 per cent of their income on housing related expenses, such as mortgage repayments (for owner-occupiers), rent payments (for tenants),

and direct operational expenses such as taxes, insurance and service payments.[60][61]

1.4 STRUCTURE AND CONTENT OF THIS VOLUME

Definitions: regional and country groupings

The following United Nations definition[62] of African countries and regions are used throughout this paper:

Northern Africa:

Africa: Algeria, Egypt, the Libyan Arab Jamahiriya, Morocco, Sudan, Tunisia and Western Sahara.

Western Africa:

Benin, Burkina Faso, Cape Verde, Côte d'Ivoire, Guinea, Guinea-Bissau, the Gambia, Ghana, Liberia, Mali, Mauritania, Niger, Nigeria, Saint Helena, Senegal, Sierra Leone and Togo.

Eastern Africa:

Burundi, Comoros, Djibouti, Eritrea, Ethiopia, Kenya, Madagascar, Malawi, Mauritius, Mozambique, Réunion, Rwanda, Seychelles, Somalia, Tanzania and Uganda, Zambia, Zimbabwe.

Central Africa:

Angola, Cameroon, the Central African Republic (CAR), Chad, Congo, the Democratic Republic of Congo (DRC), Equatorial Guinea, Gabon and São Tomé e Príncipe.

Southern Africa:

Botswana, Lesotho, Namibia, the Republic of South Africa, Swaziland.

Data sources and analysis

Efforts have been made to reflect the enormous heterogeneity in the Africa region as this has implications for the significant differences in the provision of housing and the types of housing policy responses. The analytical assessment is based on existing information from government reports, academic literature, practice-based literature and reports from international and local NGOs, and recent UN-HABITAT reports and publications, in particular the *Global Reports on Human Settlements* and *The State of African Cities 2010*. The analysis draws on comparative evaluations on the topic carried out by major international organisations and research institutes as well as country specific assessments of affordable housing alternatives. It incorporates statistics and housing indicators from officially published sources of information and international databases.

Publication structure

Part One provides an overview of the challenge of affordable housing in the regional context. It has provided the introductory, historical and conceptual setting for the study of affordable land and housing in Africa. It has highlighted the major urban, economic, social, and historic factors in the region underlying differences in housing provision and specific housing challenges.

Part Two canvases the state of affordable land and housing in Africa. It systematically reviews trends in housing conditions with respect to housing needs at the national scale and analyses the quality of the existing housing stock using the UN-

Figure 6: The slum of Kibera in Nairobi, Kenya. Photo © UN-HABITAT/Claudio Acioly

HABITAT's 'shelter deprivations' framework. It shows how the housing stock in Africa is grossly inadequate, both quantitatively and qualitatively. The proportion of households living in slums, which are characterised by inadequate but more affordable housing, is growing at an alarming rate in many cities and the fastest in the world.

Part Three explores the critical linkages between housing challenges and policy responses. It examines trends in affordable land and housing delivery systems over the last decade. Existing land policy and legislative frameworks are reviewed, along with availability, accessibility and affordability of serviced land for housing. Several approaches have been tried in seeking to provide an adequate supply of well-located serviced land at affordable cost; and some of the key ones are presented. The section also reviews housing policy and legislative frameworks. Housing tenure patterns in different countries and the dominant building types are identified, followed by an examination of the current affordable housing stock, the types and numbers of housing units currently under construction, and housing beneficiaries. Privatisation of public housing and public private partnership—two notable ways in which affordable housing has been provided— are described; as well as some of the innovative financing mechanisms that have been used successfully. Proposed action plans for affordable land provision and housing construction are also presented.

Part Four firstly summarises the key notable trends over the last decade, in particular regarding subsidised public housing programmes, assisted self-help housing, housing finance and the redevelopment of slum land by private developers. Secondly, it provides recommendations on how to facilitate more effective affordable land and housing delivery. They include adopting the enabling approach, reviewing legal and regulatory frameworks, making land-use planning and development control more realistic and flexible, enhancing security of tenure, and promoting slum upgrading and co-operative housing. Finally, a brief conclusion is provided to recap the major themes and draw attention to ways forward for local, national and global action.

Figure 6: Informal housing in a slum in Accra, Ghana © UN-HABITAT

PART ONE ENDNOTES

1   UN-HABITAT (2010a). *The State of African Cities 2010.* p.54
2   UN-HABITAT (2010a)
3   AUC, UNECA, AfDB (2010). *Framework and Guidelines on land Policy in Africa. Land Policy in Africa: A framework to strengthen land rights, enhance productivity and secure livelihoods.* UNECA: Addis Ababa, Ethiopia.
4   Buckley, R. M. and J. Kalarickal (2005). "Housing policy in developing countries: Conjectures and refutations", *World Bank Research Observer* 20(2): 233-257.
5   UN-HABITAT (2010a)
6   The Norwegian Forum for Environment and Development (2007). *Beyond Formalism.* Briefing Paper, p.12
7   UN-HABITAT (2010c). *Gender Equality for Smarter Cities: Challenges and Progress.* Nairobi: UN-HABITAT, p.3
8   UN-HABITAT (2011c) *A Practical Guide for Conducting Housing Profiles.* UN-HABITAT: Nairobi.
9   UN-HABITAT (2010a)
10   UN-HABITAT (2010a) p.2
11   UN-HABITAT (2010a) p.3
12   UN-HABITAT (2010a) p.2
13   UN-HABITAT (2010a) p.43
14   UN-HABITAT (2010a) and UN-DESA (2009) *World Urbanization Prospects: The 2009 Revision.*
15   This figure is calculated using urban population projections for 2010 – 2025 from: UN-HABITAT (2010a) p.238
16   UN-DESA (2009)
17   UN-HABITAT (2010a)
18   UN-HABITAT (2010a) p.136
19   UN-HABITAT (2010a) p.54
20   UN-HABITAT (2010a) p.54
21   UN-HABITAT (2010a)
22   UN-HABITAT (2010a)
23   UN-HABITAT (2011b) *Condominium Housing in Ethiopia: The Integrated Housing Development Programme.* Nairobi: UN-HABITAT.
24   UN-HABITAT (2010a) p.54
25   Iliffe, J. (1995). *Africans: The History of a Continent.* Cambridge: Cambridge University Press, p.212.
26   UN-HABITAT (2010a) p.1
27   Tipple, G. (1994). "The need for new urban housing in Sub-Saharan Africa: Problem or Opportunity". *African Affairs,* 93(373): 587-608.
28   UN-HABITAT (2006b). *Enabling Shelter Strategies: Review of Experience from Two decades of Implementation.* Nairobi: UN-HABITAT.
29   Turner, J. F. C. (1976). *Housing by People.* London: Marion Boyers.
30   Loeckx, A. and B. Githua. (2010). Sites-and-services in Nairobi (1973-1987), in d'Aurira, V., De mulder, B. and Shannon, K. *Human Settlements: Formulations and (re)calculations.* Sun Academia, UFO2: Amsterdam. p.83.
31   Loeckx, A. and B. Githua. (2010) p.83
32   World Bank (1983). *Project completion report, Senegal sites-and-services project.* Report No. 4768. October 31, 1983. Washington D.C.: World Bank.
33   Cohen, M. (2007). "Aid, density, and urban form: anticipating Dakar". *Built Environment,* 33(2):145-156.
34   UN-HABITAT (2010b). *Malawi: Urban Housing Sector Profile.* Nairobi: UN-HABITAT.
35   Tipple, G. (1994) p.596
36   Kihato, M. (2009). Housing Microfinance in Africa: Status, Opportunities and Challenges. Report for the Finmark Trust.
37   UN-HABITAT (2010a) p.74
38   Tibaijuka, A. (2009). *Building Prosperity: Housing and Economic Development.* London: Earthscan. p.73.
39   UN-HABITAT (2001). *Shelter Co-operatives in Eastern and Southern Africa: Contributions of the Co-operative sector to shelter development.* Nairobi: UN-HABITAT and ICA. p.55
40   UN-HABITAT (2001)
41   UN-HABITAT (2001)
42   Tipple, G. (1994) p.590
43   Kihato, M. (2009)
44   Gulyani S. and G. Connors (2002). *Urban upgrading in Africa: a summary of rapid assessments in ten countries.* Africa: Regional Urban Upgrading Initiative Africa Infrastructure Department, Washington D.C.: The World Bank.
45   World Bank (2002). Upgrading of low income settlements country assessment report: Burkina Faso. In, UN-HABITAT (2006). *Enabling Shelter Strategies: Review of two decades of implementation.* Nairobi: UN-HABITAT.
46   UN-DESA and UN-HABITAT (2004)
47   Gulyani and Connors (2002)
48   UN-HABITAT (2006) *Enabling Shelter Strategies: Review of Two Decades of Implementation.* UN-HABITAT: Nairobi.
49   UN-HABITAT (2006) p.188
50   UN-HABITAT (2010a) p.74
51   Cohen, M. (2007)
52   Tipple, G. (1994)
53   The term 'affordable housing' is often used to describe a type of housing for low-income people, which has a variety of other names for instance 'social housing', 'public housing', and 'low-cost housing'. In this publication, however, it does not refer to a *type* of housing (i.e. low-cost, social or public housing) but rather relates to the financial affordability of housing with respect to occupants' income.
54   World Bank (1993)
55   Nenova, T. (2010). *Expanding housing finance to the underserved in South Asia: Market review and forward agenda.* Washington D.C.: The World Bank. p.16
56   UN-HABITAT, Cities Alliance (2011). *Housing the poor in African cities: Land, A crucial element in housing the urban poor*, UN-HABITAT, Nairobi, Kenya
57   You, N, (2007). Making the market work for pro-poor urban housing. 1st Asia-Pacific Housing Forum. Singapore.
58   UNCHS (2001b). *The State of the World Cities 2001.* Nairobi: UNCHS (Habitat).
59   Yang, Z. and Y. Shen. (2008). The Affordability of Owner Occupied Housing in Beijing. *Journal of Housing and the Built Environment.* 23: 317-335.
60   UN-HABITAT (2011c)
61   Freeman, A., R. Chaplin, & C. Whitehead. (1997). *Rental affordability: A review of international literature.* Discussion Paper No. 88, Department of Land Economy, Cambridge: University of Cambridge.
62   UN-HABITAT (2010a). South Sudan gained independance in July 2011.

> *The housing stock in many countries in Africa is grossly deficient both in quantity and quality.*

2

PART TWO

**THE STATE OF
AFFORDABLE LAND
AND HOUSING**

Figure 7: Popular housing in Capetown, South Africa
Photo © UN-HABITAT/ Claudio Acioly

2 THE STATE OF AFFORDABLE LAND AND HOUSING

An analysis of the rural and urban housing stock, conditions, and affordability in Africa reveals that the issue in rural areas is essentially one of quality rather than quantity. Almost all rural households have access to housing—but it is often very rudimentary. The urban housing stock, on the other hand, is grossly inadequate, both qualitatively and quantitatively. There is consequently a serious shortage of adequate and affordable urban housing for the growing low-income majority. Housing is also of particular concern in urban areas because cities are experiencing higher population and urbanisation growth rates and worsening environmental conditions. The greater concentration and conspicuousness in urban areas also make the problem of inadequate and unaffordable housing politically more urgent than the dispersed and less apparent problems of rural housing in Africa.

2.1 HOUSING NEEDS AT THE NATIONAL SCALE

Almost every country in Africa is experiencing a housing shortage, which in most cases is growing, as the examples in Box 1 show. **Botswana** is perhaps the one exception as there is no measurable housing backlog per se. However, a shortage is reflected when occupancy rates of dwellings in the existing housing stock are taken into account.[63]

Estimates for the period 2001-2011 indicated that over 60 million new dwellings needed to be constructed to accommodate the rapidly growing number of new urban households in Africa.[64] This figure does not, however, account for replacement of inadequate and dilapidated housing units or construction of additional units to relieve overcrowding. The huge need for housing makes construction of adequate and affordable urban housing the fundamental shelter issue in most African countries.[65] The most conspicuous manifestation of this challenge is the proliferation and expansion of slums and informal settlements.

> **Box 1: Housing deficit in selected countries in the Africa region**

In Sub-Saharan Africa:

Angola had an estimated housing deficit of 700,000 units in 2000; but this figure could double to 1.4 million by 2015.

Estimates show that **Cameroon** has an annual housing deficit of close to 70,000 units.[66]

The **Democratic Republic of Congo** has an estimated annual housing shortfall of 240,000 units.[67]

The annual requirement for new dwellings in **Ethiopia** is estimated to be between 73,000 and 151,000 housing units.[68]

Ghana needs at least 70,000 housing units annually; the national supply is currently about 35 per cent of this figure.[69]

Kenya has an average annual urban housing deficit of 120,000 units as the yearly urban housing production is 20,000 - 30,000 units against an estimated need of 150,000 units.[70]

In **South Africa**, there is an estimated shortfall of 650,000 dwellings; 132,000 affordable dwellings need to be built each year to reduce the shortage by 60 per cent in five years.[71]

Uganda has an estimated national housing backlog of about 1.5 million units of which 211,000 units are in the urban areas and 1.3 million units are in the rural areas.[72]

In 1996, **Zambia** had an estimated housing shortage of 846,000 units; but the consensus now is that this figure has grown to over a million units.[73]

The urban housing deficit in **Zimbabwe** in 1992 was estimated at about 670,000 units, but by 1999 the figure had risen to over one million.[74] The 2005 mass eviction and clearances of informal housing added an estimated 92,460 housing structures to that.[75]

In North Africa,

An estimated 175,000 new housing units need to be built in **Algeria** each year between 2002 and 2012 to absorb the current housing deficit and to satisfy future demand.[76]

Government estimates in **Morocco** put the housing shortage at one million units.[77]

Libya had an estimated housing shortage of 240,000 units in 2000; and needed around 492,000 new dwellings between 2002 and 2010, with most (81 per cent) in urban areas.[78]

In the Greater **Cairo** Region (GCR) at least two million housing units need to be built between 2010-2020 to accommodate population growth and new urban household formations.[79]

2.2 QUALITY ANALYSIS OF EXISTING HOUSING STOCK AND SHELTER DEPRIVATIONS

The quality of the existing housing stock in Africa is low, as the majority of the population live in conditions categorised as slums. UN-HABITAT uses an operational definition of slums that has five measurable indicators at household level, known also as 'shelter deprivations' (see Table 2). Four of the five indicators measure physical expressions of slum conditions: non-durable housing structures; lack of water; lack of sanitation; and overcrowding. The fifth indicator, security of tenure, has to do with legality. This, however, is less easily measured, as it is often dependent on *de facto* or *de jure* rights, or the lack of them. Information on the numbers of slum dwellers and the shelter deprivations they suffer from most enables the design of interventions targeted at the most vulnerable and disadvantaged urban populations.[80]

Sub-Saharan Africa has the highest urban and slum growth rates of all the regions in the world (4.58 and 4.53 per cent respectively), and also the highest proportion of slum dwellers at 61.7

per cent in 2010.[82] Between 1990 and 2005 the number of slum dwellers has almost doubled—from 101 million in 1990 to 199 million in 2005, which equates to six out of every ten urban dwellers. Sub-Saharan Africa now has the third highest total number of slum dwellers of all the regions of the developing world (after Southern Asia and Eastern Asia). Yet if present trends continue, the slum population is expected to double yet again to almost 400 million by 2020, surpassing that of both Southern Asia and Eastern Asia. Indeed, over the next 15 years, the total slum population is expected to double in several sub-Saharan Africa countries, notably **Angola**, **Ethiopia**, **Mali**, **Sudan** and **Tanzania.**[83]

In contrast, Northern Africa is experiencing negative slum growth. Both the absolute number and the proportion of slum dwellers in the region decreased between 1990 and 2005. The proportion living in slums in 1990 was 34.4 per cent but by 2005 this figure was only 13.4 per cent.[84] While the levels of slum prevalence in the region in general are relatively low, the decrease is also attributable to the implementation of slum policies and programmes within countries, especially in **Morocco** and **Tunisia**, as will be discussed in Part Three.[85]

Table 2: Five key shelter deprivations as measures of slums	
Key indicators	**Definition**
Structural quality/ durability of dwellings	A house is considered 'durable' if it is built on a non-hazardous location and has a structure that is permanent and adequate enough to protect its inhabitants from the extremes of climatic conditions such as rain, heat, cold and humidity.
Sufficient living area	A house is considered to provide a sufficient living area for the household members if not more than three people share the same room.
Access to improved water	A household is considered to have access to improved water supply if it has a sufficient amount of water for family use, at an affordable price, available to household members without being subject to extreme effort, especially to women and children.
Access to improved sanitation	A household is considered to have access to 'improved' sanitation if it has a human excreta disposal system, either in the form of a private toilet or a public toilet shared by a maximum of two households. In urban areas, access to improved sanitation is defined by direct connection to a public, piped sewer; direct connection to a septic system; or access to pour-flush latrines or ventilated improved pit latrines, allowing for acceptable local technologies.
Security of tenure	Secure tenure is the right of all individuals and groups to effective protection by the state against forced evictions. International law defines forced eviction as *"the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to appropriate forms of legal or other protection."*[81]

Source: UN-HABITAT, 2004b; UN-HABITAT, 2006b

Figure 8: Children in an unclean environment at a slum in Zambia. Photo © UN-HABITAT

2.2.1 Housing durability

Housing durability, the permanence of residential structures, is directly associated with accessibility and affordability. Global figures on housing durability are based primarily on permanence of individual structures, not on location or compliance with building codes. They also only take into account the nature of the floor material as very few countries collect information on wall and roof materials. They are, therefore, grossly underestimated but do give an indication of housing quality for cross-country comparison.[87]

According to UN-HABITAT estimates, some 20 per cent of the developing world's urban population with non-durable housing, based on the 'floor criterion'[88], lives in Sub-Saharan Africa.[89] In Northern Africa, though, this figure is a mere one per cent. If, however, the quality of roof and wall materials are also included in measures of durability, the figures for durable housing in the stock for many countries decreases significantly, as Table 3 shows. For example, 80 per cent of dwellings in **Benin** are classified as durable on the basis of the floor material alone but when materials for the wall and roof are also taken into consideration, the figure is reduced to 60 per cent.[90]

Table 3: Proportion of households with durable housing in select countries based on three building elements				
Country	**Floor**	**Wall**	**Roof**	**All Three**
Benin	80.2	61.6	88.3	60.1
Central African Republic	26.2	9.1	52.5	7.7
Chad	15.3	5.3	52.9	4.7
Togo	94.4	72.6	88.7	66.2
Uganda	68.6	58.5	91.8	53.7

Source: UN-HABITAT, 2006c

2.2.2 Sufficient living area

Overcrowding (lack of sufficient living area) is a manifestation of housing inequality that results from a combination of factors, the most prominent of which are perhaps insufficient housing stock and lack of affordable housing. It is also argued to be a hidden form of homelessness as many people with nowhere to live are accommodated by relatives or friends—which results in overcrowding.

In **Addis Ababa, Ethiopia; Kampala**, **Uganda**; **Luanda, Angola;** and **Lagos** and **Ibadan**, **Nigeria**, more than 40 per cent of the urban population lives in overcrowded houses. Overall, 73 per cent of the population in Sub-Saharan Africa have sufficient living area. There is far less overcrowding in Northern Africa, where only 10 per cent of the urban population lacks sufficient living area,[91] as Table 4 shows.

It should be noted that concepts such as those of overcrowding and ventilation and lighting standards have, however, been criticised for being based on foreign notions that are inconsistent with the cultural and climatic contexts in much of Africa, and where interiors of dwellings serve a different purpose to those in developed countries.[92] While the limitations of such normative standards are recognised, they are beneficial in enabling cross-country comparisons at the macro-level.

> SUB-SAHARAN AFRICA HAS THE HIGHEST URBAN AND SLUM GROWTH RATES OF ALL THE REGIONS IN THE WORLD (4.58 AND 4.53 PER CENT RESPECTIVELY), AND ALSO THE HIGHEST PROPORTION OF SLUM DWELLERS AT 61.7 PER CENT IN 2010.86 BETWEEN 1990 AND 2005 THE NUMBER OF SLUM DWELLERS HAS ALMOST DOUBLED—FROM 101 MILLION IN 1990 TO 199 MILLION IN 2005, WHICH EQUATES TO SIX OUT OF EVERY TEN URBAN DWELLERS.

Figure 9: Overcrowded housing in Namibia. Photo © UN-HABITAT

2.2.3 Access to improved water supply

Africa has the lowest proportion of the total population (64 per cent) with access to an improved water supply of all regions in the world. There is, however, considerable variation in access to an improved water supply across the region, with much better coverage in urban areas (about 85 per cent) than in rural areas (50 per cent).[93] Although official statistics for most countries reflect higher water coverage in urban areas than in rural areas, in many cities, the quantity, quality and affordability of water in slums is below acceptable standards.

In 2003, 82 per cent of the urban population in Sub-Saharan Africa had access to an improved water supply (Table 4). Some cities, however, had particularly low coverage, including **Luanda, Angola** (51.4 per cent) and **Nouakchott, Mauritania** (31.2).[94] In contrast, in most Northern African cities was almost universal access (94.9 per cent) at affordable cost, despite an acute shortage of water in the sub-region**.** This supports the position that "the world's 'water crisis' is more of a political and governance crisis than a physical scarcity crisis".[95]

2.2.4 Access to improved sanitation

Sub-Saharan Africa has very poor levels of sanitation. Just over half the urban population (55 per cent) had access to improved sanitation in 2003, approximately the same proportion as in 1990. This is because between 1990 and 2003, the urban population increased by 80 per cent, and the number of urban dwellers lacking access to improved sanitation also increased drastically from 77 million in 1990, to 132 million in 2001, to 160 million in 2005.[96]

A few cities have, however, seen an increase in the proportion of their populations with access to improved sanitation. **Kigali, Rwanda** and **Ibadan, Nigeria**, for example, increased coverage from 47.8 and 26.8 per cent in 1990 to 79.4 and 67.3 per cent in 2003, respectively.

In contrast, 89 per cent of the urban population in Northern Africa had access to improved sanitation in 2002, up from 84 per cent in 1990.[97] **Cairo**, **Egypt** increased access to improved sanitation from 76.2 per cent in 1995 to 89.2 in 2005.[98] This roughly mirrors a national improvement from 74.8 to 86.5 per cent during the same period. Nevertheless, throughout Africa there remains much to be done regarding improved sanitation:

'Ensuring that everyone has access to adequate sanitation...is fundamental for human dignity and privacy...In accordance with the rights to health and adequate housing...States parties have an obligation to progressively extend safe sanitation services, particularly to rural and deprived urban areas, taking into account the needs of women and children.'[99]

2.2.5 Security of tenure

Security of tenure is becoming increasingly precarious in a number of African cities, as evidenced by continuing mass evictions and slum demolitions. The scale of tenure insecurity is largely a result of public and private sector policies and practices. The three most common motivations for mass evictions are large-scale infrastructure projects, international mega events, and urban beautification initiatives.[100] Many of these evictions are carried out without legal notice or without following due process,[101] and constitute a gross violation of the right to adequate housing.

Table 4: Housing conditions among urban populations in Africa, 2003					
	Urban population in (000s)	Percentage of population having:			
		Finished floor materials	Sufficient living space	Access to improved drinking water	Access to improved sanitation
Northern Africa	77,910	98.3	90.5	94.9	89.4
Sub-Saharan Africa	251,166	89.1	73.1	82.0	55.1

Source: UN-HABITAT, 2006c

Globally, there are many different kinds of mega-events: political events such as the IMF/World Bank conferences; sporting events such as the Olympic Games or Football World Cup; or cultural events such as World Expositions. Research shows that when cities host these and other types of large-scale events the housing rights of local communities and individuals are often violated. Many households find themselves displaced, sometimes forcibly, while others are disproportionately affected by rising housing prices.[102] African governments must ensure that mega-events will not lead to evictions and displacement.

