



## Snapshots of innovation:

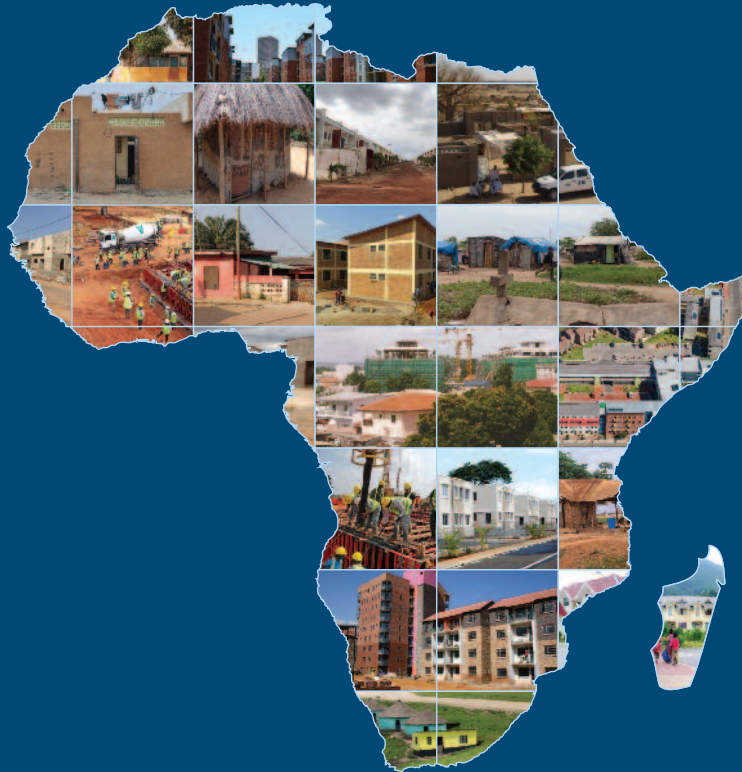
Examples of affordable housing projects on the ground from the 2023 Housing Finance in Africa Yearbook



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## HOUSING FINANCE IN AFRICA

A review of Africa's housing finance markets

### 2023 YEARBOOK

Published by the Centre for Affordable Housing Finance in Africa



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Housing Finance  
in Africa

## Snapshots of innovation: Examples of affordable housing projects on the ground from the 2023 Housing Finance in Africa Yearbook

We are very excited to present here a collection of short profiles of affordable housing projects currently in place or underway across the African continent. Each of the projects is evidence of the real-world application of some type of innovation, related to: end-user finance, building design, construction materials or methods, green building, and other areas. Innovative projects from 52 African countries are contained here, describing pioneering or unusual approaches and new housing and housing finance products designed to address the critical challenge of housing affordability.

Our *2023 Housing Finance in Africa Yearbook*, available on CAHF's website, included a text box in each country profile that told a short story of a project on the ground in that country. The English edition of the Yearbook can be downloaded at <https://housingfinanceafrica.org/resources/yearbook/> while the French version is available at <https://housingfinanceafrica.org/fr/resources/annuaire-sur-le-financement-du-logement-en-afrique/>. What we have done here is to pull all those snapshots of innovation into one booklet, so that readers may peruse them by subject area – finance, green building, affordability, building materials, partnerships, target groups and mass housing projects. The experience of reading them all together is exciting and fascinating, providing inspiration and ideas for housing and housing finance practitioners interested in what is actually happening on the ground.

Under each profile, there are URL addresses which can provide further information on the project or programme. In addition, you can read about the country context for each project by downloading the pdf version of the relevant 2023 country profile – available at: <https://housingfinanceafrica.org/resources/yearbook/>

An index at the back of this booklet serves as a tool for finding other projects which demonstrate innovation in particular areas, besides the 10 main heading listed in the Table of Contents. To this end, a number of key themes or features related to the project are listed next to each snapshot.