The military-style nationwide 'clean-up' operation in **Zimbabwe**, termed 'Operation Murambatsvina' (Operation Restore Order) by the Government, cost hundreds of thousands of people their homes and livelihoods. Official Government figures released on 7 July 2005 revealed a total of 92,460 housing structures were demolished directly affecting 133,534 households.[103]

Sub-Saharan Africa has a particularly high prevalence of evictions, with **Lagos** and **Abuja** in **Nigeria** and **Nairobi, Kenya** among the cities where there have been mass forced evictions in recent decades. Smaller scale evictions have also been carried out in, among other African countries, **Angola**, **Burundi**, **Egypt**, **Equatorial Guinea** and **South Africa**.[104] [105]

2.2.6 Multiple shelter deprivations

Housing that is characterised by one or more of the above shelter deprivations is defined by UN-HABITAT as inadequate. However, the degree of inadequacy depends on both the number and the degree of the deprivations. Thus, a slightly crowded housing unit that satisfies all the other adequacy criteria is closer to adequacy than a unit that is non-durable, crowded and has access neither to improved water or to sanitation. The use of this definition sets a high benchmark for adequacy, making it more difficult to achieve housing that is both adequate and affordable.

Table 5 shows that, within Africa, slum households in Sub-Saharan Africa suffer from the most shelter deprivations, while those in Northern Africa are the least deprived. About half of slum households in Sub-Saharan Africa suffer from one shelter deprivation and a third suffer from two deprivations. In Northern Africa only ten per cent suffer from two deprivations. Where slum dwellers do not suffer from multiple shelter deprivations, such as in North Africa, interventions and investments in just one sector can dramatically reduce the numbers of people living under slum conditions, as was the case with government investment in slum housing in cities in **Morocco** and **Tunisia** in Northern Africa and in **Namibia** and **Tanzania** in Sub-Saharan Africa.[106]

Figure 10: Demolitions in Zimbabwe. Photo © UN-HABITAT

Table 5: Proportion of slum households in developing regions by number of shelter deprivations, 2001					
		Deprivations			
		One	**Two**	**Three**	**Four**
Asia	**Southern**	66	29	5	0
	South-Eastern	74	20	5	1
	Western	77	16	6	1
	Eastern	-	-	-	-
Africa	**Northern**	89	11	0	0
	Sub-Saharan	49	33	15	3
Latin America and the Caribbean		66	25	8	1

Source: UN-HABITAT, 2005f

2.3 AFFORDABILITY

Housing affordability data is not widely available for African countries because few governments, private entities, universities, or NGOs systematically keep track of the relationship between house purchase and rent prices, household income, and housing-related expenditure.

Nevertheless, regional figures for 2001 demonstrate that urban Africa had the highest house price-to-income ratio of all regions (Figure 12).[107] The ratio was 12.5, indicating that it takes 12.5 median annual salaries to buy a median price house. This is similar to Asia-Pacific region and Arab states (12.5 and 11.3 respectively) but more than double Latin American and Caribbean countries and high-income countries (5.4 and 5.8 respectively).

The rent-to-income ratio for African cities is more than twice that of cities in high-income countries at 39.5 percent of income.[108] This is second only to Arab states where the cost of rent represented an average of 45.4 per cent of income. It is likely, however, that the quality (or value for money) of rental housing in Arab states is considerably higher than Africa.

House price-to-income ratios vary considerably across, and even within African countries. Some African cities have reported ratios similar or even lower than those in high-income countries, for example **Chegutu, Zimbabwe** (3.4), **Parakou, Benin** (2.9) and **Ismaila, Egypt** (5.4). The majority, however, have much higher ratios, for example **Monrovia, Liberia** (28.0), **Tanta, Egypt** (23.1), and **Maputo, Mozambique** (20.0). The Egyptian cities of **Ismaila** and **Tanta** also highlight that even within countries, housing affordability can vary significantly (Table 6).

Figure 11: Houses in Kibera, Nairobi, have a high number of shelter deprivations. Photo © UN-HABITAT
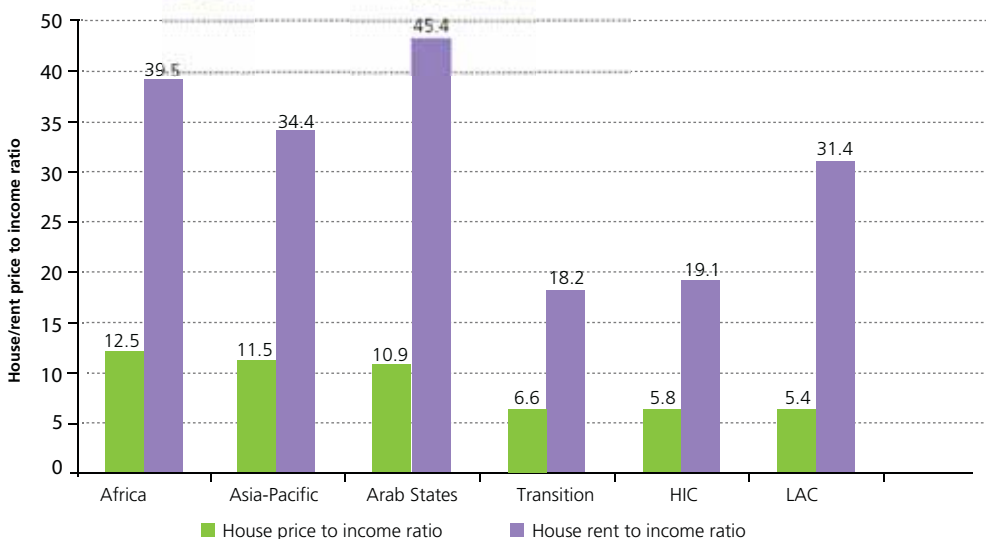
Figure 12: House price-to-income ratio and rent-to-income ratio in cities in various regions.
(Source: UNCHS, 2001:31)

Differences in housing affordability are due to a range of factors, in particular the different availability, cost and demand on the many components of housing affordability, as outlined in Section 1.3. Typical components in Africa are the local cost of land, infrastructure, and construction materials and labour[109], which are in turn influenced by such dimensions as urban and population growth patterns that shape

housing demand, the availability of the existing housing stock, local incomes, and municipal housing regulations and policies. Furthermore, in many African countries the domestic real estate market (buying and selling) is undeveloped and house trading is often difficult or culturally unacceptable, which limits house sales/transfers and the range for real estate transactions.[110]

Country	City	Price-to-income ratio	Rent-to-income ratio
Benin	Parakou	2.9	36.3
Burundi	Bujumbura	7.5	-
Cameroon	Douala	13.4	-
Côte d'Ivoire	Abidjan	18.0	9.9
Egypt	Ismaila	5.4	21.0
Egypt	Tanta	23.1	25.3
Gambia	Banjul	11.4	12.4
Ghana	Accra	14.0	21.1
Ghana	Kumasi	11.6	20.8
Kenya	Kisumu	8.5	-
Liberia	Monrovia	28.0	-
Madagascar	Antananarivo	13.9	30.0
Mauritania	Nouakchott	5.4	-
Mozambique	Maputo	20.0	-
Rwanda	Kigali	11.4	-
Senegal	Dakar	3.5	14.6
South Africa	Port Elizabeth	10.6	-
Togo	Sokode	1.4	7.1
Tunisia	Tunis	5.0	20.3
Uganda	Jinja	15.4	6.0
Zimbabwe	Chegutu	3.4	-

Table 6: House price- and rent-to-income ratios for selected African cities

Source: UN-HABITAT (2003:275)

Ghana provides a pertinent example of the affordability challenges facing African countries. A recent report, *Housing as a Strategy for Poverty Reduction in Ghana* (2010), highlights how the Ghanaian housing problem is 'a national development crisis' as there is a current annual need of 70,000 units, in addition to the accumulated deficit of 250,000 units 'needed to de-crowd urban households from over 10 to 7' occupants per house.[111] In the coming twenty years an average annual delivery of 133,000 is needed, far more than the current delivery rate of only 28,000 units (equating to only 21 per cent of demand).

Housing in **Ghana** is simply too expensive and incomes are too low. A low-cost government housing project house costs a minimum of 9,000 USD. However, this is prohibitively expensive for low-, and even many middle-income households.[112] The report states 'given the current minimum wage is 1.3 *cedis* per day (0.87 USD), it will take someone on the minimum wage 17 years to service the loan, excluding interest, and committing his or her entire salary to it'.[72]

Therefore, a quick calculation indicates that if he or she spends half their income on servicing the loan (still a considerable proportion of income), it will take 34 years to pay off the principal only. Furthermore, this assumes he or she has formal, reliable fixed employment contract, has the required down-payment, and has the credit worthiness to secure a loan in the first place, all of which are not common for many Ghanaian households. In Ghana and throughout Africa, even for a 'low-cost' government house, there are evidently many obstacles to obtaining and retaining housing that households can afford (Table 7).

High house-price-to-income-ratio notwithstanding, house purchase in Africa is much cheaper than equivalents in industrialised countries. For example, fully serviced two-bedroom terraced houses in Accra, **Ghana**, were for sale for 34,000 USD in 2006 and four-bedroom houses on large plots were 45,000 USD.[114] They are to be paid for with 40 per cent at allocation, 40 per cent at roofing and 20 per cent at final handover. However, such terms make them unaffordable for most locals. Indeed, both the price and payment methods on the website emphasise remitting from overseas, targeting Ghanaians living in Europe and the United States of America.[115]

Urban poor households in Africa often cannot afford to spend such proportions of their incomes on housing. Rent control measures may contribute to lower rent-to-income ratios, but they can also reduce the supply of rental housing.[116] Rental markets do offer significant flexibility, with rooms with shared or no services being available options for households seeking central city living or improved mobility options. For households, costs can also be reduced by

Table 7: Basic analysis of housing affordability in Ghana		
Income (minimum wage)		**1.3 cedis (0.87 USD) per day**
Purchase cost of low-cost government house		9,000 USD
Initial house purchase	Down-payment required (assuming a conservative figure of ten per cent)	900 USD
	Years to save for down-payment assuming full salary committed to saving	3.9 years
	Ability for household to demonstrate credit worthiness and steady employment to obtain finance	Required
Finance repayments	Number of years to pay principal if full wage is committed to repayment and no interest is charged	17 years
	Monthly repayment required for a 30-year mortgage assuming a 10 per cent interest rate (market rate in Ghana in June 2011) and down-payment of 900 USD	71.0 USD
	Shortfall between monthly income (17.4 USD) and mortgage repayment	53.6 USD
	Formal, steady and secure employment	Required

Source: Based data from UN-HABITAT, 2010d

renting rooms in slums and informal settlements for additional income.

2.4 DOMINANT BUILDING TYPES

Affordable housing takes a variety of forms and many different building types can be found in Africa, as the examples in Box 2 demonstrate. They range from traditional rural house types that have been adopted for use in an urban context, as is the case in **Ghana**, to modern, multi-storey apartment complexes, such as those found in **Egypt** and **Libya**.

With the decreasing availability of well-located serviced urban land at reasonable prices, multi-storey and high-rise housing developments are becoming increasingly common and necessary. Such housing is being developed by both the formal and the informal sector; and it is the latter that is providing affordable housing for an increasing proportion of urban dwellers, as in the case in **Egypt** and **Kenya**.

2.5 TENURE MODALITIES

Housing tenure describes the (de facto or de jure) mechanism through which a household accesses housing. The two dominant forms of tenure are ownership and rental. Ownership covers a broad continuum of rights from full legal title in formally built housing through to settlements established illegally on invaded land. Likewise, renting ranges across a continuum of forms, from tenants living in formal housing with legally binding contracts with the owner to those in illegal settlements and slums with only verbal contracts with the owner. Other tenure forms have a more ambiguous legal status somewhere in between these two extremes.[123] There are a growing number of urban households in Africa that are renting, often in slums and informal settlements. Such informal rental markets have greatly expanded, especially in the last two decades.

Most governments in Africa, like others across the developing world have, over the last two to three decades, encouraged individual home-ownership rather than rental or shared ownership. However, housing for individual household ownership developed by the formal sector is not affordable for a significant proportion of urban households, leaving rental housing as their only option. On the other hand, the vast majority of rural households own the home in which they live. This is clearly reflected in the tenure patterns in individual countries, as shown in the examples in (Box 3). It is important to note that national-level owner-occupancy indicators are driven largely by the high rates of owner-occupancy in rural areas; but the quality of these structures is generally poor.

Box 2: Dominant housing types in various African countries

Three-to-six-storey apartment blocks

In Egypt, over half the urban population lives in housing units in such developments produced by the informal sector. Built with reinforced concrete frame and slab construction with brick infill walls, they have been found to be of remarkably good quality.[113]

Multi storey walk-up flats

The affordable housing market in Libya is dominated by this building type. Four to six storey walk-up blocks of flats are also becoming increasingly more dominant in Kenya, in particular in the capital city, Nairobi.[114]

Single storey structures

In Mauritius, 69.5 per cent of the residential and partly-residential buildings enumerated in the 2000 Housing and Population Census were single-storey structures; 30.2 per cent had two storeys, and about 0.3 per cent three or more storeys.[115]

Traditional housing

In Ghana almost half (48.9 per cent) of all Ghanaian households live in accommodation associated with the traditional compound house (44.5 per cent live in compound rooms). Another 25.3 per cent lives in detached houses, while 15.3 per cent resides in semi-detached houses.[116] In Zambia, traditional housing accounts for 62.4 per cent of the total and the housing stock.[117] In Dar es Salaam, Tanzania, the dominant housing type is a variant of the traditional Swahili house typology, the layout of which readily accommodates more than one household.[118]

Figure 13: Six-storey apartment buildings in Egypt. Photo © UN-HABITAT/Matthew French

Despite a general trend against direct provision of housing in the developing world as recommended in the Habitat Agenda, there is still continuing support for public rental housing in some countries.[143] For example, **South Africa** has shown strong action towards developing a social housing sector that produces affordable rental housing. In particular, the development of housing associations to manage low-income estates and rental accommodation has been encouraged. According to Government estimates, there are 60 institutions offering 25,000 rental units. Developments are financed with the support of the institutional housing subsidy programme.[144]

The principal source of rental housing in Africa is now the self-help landlord. Hence, an increasing proportion of rental accommodation does not conform to regulatory or legal requirements and is to be found in slums and informal settlements, or backyards of existing houses. Under such circumstances, few contracts between landlords and tenants are written or legally binding.[145] In Nairobi, **Kenya**, 'an extraordinary 92 percent of the households [in slums] are rent-paying tenants (rather than home-owning squatters).'[146]
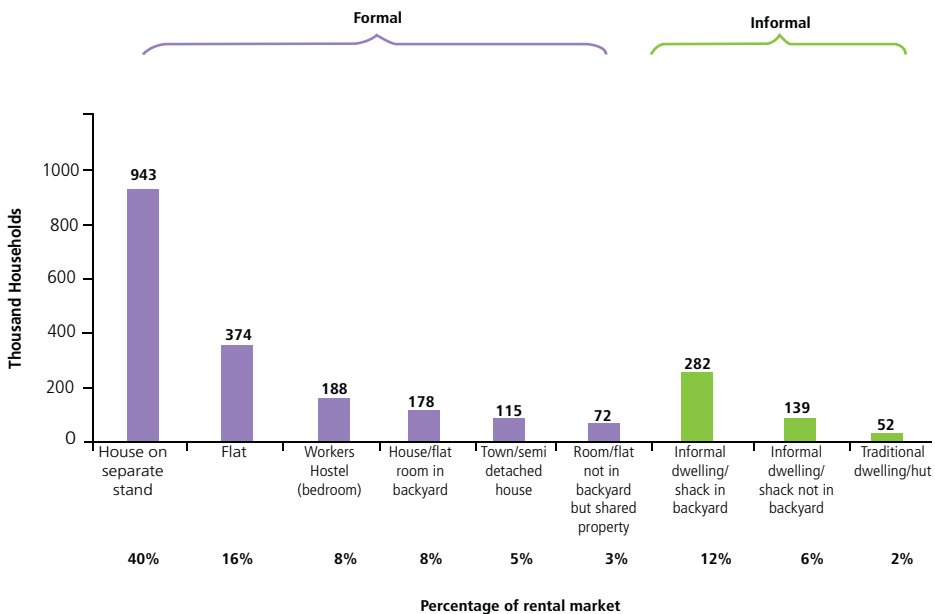

Figure 14: Rented dwellings by housing type in South Africa *(Source: SHF, 2008:11)*

In **Egypt,** well over half of all urban households rent the dwellings in which they live and have very secure tenure owing to landlord-tenant relations laws.[120]

Nationally, sixty per cent of households in **Cameroon** own their homes. In urban areas this percentage drops to 36 per cent and in rural areas it increases to 72 per cent.[121]

In **Cote d'Ivoire,** 54 per cent of households are identified as legal owners of their home. Rental housing accommodates 31 per cent of households.[122]

In **Ghana,** 57 per cent of households claim ownership of their dwellings (40 per cent in Greater Accra). Two per cent of households live in public rental housing set aside for civil servants, and private employers provide housing for five per cent of formally employed households. Some 22 per cent of households rent their dwellings (38 per cent in Accra), while 20 per cent live rent free[123] (21 per cent in **Accra**).[124][125]

In **Kenya,** at the national level, 71 per cent of households own the houses in which they reside and only 29 per cent are renters. In contrast, in the capital city, **Nairobi,** only 18 per cent own the units in which they live and 82 per cent are tenants.[126]

Rates of homeownership in most cities in **South Africa** increased after 1994 and currently stand at 51 per cent, with 36 per cent renting and 12 per cent classified as squatters. However, the reality is that in most urban areas, the majority of residents are lodgers, renting space informally in the backyards of other people's homes.[127] Informal backyard rental is also a major tenure form in **Namibia**.[128]

The majority of the population (about 86 per cent) in **Malawi** live in their own houses while 11 per cent are renting and about 3 per cent live rent-free. In urban areas, about 47 per cent are owners; 48 per cent renters, and 5 per cent live rent-free. In rural areas, 93 per cent are owners; 5 per cent renters; and 3 per cent live rent-free.[129]

Almost all households in **Mozambique** (95 and 83 per cent in urban and rural areas respectively) are owners, with only 3 per cent renting; the remainder live under various other tenure arrangements (such as rent-free or sharing arrangements). In urban areas,

respectively 81 and 11 per cent of households own and rent their homes.[130]

In 2000, 87 per cent of households in **Mauritius** were owners compared to 76 per cent in 1990. Conversely, the proportion of households renting their accommodation decreased from 15 per cent in 1990 to nine per cent in 2000. The percentage of households living in free housing also reduced from 9 per cent in 1990 to 4 per cent in 2000.[131]

In **Zambia**, about 78 per cent of all housing units are owned by one or more members of the household. In rural areas this figure is 91 per cent, and in urban areas 54 per cent.[132]

Over the years, rental housing has gained an undeservedly bad reputation in many countries, largely built on a very weak evidence base.[133] Indeed, there are several particularly dangerous myths about rental housing that are underpinned by the idea that everyone owns in affluent countries, every household wishes to be a homeowner, ownership always produces capital gains, renting is inequitable, and tenants are either oppressed or are politically dangerous.[134]

There has, however, been an increase in renting in many cities and towns in Sub-Saharan Africa, and tenants now represent a significant proportion of urban dwellers. In **Lesotho**, 48 per cent of urban residents are tenants.[135] In Bamako, **Mali**, the proportion of tenant households has noticeably risen over recent decades. In Kenya, renting, which has usually been associated with low-income households, has also become the main form of housing for middle-income households and new urban residents of all income levels.[136] An estimated 80 per cent of households in **Nairobi** are tenants.[137]

Rental housing can take a variety of forms, as the breakdown of **South Africa's** rental market in Figure 14 demonstrates.[138] Formal rental housing is typically houses on separate plots, although shared flats and workers hostel are common. Also common — not just in **South Africa** but throughout Africa — is renting a room in the backyard of a rental or home-owner property. The informal rental market is dominated by informal houses/shacks in backyards, providing the primary house owner/renter an additional source of income. Often formal and informal backyard shacks accommodate extended family rather than strangers.

PART TWO ENDNOTES

63   von Rudloff, L. (2007a). Access to Housing Finance in Africa: Exploring the Issues – Botswana, FinMark Trust.

64   UNCHS (2001c). Synthesis of national reports on the implementation of the Habitat Agenda in the Africa Region. <u>Special session of the General Assembly for an Overall Review and appraisal of the implementation of the Habitat Agenda.</u> New York.

65   UNCHS (2001c)

66   UN-HABITAT (2006b). *Enabling Shelter Strategies: A Review of Two Decades of Implementation.* Nairobi: UN-HABITAT.

67   DRC (2007). *Democratic Republic of the Congo: Poverty Reduction Strategy Paper.* Washington, D.C.: International Monetary Fund.

68   UN-HABITAT (2006b)

69   Republic of Ghana (2006). *Ghana: Poverty Reduction Strategy Paper.* Washington, D.C.: International Monetary Fund.

70   Rono, M. N. (2007). "Need for partnerships in Kenya Slum Upgrading Programme, Kibera, Nairobi", in K. Grundström and A. W. Jere (Eds) *Shelter for the Urban Poor: Proposals for Improvements - Inspired by World Urban Forum III.* Lund: Lund University: 111-121.

71   Rust, K. (2007). Analysis of South Africa's housing sector performance. Pretoria, FinMark Trust.

72   Uganda Population Secretariat (2007). State of Uganda Population Report 2007: Planned Urbanization for Uganda's Growing Population.

73   Gardner (2007). *Access to Housing Finance in Africa: Exploring the Issues – Zambia*, FinMark Trust.

74   UN-HABITAT (2006b)

75   Tibaijuka, A. K. (2005). Report of the Fact-Finding Mission to Zimbabwe to assess the Scope and Impact of Operation Murambatsvina. Extrapolated from 700,000 people made homeless; UN-HABITAT (2007a). *Enhancing Urban Safety and Security: Global Report on Human Settlements.* London: Earthscan.

76   World Bank (2002a). Algeria: World Bank to support development of mortgage loan market. Washington, D.C.: World Bank.

77   UN-HABITAT (2006b)

78   Grifa, M. A. (2006). The construction industry in Libya, with particular reference to operations in Tripoli. <u>School of Architecture, Planning and Landscape.</u> Newcastle upon Tyne, Newcastle University.

79   UN-HABITAT (2010a) *State of African Cities 2010.* p.81

80   UN-HABITAT (2006b)

81   UN-HABITAT (2006b) p.94

82   UN-DESA (2009) *World Urbanization prospects: the 2009 revision.* United Nations Department of Economic and Social Affairs.

83   UN-HABITAT (2006c) *State of the World's Cities.* Nairobi: UN-HABITAT.

84   UN-DESA (2009)

85   UN-HABITAT (2006c)

86   UN-DESA (2009)

87   UN-HABITAT (2006c)

88   Meaning that most of the floor in each dwelling was constructed or covered with permanent materials and was not simply earthen or of some other natural, non-permanent materials: UN-HABITAT (2006c).

89   UN-HABITAT (2003c) *The Challenge of Slums.* London: Earthscan.

90   UN-HABITAT (2006c)

91   UN-HABITAT (2006c)

92   Kironde, J. M. L. (1992). «Received concepts and theories in African urbanisation and management strategies: the struggle continues», *Urban Studies* 29(8): 1277-1292.

93   UN-HABITAT (2006c)

94   UN-HABITAT (2010a) p.253

95   UN-HABITAT (2006c) p.78

96   UN-HABITAT (2006c)

97   UN-HABITAT (2006c)

98   UN-HABITAT (2010a) p.251

99   United Nations (2003) para. 29

100 Tibaijuka, A. K. (2005). Report of the Fact-Finding Mission to Zimbabwe to assess the Scope and Impact of Operation Murambatsvina.

101 UN-HABITAT (2006c); COHRE (2007). *Fair Play for Housing Rights: Mega-Events, Olympic Games and Housing Rights – Opportunities for the Olympic Movement and Others.* Geneva: Centre on Housing Rights and Evictions (COHRE); UN-HABITAT (2007a). *Enhancing Urban Safety and Security: Global Report on Human Settlements.* London: Earthscan.

102 COHRE (2007)

103 Tibaijuka (2005)

104 COHRE (2006). *Global Survey on Forced Evictions: Violations of Human Rights 2003-2006.* Geneva: Centre on Housing Rights & Evictions (COHRE)

105 UN-HABITAT (2007b). *Forced Evictions - Towards Solutions? Second Report the Advisory Group on Forced Evictions to the Executive Director of UN-HABITAT.* Nairobi: Advisory Group on Forced Evictions (AGFE), UN-HABITAT.

106 UN-HABITAT (2007d). Secretary General's visit to Kibera, Nairobi 30-31 January, 2007.

107 UNCHS (2001b). *The State of the World Cities 2001.* Nairobi: UNCHS (Habitat).

108 UNCHS (2001b) p.31

109 UNCHS (2001b)

110 Gilbert, A. (1999). "A home is for ever? Residential mobility and home ownership in self-help settlements", *Environment and Planning A*: 1073-1091.

111 UN-HABITAT (2010d). *Housing as a Strategy for Poverty Reduction in Ghana.* UN-HABITAT: Nairobi. p. 17.

112 Mahama, C. and A. Antwi. (2006). *Land and Property Markets in Ghana.* A discussion paper prepared by the Royal Institute of Chartered Surveyors for presentation at the 2006 World Urban Forum. RICS Research: United Kingdom.

113 UN-HABITAT (2010d) p.17

114 Tracoaf Estates Ltd. (2006). "Price List."   Retrieved 6th October, 2007, from http://www.tracoaf.com/pricelist.asp.

115 See: Diko, J. and A. G. Tipple (1992). "Migrants build at home: long distance housing development by Ghanaians in London", *Cities* 9(4): 288-294 for an account of how expatriate Ghanaians used to overcome great odds to build homes back in Ghana. See also: Anarfi, J., S. Kwankye, et al. (2003). Migration from and to Ghana: A Background Paper. Brighton, Development Research Centre on Migration, Globalisation and Poverty.

116 UNCHS (2003). *Rental Housing: an essential option for the urban poor in developing countries.* Nairobi: UN-HABITAT.

117 Sims, D. (2002). "What is secure tenure in urban Egypt", in G. Payne (Eds) *Land, Rights and Innovation: Improving Tenure Security for the Urban Poor.* London: ITDG Publishing: 79-99.

118 This trend started with the gentrification ('downraiding') of sites-and-services schemes targeted at low-income households, including women-headed households, by higher income owners. The latter group transformed what were initially single-storey buildings for owner occupation with provision for rental into multi-storey rental accommodation owned by absentee landlords.

119 Republic of Mauritius (2002a). 2000 Housing And Population Census: Analysis Report. Volume II: Housing and Household Characteristics.

120 CHF International (2004). Strategic Assessment of the Affordable Housing Sector in Ghana.

121 Republic of Zambia (2003). Zambia 2000 Census of Population and Housing: Housing and Household Characteristics Analytical Report Lusaka, Republic of Zambia.

122 Nguluma, H. M. (2003). Housing Themselves: Transformations, Modernisation and Spatial Qualities in Informal Settlements in Dar es Salaam, Tanzania. <u>Department of Infrastructure, Division of Urban Studies</u>. Stockholm, Royal Institute of Technology. PhD Thesis.

123 UN-HABITAT (2003a)

124 Sims (2002)

125 Republic of Cameroon (2006). Cameroon: Poverty Reduction Strategy Paper Third Annual Progress Report. Washington, D.C.: International Monetary Fund.

126 Republic of Cote d'Ivoire (2002). Interim Poverty Reduction Strategy Paper, Office of the Prime Minister, Ministry of Planning and Development.

127 Households that comprise this latter group probably know the head of household and/or landlord and are exercising their kinship rights.

128 CHF International (2004)

129 These figures show much higher ownership rates than data collected in the 1980s and 1990s in which a majority of urban households rented rooms, about 25 per cent lived free in family houses and less than 20 per cent were owners See: Tipple, A. G. and K. G. Willis (1991). "Tenure choice in a West African city", Third World Planning Review 13(1): 27-45; Willis, K. G. and A. G. Tipple (1991). "Economics of Multihabitation: Housing conditions, household occupancy and household structure under rent control, inflation, and nonmarketability of ownership rights", World Development 19(12): 1705-1720; Tipple, A. G., D. Korboe, et al. (1999). "Housing supply in Ghana: a study of Accra, Kumasi and Berekum", Progress in Planning 51(4): 253-324.

130 Gulyani, S. and D. Talukdar (2007). Slum real estate: The low-quality high-price puzzle in Nairobi's slum rental market and its implication. Fourth Urban Research Symposium 2007: "Urban Land Use and Land Markets" Washington, DC: World Bank.

131 To cope with exorbitant rentals, many tenants sublet their living space or allow backyard shacks. This results in overcrowding and undue pressure on existing infrastructure; and often a breakdown of sanitary services. This jeopardises the whole area, both in terms of living standards and quality of life.

132 UN-HABITAT (2005d). Land Tenure, Housing Rights and Gender in Namibia. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

133 Malawi Government (2000). 1998 Population and Housing Census. Zomba, National Statistical Office.

134 Government of Mozambique. (n.d.). "Second General Population and Housing Census, 1997." Retrieved 25/10/2007, from http://www.ine.gov.mz/Ingles/censos_dir/recenseamento_geral/.

135 Republic of Mauritius (2002a). 2000 Housing And Population Census: Analysis Report. Volume II: Housing and Household Characteristics; Republic of Mauritius (2002b). 2000 Housing and Population Census: Housing and Household characteristics – Main Results.

136 Republic of Zambia (2003). Zambia 2000 Census of Population and Housing: Housing and Household Characteristics Analytical Report Lusaka, Republic of Zambia.

137 UN-HABITAT (2003a)

138 These are five of the ten main myths about rental housing. See UN-HABITAT (2003a) for more detailed discussion of these and the other myths.

139 UN-HABITAT (2005c). Land Tenure, Housing Rights and Gender in Lesotho. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

140 UN-HABITAT (2003a)

141 Syagga, P. M. (2001). Integrated, multi-sectoral and sectoral urban development initiatives in Kenya. Working Paper 2.

142 SHF (2008). Supply and Demand of Rental Housing in South Africa. Houghton: Social Housing Foundation.

143 UNCHS (2001a)

144 UN-HABITAT (2005b). Financing Urban Shelter: Global Report on Human Settlements 2005. London: Earthscan.

145 UN-HABITAT (2003a)

146 Gulyani and Talukdar (2007)

Figure 15: The informal housing landscape in Mathare Valley, Nairobi, where much of the housing stock is rental housing. Photo © UN-HABITAT/Matthew French

Figure 16: The Moladi formwork cavity is filled manually with buckets of mortar mix. Photo © Camalynne Botes/Moladi

3

PART THREE

ADDRESSING THE CHALLENGE: AFFORDABLE LAND AND HOUSING DELIVERY TRENDS AND PATTERNS

3. ADDRESSING THE CHALLENGE: AFFORDABLE LAND AND HOUSING DELIVERY TRENDS AND PATTERNS

3.1 LAND

Land is fundamental to the provision of housing: if there is no land on which to build housing, none can be built, irrespective of the availability of the other inputs required for housing delivery. In particular, the location and cost of residential land are important determinants of housing affordability. Indeed,

"government housing officials, housing developers, housing finance institutions and independent experts in Africa all cite the unavailability of well-located serviced land at reasonable prices as perhaps **the** *major constraint to 'going to scale' in the production of affordable shelter."*[147]

For the urban poor there is probably no more fundamental problem than their inability to access decent, secure land for even the most minimum housing needs. Access to land is an inseparable ingredient in a poor household's ability to survive, earn, thrive and lift itself out of poverty. Aside from being a basis for shelter and access to services, secure land rights can act as a safety net in times of hardship, and provide financial security. They are an important transferable asset that may be sold, rented, inherited or loaned. Secure rights to land also encourage people to invest in improved housing and the land itself.

In African cities, the increasing pressures on urban land are being dealt with in different ways and on several different levels. National and local governments within Africa have developed laws and policies which govern land use and land tenure to deal with conflicting needs for land for various purposes.

3.1.1 Land policy and legislative frameworks

Sub-Saharan Africa is still dealing with the legacy of its past, and more specifically its colonial history and accompanying land policies and legal frameworks, which include Eurocentric land tenure systems based on individual titling and biased land distribution.[148] In many countries, such as **Kenya**, **Namibia, South Africa** and **Zimbabwe**, this legacy is still contributing to the crisis associated with land, in both rural and urban areas, even after the attainment of independence.[149] Some countries, for example **Burkina Faso** and **Mozambique**, have dealt with this legacy through large-scale land nationalisation programmes with various outcomes.

There are positive signs of action toward improving access to land in African countries through the commitment of African governments to land reform. These efforts are at various levels: continental, sub-regional and national: Further, African regional blocks are taking land issues very seriously. For example, the Southern Africa Development Community (SADC) establishes its Land Reform Support Facility (SLRSF) to recognise the central role of land as a resource for economic development and poverty reduction. Additionally, the Economic Community of West African States (ECOWAS) establishes its land policies observatories to foster better regional synergy and collaboration in dealing with land issues, including housing and urban development.

At the continental level, there is a consensus that land is a fundamental social and cultural asset as well as a critically important development resource, especially for housing the poor, in both rural and urban situations. The realization of those values will require effective land policy development which balances the rights and interests of all users, and ensures the inclusion of all members of society especially women, persons with disability and other landless poor, to enable them realize full social, environmental and economic benefits from urban land, and which in addition enhances political stability and democratic institution building. It is with this in mind that the Land Policy Initiative (LPI), which, in essence, seeks to improve land governance and 'strategically guide Africa's rapidly growing cities

for long-term sustainability'.[150] LPI is a joint initiative between the African Union Commission (AUC), the United Nations Economic Commission for Africa (UNECA), and the African Development Bank (AfDB). It was initiated in 2006. A *Framework and Guidelines on Land Policy in Africa* was endorsed by African Heads of State and Governments in 2009, and the framework was launched in October 2010. [151] Indeed, land policy has become a cornerstone for enabling affordable housing in African cities. In the past two decades alone a large number of countries have completed the review and assessment of the performance of their land sectors and formulated new policies for reform. These include, but is not limited to, Algeria, Libya, Egypt, and Tunisia (North Africa); Benin, Burkina Faso, Mali, Niger, and Ghana (West Africa); Kenya, Rwanda and Tanzania (East Africa); and Botswana, Malawi, Mozambique, Namibia, South Africa, Zambia, and Zimbabwe (Southern Africa). Many other countries including Mauritania (North Africa); Sierra Leone and Liberia (West Africa); Angola, Lesotho, Madagascar, and Swaziland (Southern Africa); and Southern Sudan, and Uganda (East Africa) are currently undertaking comprehensive review of their own land policies. It is important to note that many of them have indeed been engaged in significant reforms or enacted land laws embodying the overall policy priorities in their various land sectors. Throughout Africa, therefore, there is no doubting the need to inform land related legislation or institution-building with an assessment of policy concerns in that sector. [152]

Likewise, African Governments affirmed their commitment to improve land administration, equity, management, and access at the 2010 African Ministerial Conference on Housing and Urban Development (AMCHUD), held in Bamako, Mali in November 2010.[153] [154] The Bamako outcomes advance those of previous AMCHUD conferences: the inaugural conference in **Durban, South Africa** (2007) which focuses on developing an enhanced framework for sustainable shelter production and development in rapidly urbanising African cities, and the **Abuja**, **Nigeria** (2008) conference which focused on overcoming finance challenges for sustainable urban development. The endorsed Bamako Declaration has a strong focus on the fundamental importance of land for development, stating:

We, African ministers responsible for housing and urban development…

- Committing ourselves to promoting housing reforms that can make land available for sustainable urbanization and to providing housing opportunities at scale as a key element in slum prevention…

- Recognising the centrality of land as the primary base of sustainable urban development and as providing linkages between the economic, social and environmental developmental processes in our countries and the African region as a whole…

(6) Reaffirm our commitment to facilitate access to urban land for all citizens and to ensure security of tenure for the urban poor in line with the Millennium Development Target of improving the lives of slum-dwellers by 2020. … [and]

(7) Commit ourselves to create National Urban Forums as a means to strengthen partnership between our governments and all stakeholders and to build a consensus for responding effectively to the challenges of rapid urbanization.[155]

Land and gender inequalities

A major problem in Sub-Saharan Africa, however, is gender inequalities and discrimination in access to land, which is brought about by land policies, legal frameworks, and customary laws and norms.[156] The degree to which land and tenure reform can address gender discrimination is affected significantly by the constitutional position in a country.[157] **Malawi** explicitly refers to women in constitutional provisions pertaining to property rights. Likewise, **Uganda** has a constitution that is considered to be "rather progressive with regard to its equality provisions."[158] The national gender policy in **Zambia** mandates that 30 per cent of all land parcels allocated in urban areas are designated for women. In contrast, the Deeds Registries Act of 1997 in **Lesotho** empowers the Registrar to refuse to register property in favour of a married woman whose rights are governed by Basotho customary law.[159] While progress is being made, gender inequalities in access to land and housing are a pressing problem throughout Africa (Box 4).

3.1.2 Land for Housing; Provision, availability and affordability

Many countries in Africa still have operational systems of traditional land allocation, for example, stool and skin[161] land in **Ghana**, alongside and even overlapping the systems based on individual titling derived from European law. Most are based on community rights and decision-making and it often costs little for locals to gain use-rights to land. In earlier times, they ensured that most households could afford to own modest, durable accommodation. The change to titling systems is likely to involve significant transaction costs and would take land-holding outside the affordability of many households.

Public provision of serviced land and housing, especially to low-income households, is on the decline in many African countries for several reasons. These include a lack of resources, inadequate administrative and technical capacities, widespread illegal practices and corruption, and lack of political will.[162] Furthermore, development of urban land inherently involves significant risks, which the

Figure 17: A young woman struggling with poverty works at a quarry site in Burkina Faso.
Photo © UN-HABITAT/Michèle Henriette

public sector is usually not well placed to assume responsibility for. These risks are consequently borne in such a way that:

- land under public ownership and control is supplied where there is less demand for it;
- the housing that is built is not responsive to the demands for land use; and
- the process often inadvertently subsidises middle and upper income households rather than the poor.

All of these problems lead to higher land prices and, consequently, unaffordable house prices.[163]

Some countries have tried to overcome these problems by creating parastatal bodies, with the responsibility of land development and provision, to:

- Channel land and housing at affordable prices to low- and middle-income households;
- Ensure that the land value increases associated with infrastructure provision are not appropriated by private developers; and
- Undertake important but risky projects avoided by the private sector.[164]

> A MAJOR PROBLEM IN SUB-SAHARAN AFRICA IS GENDER INEQUALITIES AND DISCRIMINATION IN ACCESS TO LAND, WHICH IS BROUGHT ABOUT BY LAND POLICIES, LEGAL FRAMEWORKS, AND CUSTOMARY LAWS AND NORMS THAT DISADVANTAGE WOMEN.

The Lesotho Housing and Land Development Corporation (LHLDC), a parastatal body in **Lesotho**, has been responsible for acquisition and development of land for housing since 1988, mainly through serviced plots and rental units.[165]

⊙ Box 4: Housing and gender inequality

In many parts of Africa women remain marginalised and disempowered. Women's relationship with men as wives or daughters often defines their access to affordable land and housing. Consequently, throughout Africa women are denied their human rights to access, own, control, or inherit land and property. When relationships breakdown or women are widowed they are often disadvantaged through traditional prejudices and practices, even though most African constitutions enshrine women equal rights. Losing land and housing further increases their vulnerability and a lack of land and housing further exacerbates their poverty.

In developing countries it is estimated that only 2 per cent of women own land.160 Such lack of access to land and housing can be a reflection of existing poverty, but it can also make women poorer. Female-headed households typically represent high proportions of the poorest of the poor living in informal settlements. The land and housing rights of women need to be placed at the centre of policy debate and advocacy.

A pressing challenge is to recognise that urban dwellers often have markedly different housing needs and aspirations and this is clearly evident for women and indigenous groups. It is partly a design challenge: women and men often have different housing needs and wants in terms of spaces, internal room layouts, relationship to the street and community spaces, etc. It is also a planning and management challenge too: women and marginalised groups need to be included and listened to in the planning and design decisions that will affect their living environment. This is especially the case as in many countries women spend a higher proportion of their time in and around their house than men.

The Garowe housing programme in Somalia is one small example of how this can be undertaken in practice. UN-HABITAT's housing programmes for internally displaced people returning to Garowe are steered by committees with at least a 20 per cent quota for women's representation. Women are involved in the planning and design decisions of new affordable housing, of which they will eventually occupy. One example of the translation of women's needs and wants into the housing design is the provision of outdoor courtyards that were important for women to socialise whilst watching their children to play in a safe and secure environment.

Sources: The Norwegian Forum for Environment and Development, 2007; UN-HABITAT, 2007c; UN-HABITAT, 2010.

Other countries have provided subsidies to make land more affordable for low- and middle-income groups. For example, in **Algeria**, there is a rebate of 80 per cent on government land sold for housing. The main beneficiaries, however, are middle- and high-income households. In **Morocco**, plots produced by public developers are sold, through a cross-subsidisation mechanism, to households at different prices depending on the type of plot and buyer's income.[166] However, experience throughout Africa and beyond has regularly highlighted that it is very difficult to ensure accurate targeting of subsidies.

3.1.3 Access to, and servicing of, land for housing

Access to urban land, in particular affordable land, for housing is one of the major problems faced by practically all African cities. Unlike in other developing regions squatting, in the sense of illegal occupation of public or private land, is not a common form of access to land for urban poor households in Africa. Rather, most households access land for housing through the informal land markets, which are based largely on customary, private and public lands but has become highly commercialised in many countries.[167] When a city's formal land markets cannot make enough land available to meet the city's needs, land prices will rise and growing numbers of people will find themselves priced out of any affordable land or housing options. And when poor people can't afford land on the formal markets, they go to informal markets. In Africa, access to urban land for housing is obtained in a number of ways, including the following:

Informal land delivery systems

In many African cities, an acute shortage of well-located, serviced land for housing has caused prices to rise sharply. Therefore, formal sector housing developers (both public and private) are having to look for low-priced land on the urban periphery. However, the cost of servicing the land in the case of the latter often makes the housing developed thereon unaffordable to lower and even middle-income households. [168]

In some cities it is still possible to find private land on the formal market that is affordable to low-income households, though it may have problems or be poorly located. But in most of the bigger cities it is almost impossible to find land the poor can afford to buy formally. In many cities the formal markets' delivery systems are so encumbered with bureaucracy, delays and high costs that many are forced into the informal markets. In the informal land market, poor households are able to access land quickly and at prices they can afford, and under payment terms tailored to match their economic realities, even though the land may be un-serviced.

Informal, or illegal, occupation of land is consequently growing in importance in many cities in Sub-Saharan Africa. Indeed, informal land development is being increasingly seen as a rational way in which the urban poor can access land for housing where formal supply is inadequate, inflexible and unaffordable. Growing demand has led to informal land delivery systems becoming more and more commercialised. Thus, informal access to land, probably increasingly through rental, is thus likely to remain the most important means of affordable access to urban land for housing for the foreseeable future.[169]

Sites-and-services schemes

Sites-and-services schemes have been implemented in several different ways in an effort to provide acceptable minimum standard housing that is both adequate and affordable, as the examples in Box 5 illustrate. The range of options has included supplying just a surveyed plot, to providing a plot of land and some services (like water, sanitation and electricity connections), to the provision of a 'core' house (consisting of a toilet and kitchen only) on the plot of land with attached services.[170]

As Section 1.2 explained, sites-and-services schemes have met with varied success in providing affordable housing in various African countries, including **Botswana**, **Kenya**, **Nigeria**, **Tanzania** and **Zambia**. By and large, they have not been able to supply the numbers required and have typically been beyond the affordability of the targeted low-income and poor households.

Land Buying Companies

Land Buying Companies (LBCs) and other loose-fitting land associations are being formed in **Kenya** by urban poor households, driven by the need to access affordable land for housing, pooling resources.[171] Some LBCs in **Nairobi** have benefited from alternative development control approaches adopted by Nairobi City Council. This was after the latter was directed and mandated by presidential decree to provide technical advice and approve the subdivision proposals submitted by LBCs.[172]

Publicly subdivided and serviced land

In **Gaborone, Botswana**, a significant supply of publicly subdivided and serviced land has been made available for both high- and low-income households. However, the eligibility criteria and allocation process have led to very long waiting lists, and large numbers of plots have been allocated but remain undeveloped.[173]

Customary channels

Land supplied through customary channels is often supplied free (or in exchange for a token of appreciation). It is thus one of the few ways in which poor households can access land for housing in contemporary African cities. Supplies of free land through this channel are, however, decreasing rapidly. In **Enugu, Nigeria**

and **Maseru, Lesotho**, formal and informal subdivision and sale of land held by customary rights holders is the predominant means of delivering land for housing. The subdivision and sale of customary land is likewise important in **Kampala, Uganda** and **Gaborone, Botswana**, but as it is prohibited in the latter, sellers and buyers alike disguise it as 'inheritance'.[174]

An innovative approach that recognises the legitimate interests of customary community chiefs has been used to address the issue of customary land tenure in **Lesotho**. In this approach, value is added to parts of a site through planning, so that the surplus can be used to service plots, and reduce the costs of infrastructure provision to poor communities.[175]

3.1.4 Tenure security

Tenure security plays a critical role in facilitating urban residents' own investment and development in the housing sector. In order to attain the Millennium Development Goals, some African countries have developed innovative approaches to secure land tenure that are inclusive and participatory in nature, as well as cost-effective and accessible to the urban poor. For instance, in **Mauritius** current housing policy provides for both leasehold and purchase opportunities of state land for low- and middle-income households. In **South Africa**, there is a major state-subsidized housing development programme for the urban poor. **Namibia** has introduced a compensation policy for land rights holders who are losing land as a result of new towns being proclaimed in communal areas. In addition, government is beginning to implement a pilot project introducing a flexible and upgradeable tenure system for informal urban settlements. The system is designed to improve tenure security at minimal cost to land rights holders.[182]

In addition to access to land, tenure security and property rights are key factors influencing housing adequacy and affordability. As the Global Land Tool Network (GLTN) advocates, land rights are best envisaged on a continuum, from de facto tenure located at the informal end of the continuum to registered freehold at the more formal end of the land rights continuum (Figure 19).[183] [184] This continuum highlights that land tenure involves an intricate set of formal and informal rights that

In **Kenya** and **Zambia**, where sites and service schemes were widely embraced, they comprised only five to ten per cent of the total urban low-income housing.[177]

The provision of serviced plots was the favoured approach to affordable housing in **Zimbabwe** from the late 1970s until the 1990s. The serviced plot schemes were, however, unaffordable for the low-income target groups owing to the high standards on which the government insisted, both for infrastructure and housing.[178]

In **Burkina Faso**, one of the key areas in which investments in the housing sector have focused is the production of serviced sites for sale.[179] The National Company for Urban Land was set up for this purpose in 1997.[180]

Since the introduction of the new housing policy in 1994, the government in **South Africa**, in collaboration with various civil society actors, has provided subsidies to more than 1.3 million households in both rural and urban areas through various mechanisms. One of these is the 'People's Housing Process' for self-help construction on conventionally-delivered serviced sites, or with some community participation in servicing.