This booklet has been compiled by Lesley Mashiri. We would welcome your views and thoughts on any of these projects, and would also be keen to learn of other innovative projects underway in Africa. Please contact Alison Tshangana at [alison@housingfinanceafrica.org](mailto:alison@housingfinanceafrica.org)

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# GREEN INITIATIVES



# Blue Bond initiative – Cabo Verde

Cabo Verde launched its first blue bond on the Blu-X sustainable finance platform in January 2023 in alignment with the country's focus on blue finance, an emerging area in climate finance. This is the first initial public offering (IPO) listed on Blu-X and the bond could generate CVE 360 685 (US\$3 568) in private finance. The bond aims to raise investment in Cabo Verde's Ocean economy while divesting from polluting industries. Cabo Verde had previously issued four sustainable bonds totalling CVE 3.349 billion (US\$33.13 million) through a strategic partnership between the Cabo Verde Stock Exchange (Bolsa de Valores de Cabo Verde – BVC) and the UNDP under Cabo Verde's integrated national financing framework (INFF).

Blue finance seeks to help safeguard access to clean water, protect underwater environments and invest in a sustainable water economy. Blue bonds and blue loans are innovative financing instruments that raise funds for investments in water and wastewater management or offshore renewable energy. Given the proximity of the housing infrastructure to the seafront and that approximately 80% of the population resides in the coastal zones prone to sea-level rise, these investments will assist with some of the challenges faced in the housing sector in the country and assist in improving the relatively poor river network and improve discharge flows and increase the resilience to water scarcity and/or drought in the country.

## Key features:

Blue finance

Climate finance

For more information:

- IMF Country Report for Cape Verde, July 2023: <https://www.imf.org/media/Files/Publications/CR/2023/English/ICPVEA2023002.ashx>
- IMF page on blue finance: <https://shorturl.at/nyz13>



# Cité de la Nouvelle Génération Eco-City – Burkina Faso

UN-Habitat, the Global Green Growth Institute (GGGI) and the Clean Cooling Collaborative support the government of Burkina Faso in implementing a social housing project focused on energy efficiency. The overall goal is to reduce energy demand and improve energy efficiency in the housing sector. The use of local materials by Burkinabè architect Diébédo Francis KERE, winner of the 2022 Pritzker Prize, has contributed significantly to their promotion.

In the commune of Saaba, the Abdoul Service International company has built a modern, secure eco-city called "Cité de la Nouvelle Génération", covering one hectare and comprising 27 flats in a three-storey building, a crèche, a garden, a basketball court, a car park and a water tower:

The urban restructuring project for the Saaba non-loti area includes innovative financing arrangements. Three innovative financing options are proposed: full financing by 90% of residents, shared financing between developers and 90% of residents, or shared financing between developers, residents and concessionaires.

## Key features:

Eco-City

Eco-friendly housing

Energy efficiency

Green

Housing finance

Local building materials

For more information:

- Pritzker Prize 2022: Francis Kéré, the Burkinabe architect uses materials to respond to local climatic conditions: <https://www.build-green.fr/prix-pritzker-2022-francis-kere-larchitecte-burkinabe-utilise-les-materiaux-pour-repondre-aux-conditions-climatiques-locales/>
- Bassolé, F. (2023). "Property development: Abdoul Service International invests nearly 4 billion francs in the 'new generation city'."
- Resorption of precarious housing in Burkina Faso: between heavy-duty public policies and expansion of local dynamics: <https://fabriques-urbaines.univ-constantine3.dz/wp-content/uploads/2022/08/2-V2.N2.pdf>

# Easy Housing Concepts Uganda Limited – Uganda

Easy Housing is a circular and climate-resilient building technology that uses sustainably sourced timber and biobased materials to create affordable housing in a matter of weeks. The homes are prefabricated in an Entebbe workshop before assembly onsite. The timber is treated for termites and fire hazards. The homes are single storey dwellings for families in the affordable housing market, ranging in size from one-bedroom 32m<sup>2</sup> homes costing USh26 million (US\$7 100) to three-bedroom, 60m<sup>2</sup> at USh45.4million (US\$12 300).

Easy Housing has completed projects in Kampala and West Nile, and is scaling up production, building homes in Entebbe and Kampala in Q3-Q4 of 2023. (The social enterprise also operates in Ghana, Mozambique, and Tanzania). It plans to sell carbon credits to offset and mitigate CO<sub>2</sub> emissions into the atmosphere, which will reduce unit prices.