In 2002, the government of **Tanzania** launched a project to allocate 20,000 serviced plots to residents who would have otherwise built housing in unplanned areas.[181]

Source: Sri Lanka, 2005; Ergüden and Precht, 2006.

range from various rights of use to conditional or full rights of use and dispose of the land.[185]

Land tenure security is important because it has been shown to facilitate the consolidation and improvement of housing as the threat of eviction, and therefore lost investment, is lower when people feel secure in their location. However, it is important to note that 'registered freehold' should not be seen as the ideal or 'preferred' tenure modality, or as an ultimate right, and de facto tenure alone has been shown to be sufficient for households, especially those in slums and informal settlements, to consolidate and make improvements to their houses and settlements. Participatory enumerations a surveying method that involves the urban poor in the counting and mapping of their communities has proven to be an important first step in the process of enhancing tenure security and improving urban land management; the book *Count Me In: Surveying for Tenure Security and Urban Land Management* (2010) provides a clear and accessible overview of how to conduct participatory enumerations.[186]

Figure 18: Laying infrastructure in anticipation of urban development, Nigeria.
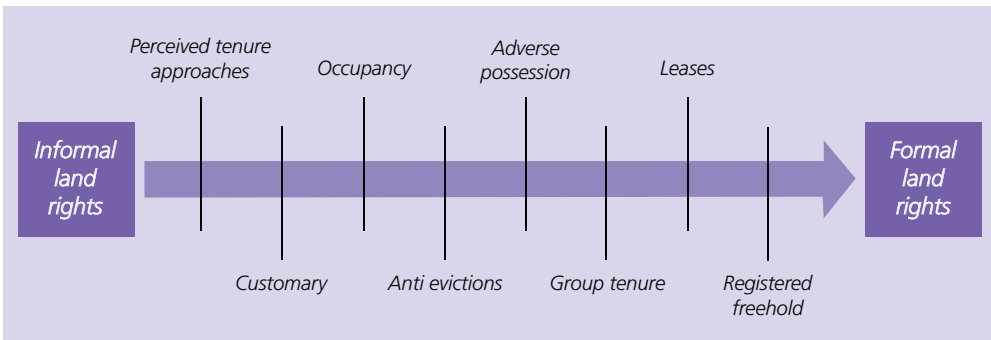**Photo** © UN-HABITAT/ Claudio Acioly

Figure 19: The continuum of land rights. Source: UN-HABITAT and GLTN (2008)

In many African cities, different types of land tenure system co-exist. These may range from formal titles to customary tenure and informal tenure. Each has its advantages and disadvantages. Customary tenure systems, for example, are very good at maintaining social cohesion in a community but may be unable to withstand increasing economic pressures on land, and are often not documented. Land under private land ownership tends to be used more efficiently and profitably, but those uses often push out the poor and limit the state's capacity to develop overall land management strategies in a city. Ownership of land by public agencies or non-profit institutions may offer greater opportunities for lower-income occupants and renters to access land for housing in prime locations, but the administration of such lands is often troubled by bureaucratic inactivity and corruption.[187]

When talking about land for low-income housing, it is important to think not only about land needs today but also about the needs that will come tomorrow, when populations of existing slums will grow and more poor migrants will come to cities. Improving the land tenure security for all the people living in informal settlements and slums today won't be enough unless we can also find ways to reduce the need for new slums.

For all forms of tenure, the two major components of security of tenure are: (1) reasonable duration of rights appropriate to the use to which the land is put and to the social needs of the land user; (2) effective legal protection against eviction or arbitrary curtailment of land rights, with enforceable guarantees and legal or social remedies against the loss of these rights, and accessible and effective dispute resolution mechanisms.

Other important aspects of security of tenure can include plot users' freedom to bequeath land to heirs, and to lease, lend or grant land to others on a temporary or long-term basis with reasonable guarantees of being able to recover the land.

Security of tenure can be achieved in many different ways, for example through clear, long-term rental contracts, or formal recognition of customary land rights, with accessible and effective dispute resolution mechanisms. Enhanced tenure security generates many household and community benefits through encouraging investment in housing and neighbourhoods.

Unfortunately, millions of households across Africa, in particular poor and women-headed households, lack tenure security. However, simple approaches have been effectively used to alleviate tenure insecurity in various countries in Sub-Saharan Africa. These include housing permits in francophone Sub-Saharan Africa, certificates of rights in **Botswana**, community land trusts in **Kenya**, temporary occupation licenses in **Kenya**, and communal ownership in **South Africa.**[188] Also, a model in **Namibia** uses a continuum comprising starter, leasehold, and freehold titles (see also Box 6 and Box 7).

3.2   HOUSING

The right to adequate housing is a fundamental human right, enshrined in various international human rights treaties and instruments, and applying equally to all people, everywhere. Therefore, as stated in the Global Strategy for Shelter to the Year 2000 (Point 13): 'All nations without exception, have some form of obligation

Certification of land possession in two phases—a less complex form followed by a more comprehensive form—is under development in **Ethiopia.**

Primary, demarcated and registrable leases, with different levels of technicality, and creation of land records prior to land registration are under consideration in **Lesotho.**

Occupancy rights were accepted in **Mozambique** as full rights equivalent to registered land rights following the passing of the Land Law in 1997. In addition, oral evidence equates to title evidence.

Flexible land tenure whereby individual starter titles that are group-based can be later upgraded to individual title, is being implemented in **Namibia.**

Formal registration at national level only where plots are larger than 5 hectares has been proposed in **Rwanda**; otherwise local registration methods are to be used.

Residential licenses in urban areas can be converted to full title later in **Tanzania.**

Two options (ownership title and a certificate of occupancy) for the same parcel of land are available in Uganda.

Source: Augustinus, 2005.

Community Land Trusts (CLTs) have been experimented with as a means of providing affordable access to land for housing and related purposes in secondary towns in **Kenya** since the early 1990s. CLTs combine the advantages of communal tenure with the merits of market-oriented individual ownership. By a group retaining ownership of the land and allowing members to hold leases from the group title, transfers of the land can be controlled and speculation discouraged. The basic principles of a CLT include:

(a) Optimising the collective strengths of members in the process of land acquisition, resource mobilisation, obtaining official permits and getting the government and municipality to provide infrastructure.

(b) Keeping all the land in the settlement under one head title held by trustees.

(c) Reducing the cost of land acquisition by doing away with title surveys for individual plots and getting the Lands Department to waive the initial land premium.

(d) Creating conditions in which members are encouraged to invest in land development and market transactions in improvements (i.e. buildings) are possible.

(e) Providing legal titles which can be used to access credit.

Source: Yahya, 2001; 2002.

in the shelter sector, as exemplified by their ... policies, programmes and projects.'[189] And indeed, in the Istanbul Declaration on Human Settlements (Paragraph 8), governments reaffirm their commitment to 'the full and progressive realization of the right to adequate housing...and equal access to affordable, adequate housing for all persons and their families'.[190]

3.2.1 Housing policy and legislative frameworks

The past few decades have seen important shifts and innovations in legislative frameworks and national housing policies and strategies, as governments in Africa have sought to achieve adequate and affordable shelter for all. The most significant shifts include the following:

- development of national shelter strategies by many governments in line with GSS and Habitat Agenda guidelines;
- higher priority given to, and the development of innovative approaches for, slum upgrading;
- increasing efforts to address discrimination against women and 'gender-blindness' in housing and service provision;
- enhanced attention to the right to adequate housing;
- recognition by governments of the potential positive role of rental-housing, with initiatives to support its development.[191]

3.2.2 Current affordable housing programmes and approaches

Many governments have withdrawn from direct delivery of housing, as recommended in the GSS and Habitat Agenda. However, public organisations are actively involved, in one way or another, in shelter production in a number of countries. They include government agencies, specialised institutions and financial bodies.

In **Lesotho**, acquisition and development of land for housing is the responsibility of the Lesotho Housing and Land Development Corporation (LHLDC), a parastatal body formed under the Ministry of Local Government in 1988. The LHLDC has a fairly broad mandate, but it has mainly been involved with the provision of serviced plots and rental units. Apart from the Land Survey and Physical Planning Department (LSPP), which sometimes does this, the LHLDC is the only current provider of land and housing.[192]

The Department of Housing in **South Africa** has produced 2.4 million houses in the last 12 years—a significant achievement by any standard. Between 2006-2007 annual housing production increased from 252,000 to 272,000. As a result, the housing backlog was reduced from 2.4 million to 2.2-million units; and for the first time in the country's history, the backlog figure is lower than the number of houses produced.[193]

> MILLIONS OF HOUSEHOLDS ACROSS AFRICA, IN PARTICULAR POOR AND WOMEN-HEADED HOUSEHOLDS, LACK TENURE SECURITY, WHICH LEADS TO UNDER-INVESTMENT IN HOUSING AND TO REDUCED HOUSING QUALITY.

A key element of the new housing policy of **South Africa** has been the use of a wide range of targeted subsidies, for which all households with incomes below certain minimum levels qualify. Since 1994, the Government, working in collaboration with various civil society actors, has constructed more than 1,155,300 housing units that house some 5,776,300 people, or close to one-eighth of the total population of 40 million people.[194]

Past and current direct intervention efforts by government in **Ghana** have failed to reach

Figure 20: New houses in Burkina Faso. Photo © UN-HABITAT/ Michèle Henriette

low-income target groups or meet housing requirements. It has been estimated that between 1989 and 2004, at most 50,000 detached and semi-detached houses were constructed by the private sector, often with government subsidies. However, about 900,000 additional dwellings were built between 1984 and 1999, implying that the construction of informal housing considerably outpaced formal sector housing production. A study found that informal ways of incrementally developing and building housing creates a greater supply of affordable housing.[195] In **Botswana**, three-quarters (75.5 per cent) of housing units are either self-built for owner occupation or built by individuals for rental,[196] making them comparatively more affordable.

African countries are increasingly adopting the public-private partnership model for low-income housing provision. Within this model governments utilise a variety of mechanisms, such as policy reforms, provide tax and land incentives, and subsidies to stimulate the private sector to develop land and housing at affordable prices. In Northern Africa, direct public housing production continues in **Algeria** and **Egypt**. The two housing schemes in Egypt described in Box 9 provide a good example of where this has happened successfully. Perhaps the largest and most successful example is from **Ethiopia**, which has radically transformed the capacity of private sector enterprises, increased housing supply on a large scale, and stimulated the economy and employment opportunities through housing (Box 10).

3.2.3 Incremental self-help housing

In Sub-Saharan Africa, the tradition has been for housing to be built by small contractors engaged by the house-owner. The owner has to gather together the housing inputs (land, materials, permissions, infrastructure links, and finance) while the contractor simply brings labour and knowledge to the site and assembles the structure. Even paying the workers may be left to the house-owner. If money or materials run out, the contractor goes to another job until there are new supplies.

Figure 21: Integrated Housing Development Plan, Ethiopia. Photo © UN-HABITAT

In 2006, Orascom Group, one of Egypt's largest business concerns, established Orascom Housing Communities (OHC). The rationale was to build affordable housing in Egyptian cities under a government programme that subsidised raw land in new towns to developers and investors on the condition that they build an agreed number of units for lower-income households on the land.

Orascom's flagship programme is Haram City. It consists of 50,000 units to be built between 2006 and 2013 on 8.4 million m2 of land in 'October 6' City, 20 kilometres west of Cairo. The target group is households with monthly incomes below the median (EGP 2,500, USD 438). In the first phase, house sizes varied between 38 to 63 m2 and units were offered on a lease/purchase basis over 10 to 15 years on favourable financial terms. To reduce construction costs, OHC uses load-bearing walls and a compact housing typology of four units per two-floor block that is well suited to desert climate conditions.

Government subsidies for lower-income families (up to 15 per cent of the cost of the house) are offered as front-end lump sums, reducing down-payments in order to facilitate access for young families. On top of this, OHC is setting up a microfinance scheme to help lower-income families make up the required down-payment. A special scheme can assist residents who run into financial difficulties and are unable to pay mortgage instalments. To pre-empt on these problems, households can first move into smaller units that are affordable to them and can change to less expensive rental units if difficulties persist.

As part of the project, OHC builds supporting community facilities, including schools, a hospital, commercial areas, a cinema complex, sporting clubs, and day-care centres, which are to be managed in cooperation with the Egyptian government and/or non-governmental organisations.

On top of this comprehensive approach to housing development for low-income households, Orascom emphasises sustainability, women and youth. Wastewater is collected and recycled to irrigate landscaped areas and the central open space as well as other smaller 'green' areas, sports fields and playgrounds. In addition, OHC has partnered with the Social Fund or Development, purchasing goods from Fund-sponsored small entrepreneurs, and has opened up three youth training centres. OHC has also set up the 'El Amal' centre to provide a safe haven for street children, and a centre for women's skills development, both operated by charitable organisations.

While initial results appear positive, Haram City is a relatively new development and therefore the long-term effects remain to be seen. Continued monitoring of the affordability and accessibility of such housing developments for the low-income sectors is vitally important. Nevertheless, the project demonstrates the opportunities of public-private partnership to deliver land, housing and infrastructure at scale.

Source: UN-HABITAT, 2010a:72.

Both The Mubarak Housing Project and the Future Housing Project in Egypt were implemented using the principle of 'Eltakaful El-Egtemaie', an indigenous cultural value in which resources are mobilised from capable groups to support disadvantaged groups.

Started in 1996 and completed in December 2000, the Mubarak Youth Housing Project comprises 70,000 units distributed in 15 Egyptians cities. With a maximum density of 120 persons per acre and a height of five floors, the designs allow for ample green areas, parking spaces and social services, and cost 2.75 billion EGP (0.5 billion USD). Soft loans of 15,000 EGP (2,730 USD) per unit payable over 40 years at five per cent interest rate were offered by the government, with the main beneficiaries of the project being the youth. Indeed, young people

have particular affordability problems when it come to purchasing a house; earnings are lower for those who have recently entered the labour market and all have had less time to save for the down-payment.

The Future Housing Project launched in March 1998 planned to build 70,000 units in three phases over six years. The first phase of 15,000 units was completed by 2001, with the private sector meeting 50 per cent of the cost and the government the remainder. Soft loans were also offered: 14,000 EGP (2,550 USD) per unit, payable over 40 years, at an interest rate of five per cent.

Source: UNCHS, 2001a; UN-HABITAT, 2005.

Facing considerable current and future housing shortages the Ethiopian government has embarked on an ambitious affordable housing programme aimed at low- and middle-income households: The Integrated Housing Development Programme (IHDP). The programme aims to construct 400,000 housing units, create 200,000 jobs, promote the development of 10,000 micro- and small-enterprises and enhance the capacity of the construction sector.

Led by the Ministry of Works and Urban Development, IHDP projects involve the construction of condominium housing and associated infrastructure on 'brown field' sites, predominately in the capital Addis Ababa. The condominium typology allows for high densities that are required on such urban land as well as reduces the per-unit cost of infrastructure provision. There are a mix of unit sizes to accommodate different income levels and household needs: studio units, and one-, two- three-bedroom units. Condominium units are allocated to informal settlement dwellers through a public lottery system, which has proven to be significantly oversubscribed due to the high demand for the units. Housing finance for households is provided by the Central Bank of Ethiopia. From 2010 onwards, the IHDP has shifted its focus away from peripheral brown-field sites to developing condominium housing in inner-city informal settlements that are beyond repair and require upgrading.

The IHDP has been successful in stimulating the economy, improving the living conditions of thousands of Ethiopians, and improving the functioning of the rental housing market. There remain, however, challenges that need to be addressed. Affordability remains a major challenge, especially for women headed households, many of whom cannot afford the down-payment to secure housing finance. In inner-city locations consultation and compensation processes need improvement to avoid forced evictions and improve transparency. There are also significant opportunities to improve the design and construction of the condominium buildings to make them more attuned to local cultural practices as well as to improve their environmental sustainability.

In light of Ethiopia's previously uncoordinated and inefficient housing sector, the Integrated Housing Development Programme is emerging as a successful tool for affordable housing delivery at a large scale. Importantly, the programme is not only a housing programme but also a wealth generation programme for low-income households. Its success lies in its integrated nature, understanding housing as part of an integrated social, economic, and political system, which has the opportunity to greatly improve the living conditions and economic capacity of all sectors of society.

Ethiopia's experience demonstrates the importance of political will and institutional capacity to address affordable housing. The country's housing sector is a pertinent example that 'enabling markets' has proven simply inadequate in stimulating the production of affordable housing. Governments must take a leading role in directing urban planning and housing development if affordable housing is to be achieved at scale, contribute to economic growth and reach low-income households.

Source: UN-HABITAT, 2011b.

Figure 22: Integrated Housing Development Programme, Ethiopia. Photo © UN-HABITAT/ Claudio Acioly

Figure 23: A new housing development in Libya. Photo © UN-HABITAT

Remarkable numbers of houses in Africa have been constructed this way. Households that cannot access finance but can afford better accommodation than rental units located in inner city in slums often undertake the incremental self-help housing process. Indeed the process is perhaps the only housing approach common to all African countries that is affordable at the household level (Box 11).

However, the process is very inefficient. It imposes an incremental process on all but the very rich in which the house is constructed in stages. Where the stages are complete rooms (horizontal increments) efficiency is not too heavily compromised as the rooms are occupied until the next can be built and more space made available. In **Ghana**, however, incremental development is vertical with all the foundations being laid followed by all the walls, etc., until all is complete and occupation takes place. This can lead to periods of 20 years or more being required to complete the house.[197]

The inefficiencies of owner-as-developer housing supply are compounded in many countries by

---

> **Box 11: Incremental building increases affordability**

Given low-income households' limited (and often intermittent) incomes and the high costs of land and building materials, incremental construction is a successful approach for households to secure housing as household finances allow. It allows households to progressively enlarge and improve their housing as their personal needs dictate and financial circumstances allow. It has too often been criticised and marginalised as a housing approach on the basis that it is not a short-term solution and that it produces houses of low quality, which is not always the case as many households contract out construction work to professionals rather than actually building their house with their own hands.

To harness the potential of incremental self-build smaller short-term loans that can speed up incremental construction are needed. An average household able to pay only 8 USD per month for housing would not qualify for a commercial loan and would have to save for 14 years to build a complete single-room home. 'But successive loans for land purchase and progressive construction could enable the same household to move into a completed single room construction within two years and finish repaying the loan within eight years.' The important lesson is that 'self-build' is a valuable housing approach in Africa and needs regulatory and financial support to increase the quantity and quality of incrementally constructed houses.

Source: Cities Alliance, 2003:5-6

The concept of 'owner-builder' is fundamental to the traditional housing construction process in Angola. The owner acts as both 'architect' and 'contractor', determining the space layout; arranging the financing; selecting and sourcing building materials, which are usually local; mobilising family labour whenever possible; and hiring tradespersons to do specialist construction work.

Although this self-help process is time-consuming, it is well-suited to the financial capacity of the household, and results in the provision of housing at prices that profit-driven contractors would be hard-pressed to achieve. In contrast, the formal sector delivers housing as a 'product' relatively quickly, often in standardised forms built of often imported materials. This relatively high-cost housing is usually paid for through bank mortgages over several years. Finance institutions are rarely willing to fund an incremental housing process that may involve a combination of paid and unpaid labour, multiple suppliers and contracts, and unprofitable transaction costs. Indeed, what owner-builders need is to facilitate the traditional housing process through incremental micro-loans.

Source: Cain, 2007.

the lack of finance for contractors who cannot, therefore, invest in better equipment or cope with periodic payments in arrears. The need to assist the major providers of affordable housing in Sub-Saharan Africa, the small-scale contractors, is a policy issue that requires attention.[198]

In **Ghana**, the former compound housing typology, which allowed for single-roomed accommodation with shared services, has been overtaken by a type which outwardly looks like a modern detached villa but, inside, has corridor access to many single rooms for renting. This form provides a modern built-form but misses out on the shared open space open to the sky in which cooking could take place without heating the internal space, replacing it with a cramped corridor.[199] In **Kenya**, four to six storey walk-up blocks of flats for rental are being developed in particular in the capital city, **Nairobi.** Most of these are built by small-scale informal sector contractors. Almost half of the housing units in **Ouagadougou, Burkina Faso** are constructed with mud brick. Only about 10 per cent are constructed with cement block. Most housing construction and land development results from individual private initiatives and self-help, and is financed through informal channels.[200]

Figure 24: Self-help houses nearing completion in Uganda. Photo © Suzi Mutter

3.2.4 Housing beneficiaries

In most countries in Africa, those most in need—the urban poor—do not benefit from access to adequate and affordable housing. Indeed, it for this reason that, in the 1970s and 1980s, the World Bank and other development agencies promoted sites-and-services and slum upgrading programmes in several African countries aimed at lower income groups. However, most did not reach the target groups, largely owing to the issue of affordability. The majority of the intended beneficiaries could not afford the repayments, which represented 25 to 30 per cent of often irregular, household incomes, which in many cases were used for other priority and urgent needs such as health and education. [201]

In most of the countries in the North Africa region, the main problem is generally not so much the quantity of housing production, but rather by whom and for whom housing is produced and how it is distributed.[202] Some countries have taken significant measures to help the poor and vulnerable benefit from affordable housing. A key objective of the 1996 **Zambia** national housing policy was to provide adequate and affordable housing for all income groups in the country. One of the ways in which the Government sought to achieve this was by enabling the poor to overcome their affordability problems and acquire decent shelter by facilitating home ownership through the sale of public rental houses to sitting tenants.[203]

'HOUSING CO-OPERATIVES SERVE THREE BASIC FUNCTIONS TOWARDS THE GOAL OF ADEQUATE AND AFFORDABLE HOUSING FOR THEIR MEMBERS. FIRSTLY, THEY ENABLE HOUSEHOLDS TO POOL RESOURCES TO ACQUIRE AND DEVELOP LAND AND HOUSING. SECONDLY, THEY FACILITATE ACCESS TO FINANCE. THIRDLY, THEY ENABLE GROUPS TO JOIN FORCES AND REDUCE CONSTRUCTION COSTS.

The Build-Together Programme in **Namibia** has made housing affordable to many and given people the confidence to help themselves. In particular, women have been empowered in terms of access to land, shelter and finance, with almost half (47 per cent) of the beneficiaries being women-headed households.

Figure 25: A family repairing the roof of their house in Zimbabwe. Photo © UN-HABITAT

3.2.5 Co-operative housing

The co-operative housing movement has been gaining momentum in a number of countries in Africa in recent years. Co-operative housing provision is available either through government channels or independently. Housing co-operatives serve three basic functions towards the goal of adequate and affordable housing for their members. Firstly, they enable households to pool resources to acquire and develop land and housing. Secondly, they facilitate access to finance. Thirdly, they enable groups to join forces and reduce construction costs.

There are over 400 registered housing co-operatives in **Kenya**, but about one in four is either dormant or has been liquidated.[204] The National Co-operative Housing Union (NACHU) has been supporting housing co-operatives since 1972. Its main objective is to assist housing co-operatives through the provision of technical and financial services at a cost-effective rate. NACHU has played an important role, as its projects have demonstrated that granting loans to low-income households for shelter improvement is a viable undertaking. However, NACHU has experienced difficulties in its operations owing to its heavy reliance on external funding.

The co-operative movement in **Zimbabwe**, has contributed significantly to housing provision for many years. According to Housing People of Zimbabwe, a local NGO, over 1,200 registered housing co-operatives are operating in the country. However, housing co-operatives can only borrow from building societies. These are the only finance institutions authorised to provide mortgages for house construction or purchase under the banking system and the legislation governing it.

Co-operative housing models are a relatively recent phenomenon in **South Africa**, although they come as a major alternative to conventional housing delivery. Tenants' groups looking to redress inadequate housing conditions, along with a network of local and international NGOs, support co-operative housing. The absence of an enabling legal framework has been a major constraining factor in the development of co-operative housing; but registration of housing co-operatives is now much easier following negotiations with the Government.

3.2.6 Transformations

Transformation of government-built housing can be likened to including informal development to the formally developed areas found in many cities. It involves households undertaking construction activity to alter and/or extend their dwelling, turning consumers of housing into producers of housing. It thus involves the household sector in investment in the housing stock in a way that is both unexpected and very welcome.[205] It is a universal phenomenon wherever it is allowed either actively or passively.

The standard of the extensions being built in the transformation process tends to be at least as good as the original buildings. However, because of their unplanned and disorderly look, they often cause displeasure to those more interested in the appearance of the city than in meeting the needs of low-income people. While they inevitably generate higher than planned densities in their neighbourhoods as more people move into the new space created, they reduce overcrowding at the household level.[206]

Transformation activity is widespread in Northern Africa (**Algeria** and **Egypt**) as well as Sub-Saharan Africa (**Ethiopia**, **Ghana**, **Kenya**, **Libya**, **Nigeria**, **South Africa**, **Zambia** and **Zimbabwe**). Transformations can significantly increase the amount of accommodation, for example by adding 50 per cent or more of the original floor area, which is common in **Egypt**, **Ghana** and **Zimbabwe**.[207] While transformations increase the value of the houses extended; the new space is rented at lower rates per room than the original dwellings. Thus, transformations can be very efficient generators of affordable housing.

3.2.7 The contribution of NGOs

The marginalisation and increasing poverty of a growing majority in the developing world has radically changed the role of Non-Governmental Organizations (NGOs) in the development process. The emergence of NGOs as significant actors in the provision of adequate and affordable housing in recent years is especially notable. Although no comprehensive figures track the

number of NGOs active in housing delivery world-wide, there are estimated to be several thousand. Many operate as international umbrella NGOs which co-ordinate activities at regional, national and local levels. Almost 40 per cent are members of wider global or regional networks that foster collaboration in the implementation of the Habitat Agenda, adequate and affordable housing, gender, governance and other urban issues.[208]

In some countries NGOs are major players in the affordable housing sector. In **South Africa**, NGOs are key actors in the institutional provision of housing through the subsidy systems. They gather potential beneficiaries together, inform them of their rights, help them fill in the application forms, assist in the formation of community organisations, lobby for benefits, catalyse the formation of community links within the group and, sometimes, act as developer of the infrastructure and dwellings.[209]

A few international NGOs are involved in the direct provision of affordable housing; chief among these is Habitat for Humanity. Between 2000 to 2006 inclusive, Habitat for Humanity has provided new adequate and affordable dwellings for over 23,000 households in Africa and the Middle East.[210]

The international NGO Practical Action (formerly Intermediate Technology Development Group – ITDG) has had some success in helping to increase housing affordability through changes to building codes and low-cost building technologies, in particular in **Kenya**. It has also been promoting access to adequate and affordable housing through an integrated approach to housing development.[211] However, the number of affordable dwellings that have been provided through this approach thus far is insignificant relative to needs in the countries in which it has been working in Africa, namely **Kenya**, **Sudan** and **Zimbabwe**.

In recent years, rights-based approaches to housing and related services have been gaining ground in the NGO sector. A leading example in this respect is the Centre on Housing Rights and Evictions (COHRE), an international NGO that campaigns against forced evictions and for the right to adequate and affordable housing. To date, COHRE Africa has carried out projects in **Gambia**, **Ghana, Kenya, Morocco, Nigeria, Senegal, Sierra Leone, South Africa and Zimbabwe**.[212]

In African cities, various community-based organisations (CBOs) are negotiating access to urban services. Hometown associations are providing first shelter's need to new urban migrants originating from the same rural area, and also those that seek to maintain linkages with their place of origin by actively participating in its development. Religious associations and women's groups are also responding to the specific challenges that African woman face, for example accessing land and housing. There are also a number of national federations of the urban poor linked to Shack/ Slum Dwellers' International (SDI). In addition to playing an important role in development, many CBOs play an important role in pro-poor advocacy and in protecting housing and land rights. However, their impacts are limited to make land and housing affordable at scale. [213]

3.2.8 Privatisation of public housing

Privatisation of government-owned 'public' housing has been mainstreamed within the majority of national housing policies and strategies alongside wider market liberalisation processes in many African countries. Privatisation has mostly been undertaken through transfer to sitting tenants (free of charge, through vouchers, or sale at nominal fee). These policies have been implemented at a different pace in countries in Africa and have reduced the size of the public housing stock significantly, however Africa has always had lower levels of public housing than other regions, for example Eastern Europe and Asia.

Privatisation of housing in **Zambia** began in 1996. Within a very short time all council houses, most governmental houses, and many houses belonging to parastatal oganisations and mining companies, were offered to the sitting tenants for purchase.[214] While the laws and regulations were gender-neutral, in practice the man was deemed to be the main tenant and head of household. In most cases title deeds were therefore issued in the man's name only, even when rental contracts were in the names of husband and wife. However,

3.2.9 Building materials and the construction industry

One major reason why housing is unaffordable for the urban poor majority in Africa is the high cost building materials. At some instances, they can constitute the single largest input into the construction of housing, and can account for up to 80 per cent of the total value of a simple domestic house.[219] In simple terms, if the cost of building materials doubles in relation to average prices for other commodities, then the number of years that a household will have to work to afford the cost of materials will likewise nearly double.[220]

The problem with building materials arises because many governments, at central and local levels, insist on the use of conventional building materials and technologies. These are stipulated in building codes and regulations, many of which are a colonial heritage or adopted from foreign countries. These standards and regulations prevent the use of readily available local building materials, and also the use of cost-effective and environmentally-friendly construction technologies.[221]

the opening up of the housing market enabled women who could afford to do so to buy a house.[215]

The case of Morestondhof in Nelson Mandela Municipality in **South Africa** illustrates what can happen to affordability and accessibility for low- and moderate-income families post-transfer in a housing development situated in an area subject to real estate boom. Ten years after transfer no more than one in five of the original owners still reside in the complex. Most of those who have sold have done so in the last few years, tempted by skyrocketing local housing prices that they could profit from. Most units have been purchased by investors who now rent them out at prices well beyond the affordability of moderate-income households.[216]

Overall, privatisation of public housing, together with various legal reforms abolishing rental protection, has decreased affordable rental housing options in many African countries.[217] While governments have retreated from providing low-cost housing, there has been little private low-cost housing production to fill this gap. Housing that is affordable to low- and even middle-income Africans is rarely profitable for the private sector, and so their output has been extremely low.

Figure 26: An exposed wall cavity of a Moladi house prior to casting. Photo © Camalynne Botes/Moladi

The efficiency of the construction industry—in terms of its ability to supply housing in sufficient quantity and at an affordable cost is a key determinant of housing sector performance. In much of Africa, the local building materials industry has many shortcomings, including poor productivity, which leads to shortages and price fluctuation, and inability to diversify into new product lines. One of the main reasons for this, especially in the small-scale sector, is poor technological capacity. Many cities with high house price-to-income ratios also have high construction costs per square metre.[222]

In **Libya**, the construction industry is dominated by large, formal sector contractors operating in concrete-based technology and employing mainly foreign workers at all levels. In a country where water is expensive and only easily obtained in some areas, reduction in the reliance on water-based concrete technology would be beneficial for environmental sustainability.[224] The recent development and use of stabilised soil blocks **Darfur, Sudan** demonstrates the opportunities for lower construction material costs, stimulating the local economy, providing jobs and developing micro-enterprise and improving the environmental sustainability of construction (Box 13).

The experience of *Moladi* in **South Africa** demonstrates the opportunities innovative construction technologies present for lowering the construction cost of housing and increasing the speed of construction, both of which can improve the affordability of housing by lowering the unit cost price and overall housing supply.[225] The *Moladi* construction system uses a reusable plastic formwork into which steel reinforcing is placed, and then a cement mix poured in to form the walls (Figure 26). The benefit of this method is the fast speed at which the house is built, as all the walls go up at one, and the simplicity of its approach means it is easily adopted and used by semi- or un-skilled labour. In **South Africa**, the cost of a 40m2 *Moladi* house is 45,280 ZAR (6,550 USD) whereas an average conventional house of the same size costs 55,000 ZAR (7,950 USD); the *Moladi* house therefore represents a 17 per cent cost saving. The construction technology has been used in Mexico and Panama and plans are to use it in Ghana, Sierra Leone, Angola, Nigeria, and Tanzania in the coming years.[226]

In Sub-Saharan Africa, construction costs relative to per capita income are particularly high. This is partially attributable to high building material prices, a scarcity of skilled labour, high transportation costs, inappropriate standards

Urban areas in Darfur, Western Sudan, face massive migration of landless poor and internally displaced persons (IDPs). Darfur has the world's largest population of IDPs, two million, which constitutes one-third of the total population and places immense strain on urban land and housing, which exacerbated by extreme poverty and conflict.

Since 2006 UN HABITAT has been working with various local and international partners in Darfur to develop stabilised soil block (SSB) building technology. Fired brick is the prevailing building technology but its production has contributed to water shortages and widespread deforestation (one third of the forests in Darfur were lost between 1973 and 2006). SSB construction consists of testing and preparing the soil, pressing the mix into a manually operated compressing machine, then removing the block and allowing it to cure. SSB have three principal advantages compared with fired brick:

(1) Economic: stabilised soil blocks are 30 per cent cheaper than traditional wood-fired blocks and building with them is faster.

(2) Social: Their production is labour intensive, which offers considerable opportunities for their large-scale production as micro-enterprise activity to boost local employment.

(3) Environmental: the blocks have a positive environmental impact through counteracting deforestation (no trees are required in their production) and reducing water usage (half that required for burnt bricks).

The experience in Darfur also demonstrates that training programmes are just as important as developing new building technology. Training of trainers has disseminated building skills in the major cities, towns and villages and so far more than 1,800 people have received training on the benefits and process of stabilised soil blocks. Pilot demonstration buildings have been built to demonstrate the capabilities and benefits of this new technology.

The SSB experience highlights the urgent need for housing policy in African countries to recognise that building materials are a fundamental input into affordable housing. Throughout Africa much more can be done to reduce the cost and increase accessibility of building materials whilst harnessing their ability to contribute to local economies and provide employment opportunities. Furthermore, increasing affordable housing supply must be achieved in a way that is environmentally sustainable and does not adversely affect local, international, and continent's ecosystems and natural resources.

Source: UN-HABITAT, 2009

and unfavourable foreign exchange rates. Hence, for example, in **Addis Ababa**, **Ethiopia,** about 80 per cent of the population cannot afford housing construction costs that meet minimum standards.[227]

The key material imports in the construction sector are generally cement (or the energy to manufacture cement), primary metals and construction machinery. The share of imported construction materials is a key factor in increasing construction costs owing to the high costs of imports, tariffs and foreign exchange rates compared to local building materials. For example, **Kenya** and **Côte d'Ivoire** respectively import 37 and 35 per cent (in value terms) of the materials necessary to build a median-priced house. **South Africa**, however, reportedly imports no materials at all for building median-priced houses.[228]

The Habitat Agenda calls on governments to encourage the production and distribution of building materials, including strengthening the local building materials industry, based as far as possible on locally available resources. It also calls for the development of environmentally sound and affordable construction methods. It further calls for the review and revision of 'building codes and regulations based on current standards of engineering, building and planning practices, local conditions and ease of administration, and [the adoption of] performance standards, as appropriate'.[229]

Several countries in Sub-Saharan Africa have revised their building regulations and introduced performance-oriented standards in place of the traditional 'prescriptive', material-specific approach. These new regulations allow particularly low-cost housing developers a wider

Figure 27: Block construction, Nigeria. Photo © UN-HABITAT/ Claudio Acioly

choice over which building materials they use. Examples include **Kenya**'s revised building by-laws, popularly known as 'Code '95' and **Malawi's** Minimum Building Standards.[230] Although the national housing policy in **Botswana**, as agreed in 1991, permits construction of houses with traditional materials, the minimum *erf* (plot) size (unless an exemption is granted) is 300 square metres, which is not affordable by low-income households.[231]

3.2.10 Financing mechanisms

Affordability is not just about the price of housing; it is also critically about the access to and the cost of housing finance. Only a small proportion of the population in Africa can afford formal housing with the associated financing costs. Thus, despite the existence of a residential mortgage industry in many countries, market penetration remains very small in almost all cases.[232] Indeed, the 'lack of mortgage financing and of micro-credit for progressive housing development...make housing expensive, even for the middle class'.[233] [234]

A recent and seminal report *Housing Finance in Africa* (2010) published by the Centre for Affordable Housing Finance in Africa (CAHF) highlights the problem of affordability stems from several key financial dimensions: high rates of poverty, low and unstable employment, and the high costs of borrowing. The report notes that Africa experienced strong economic growth between 1995-2005 due to 'greater political stability, macroeconomic reforms and relative resilience in the face of the global economic problems'.[235] This growth, however, has not benefited everyone equally. Indeed, Africa's middle class is growing and has the purchasing power which presents investors and developers an opportunity to respond to. Likewise, 'many African countries have benefited from substantial remittances from their citizens working abroad, and a substantial amount of these funds are invested in the real estate sector'.[236]

> AFFORDABILITY IS NOT JUST ABOUT THE PRICE OF HOUSING; IT IS ALSO CRITICALLY ABOUT THE ACCESS TO AND THE COST OF HOUSING FINANCE. ONLY 15 PER CENT OF THE POPULATION IN URBAN AFRICA CAN AFFORD FORMAL HOUSING WITH THE ASSOCIATED FINANCING COSTS[237].

In **Malawi**, less than 35 per cent of the urban population is able to access finance from the formal sector, and less than 16 per cent of households in the major urban areas can afford an average house. There are no government subsidies and only limited, and very expensive, development finance options available[238]. Non-conventional finance sources make a negligible contribution to housing finance.[239] Many households in Malawi are reluctant to draw a housing finance loan for fear of indebtedness; in 2009 only 12 per cent of the population borrowed from banks (although this figure is total borrowing, not only housing finance).[240]

In **Kenya**, two formal housing finance institutions (the National Co-operative Housing Union (NACHU) and K-Rep Bank) have extended housing improvement and development loans to small-scale landlords in informal settlements. However, the interest rates they charge, which are on par with those of other formal sector financial institutions, are unaffordable for the poorest landlords. The collateral requirements may also be even more demanding than for other commercial institutions.[241]

In a context in which incomes are very low, the high costs associated with the large loan finance suggest that the potential for reaching lower income groups, or 'down-marketing', is limited.[242] However, recent developments in the West Africa region have seen a range of new alternative financial institutions emerging as credible financial intermediaries, often lending where banks cannot. For example the partnership between Home Finance Company and Centre for Housing Finance International in **Ghana** aims to provide affordable finance for low income housing, while in **Nigeria** Union Homes, a subsidiary of Union Bank, is making headway in innovative financing for low- income housing products.[243] The Housing Bank of **Burkina Faso** (Banque de l'Habitat du Burkina Faso - BHBF) was established to accelerate the development of adequate and affordable housing by intervening in operations pertaining to purchase and improvement of land, and construction of dwellings.[244]

A notable innovative housing finance mechanism is the Community-Led Infrastructure Finance Facility (CLIFF), which provides loan finance for slum development projects implemented by established organisations of the urban poor and NGOs that support them. In addition to funding up-scaling and replication of projects, CLIFF also aims to influence policy and practice. In **Kenya**, CLIFF funds have been used to support six housing projects and one sanitation project in Nairobi.[245] Around 2,000 slum households are expected to benefit from these projects. To date, over 70 houses have been constructed in the Huruma slum in **Nairobi**; and it is hoped that with support from CLIFF, this number will increase significantly.[246]
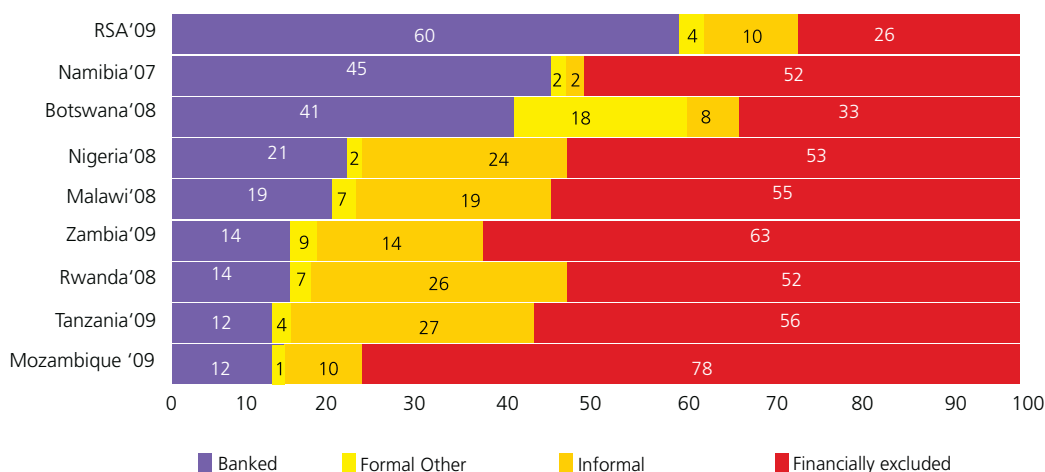
Figure 28: Access to financial services – country comparison
(Source: CAHF, 2010:13)

Figure 28 compares the nine countries in the CAHF study and demonstrates the large percentage of the population in many countries who are excluded from housing finance. Mozambique has a high exclusion rate at 78 per cent, followed by Zambia with 63 per cent. Importantly, Figure 28 shows the role of informal financial services, which supply over 20 per cent of finance in some countries: Nigeria, Rwanda, and Tanzania.

Remittances money transfers a foreign worker makes to his or her home country or country of origin can have a considerable impact on land and housing markets through the ability of households to buy or improve housing. The scale of remittances has been gradually increasing over the last decades and they now constitute one of the largest financial inflows to developing countries. The World Bank notes:

"Worldwide remittance flows are estimated to have exceeded 318 billion USD in 2007, of which developing countries received 240 billion USD. The true size, including unrecorded flows through formal and informal channels, is believed to be significantly larger. Recorded remittances are more than twice as large as official aid and nearly two-thirds of FDI [Foreign Direct Investment] flows to developing countries."[47]
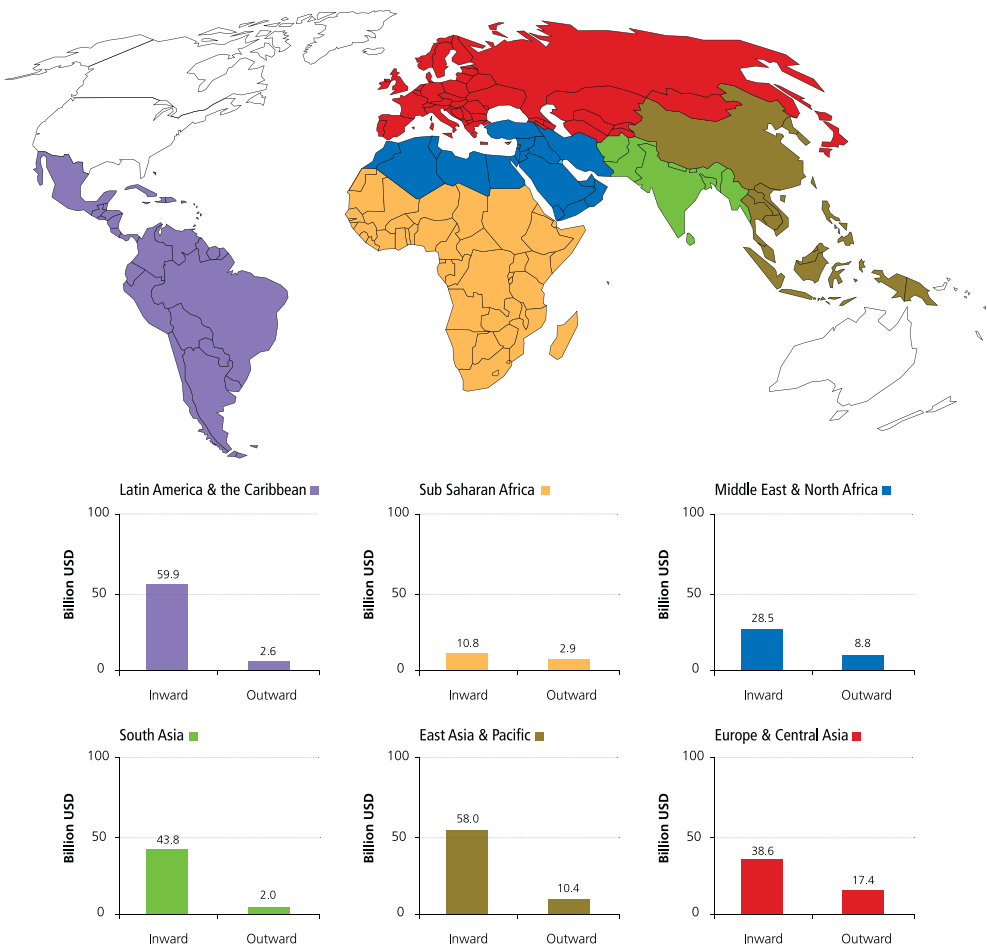
Figure29: Inward and outward remittance flows in developing countries according to region, 2007 (Inward) and 2006 (Outward).

Source: The World Bank (2008)

Figure 29 demonstrates that in all developing countries, inward remittance flows are much larger than outward flows. This is particularly the case with Latin America and the Caribbean and South Asia where inflows are more than 20 times greater than outflows. Developing countries in East Asia and the Pacific, and Latin America and the Caribbean constitute the largest inward remittance flow: 58.0 and 59.9 billion USD in 2007. Sub-Saharan Africa has the lowest inward and outward flow of remittances, with 10.8 and 2.9 billion respectively.

In Sub-Saharan Africa in 2007, the top five remittance recipient countries in terms of total remittances were: **Nigeria** (3.3 billion USD), **Kenya** (1.3 billion), **Sudan** (1.2 billion), **Senegal** (0.9 billion), **Uganda** (0.9 billion). In terms of remittances as a percentage of GDP the top five countries in 2006 were: **Lesotho** (24.5 per cent), **Gambia** (12.5 per cent), **Cape Verde** (12 per cent), **Guinea-Bissau** (9.2 per cent), and **Uganda** (8.7 per cent).[248] Overall, remittances are a crucial part of regional and national housing sectors in terms of housing finance. While limited data is available regarding the degree to which remittances are applied to land and housing, experience and anecdotal evidence suggests that remittances are indeed used to improve housing, build new housing, pay off existing housing finance (mortgages), and invest in new residential property.

❯ Box 14: The challenge of affordable housing finance in Uganda

As a consequence of continued urbanisation and population growth Ugandan urban residential real-estate markets are emerging as strong and dynamic and there is notable interest from private sector developers to expand housing provision in cities. One major challenge, however, is that the existing housing finance sector is relatively small in relation to the housing needs of the country. Furthermore, the sector has principally been serving middle- and high-income households. Consequently, there is an acute need to address the housing finance demands of the majority of citizens through the mobilisation of funds for adequate and affordable housing.

Formal micro-finance is gaining strength in Uganda but is weaker than in other African or Asian countries. Micro-finance institutions have had a limited impact on assisting the urban poor in Uganda where their lending policy is designed to work for the salaried middle-income workers and rural poor whose access to finance is based on their salary payments (for the former group) or land assets as co-lateral (for the latter group).

Partly as a result of their limited access to formal banking finance and microfinance, several innovative saving and credit methods have emerged in urban informal areas such as family organisations, rotating credit societies and savings clubs. Their success is due to the fact that they are based on social ties and social capital, and are hence able to bridge the gap between incomes.