## Key features:

Alternative building technologies

Circular building technology

Climate finance

Green

Pre-fabricated housing

Social enterprise

Sustainable building materials

For more information:

- Easy Housing Concepts website: <https://www.easyhousing.org/>

# Casa Real and Empowa – Mozambique

Casa Real is an affordable housing developer based in the coastal city of Beira. Since 2018, Casa Real has disrupted the market by promoting access to decent, affordable and safe homes for low and middle income families. The condominium development in Inhamizua offers housing typologies ranging from a basic one-bedroom, 26m<sup>2</sup> house with a sale price of MT621 000 (US\$9 7445) to a 55m<sup>2</sup> two-bedroom house priced at MT1.6 million (US\$25 109). In the pilot phase, 10 homes were constructed and in phase two, 71 homes have been completed. The developer has plans to complete a 180-house development for 900 people, that is fully-serviced with basic infrastructure.

The houses are conveniently built to be adapted and expanded to suit households' specific needs. The structures are designed as cyclone resistant. An essential feature for Mozambique's coastal cities. Casa Real's newest range of homes are eco homes with installed solar panels and rainwater recycling systems.

Casa Real recently partnered with Empowa, a decentralised finance (DeFi) platform, which aims to facilitate home ownership through a lease-to-own model. By leveraging blockchain technology and the sale of non-fungible tokens (NFTs), the partnership seeks to scale capital and investments in new instruments directed towards affordable housing projects. The pilot allows individuals to access homes without the need for a traditional mortgage, while leveraging the technology to build a record demonstrating creditworthiness to eventually access formal mortgage facilities. Empowa seeks to open the market by expanding access to sustainable and affordable housing to over 60% of Mozambique's population.

For more information:

- Casa real website: <https://casareal.co.mz/>
- Empowa website: <https://empowa.io/>

## Key features:

Affordability

Digital technology

Eco-friendly housing

Energy efficiency

Green

Lease-to-own

Low-income housing

Middle-income housing

Multi-party collaboration

# Ecological Town project in Andou-M'Batto – Côte d'Ivoire

Côte d'Ivoire is making significant progress in promoting sustainable real estate products. One of the projects highlighted is the green city of Andou-M'Batto. The project, to be launched in March 2023, is being implemented by the Ivorian company Victoire Immobilier as part of a public-private partnership.

The project is a response to the housing shortage and congestion in the city of Abidjan. It will cover a site of around 6 000 hectares. The pilot phase of the project will focus on around 10% of the total surface area of the site (650 ha) and involve the construction of 808 blocks of around 14 000 plots.

This new city, described as sustainable because it is based on an ecological approach, will be designed to incorporate recent technological advances. In fact, this approach favours ecological parks, play areas and essential community facilities with a view to preserving the environment. This ambitious initiative, which aims to break new ground in the responsible and balanced development of Côte d'Ivoire's urban landscape, will require funding estimated at several hundred billion CFA francs. Several structuring projects are planned: a bridge linking Bingerville to Grand-Bassam and the asphaltting (currently in progress) of the road linking Alépé to Grand-Bassam. This infrastructure should confirm Andou-M'Batto's status as the first green town in Greater Abidjan.

## Key features:

Eco-City

Green

Public-private partnership

For more information:

- Côte d'Ivoire/ambitious ecological city project in Andou-M'Batto: from dream to reality: <https://shorturl.at/koHKT>

# Eco-dôme Maroc – Morocco

Eco-domes, created by 'Eco-dôme Maroc,' offer affordable and simple housing for private individuals. These homes are characterised by their reduced environmental footprint compared to traditional buildings, their harmonious integration into the environment and effective acoustic and thermal insulation thanks to the use of specific materials. Furthermore, construction is completed up to twice as fast as for conventional houses.

The material used consists mainly of soil (90%) and cement (10%). This blend enables the maintenance of a pleasant indoor temperature, with a difference of 15°C compared to the outside temperature, without the need for a heating or air-conditioning system. Construction costs for an eco-dome come to Dhs2 000/m<sup>2</sup> (US\$202/m<sup>2</sup>), amounting to Dhs140 000 (US\$14 141) for a 70m<sup>2</sup> home. However, this price may vary depending on the choice of finishes and materials for the interior. The first house, measuring 72m<sup>2</sup>, was built in the Rabat region and is currently inhabited by a family of five.