Since many poor individuals cannot provide conventional collateral to ensure compliance with loan repayment responsibilities, these savings, credit, and cooperative societies issue loans on a revolving fund mechanism in which individual borrowers are not only responsible for the repayment of their individual loan, but also for the outstanding loans of other group members.

The rise of such finance-orientated groups is partly a response to the shallow, narrow and generally underdeveloped Ugandan housing finance market. There are only five major finance institutions and their housing finance products remains prohibitively expensive for lower-income households. The housing mortgage terms are short and interest rates are high, as are down-payment requirements that are sometimes up to 50 per cent of the total cost of the house. Such finance terms make formal housing finance prohibitively expensive for lower- and many middle-income households.

The major challenge remains the need to scale up the innovative savings and credit mechanisms that have been shown to be capable of improving the livelihoods and living conditions of the poorest. While by themselves they will not be a panacea to the problem of large-scale affordable land and housing provision, they do highlight the potential ability for grassroots organisations to mobilise themselves and improve their financial circumstances through collective action.

Unfortunately, as in many other African countries, in Uganda such approaches will perpetually remain underutilised if the regulatory land and finance frameworks remain weak and there is a lack of political will to implement supportive housing policies that can work with such finance approaches to increase access to affordable land and housing at scale.

Source: UN-HABITAT, 2011a

An in-depth examination of the specificities of housing finance systems in each country in Africa is not possible in this volume given space limitations and its regional focus. However, UN-HABITAT publishes an ongoing series, Human Settlements Finance Systems, which provides an analysis and review of country-specific housing finance systems.

Each volume explores such dimensions of housing finance as legal and regulatory frameworks, property and land rights and registration, and the relationship of housing finance systems to the wider national economy and financial sector. Furthermore, each covers specifics of government interventions,

subsidies and incentives, instruments for resource mobilisation, community-based finance institutions and instruments, and informal housing finance.

Some of the seminal volumes that have been published within this series so far are: Zimbabwe and Chile (2009), and Thailand, South Africa, Peru, Indonesia, Bolivia, and India (2008). These publications and others are available online via the UN-HABITAT website and are essential reading for a more in-depth analysis of the importance of housing finance systems in increasing access to affordable housing.

PART THREE ENDNOTES

147 IHC (2007). Housing Challenges and Opportunities in Sub-Saharan Africa. Washington, DC: International Housing Coalition. P.19

148 AUC, UNECA, AfDB (2010) Framework and Guidelines on land Policy in Africa. Land Policy in Africa: A framework to strengthen land rights, enhance productivity and secure livelihoods. UNECA: Addis Ababa, Ethiopia. p.5

149 In many Sub-Saharan African countries, the British colonial assignment of land to the Crown has been changed to vesting the land in the person of the president. However, this concentrates power in a new place, one person, rather than in an institution controlled by parliament. This has led to many opportunities for corruption and nepotism which might not have occurred if the Crown Land had been vested in a comparable institution controlled by an elected parliament.

150 AUC, UNECA, AfDB (2010) Framework and Guidelines on land Policy in Africa. Land Policy in Africa: A framework to strengthen land rights, enhance productivity and secure livelihoods. UNECA: Addis Ababa, Ethiopia.

151 AUC, UNECA, AfDB (2010).

152 AUC, UNECA, AfDB (2010). Framework and Guidelines on land Policy in Africa. Land Policy in Africa: A framework to strengthen land rights, enhance productivity and secure livelihoods. UNECA: Addis Ababa, Ethiopia. P.25

153 AMCHUD (2010a) Bamako Declaration, 24 November 2010. www.unchs.org/downloads/docs/9736_1_593670.pdf

154 AMCHUD (2010b) Annex to the Bamako Declaration, Bamako Action Plan 2010-2012. www.unchs.org/downloads/docs/9736_1_593670.pdf

155 AMCHUD (2010a)

156 AUC, UNECA, AfDB (2010) p.8

157 The Norwegian Forum for Environment and Development (2007). Beyond Formalism. Briefing Paper, p.12.

158 COHRE (2008). Woman and Housing Rights. Geneva: Centre on Housing Rights & Evictions (COHRE).

159 UN-HABITAT (2005c). Land Tenure, Housing Rights and Gender in Lesotho. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

160 The Norwegian Forum for Environment and Development. (2007)

161 When a chief takes custody of the land and holds it in a trust for the community. Kwapong, O. (2009). The poor and land: a situational analysis of access to land by poor land users in Ghana. Journal of Rural and Community Development, 4(1): 51-66.

162 UN-HABITAT (2006b). Enabling Shelter Strategies: Review of Experience from Two Decades of Implementation. Nairobi: UN-HABITAT.

163 World Bank (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative analysis. Washington, D.C.: World Bank.

164 UN-HABITAT (2006b) p.108

165 UN-HABITAT (2005c)

166 World Bank (2005)

167 Andreasen, J. (1989) "The poor don't squat: the case of Thika, Kenya", Environment and Urbanization 1(2): 16; Mabogunje, A. L. (2002). Lessons of experience in housing low-income groups in Sub-Saharan Africa. International Conference on Housing and Urban Development for Low-Income Groups in Sub-Saharan Africa. Accra, Ghana; Majale, M. (2002). "Tenure Regularisation in Informal Settlements in Nairobi", in V. K. a. W. H. O. Olima (Eds) Urban Land Management in Africa. Dortmund: University of Dortmund: 267-283.

168 IHC (2007)

169 Jenkins, P. (2006). "African cities: Competing claims on urban land", News from the Nordic Africa Institute 3: 10-14.

170 Buckley, R. M. and J. Kalarickal, Eds (2006) Thirty Years of World Bank Shelter Lending: What Have We Learned? Washington, DC: The World Bank.

171 Obala, L. and N. Kinyungu (2005). "Current changes in customary/traditional land delivery systems in Sub Saharan African cities - Case study of Nairobi".

172 Yahya, S. S. (2001). "Community Land Trusts and other tenure innovations in Kenya", in G. Payne (Eds) Land, Rights and Innovation: Improving Tenure Security for the Urban Poor. London: ITDG Publications: 234-263.

173 Rakodi, C. (2005). Land for housing in African cities: are informal delivery systems institutionally robust and pro-poor? World Bank Third Urban Research Symposium: Land Development, Urban Policy and Poverty Reduction. Brasilia.

174 Rakodi (2005)

175 UNCHS (2000). Review of the implementation of the Habitat Agenda in Africa. Istanbul + 5 Africa Regional Meeting of 6-8 November 2000. Addis Ababa, Ethiopia.

176 Andreasen (1989); Mabogunje (2002); Majale (2002)

177 Hope, K. R. (1999). "Managing rapid urbanization in Africa: some aspects of policy", Journal of Third World Studies Fall 1999.

178 Rakodi, C. and P. Withers (1995). "Sites-and-services: home ownership for the poor? Issues for evaluation and Zimbabwean experience", Habitat International 19(3): 371-389.

179 Burkina Faso (2006). Burkina Faso: Poverty Reduction Strategy Paper Annual Progress Report.

180 UN-HABITAT (2006c). State of the World's Cities 2006/7. London: Earthscan.

181 UN-HABITAT (2006c)

182 AUC, UNECA, AfDB (2010). Land Policy in Africa: Southern Africa Regional Assessment, UNECA: Addis Ababa, Ethiopia. PP, 5, 21, 3-40.

183 UN-HABITAT (2004c). Pro poor land management: Integrating slums into city planning approaches. Nairobi: UN-HABITAT. p.14

184 UN-HABITAT and GLTN (2008). Secure land rights for all. Nairobi: UN-HABITAT.

185 UN-HABITAT and GLTN (2004). Urban Land for All. Nairobi: UN-HABITAT and Global Land Tool Network. (see page 8 for an overview of tenure systems, with an outline of their characteristics, advantages and disadvantages).

186 UN-HABITAT and GLTN (2010). Count Me In: Surveying for Tenure Security and Urban Land Management. Nairobi: UN-HABITAT and GLTN.

187 UN-HABITAT, Cities Alliance (2011). Housing the poor in African cities: Land, A crucial element in housing the urban poor, UN-HABITAT, Nairobi, Kenya, P.13

188 Buckley, R. M. and J. Kalarickal (2005). "Housing policy in developing countries: Conjectures and refutations", World Bank Research Observer 20(2): 233-257.

189 UNCHS (1990). The Global Strategy for Shelter to the Year 2000. Nairobi: UNCHS (Habitat).

190 UNCHS (1997a). The Istanbul Declaration and The Habitat Agenda. Nairobi: United Nations Centre for Human Settlements (Habitat)

191 UN-HABITAT (2006b)

192 UN-HABITAT (2005c)

193 Social Housing Foundation (2007). "The housing backlog apex is broken" says Minister of Housing", Housing in Southern Africa June 2007.

194 UNCHS (2001a)

195 CHF International (2004)

196 von Rudloff (2007b)

197 Tipple, A. G., D. Korboe, et al. (1999). «Housing supply in Ghana: a study of Accra, Kumasi and Berekum», Progress in Planning 51(4): 253-324.

198 Tipple, A. G. (1994). "A Matter of Interface: the Need for a Shift in Targeting Housing Interventions", Habitat International 18(4): 1-15.
199 Andreasen, J., J. Eskemose, et al. (2005). The demise of the compound houses - consequences for the low income population in Kumasi. London, RICS Research Paper 6, 1.
200 World Bank (2002b). Upgrading of Low Income Settlements Country Assessment Report: Burkina Faso. Washington, D.C.: World Bank.
201 UN-HABITAT (2005a). Addressing the challenge of slums, land, shelter delivery and the provision of and access to basic services for all: Overview". African Ministerial Conference on Housing and Urban Development (AMCHUD). Incorporating the 5th assembly of the African Population Commission serving as the Expert Group Meeting for the Ministerial Segment. Durban, South Africa.
202 Baharoglu, D., N. Peltier, et al. (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative analysis - Algeria, Egypt, Iran, Jordan, Lebanon, Morocco, Tunisia, and Yemen.
203 Basila, C. (2005). Zambia's Housing Scheme of the mid 1990s: Have the Poor Really Been Empowered? Faulty of Social Sciences and Technology Management, Norwegian University of Science and Technology. Master of Philosophy.
204 Alder, G. and P. Munene (2001). Shelter Co-operatives in Kenya: Contributions of the Co-operative Sector to Shelter Development. Nairobi: United Nations Centre for Human Settlements (HABITAT) and the International Co-operative Alliance (ICA).
205 Most of the households involved are probably below the threshold at which ownership is possible through the new-build market, and most where found to be subsidised renters who only recently gained ownership of their government-built dwellings.
206 Tipple, G. (2000). Extending Themselves: User-initiated Transformations of Government-built Housing in Developing Countries. Liverpool Liverpool University Press.
207 Tipple (2000)
208 UN-HABITAT (2006b)
209 Napier, M., G. Tipple, et al. (2003). Global Report for the period January 2000 to December 2003: Mid-term evaluation of Financing Agreement (SA/73200-99/20) between the European Community and the Urban Sector Network. Pretoria, Council for Scientific and Industrial Research and University of Newcastle upon Tyne.
210 Personal communication between HfH and Majale, M. and Tipple, G.
211 Majale, M. (2005). "Urban housing and livelihoods: comparative case examples from Kenya and India", in N. Hamdi (Eds) Urban Futures: Economic Growth and Poverty Reduction. London: ITDG Publishing: 125-141; Stevens, L., S. Coupe, et al., Eds (2006). Confronting the Crisis in Urban Poverty: Making Integrated Approaches Work. Rugby: ITDG Publishing.
212 See: http://www.cohre.org/africa
213 UN-HABITAT, Cities Alliance (2011). Housing the poor in African cities: Community-Based Organizations, UN-HABITAT, Nairobi, Kenya, P.8
214 Schlyter, A. (2004). Privatization of Council Housing in Lusaka, Zambia. Our Common Estate. London: RICS Foundation.
215 Schlyter (2004); UN-HABITAT (2005e). Shared Tenure Options for Women: A Global Overview. Nairobi: UN-HABITAT.
216 Social Housing Foundation (2006)
217 UN-HABITAT (2005e)
218 UN-HABITAT (2005e)
219 Majale, M. and M. Albu (2001). Livelihoods among the Roofing Construction Subsector In Nakuru, Kenya: Tools for Understanding Sustainable Livelihoods Involving Micro and Small-scale Enterprise.
220 UNCHS (1993). "Building materials for housing: Report of the Executive Director, United Nations Commission on Human Settlements", Habitat International 17(2): 1-20.
221 UN-HABITAT (2006b)
222 UNCHS (1996a). Global Report on Human Settlements 1996: An Urbanising World. Oxford: Oxford University Press for UNCHS (Habitat).
223 UN-HABITAT (2006b)
224 Grifa, M. A. (2006). The construction industry in Libya, with particular reference to operations in Tripoli. School of Architecture, Planning and Landscape. Newcastle upon Tyne, Newcastle University.
225 Coetzer, P. (2010). Moladi: An affordable housing solution for the poor? GIM case study No. B082. New York: United Nations Development Programme (UNDP).
226 UNDP (2010) Moladi – an affordable housing solution for the poor? Growing Inclusive Markets, United Nations Development Programme: New York.
227 Haregewoin, Y. M. (2007). Integrated housing development programs for urban poverty alleviation and sustainable urbanization (The case of Addis Ababa). ENHR International Conference on Sustainable Urban Areas. Rotterdam, The Netherlands.
228 Angel, S. (2000). Housing Policy Matters: A Global Analysis. Oxford: Oxford University Press.
229 UNCHS (1997a). The Istanbul Declaration and The Habitat Agenda. Nairobi: United Nations Centre for Human Settlements (Habitat); UNCHS (1997b). Shelter for All: The Potential of Housing Policy in the Implementation of the Habitat Agenda. Nairobi: UNCHS(Habitat).
230 UN-HABITAT (2010b). Malawi: Urban Housing Sector Profile. Nairobi: UN-HABITAT.
231 Muller, A. and D. Mitlin (2007). «Securing inclusion: strategies for community empowerment and state redistribution», Environment & Urbanization 19(2): 425-439.
232 IHC (2007){IHC, 2007 #73}{IHC, 2007 #73}{IHC, 2007 #73}{IHC, 2007 #73}
233 Kessides, C. (2006). Urban Transition in Sub-Saharan Africa: Implications for Economic Growth and Poverty Reduction. Washington D.C.: Cities Alliance.
234 CAHF (2010). Housing Finance in Africa: A review of some of Africa's housing finance markets, 2010 Yearbook. South Africa: Centre for Affordable Housing Finance in Africa.
235 CAHF (2010) p.5
236 CAHF (2010) p.6
237 UN-HABITAT (2010a)
238 UN-HABITAT (2010b)
239 Chapinduka Nyasulu, E. and C. E. Cloete (2007). «Lack of affordable housing finance in Malawi's major urban areas», Property Management 25(1): 54-67.
240 UN-HABITAT (2010b)
241 UN-HABITAT (2006b)
242 UN-HABITAT (2005b). Financing Urban Shelter: Global Report on Human Settlements 2005. London: Earthscan.
243 UN-HABITAT (2006a)
244 http://www.africonstruct.org/downloads/studies/Sector_Profile_Burkina_Faso.pdf
245 CLIFF is also supporting infrastructure and housing initiatives of organisations of the urban poor in India and the Philippines.
246 Homeless International (2007). Community-Led Infrastructure Finance Facility: Annual Review 2007.
247 World Bank (2008). Migration and Remittances Factbook 2008. Washington: World Bank. p.x
248 World Bank (2008). p.32

Access to adequate and affordable housing is dependent upon an adequate and affordable supply of land, basic infrastructure, construction materials, labour, and finance: hence the imperative to improve access to these inputs.

4

PART FOUR

**NOTABLE TRENDS,
RECOMMENDATIONS
AND CONCLUSIONS**

4   NOTABLE TRENDS, RECOMMENDATIONS AND CONCLUSIONS

As the previous two sections have examined, access to adequate and affordable housing is dependent upon the availability, accessibility and affordability of the key housing inputs—land, infrastructure, construction materials, labour and finance; as well as the policy environment, and legal, regulatory and institutional frameworks. It is in these dimensions of housing affordability that decisive action by governments is urgently needed.[249]

Numerous studies and reports on housing have underscored the failure of delivery systems of all kinds to satisfy these basic conditions, particularly at affordable levels for low-income households. In Africa low-income groups are persistently excluded form formal land and housing markets and, consequently, are often forced to pay more in real terms for poorer-quality inputs through informal suppliers.

4.1   NOTABLE TRENDS

A number of important trends and lessons can be drawn from the foregoing review and analysis of the state of adequate and affordable housing, and the measures being taken towards its provision. These are summarised below.

The right to adequate housing

The right to adequate housing remains unrealised for the vast majority of poor and vulnerable people across the world. However, some countries, of which **South Africa** is a prime example, have explicitly adopted a rights-based approach to development, including the right to housing in their constitutions.

Access to land

Most countries in Sub-Saharan Africa are dealing simultaneously with a land tenure pluralism which includes customary, neo-customary, informal and 'modern' or statutory systems, which often exist side-by-side and overlap. The statutory system is generally based on individual title. If the colonial legacy of the land tenure system in Africa is to

be effectively addressed, there is a need to reform the laws and other regulatory frameworks on land tenure regimes of countries so that families and groups, rather than just individuals, can also acquire secure tenure.

The availability of land at affordable prices is fundamental to expanding the supply of affordable housing and limiting the growth of new slums. The location of the land is key for access to infrastructure, services, amenities and employment opportunities. Ensuring that land used for housing is in environmentally sound locations is also vital to the environmental sustainability of housing and the health of occupants.[250] The examples presented in Part Three show that there have been some innovations in land administration and tenure that have improved access to affordable urban land for housing. Various approaches have been developed aimed at improving access to secure and affordable land and housing including starter title in Namibia.

Security of tenure

Security of tenure is an important, although not sufficient, condition for people to invest in housing development and improvement. The colonial legacy of skewed land distribution, and the overlapping of constitutional provisions, practices, urban laws and customary systems increase the likelihood of ambiguities in policy and practice which undermine security of tenure.[251] This needs to be addressed urgently. There are a range of tenure modalities that should be supported. Along with security of tenure, other incentives such as affordable housing finance, technical assistance, and community organisation for mutual and self-help construction are also required.[252]

Progressive building/incremental development

Incremental building increases affordability. Supporting incremental housing construction typically undertaken by low-income households through an enabling approach can make a significant contribution to solving the affordable housing problem in urban areas in Africa.

Subsidised public housing programmes

Subsidised public housing programmes do not always meet the long-term needs and affordability

of the intended beneficiaries. In many African countries households have abandoned their subsidy houses, partly owing to their location and poor quality of construction, but also because households are now liable for rates and other service charges.[253] If they are to be successful, subsidies must be well targeted, measurable, transparent and sustainable; and care should be taken to avoid distorting the housing market.[254]

Assisted self-help housing

Adequate and affordable owner-occupied or rental housing with secure tenure is a key asset on which individuals and households can build their future. Assisted self-help housing, in the forms of upgraded and new housing, is a proven way in which the paradigms of adequacy, affordability, and security have been brought together and enabled poor households to gain access to a decent home. The UN Millennium Project demonstrates that upgrading and providing new housing through self-help is an attainable target. [255] Millions of poor households around the world are already implementing assisted self-help solutions successfully and meeting their need for affordable housing.

Housing finance

The alternative financial institutions that have emerged as credible financial intermediaries in the West Africa region demonstrate that 'down-marketing' and reaching low-income groups is indeed possible. The extension of housing finance to small-scale, lower-income landlords in informal settlements by formal financial institutions in East Africa provide further evidence of their credit-worthiness. But it is innovations in housing microfinance and community funds that have proved most successful in improving access to housing finance for low- and middle-income households. In African cities, the proportion of middle class with disposable income is increasing. Similarly, the remittances from African diaspora are growing tremendously. These two factors may provide additional means of financing land and housing, increasing their availability and reducing the pressure on other under privilege urban population.

Gender and vulnerable groups

Gender-blindness in policy and practice has commonly led to adverse outcomes for women with respect to their access to and control over resources, especially land and housing. This is also unfortunately the case with indigenous and vulnerable groups. Overcoming discrimination against women and vulnerable groups remains a major challenge in some countries in Africa.

New land and housing delivery initiatives

Signatory governments to the Habitat Agenda commit to:

"Increasing the supply of affordable housing, including through encouraging and promoting affordable home ownership and increasing the supply of affordable rental, communal, cooperative and other housing through partnerships among public, private and community initiatives, creating and promoting market-based incentives while giving due respect to the rights and obligations of both tenants and owners."[256]

Many governments are endeavouring to honour their commitment through new land and housing delivery initiatives, many of which are outlined in various policy, strategy and implementation documents.

Poverty Reduction Strategy Papers (PRSPs) are prepared by governments in low-income countries through a participatory process involving domestic stakeholders and external development partners, including the International Monetary Fund (IMF) and the World Bank. PRSPs describe the macroeconomic, structural and social policies and programmes that countries will pursue over a three year or longer horizon to promote broad-based growth and reduce poverty. A number of PRSPs outline new land and housing delivery initiatives that countries plan to implement to address the need for adequate and affordable housing. Some of these are summarized in below and in Table 8.

The main activities aimed at improving the living conditions of the poor in **Burkina Faso** over the 2006–08 period included the drafting and submission to the government of a national strategy paper on housing; improving the regulatory framework through the approval and dissemination of the urban planning and building codes; and the provision of low-cost and subsidised housing as well as serviced lots.[257]

In **Burundi**, the measures that the government will take to address the problem of the country's strongly rural makeup and to improve housing will include (i) developing a long-term policy on housing and urbanization; (ii) making the urbanization policy an integral part of land use planning; (iii) instituting mechanisms to raise funds and financing for housing; (iv) promoting collective housing; and (v) promoting private initiatives, especially regarding the use of local materials.[258]

The Urban Development Package developed by the Ministry of Works and Urban Development in **Ethiopia** in 2006 has five strategic pillars: a micro- and small-enterprise programme; an integrated housing development programme; a youth development programme; provision of land, infrastructure and services; and strengthening of urban-rural linkages. It is planned to deliver 13,825 hectares of serviced land in all urban centres.[259]

This catalogue of initiatives is not intended to be exhaustive; rather it is intended to illustrate the range of approaches that have been attempted in various countries and cities. The key point is that many African countries are taking positive steps forward to increase the supply of affordable land and housing. It is important to operalitionalise affordable housing policy and practices to achieve the desired result. The Breaking New Ground Strategy of the National Housing Department in **South Africa** provides a good example of how the above lessons learned can be synthesised and made operational in a coherent housing strategy (see Box 16).

Table 8: Land and housing delivery initiatives outlined in Poverty Reduction Strategy Papers (PRSPs) in Benin and Ghana	
	New land and housing delivery initiatives/measures
Benin[260]	Simplify procedures for the sale of land and landed property while taking into account realities on the ground. Drawing up programmes to improve the dwellings of the rural and urban poor. Drawing up and publishing the housing policy. Facilitating the funding of housing through supporting the establishment of a bank for housing.
Ghana[261]	Strengthen the physical planning of urban settlements and ensure the enforcement of planning regulations and implementation of planning schemes. Upgrade basic services in the urban areas. Promote adequate supply of safe and affordable shelter. Improve housing conditions in rural areas and low-income urban areas. Facilitate adequate housing finance for all income groups. Develop and promote the use of local building materials..

Box 16: South Africa - Breaking New Ground in Housing Delivery

The 'Breaking New Ground' strategy defines four major new housing delivery directions based on lessons learned from past experience:

(1)   A conceptual shift from a commoditised, project-based housing delivery model to a responsive, area-based human settlement development model, with a priority focus on upgrading some informal settlements.

(2)   The introduction of new housing subsidy mechanisms – described as 'sharper instruments' – to satisfy a more diverse range of housing needs, like alternative tenure options and affordable rental housing.

(3)   The principle of devolving the housing function to municipalities through an accreditation process.

(4)   The shift from subsidising housing delivery purely to satisfy the constitutional mandate of ensuring adequate housing for all South Africans to regulating the entire housing market, making housing markets work for the poor and ensuring that subsidised housing units become economic assets for beneficiaries.

Source: SACN, 2006:4-35.

Figure 31: Housing development in Somalia. Photo © UN-HABITAT

4.2 RECOMMENDATIONS ON HOW TO FACILITATE MORE EFFECTIVE AFFORDABLE LAND AND HOUSING DELIVERY

The foregoing discussion and analysis in this publication has shown that governments in Africa, at all levels, to varying degree, are endeavouring to improve access to adequate and affordable land and housing by adopting policies and strategies that are in line with the recommendations of the Habitat Agenda. They include the following:

- Housing market interventions to make housing more affordable for poorer households.
- Increasing the supply of buildable land (through tenure regularisation and infrastructure provision).
- Increasing secure access to affordable and incremental serviced land.
- Reviewing regulatory frameworks for land development and housing construction.
- Increasing affordability through the provision of subsidies and rental and other forms of housing assistance to people living in poverty.
- Supporting community-based, cooperative and non-profit rental and owner-occupied housing programmes.
- Building partnerships with groups in the private, NGO and community sectors.
- Promoting support services for the homeless and other vulnerable groups.

- Mobilising innovative financial and other resources, both public and private, for housing and community development.
- Creating and promoting market-based incentives to encourage the private sector to meet the need for affordable rental and owner-occupied housing.

The discussion and analysis in this report also point to an urgent need for policy improvements in a number of areas, including the following:

- Existing regulatory frameworks, which in many cases fail to take into account affordability trade-offs;
- The rental sector, both formal and informal, which has largely been ignored by policymakers;
- Eviction, compensation, expropriation and relocation strategies which continue to be implemented in violation of basic human rights by some governments in Africa.

Drawing on the discussion and analysis above, recommendations on how to facilitate more effective affordable land and housing delivery systems for a range of different categories of actors national governments, local authorities, private developers (commercial and self-help), housing co-operatives, NGOs, and other social developers and landlords are now outlined.

Adopt the enabling approach to housing

The enabling approach is widely seen as the most promising way of addressing the housing challenge posed by urbanisation in developing countries. Foremost among these are rapidly growing urban populations, the urbanisation and feminisation of poverty, and the proliferation and expansion of slums and informal settlements. Within the enabling approach there are four ways in which adequate and affordable housing can be provided as newly-built dwellings:

- Through direct provision for groups most in need, by NGOs, CBOs and other welfare organisations;
- Through public-private partnerships;
- Through private sector provision, usually through a deal to allow more profitable housing in return for a proportion of 'affordable' dwellings;
- Through progressive regulatory frameworks that accept dwellings provided through the household sector in conjunction with informal sector builders.

In addition, the existing stock can be converted from informal housing to affordable housing through upgrading. Recent empirical research on the effects of housing policy on housing supply supports the argument that having governments enable rather than control or displace the private sector improves the affordability of housing in general—and for the urban poor in particular.[262]

Regulatory frameworks

Reviewing legal and regulatory frameworks is an important way for governments, at both central and local levels, to play the facilitating role recommended in the GSS and Habitat Agenda in order to enable the poor and other vulnerable and disadvantaged groups, including women, to access adequate, secure and affordable housing. The overall legal and regulatory framework for the housing sector has a significant impact on housing adequacy and affordability. Therefore, frameworks must be reviewed on a regular basis if the goal of adequate shelter for all is to be achieved. The review of legal and regulatory frameworks is also fundamental to the achievement of MDG 7, Target 11 — that by 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers.

Although considerable progress is already being made throughout Africa in providing stronger regulatory frameworks on land, a great deal more still needs to be done, mainly in the implementation of existing laws and regulations. Many African countries ought to adopt comprehensive people-driven land policies and reforms to respond to the growing needs for adequate and affordable housing for all without undermining the future and other needs for urban land.

Regulatory frameworks also need to provide explicitly for the housing needs of women, as well as other vulnerable and disadvantaged groups. Women's requirements with respect to dwelling size, layout, location and construction differ from those of men, and they can often be inadvertently discriminated against by insensitive and inflexible planning norms. In view of the growing numbers of women-headed households, and the triple role of women (as mothers, as income earners, and as community managers) the consequences can be particularly far-reaching. Developing competence in gender-sensitive planning (both women and men) is thus of vital importance. Regulatory frameworks should also provide for rental housing, which has been shown to be an essential option especially for households with affordability problems.

The economic benefits of increasing housing provision

Beyond housing as a form of welfare and consumption the housing sector also plays an important part in national and regional economic development:

'After several decades of debate on what housing might contribute to economic growth, it is now a widely held view that housing is not just a peripheral activity but a central force in sound economic development, much in the same way as investment in transportation, power and communication'. [263]

Housing is therefore much more than providing people a place to live, 'housing investment contributes, directly and indirectly, through backward and forward linkages in the economy, to national economic growth and, to a large extend, to national capital stock.'[264] [265] Housing is a tool for employment creation, providing

opportunities to solve the underemployment problem and improve human capital, as well as for improving business capacity and private enterprise to deliver land and housing efficiently and economically.[266] Therefore, expanding access to affordable housing does not only have social or equity benefits but also clear economic benefits where the housing market can contribute to the overall economic development of nations, cities, and households. The challenge is to harness the economic power of the housing sector to contribute to national economic development and filter these benefits down to households, both outcomes of which are evidenced in the Ethiopian Integrated Housing Development Programme previously discussed.

Affordable serviced and incremental land for housing

Reasonably-priced, well-located serviced land at prices that low-income households can afford has been cited as arguably *the* major constraint to 'going to scale' in the production of affordable shelter.[267] The Habitat Agenda (Para. 77) calls on governments to review 'restrictive, exclusionary and costly legal and regulatory processes, planning systems, standards and development regulations.'

Land-use planning and development control can be made more realistic and flexible, and less complex, by revising standards and procedures and eliminating unnecessary regulations. Allowing for more flexible standards would reduce the production costs of incrementally serviced land for housing. It will also avoid rendering informal land and housing production processes illegal, and reduce procedures that have discriminatory or segregationary effects.[268]

Security of tenure

While access to land is essential for the development of adequate and affordable housing, *de jure* security of tenure in the form of individual title is not a prerequisite. People will build their own homes at their own pace as long as they feel secure that they will not be forcibly evicted.

Innovative tenure policies should be combined with responsive urban planning and infrastructure and services provision programmes, and innovative tenure arrangements should be considered and adopted. In addition, anti-eviction legislation should be implemented as a matter of priority, as security of tenure is a fundamental prerequisite for tenure regularisation and upgrading.

The Global Land Tool Network (GLTN) is a worldwide endeavour aimed at supporting 'systematic, innovative, pro-poor, affordable and gender-sensitive land tools'.[269] The GLTN emphasises women's security of tenure, and its gendered tool development framework can facilitate better implementation of women's rights.

Slum upgrading

Given the difficulties in providing suitable urban land for new housing development and the cost of construction, slum upgrading can be an effective means of improving the shelter conditions of the poor in Africa. However, one of the key challenges in slum upgrading is ensuring that improvements do not lead to gentrification: increased housing costs and consequent displacement owing to unaffordability. Ensuring that new slums do not proliferate will require proactive urban planning and, as has been indicated throughout this publication, the provision of a wide range of affordable housing options at scale so urban households have other options than to settle in informal settlements and slums.

The UN Millennium Project estimates that to upgrade slums and meet MDG 7, Target 11 on improving the lives of 100 million slum dwellers, while also preventing the formation of new slums, will require investing 4.2 billion USD per year or 66.5 billion USD over the period 2005 to 2020. Further estimates show that an investment of just 440 USD per person could markedly improve the lives of 670 million current and potential future slum dwellers.[270] Housing programmes should therefore refocus to provide a much higher priority to slum upgrading and include a range of actors and adequate government financial support (for example, see Box 17).

Building materials and the construction industry

Policies are needed to increase access to appropriate affordable building materials, and research and development into innovative technologies should be supported. Equally urgent is the need to improve the quantity and

In 2009, the Government of Egypt set up a dedicated facility to support informal settlement upgrading. The facility is under its direct control and run by an executive director and a board chaired by the Minister of Local Development, with representatives from six government departments and three civil society organisations, together with three experts. The Facility was established and capitalised with a government seed grant of EGP 500 million (USD 87.6 million), EGP 200 million (USD 35 million) in budget allocations and EGP 100 million (USD 17.5 million) in grants from USAID.

The Facility has devised a national action plan, which includes the following components: (a) Knowledge management, including maps of all informal settlements; (b) a list of programmes and projects to be implemented; (c) identifying the technical assistance and capacity-building to be extended to those local authorities implementing projects; (d) partnerships with stakeholders, including private sector entities; (e) scheduling of projects; and (f) a priority to land-based finance to generate revenue.

The facility has requested a government allocation of land to be used as an asset in the new towns to recapitalise and speed up disbursements. In addition, the Facility has requested the following nearly 75,000 subsidised housing units for priority target groups requiring relocation, namely households living in environmentally hazardous areas and households living in shacks and structurally unsound buildings.

As it stands, Egypt's Informal Settlement Development Facility faces two major challenges. Firstly, creating a legal framework that can accommodate the complex land transactions required for land-based financing of upgrading projects. Secondly, ensuring repayment by borrowing local authorities to ensure the continuity an expansion of the Facility and its programmes. Nevertheless, it is a positive step forward to improve the living conditions of the most vulnerable living in Egyptian informal settlements.

Source: UN-HABITAT, 2010:73

quality of skilled workers in the informal housing sector. Environmental construction design and techniques, and energy-efficient, low-polluting technologies should be promoted and made more widely available. In this respect, user-friendly technical literature on various innovations, such as compressed earth blocks, dome construction, ferro-cement channels, rammed earth and vault construction is already available.[271] UN-HABITAT and appropriate technology development organisations have actively promoted wide-scale production and use of these appropriate building materials and construction technologies.

Small-scale contractors are central to the implementation of policies to increase access to adequate and affordable housing. If they are to be assisted by the government and local authorities to take a more central role, they must be more cooperative with regulating bodies in order to benefit from the change of attitude which public authorities are urged in the enabling approach and by UN-HABITAT and the International Labour Organisation (ILO).[272] Large-scale contractors are encouraged to make better use of labour-based technologies; and thus to behave more like small-scale contractors in technology choices.

Housing construction is a particularly sound investment in countries in Africa because low-cost homes are the most economically stimulating to these economies. Low-cost housing generates 30 per cent more income than high-cost housing. Because the informal sector is more labour intensive than the formal, construction in the informal sector creates 20 per cent more jobs and builds six times more per dollar spent than formal sector construction. Informal sector construction is, however, prone to labour and occupational health and safety abuses. Still, countries that can take advantage of the growing urban populations by creating jobs and stimulating their economies will not only survive unprecedented urbanization processes but also prosper from them.[273]

Co-operative housing

The co-operative housing movement has been gaining momentum in many developing countries in recent years. This is, in part, due to the failure of other formal housing delivery systems to provide adequate and affordable urban housing. In addition, the tradition of collective support in rural areas, though not nearly as strong in cities and towns, retains some influence in many African countries. Thus, as recommended in the Habitat

Agenda, the co-operative approach should be promoted and given 'a pre-dominant role with regard to the principles of strengthening enabling strategies, participation and partnerships'. This requires improved regulatory and institutional framework for cooperatives to operate as well as adequate and affordable finance options that can cater to cooperative housing approaches.

Privatisation of public housing

Privatisation of public housing has been shown to be one way of providing adequate and affordable housing in some countries. Lessons learned in South Africa point to some four key interventions that, if implemented, would significantly increase the chances of success of sale and transfer endeavours in other countries. Firstly, monitoring and evaluation mechanisms must be set up by the local authorities or other responsible public body to ensure greater transparency of, and control over, sale and transfer programmes. Secondly, the capital needs of the buildings must be comprehensively addressed by the public housing agency before transfer, and funds must be made available for that purpose. Thirdly, the beneficiaries must be provided with a comprehensive information package to ensure that they fully understand all aspects of home ownership, including the choices being offered to them, their rights and responsibilities, and the financial implications. Fourthly, maximum participation of beneficiaries in the transfer and sale process needs to be facilitated. This can partially be brought about by the promotion of democratic, representative and well functioning residents' organisations.[274]

Financing mechanisms

Lack of access to housing finance is a major constraint to access to adequate and affordable housing in Africa. Traditional methods of housing finance are not accessible to low-income households as a majority in the Africa region cannot afford conventional mortgages. Governments should, therefore, encourage and support the development of alternative housing finance systems and packages.

In many African countries, innovations in housing microfinance and community funds are improving access to housing finance. The growing use of the latter is an especially significant trend that should inform housing policy and strategy formulation. Greater recognition and support should be given to community-based initiatives such as daily-savings schemes and the federations of the urban poor that have evolved from these. Housing finance systems that support the progressive building approach of poor households can make housing finance more affordable. Remittances also appear to be providing many households with the economic capability to buy or improve land and housing.

Governments should, however, be cautious when seeking intervention opportunities, and ensure that their actions have no adverse consequences. Strategies to increase access to housing finance must be developed in tandem with improving access to and availability of the other critical housing inputs—land, infrastructure, building materials

Figure 32: Housing in Lilongwe, Malawi. Photo © UN-HABITAT/Graham Tipple

and labour. If housing is in short supply, a radical increase in the availability of housing finance in the absence of a concomitant increase in other underlying housing inputs may lead to an increase in the price of the latter creating an affordability constraint for low income households.[275]

4.3   CONCLUSION

This publication has shown that affordable land and housing in Africa is a serious and increasing problem. Certainly, incomes are too low. However, all of the inputs to housing are also far too expensive, or simply not available for low-income households. Unfortunately, under the present conditions, housing affordability in Africa does not appear to be improving due to rapid and sustained urban and population growth. Only four in every ten Africans currently lives in urban areas, the lowest ratio in the world. However, over the coming fifteen years cities in Africa will, every day, become home to at least another 40,000 Africans.

Such rapid urbanisation has, and will continue to place enormous strain on the key dimensions of housing affordability in African cities. Land is increasingly scarce but in ever-higher demand. Building materials that conform to local planning regulations and building codes are often imported, 'modern', and almost always expensive. As cities sprawl out infrastructure to service housing costs more to install and to operate, both costs of which are eventually transferred to households.

Even in the face of increasing housing demand and rising costs, conventional housing finance systems in Africa remain undeveloped and seldom do they cater to low-, and sometimes even middle-income households. While Africa is in many ways pioneering 'bottom-up' micro-finance and community savings schemes, these remain constrained by unsupportive institutional and regulatory frameworks in many African countries.

Overall, then, this publication concludes that there is currently relatively little evidence of affordable housing available in Sub-Saharan Africa, with the exception of South Africa. Housing supply in Africa tends to cater to relatively well-off households who might be likened to an emerging middle class. In addition, the style of housing commonly available, usually small detached houses on large plots, is different from the traditional housing for low-income households and particularly unaffordable

for them. Only in South Africa has there been a concerted effort to target households of workers on low-income wages.

Faced with limited affordable housing alternatives it is no surprise that the majority of Africans make their homes outside the formal housing market, typically in slums and informal settlements. While such housing is provided at a cost that low-income households can afford, such settlements are rarely healthy, comfortable, dignified places to live. Certainly in contrast to in the majority of countries in Latin America and Asia, slums and informal settlements in Sub-Saharan African are one of the most challenging issues facing urban managers in Africa. Extremely low housing quality, continued marginalisation and stigmatisation (of both the areas and their residents), high rates of poverty, and lack of government willpower or attention to slum improvement lead African slums to be distinct to their counterparts in Latin America and Asia.

There is, however, some progress being made. Northern African countries are currently experiencing negative slum growth and both the absolute number and the proportion of slum dwellers in the region have decreased in the last twenty years. The decrease is largely attributable to the successful implementation of housing policies and programmes that have increased low-income housing supply and systematically improved slums and informal settlements.

South Africa is also notable in this respect. It has continually supported low-income housing supply by implementing a supportive policy framework, embedded within a human rights based approach. In line with the recommendations of the Habitat Agenda, several African governments, at both the national and the regional level, are adopting and implementing policies and strategies aimed at making housing habitable, affordable and accessible.

Access to adequate and affordable land and housing for all Africans can conceivably be achieved. It will require governments to shift away from short-term laissez-faire projects to systematic and long-term programmes that can increase land and housing supply and reduce costs, with a special focus on those groups who need government support the most: low-income households, women and vulnerable and marginalised groups.

PART FOUR ENDNOTES

249 UNCHS (1997a). The Istanbul Declaration and The Habitat Agenda. Nairobi: United Nations Centre for Human Settlements (Habitat); UNCHS (1997b). Shelter for All: The Potential of Housing Policy in the Implementation of the Habitat Agenda. Nairobi: UNCHS(Habitat).

250 Marcuse, P. (2006). "The role of the public sector in promoting affordable housing", Global Urban Development 2(1).

251 UNCHS (2001c). Synthesis of national reports on the implementation of the Habitat Agenda in the Africa Region. Special Session of the General Assembly for an Overall Review and Appraisal of the Implementation of the Habitat Agenda. New York.

252 UNCHS (2001c)

253 UN-HABITAT (2005d). Land Tenure, Housing Rights and Gender in Namibia. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

254 Keivani, R., M. Mattingly, et al. (2008). "Public management of urban land, enabling markets and low-income housing provision: the overlooked experience of Iran", Urban Studies 45(9): 1825-1853.

255 UN Millennium Project (2005). A Home in the City. Task Force on Improving the Lives of Slum Dwellers. London: Earthscan.

256 Habitat Agenda (Para. 40)

257 Burkina Faso (2006). Burkina Faso: Poverty Reduction Strategy Paper Annual Progress Report.

258 Republic of Burundi (2007). Burundi: Poverty Reduction Strategy Paper. Washington, D.C.: International Monetary Fund.

259 Cities Alliance (2007). Cities Alliance Annual Report 2007. Washington, DC: Cities Alliance.

260 Republic of Benin (2005). Benin: Poverty Reduction Strategy Paper—Annual Progress Report. Washington, D.C.: International Monetary Fund.

261 Republic of Ghana (2006). Ghana: Poverty Reduction Strategy Paper. Washington, D.C.: International Monetary Fund.

262 Buckley, R. M. and J. Kalarickal (2005). "Housing policy in developing countries: Conjectures and refutations", World Bank Research Observer 20(2): 233-257.

263 Tibaijuka, A. (2009) Building prosperity: housing and economic development. London: Earthscan. p.1

264 Tibaijuka, A. (2009) p.1

265 UNCHS/ILO (1995). Shelter provision and employment generation. Nairobi: UNCHS: and Geneva: ILO.

266 Green, R. (1997). Follow the leader: how changes in residential and non-residential investments predict changes in GDP, Journal of Finance, 51(5): 1188-1214.

267 UN-HABITAT (2005d). Land Tenure, Housing Rights and Gender in Namibia. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

268 UN-HABITAT (2006b). Enabling Shelter Strategies: Review of Experience from Two Decades of Implementation. Nairobi: UN-HABITAT.

269 UN-HABITAT (2007c). Policy Makers Guide to Women's Land, Property and Housing Rights Across the World. Nairobi: UN-HABITAT. p.6

270 UN-HABITAT (2005d)

271 UNCHS and AVBC (2001a). "Compressed earth blocks", poster 1 of 5 on low-cost building techniques; UNCHS and AVBC, 2001b; UNCHS and AVBC, 2001c; UNCHS and AVBC, 2001d; UNCHS and AVBC, 2001e

272 UNCHS/ILO (1995). Shelter Provision and Employment Generation. Geneva: United Nations Centre for Human Settlements (Habitat), Nairobi; International Labour Office.

273 UNCHS (1996b). An Urbanising World: Global Report on Human Settlements 1996. Oxford: Oxford University Press for UNCHS (Habitat).

274 Social Housing Foundation (2007). "The housing backlog apex is broken" says Minister of Housing", Housing in Southern Africa June 2007.

275 FinMark Trust (2006). How Low Can You Go? Charting the Housing Finance Access Frontier: A Review of Recent Demand and Supply Data.

Figure 33: Planning for urban and housing development on a large-scale in Morocco.
Photo © UN-HABITAT/Matthew French

Figure 34: Deteriorated traditional housing in Lamu, Kenya.
Photo © UN-HABITAT/Matthew French

5

PART FIVE

REFERENCES

A

Alder, G. and P. Munene (2001). *Shelter Co-operatives in Kenya: Contributions of the Co-operative Sector to Shelter Development.* Nairobi: United Nations Centre for Human Settlements (HABITAT) and the International Co-operative Alliance (ICA).

Anarfi, J., S. Kwankye, et al. (2003). Migration from and to Ghana: A Background Paper. Brighton, Development Research Centre on Migration, Globalisation and Poverty.

Andreasen, J. (1989) "The poor don't squat: the case of Thika, Kenya", *Environment and Urbanization* 1(2): 16.

Andreasen, J., J. Eskemose, et al. (2005). The demise of the compound houses - consequences for the low income population in Kumasi. London, RICS Research Paper 6, 1.

Angel, S. (2000). *Housing Policy Matters: A Global Analysis.* Oxford: Oxford University Press.

AUC, UNECA, AfDB (2010). *Framework and Guidelines on land Policy in Africa. Land Policy in Africa: A framework to strengthen land rights, enhance productivity and secure livelihoods.* UNECA: Addis Ababa, Ethiopia. P.5

Augustinus, C. (2005). Global Network for Pro Poor Land Tools. Nairobi: UN-HABITAT.

B

Baharoglu, D., N. Peltier, et al. (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative analysis - Algeria, Egypt, Iran, Jordan, Lebanon, Morocco, Tunisia, and Yemen.

Basila, C. (2005). Zambia's Housing Scheme of the mid 1990s: Have the Poor Really Been Empowered? Faulty of Social Sciences and Technology Management, Norwegian University of Science and Technology. Master of Philosophy.

Buckley, R. M. and J. Kalarickal (2005). "Housing policy in developing countries: Conjectures and refutations", *World Bank Research Observer* 20(2): 233-257.

Buckley, R. M. and J. Kalarickal, Eds (2006) *Thirty Years of World Bank Shelter Lending: What Have We Learned?* Washington, DC: The World Bank.

Burkina Faso (2006). Burkina Faso: Poverty Reduction Strategy Paper Annual Progress Report.

C

Cain, A. (2007). "Housing microfinance in post-conflict Angola. Overcoming socioeconomic exclusion through land tenure and access to credit", *Environment and Urbanization* 19(2): 361-390.

Chapinduka Nyasulu, E. and C. E. Cloete (2007). "Lack of affordable housing finance in Malawi's major urban areas", *Property Management* 25(1): 54-67.

CHF International (2004). Strategic Assessment of the Affordable Housing Sector in Ghana.

CAHF (2010). *Housing Finance in Africa: A review of some of Africa's housing finance markets, 2010 Yearbook.* South Africa: Centre for Affordable Housing Finance in Africa.

Cities Alliance (2003). "The enabling environement for housing finance in Kenya", *CIVIS Shelter Finance for the Poor Series* (4iv, April 2003).

Cities Alliance (2007). *Cities Alliance Annual Report 2007.* Washington, DC: Cities Alliance.

Coetzer, P. (2010). *Moladi: An affordable housing solution for the poor?* GIM case study No. B082. New York: United Nations Development Programme (UNDP).

Cohen, M. (2007). "Aid, density, and urban form: anticipating Dakar". *Built Environment,* 33(2): 145-156.