## Key features:

Alternative building technologies

Eco-City

Eco-friendly housing

Green

For more information:

- Eco-dôme Maroc website: <https://www.ecodomemaroc.ma/projets.html>

# Horizon Green Village Project – Zambia

Horizon Green Village Project (HGVP) is a housing project with the theme: “establishing an environmentally sustainable uniform community of private homes.” HGVP is a strategic partnership of ZNBS and Horizon Properties Limited to deliver affordable housing units that are designed on the principles of environmental protection and preservation, sustainability and modern housing development. The housing units will be sold to home buyers and will be rented out, including using the rent-to-own model. The target market includes new households especially graduates from universities who are starting new families, students in colleges and universities, and low to middle income households. The estate has high-, medium- and low-cost housing, flats and semi-detached housing for smaller families, and two-three bedroomed two-storey duplex flats.

The HGVP is located in Chongwe District on the Great East Road and main transportation hub and within 30 km of the central business district of Lusaka City. The project, which is being implemented in phases, is still under development and has been slowed down due to lack of capital for laying down the bulk infrastructure (water supply, access roads and electricity).

HGVP is being promoted as a climate and eco-friendly housing development with the intention of helping the residents reduce their environmental impact. The project is wholly community owned. At the start of the project, community members, concerned citizens and NGOs were invited to scoping meetings and public disclosure meetings. The project intends to help address various environmental problems, including: vegetation loss, damage to land, plants and animals (biodiversity), pollution of water and air, and displacement of people to make way for the housing development. Mitigation measures have been put in place to ensure that there is no groundwater contamination by sewerage. The project is also promoting alternative building technologies, including using locally available building materials and solar technologies instead of grid-based energy supply. A mix of financing models are being used, including end-user financing and mortgage construction finance.

For more information:

- The Horizon Properties website: <https://thehorizonproperties.com/greenvillage/three-bedroomed-duplex/>

## Key features:

Alternative building technologies

Eco-friendly housing

Local building materials

Middle-income housing

Multi-party collaboration

Rent-to-own

# Vuvulane eco-housing development – Eswatini

The innovative project highlight of the year is the eco-living initiative in Vuvulane by local art and design entrepreneur Khulekani Msweli. The focus is on providing high-quality, eco-conscious yet affordable houses for the impoverished Mgidza community in Vuvulane. The development is planned to comprise 25 houses, with the first demo house already completed. The project involves community involvement in construction, supplemented by a fundraising campaign for additional houses.

The project aims to sell housing units to local low-income residents, uplifting the community. Construction employs hydraform interlocking mud bricks produced locally, combined with red earth sand. Sustainability is a central theme, seen in its low-carbon footprint and effective thermal properties. The roofing method includes grass thatching and zinc corrugated sheets. Eco-friendly features like compost toilets align with its environmentally conscious approach.

The project completes each housing unit within six to eight weeks, incorporating a three-week mud brick curing process. A distinctive aspect is its focus on creating appealing eco-homes for vulnerable community members, a contrast to elite "Eco" housing estates.

Future phases and expansions are planned to address the community's housing needs, bolstered by local and international donors, friends, family, and JEREMPAUL, which is a design brand. This initiative underscores community-focused, eco-conscious housing provision, offering sustainable solutions to Vuvulane's housing challenges.

For more information:

- Artist builds eco-friendly houses for underprivileged: <https://shorturl.at/fwBFP>

## Key features:

Alternative building technologies

Mud bricks

Community involvement

Eco-friendly housing

# Libreville - A new city – Gabon

An ecological project which has been dubbed “a new city” is being built in Libreville. The Bay of Kings/ Baie des Rois is built on land reclaimed from the sea. The new district will be at the same time a residential, commercial, and cultural area with a large open-air performance stage, designed ecologically with 400 to 600 trees. The ambition is to create a sustainable area, with a Gabonese architectural identity and to offer developments meeting international standards to improve the quality of life of Libreville residents. This will be achieved, using wood in construction and the planting of trees.

The buildings have been constructed using an eco-responsible approach to reduce the environmental footprint in direct energy consumption, water consumption, and the use of building materials in line with the Excellence in Design for Greater Efficiency (EDGE) certification. A Wastewater Treatment Plant (WWTP) is also being built on the site. This will make it possible to treat and recycle wastewater by eliminating pollutants before they are discharged into nature throughout the Baie des Rois district.