COHRE (2006). *Global Survey on Forced Evictions: Violations of Human Rights 2003-2006.* Geneva: Centre on Housing Rights & Evictions (COHRE).

COHRE (2007). *Fair Play for Housing Rights: Mega-Events, Olympic Games and Housing Rights – Opportunities for the Olympic Movement and Others.* Geneva: Centre on Housing Rights and Evictions (COHRE).

COHRE (2008). *Woman and Housing Rights.* Geneva: Centre on Housing Rights & Evictions (COHRE).

D

Diko, J. and A. G. Tipple (1992). "Migrants build at home: long distance housing development by Ghanaians in London", *Cities* 9(4): 288-294.

DRC (2007). Democratic Republic of the Congo: Poverty Reduction Strategy Paper. Washington, D.C: International Monetary Fund.

F

FinMark Trust (2006). How Low Can You Go? Charting the Housing Finance Access Frontier: A Review of Recent Demand and Supply Data.

Freeman, A., R. Chaplin., & C. Whitehead. (1997). *Rental affordability: A review of international literature.* Discussion Paper No. 88, Department of Land Economy, Cambridge: University of Cambridge.

G

Gardner, D. (2007). Access to Housing Finance in Africa: Exploring the Issues - Zambia, FinMark Trust.

Gilbert, A. (1999). "A home is for ever? Residential mobility and home ownership in self-help settlements", *Environment and Planning A*: 1073-1091.

Government of Mozambique. (n.d.). "Second General Population and Housing Census, 1997." Retrieved 25/10/2007, from http://www.ine.gov.mz/Ingles/censos_dir/recenseamento_geral/.

Green, R. (1997). Follow the leader: how changes in residential and non-residential investments predict changes in GDP, *Journal of Finance,* 51(5): 1188-1214.

Grifa, M. A. (2006). The construction industry in Libya, with particular reference to operations in Tripoli. School of Architecture, Planning and Landscape. Newcastle upon Tyne, Newcastle University.

Gulyani S. and G. Connors (2002). *Urban upgrading in Africa: a summary of rapid assessments in ten countries*. Africa: Regional Urban Upgrading Initiative Africa Infrastructure Department, Washington D.C.: The World Bank.

Gulyani, S. and D. Talukdar (2007). Slum real estate: The low-quality high-price puzzle in Nairobi's slum rental market and its implication. Fourth Urban Research Symposium 2007: "Urban Land Use and Land Markets" Washington, DC: World Bank.

H

Haregewoin, Y. M. (2007). Integrated housing development programs for urban poverty alleviation and sustainable urbanization (The case of Addis Ababa). ENHR International Conference on Sustainable Urban Areas. Rotterdam, The Netherlands.

Homeless International (2007). Community-Led Infrastructure Finance Facility: Annual Review 2007.

Hope, K. R. (1999). "Managing rapid urbanization in Africa: some aspects of policy", *Journal of Third World Studies* Fall 1999.

I

IHC (2007). *Housing Challenges and Opportunities in Sub-Saharan Africa*. Washington, DC: International Housing Coalition.

Iliffe, J. (1995). *Africans: The History of a Continent.* Cambridge: Cambridge University Press

J

Jenkins, P. (2006). "African cities: Competing claims on urban land", *News from the Nordic Africa Institute* 3: 10-14.

K

Kalabamu, F. (1998). Effects of gendered land rights on urban housing by women in Botswana. Proceedings of the International Conference on Land Tenure in the Developing World with a focus on Southern Africa, University of Cape Town.

Keivani, R., M. Mattingly, et al. (2008). "Public management of urban land, enabling markets and low-income housing provision: the overlooked experience of Iran", *Urban Studies* 45(9): 1825-1853.

Kessides, C. (2006). *Urban Transition in Sub-Saharan Africa: Implications for Economic Growth and Poverty Reduction*. Washington D.C.: Cities Alliance.

Kironde, J. M. L. (1992). "Received concepts and theories in African urbanisation and management strategies: the struggle continues", *Urban Studies* 29(8): 1277-1292.

Kwapong, O. (2009). The poor and land: a situational analysis of access to land by poor land users in Ghana. *Journal of Rural and Community Development*, 4(1): 51-66.

L

Loeckx, A. and B. Githua. (2010). Sites-and-services in Nairobi (1973-1987), in d'Aurira, V., De mulder, B. and Shannon, K. *Human Settlements: Formulations and (re)calculations.* Sun Academia, UFO2: Amsterdam: 82-91.

M

Mabogunje, A. L. (2002). Lessons of experience in housing low-income groups in Sub-Saharan Africa. <u>International Conference on Housing and Urban Development for Low-Income Groups in Sub-Saharan Africa</u>. Accra, Ghana.

Mahama, C and A. Antwi. (2006). *Land and Property Markets in Ghana.* A discussion paper prepared by the Royal Institute of Chartered Surveyors for presentation at the 2006 World Urban Forum. RICS Research: United Kingdom.

Majale, M. (2002). "Tenure Regularisation in Informal Settlements in Nairobi", in V. K. a. W. H. O. Olima (Eds) *Urban Land Management in Africa.* Dortmund: University of Dortmund: 267-283.

Majale, M. (2005). "Urban housing and livelihoods: comparative case examples from Kenya and India", in N. Hamdi (Eds) *Urban Futures: Economic Growth and Poverty Reduction.* London: ITDG Publishing: 125-141.

Majale, M. and M. Albu (2001). Livelihoods among the Roofing Construction Subsector In Nakuru, Kenya: Tools for Understanding Sustainable Livelihoods Involving Micro and Small-scale Enterprise.

Malawi Government (2000). 1998 Population and Housing Census. Zomba, National Statistical Office.

Marcuse, P. (2006). "The role of the public sector in promoting affordable housing", *Global Urban Development* 2(1).

Nenova, T. (2010). Expanding housing finance to the underserved in South Asia: Market review and forward agenda. Washington D.C.: The World Bank. p.16

Muller, A. and D. Mitlin (2007). "Securing inclusion: strategies for community empowerment and state redistribution", *Environment & Urbanization* 19(2): 425-439.

N

Napier, M., G. Tipple, et al. (2003). Global Report for the period January 2000 to December 2003: Mid-term evaluation of Financing Agreement (SA/73200-99/20) between the European Community and the Urban Sector Network. Pretoria, Council for Scientific and Industrial Research and University of Newcastle upon Tyne.

Nguluma, H. M. (2003). Housing Themselves: Transformations, Modernisation and Spatial Qualities in Informal Settlements in Dar es Salaam, Tanzania. <u>Department of Infrastructure, Division of Urban Studies</u>. Stockholm, Royal Institute of Technology. PhD Thesis.

O

Obala, L. and N. Kinyungu (2005). "Current changes in customary/traditional land delivery systems in Sub Saharan African cities - Case study of Nairobi".

R

Rakodi, C. (2005). Land for housing in African cities: are informal delivery systems institutionally robust and pro-poor? <u>World Bank Third Urban Research Symposium: Land Development, Urban Policy and Poverty Reduction</u>. Brasilia.

Rakodi, C. and P. Withers (1995). "Sites-and-services: home ownership for the poor? Issues for evaluation and Zimbabwean experience", *Habitat International* 19(3): 371-389.

Republic of Benin (2005). Benin: Poverty Reduction Strategy Paper—Annual Progress Report. Washington, D.C.: International Monetary Fund.

Republic of Burundi (2007). Burundi: Poverty Reduction Strategy Paper. Washington, D.C.: International Monetary Fund.

Republic of Cameroon (2006). Cameroon: Poverty Reduction Strategy Paper Third Annual Progress Report. Washington, D.C.: International Monetary Fund.

Republic of Congo (2005). Republic of Congo: Interim Poverty Reduction Strategy Paper Progress Report. Washington, D.C.: International Monetary Fund.

Republic of Cote d'Ivoire (2002). Interim Poverty Reduction Strategy Paper, Office of the Prime Minister, Ministry of Planning and Development.

Republic of Ghana (2006). Ghana: Poverty Reduction Strategy Paper. Washington, D.C.: International Monetary Fund.

Republic of Mauritius (2002a). 2000 Housing And Population Census: Analysis Report. Volume II: Housing and Household Characteristics.

Republic of Mauritius (2002b). 2000 Housing and Population Census: Housing and Household characteristics – Main Results.

Republic of Zambia (2003). Zambia 2000 Census of Population and Housing: Housing and Household Characteristics Analytical Report Lusaka, Republic of Zambia.

Rono, M. N. (2007) "Need for partnerships in Kenya Slum Upgrading Programme, Kibera, Nairobi", in K. Grundström and A. W. Jere (Eds) *Shelter for the Urban Poor: Proposals for Improvements - Inspired by World Urban Forum III*. Lund: Lund University: 111-121.

Rust, K. (2007). Analysis of South Africa's housing sector performance. Pretoria, FinMark Trust.

S

Sait, S. and H. Lim. (2006). *Land, Law and Islam: Property Rights in the Muslim World.* London: Zed Books.

SACN (2006). State of the Cities Report 2006. Braamfontein, South African Cities Network (SACN).

Schlyter, A. (2004). Privatization of Council Housing in Lusaka, Zambia. Our Common Estate. London: RICS Foundation.

SHF (2008). Supply and Demand of Rental Housing in South Africa. Houghton: Social Housing Foundation.

Sims, D. (2002). "What is secure tenure in urban Egypt", in G. Payne (Eds) *Land, Rights and Innovation: Improving Tenure Security for the Urban Poor*. London: ITDG Publishing: 79-99.

Social Housing Foundation (2006). Ensuring Readiness for Transfer of Municipal Housing Stock: Lessons Learned from Experiences of the Metropolitan Municipalities of Cape Town, eThekwini, Nelson Mandela and Johannesburg. Houghton: Social Housing Foundation.

Social Housing Foundation (2007). "The housing backlog apex is broken" says Minister of Housing", *Housing in Southern Africa* June 2007.

Stevens, L., S. Coupe, et al., Eds (2006). *Confronting the Crisis in Urban Poverty: Making Integrated Approaches Work*. Rugby: ITDG Publishing.

Syagga, P. M. (2001). Integrated, multi-sectoral and sectoral urban development initiatives in Kenya. Working Paper 2.

T

The Norwegian Forum for Environment and Development. (2007). *Beyond Formalism* Briefing Paper.

Tibaijuka, A. K. (2005). Report of the Fact-Finding Mission to Zimbabwe to assess the Scope and Impact of Operation Murambatsvina.

Tibaijuka, A. (2009). Building Prosperity: Housing and Economic Development. London: Earthscan. p.73.

Tipple, A. G. (1994). "A Matter of Interface: the Need for a Shift in Targeting Housing Interventions", *Habitat International* 18(4): 1-15.

Tipple, A. G., D. Korboe, et al. (1999). "Housing supply in Ghana: a study of Accra, Kumasi and Berekum", *Progress in Planning* 51(4): 253-324.

Tipple, A. G. and K. G. Willis (1991). "Tenure choice in a West African city", *Third World Planning Review* 13(1): 27-45.

Tipple, G. (2000). *Extending Themselves: User-initiated Transformations of Government-built Housing in Developing Countries*. Liverpool Liverpool University Press.

Tomlinson, M. R. (2007). A Literature Review on Housing Finance Development in Sub-Saharan Africa. Access to housing finance in Africa.

Tracoaf Estates Ltd. (2006). "Price List." Retrieved 6th October, 2007, from http://www.tracoaf.com/pricelist.asp.

Turner, J. F. C. (1976). *Housing by People.* London: Marion Boyers.

U

Uganda Population Secretariat (2007). State Of Uganda Population Report 2007: Planned Urbanization for Uganda's Growing Population.

UN-DESA (2009) *World Urbanization Prospects: The 2009 Revision.* United Nations Department of Economic and Social Affairs.

UN-DESA (2009) *World Population Prospects: The 2008 Revision*. United Nations Department of Economic and Social Affairs.

UNDP (2010) *Moladi – an affordable housing solution for the poor?* Growing Inclusive Markets, United Nations Development Programme: New York.

UN-HABITAT (2003a). *Rental Housing: An Essential Option for the Urban Poor in Developing Countries*. Nairobi: UN-HABITAT.

UN-HABITAT (2003b). Slums of the World: The Face of Poverty in the New Millennium. Nairobi: UN-HABITAT.

UN-HABITAT (2003c) *The Challenge of Slums.* London: Earthscan.

UN-HABITAT (2004a). Putting Renting Back onto the Housing Agenda: Panel Discussion on 'Rental Housing: An Essential Option for the Urban Poor'. World Urban Forum, Barcelona, 15 September 2004.

UN-HABITAT (2004b). *The State Of The Worlds Cities 2004/2005: Globalization and Urban Culture*. London: Earthscan.

UN-HABITAT (2004c). *Pro poor land management: Integrating slums into city planning approaches.* Nairobi: UN-HABITAT. p.14

UN-HABITAT (2005a). Addressing the challenge of slums, land, shelter delivery and the provision of and access to basic services for all: Overview". African Ministerial Conference on Housing and Urban Development (AMCHUD). Incorporating the 5th assembly of the African Population Commission serving as the Expert Group Meeting for the Ministerial Segment. Durban, South Africa.

UN-HABITAT (2005b). *Financing Urban Shelter: Global Report on Human Settlements 2005*. London: Earthscan.

UN-HABITAT (2005c). *Land Tenure, Housing Rights and Gender in Lesotho*. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

UN-HABITAT (2005d). *Land Tenure, Housing Rights and Gender in Namibia*. Nairobi: United Nations Human Settlements Programme (UN-HABITAT).

UN-HABITAT (2005e). *Shared Tenure Options for Women: A Global Overview*. Nairobi: UN-HABITAT.

UN-HABITAT (2005f). *Urban Indicators Programme, Phase III.* Nairobi: UN-HABITAT

UN-HABITAT (2006a). Aide Memoir. West Africa High-Level Peer Exchange on "Government Enablement of Private Sector Lending for Affordable Housing". La Palm Royal Beach Hotel, Accra, Ghana.

UN-HABITAT (2006b). *Enabling Shelter Strategies: Review of Experience from Two Decades of Implementation*. Nairobi: UN-HABITAT.

UN-HABITAT (2006c). *State of the World's Cities 2006/7*. London: Earthscan.

UN-HABITAT (2007a). *Enhancing Urban Safety and Security: Global Report on Human Settlements*. London: Earthscan.

UN-HABITAT (2007b). *Forced Evictions - Towards Solutions? Second Report the Advisory Group on Forced Evictions to the Executive Director of UN-HABITAT*. Nairobi: Advisory Group on Forced Evictions (AGFE), UN-HABITAT.

UN-HABITAT (2007c). *Policy Makers Guide to Women's Land, Property and Housing Rights Across the World*. Nairobi: UN-HABITAT.

UN-HABITAT (2007d). Secretary General's visit to Kibera, Nairobi 30-31 January, 2007.

UN-HABITAT (2009). *Darfur Early Recovery: Stabilized Soil Blocks for Sustainable Urban Growth.* Nairobi: UN-HABITAT.

UN-HABITAT (2010a). *The State of African Cities 2010.* Nairobi: UN-HABITAT.

UN-HABITAT (2010b). *Malawi Urban Housing Sector Profile.* Nairobi: UN-HABITAT.

UN-HABITAT (2010c). *Gender Equality for Smarter Cities: Challenges and Progress.* Nairobi: UN-HABITAT.

UN-HABITAT (2010d). *Housing as a Strategy for Poverty Reduction in Ghana.* Nairobi: UN-HABITAT.

UN-HABITAT (2011a). *Uganda Urban Housing Sector Profile.* Nairobi: UN-HABITAT.

UN-HABITAT (2011b). *Condominium Housing in Ethiopia: The Integrated Housing Development Programme.* Nairobi: UN-HABITAT.

UN-HABITAT (2011c) *A Practical Guide for Conducting Housing Profiles.* UN-HABITAT: Nairobi.

UN-HABITAT (2004). *Urban Land for All.* Nairobi: UN-HABITAT.

UN-HABITAT and GLTN (2008). *Secure land rights for all.* Nairobi: UN-HABITAT and GLTN.

UN-HABITAT and GLTN (2010). *Count Me In: Surveying for Tenure Security and Urban Land Management.* Nairobi: UN-HABITAT and GLTN.

UN Millennium Project (2005). A Home in the City. Task Force on Improving the Lives of Slum Dwellers. London: Earthscan.

UNCHS (1990). *The Global Strategy for Shelter to the Year 2000*. Nairobi: UNCHS (Habitat).

UNCHS (1993). "Building materials for housing: Report of the Executive Director, United Nations Commission on Human Settlements", *Habitat International* 17(2): 1-20.

UNCHS (1996a). *Global Report on Human Settlements 1996: An Urbanising World*. Oxford: Oxford University Press for UNCHS (Habitat).

UNCHS (1996b). *An Urbanising World: Global Report on Human Settlements 1996*. Oxford: Oxford University Press for UNCHS (Habitat).

UNCHS (1997a). *The Istanbul Declaration and The Habitat Agenda*. Nairobi: United Nations Centre for Human Settlements (Habitat)

UNCHS (1997b). *Shelter for All: The Potential of Housing Policy in the Implementation of the Habitat Agenda*. Nairobi: UNCHS(Habitat).

UNCHS (2000). Review of the implementation of the Habitat Agenda in Africa. Istanbul + 5 Africa Regional Meeting of 6-8 November 2000. Addis Ababa, Ethiopia.

UNCHS (2001a). Implementing the Habitat Agenda: The 1996-2001 Experience. Report on the Istanbul+5 Thematic Committee, 25th Special Session of the United Nations General Assembly, New York, 6-8 June 2001.

UNCHS (2001b). *The State of the World Cities 2001*. Nairobi: UNCHS (Habitat).

UNCHS (2001c). Synthesis of national reports on the implementation of the Habitat Agenda in the Africa Region. Special Session of the General Assembly for an Overall Review and Appraisal of the Implementation of the Habitat Agenda. New York.

UNCHS and AVBC (2001a). "Compressed earth blocks", poster 1 of 5 on low-cost building techniques.

UNCHS and AVBC (2001b). "Ferro-cement channels", poster 2 of 5 on low-cost building techniques.

UNCHS and AVBC (2001c). "Dome construction", poster 3 of 5 on low-cost building techniques.

UNCHS and AVBC (2001d). "Vault construction", poster 4 of 5 on low-cost building techniques.

UNCHS and AVBC (2001e). "Rammed earth construction", poster 5 of 5 on low-cost building techniques.

UNCHS/ILO (1995). *Shelter Provision and Employment Generation*. Geneva: United Nations Centre for Human Settlements (Habitat), Nairobi; International Labour Office.

United Nations (2003). General Comment No. 15 (2002): The right to water (arts. 11 and 12 of the International Covenant on Economic, Social and Cultural Rights). E/C.12/2002/11.

v

von Rudloff, L. (2007a). Access to Housing Finance in Africa: Exploring the Issues - Botswana, Marchalltown: FinMark Trust.

w

Willis, K. G. and A. G. Tipple (1991). "Economics of Multihabitation: Housing conditions, household occupancy and household structure under rent control, inflation, and nonmarketability of ownership rights", *World Development* 19(12): 1705-1720.

World Bank (1983). *Project Completion Report, Senegal Sites-and-Services Project.* Report No. 4768. October 31, 1983. Washington D.C.: World Bank.

World Bank (1993). *Housing: Enabling Markets to Work*. Washington, D.C.: World Bank.

World Bank (2002a). Algeria: World Bank to support development of mortgage loan market. Washington, D.C.: World Bank.

World Bank (2002b). Upgrading of Low Income Settlements Country Assessment Report: Burkina Faso. Washington, D.C.: World Bank.

World Bank (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative analysis. Washington, D.C.: World Bank.

World Bank (2008). *Migration and Remittances Factbook 2008*. Washington, D.C.: World Bank.

y

Yang, Z. and Y. Shen. (2008). The Affordability of Owner Occupied Housing in Beijing. *Journal of Housing and the Built Environment*. 23: 317-335.

Yahya, S. S. (2001). "Community Land Trusts and other tenure innovations in Kenya", in G. Payne (Eds) *Land, Rights and Innovation: Improving Tenure Security for the Urban Poor*. London: ITDG Publications: 234-263.

You, N. (2007). Making the market work for pro-poor urban housing. 1st Asia-Pacific Housing Forum. Singapore.

OTHER RECENT LAND AND HOUSING PUBLICATIONS BY UN-HABITAT:

Housing Indigenous Peoples in Cities: Policy Guide to Housing for Indigenous Peoples in Cities (2009)
ISBN: 978-92-1-132187-6

Policy Guide to Secure Land Rights for Indigenous Peoples in Cities (2011) UN-HABITAT and GLTN
ISBN Number (Volume 2): 978-92-1-132360-3

A Practical Guide for Conducting Housing Profiles (2010)
ISBN: 978-92-1-132028-2

Quick Policy Guide Series

A Policy Guide to Rental Housing in Developing Countries (2010) (Volume 1)
ISBN: 978-92-1-132327-6

Enabling Shelter Strategies: Design and Implementation Guide for Policymakers (2010) (Volume 2)
ISBN: 978-92-1-132334-4

Housing Practices Series

Condominium Housing in Ethiopia: The Integrated Housing Development Programme (2010) (Volume 1)
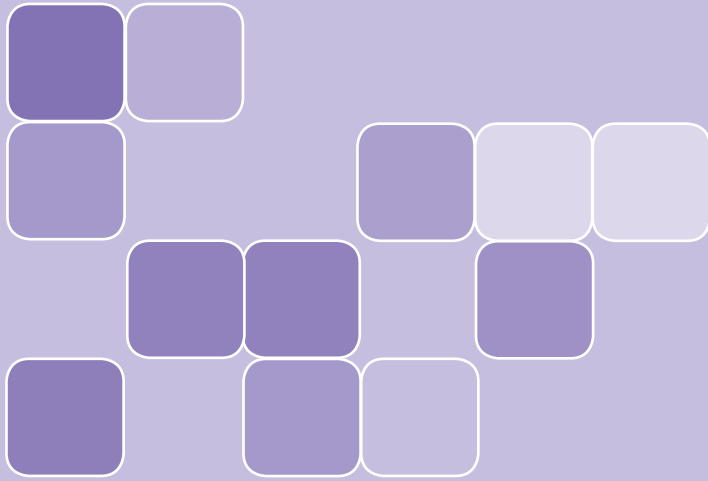ISBN: 978-92-1-132326-9

Housing Profiles

Malawi Housing Sector Profile (2010)
ISBN Number (Volume): 978-92-1-132188-3

Nepal Housing Sector Profile (2011)
ISBN Number (Volume): 978-92-1-132373-3

Forthcoming: **Uganda (2011), Ghana (2011), Tunisia (2011), Vietnam (2012), El Salvador (2012), Ecuador (2012).**

AFFORDABLE **LAND AND HOUSING** IN
AFRICA

Affordable Land and Housing in Africa

This volume investigates the state of affordable land and housing in Africa. It explores the major trends in housing provision, conditions, availability, and quality; analyses housing policy responses and practices; and provides key recommendations for local, national and international policy initiatives that can increase affordable housing supply.

The volume highlights that for the majority of urban Africans adequate housing is simply not available or not affordable because key inputs to housing are either too expensive or simply unavailable, in particular the inputs of land and housing finance. Yet the challenge of universal access to adequate housing is not insurmountable and the volume highlights the experience of South Africa and North African countries in implementing affordable housing and slum upgrading programmes over the last decade which have expanded access to habitable and affordable housing.

Logically structured, clearly written, and richly-illustrated, the volume provides an accessible yet authoritative reference for housing experts, policy makers, researchers, NGOs, and community organisations regarding the challenge of housing affordability in African countries, the bottle-necks to expanding access, and the ways contemporary housing sector actors are supporting affordable land and housing provision.