## Key features:

Eco-City

EDGE certification

Energy efficiency

Sustainable building materials

Wastewater Treatment Plant (WWTP)

For more information:

- The Bay of Kings, a city of the future in the heart of Libreville: <https://shorturl.at/abqr4>



# TAF City – Gambia

In 2021, TAF Africa Global Limited established TAF City, a smart and eco-friendly housing development on 5 000 ha of land with an envisaged total of 5 000 housing units of different sizes divided into 10 residential estates, the delivery of which will be phased over 20 years, creating 5 000 construction jobs and more opportunities upon completion. The city is situated between Gunjur and Sifoe in the Kombo South District of the Gambia. Two of the estates have been completed and sold. There are 11 housing models, ranging from two-bedroom bungalows to two-storey apartment duplexes, including a retirement village.

The development will include environmentally sustainable interventions such as its own agricultural cluster including horticulture and aquaculture, and some of the power supply will come from solar energy. The city will include amenities and services such as hospitals, schools, shops, a nature park, a hotel, and recreational and entertainment facilities. At a cost of D2.3 million (US\$38 624) for a two-bedroom house and D7.1 million (US\$119 229) for a four-bedroom unit, however, this is unaffordable for most Gambians.

## Key features:

Eco-friendly housing

Energy efficiency

Job creation/income generation/  
training

Mass housing

Smart City

For more information:

- Africa Outlook magazine website: <https://www.africaoutlookmag.com/company-profiles/1499-taf-africa-global-ltd>

# Lahagu Affordable Housing Project – Ghana

Reall and Afreh Group, both experts in quality low-cost housing, have combined resources to implement the affordable housing project located in the Lahagu suburb of Tamale (the capital of Ghana's Northern Region). This initiative provides homes for low income families. The EDGE-certified project is the first in Northern Ghana. With two bedrooms in each unit, Reall and Afreh group have jointly built 100 eco-friendly and low-cost homes. The project uses innovative construction methods which incorporate the use of compressed earth blocks – an improved local building material. The project has also adopted low-flow water fittings and naturally ventilated spaces. Through its innovative construction mechanisms project saves on energy consumption by 34%, water use by 31% and embodied energy by 56%, compared to conventional local practices.

A Tamale cooperative credit union, composed of teachers, nurses and traders, partnered with Reall and Afreh group to offer sustainable low-cost housing solutions for the society's low to middle income earners. The cost of each house was Gh₵50 000 (US\$4 553) and a partnership with First National Bank, Absa and Stanbic bank ensured financial availability and accessibility among the members of the cooperative union.

## Key features:

Compressed earth blocks

Credit union

Eco-friendly housing

EDGE certification

Energy efficiency

Green

Local building materials

Low-income housing

Middle-income housing

Mortgages

Targeted groups

For more information:

- Lahagu Housing Project: <https://edgebuildings.com/project-studies/lahagu-housing-project/>

# BUILDING MATERIALS AND CONSTRUCTION METHODS



# Durabrics – Malawi

Malawi turned to innovative solutions due to the demand for energy for the growing population. For many years, Malawi has used burnt bricks as a major source of curing bricks as building material and cooking. This type of building material requires a lot of firewood for curing purposes. Considering the magnitude of trees that are being used for curing bricks, the government decided to employ green technologies, and several innovations have been developed in this regard. These technologies aim at reducing the pressure or impact the country is facing through the wanton cutting down of trees.

In response to the impact of disasters that occur regularly, Malawi adopted the use of safer house construction guidelines. The first safer construction guidelines were adopted in 2010 following the devastation by the earthquake that occurred at that time. The devastation following disasters such as floods and cyclones was partly because of the environmental degradation due to cutting down of trees for brick use and charcoal burning.

The safer construction guidelines therefore look at modern techniques of how to construct houses using greener technologies. The greener innovations include cement blocks, cement bricks, soil stabilised blocks (SSBs), green bricks, rammed earth housing technologies and prefabricated materials. The use of burnt bricks is slowly phasing out as all government projects use these new technologies.

The I4Tree Sustainable Building – Malawi, the Better Society 2021 Built Environment Award winner, uses Durabrics as construction material. Durabrics are mechanically compressed bricks that are made of local earth, sand, cement, and water as raw material but do not require fire curing. The non-use of firewood also reduced carbon emissions.

For more information:

- Durabric by LafargeHolcim: <http://www.solutionsandco.org/project/durabric-by-lafargeholcim/>

## Key features:

Alternative building technologies

Durabrics

Soil-stabilised blocks

Green

Pre-fabricated housing

Sustainable building materials

# Eco-friendly building material – Mali

An innovative project to build a bioclimatic house was introduced in Mali - the Nubian vault (NV) or ecological house which addresses the harmful effects of concrete and wood used in construction on the environment. This building is made from mudbrick, which is kneaded in a mortar into sun-dried bricks that are resilient and reduce energy needs and losses while providing protection from the sun. Eco-friendly, comfortable and 30% to 50% cheaper than the concrete-sheet metal solution, this technique is standardised to a width of 3.3m to enable replication and the scaling up.

Mali's Ministry of Urban Development and Housing requested LEVS to design a prototype for social housing. LEVS worked in partnership with a contractor, Entreprise DARA, and used hydraulically compressed earth blocks (HCEB). In comparison to conventional building material, HCEBs are a low-cost, pressure-resistant and durable alternative. The blocks can be manufactured on site using a portable compression machine. The project delivered 280 social housing units in Bamako between 2015 and 2019.

## Key features:

Alternative building technologies

Compressed stabilised earth blocks (CSEB)

Mud bricks

Eco-friendly housing

Green

Local building materials

For more information:

- The Nubian vault is transforming low-cost housing in West Africa: <https://shorturl.at/aeyS2>

## Compressed stabilised earth blocks – South Sudan

On the construction front, advancements in building technologies provide an opportunity for builders and contractors to enhance traditional building materials, making them more durable and sustainable. Considerable research has been conducted across Africa to improve traditional building materials, addressing the pressing housing demands on the continent. One such development involves the use of Compressed Stabilised Earth Blocks (CSEB), which offer a robust building material produced using a relatively small and easily operable manual compression machine. Compressed Stabilised Earth Blocks offer several advantages, including enhanced utilisation of locally sourced materials, reduced transportation costs due to on-site production, increased accessibility to quality housing, and the promotion of local economic growth as opposed to expenditure on imported materials.

### Key features:

**Compressed stabilised earth blocks (CSEB)**

**Eco-friendly housing**

**Green**

**Local building materials**

**Sustainable building materials**

For more information:

- Unesco website: <https://unesdoc.unesco.org/ark:/48223/pf0000128236>

## Clay-cement project – Cameroon

The Clay-cement project is the result of a partnership agreement between MINHDU, SIC, MIPROMALO and Cimenteries du Cameroun (CIMENCAM), a company operating in the construction materials sector (cement, concrete). The project, with a total estimated cost of CFA4.2 billion (US\$69.9 million), aims to build 2 000 social housing units throughout the country, with 200 units per region. The aim is to help significantly reduce the country's housing deficit, while combating the uncontrolled sprawl of Cameroon's urban areas. It also aims to provide decent housing for all social strata. The launch of the pilot phase, which took place in Pitoa (Bénoué department, North Cameroon region), involves the construction of 200 social housing units, equally divided between T3 (two bedrooms and a living room) and T4 (3 bedrooms and a living room). The prices of these homes vary between CFA12 million and CFA 15 million (between US\$19 960 and US\$24 950).

This technology, which has already been successfully tested in several African countries, is based on local building materials. Its implementation will generate positive externalities, in particular the creation of income-generating activities and job creation.

### Key features:

**Job creation/income generation/  
training**

**Local building materials**

**Multi-party collaboration**

**Sustainable building materials**

For more information:

- Official launch of social housing construction works in PIT:  
<https://www.cimencam.com/fr/lancement-officiel-des-travaux-de-construction-des-logements-sociaux-a-pitoa>

# Anaïne's 2021 mud brick building project – Chad

ANAÏNE is promoting a house measuring 9 × 6 metres, comprising a living room (6m by 5m), a bedroom (4m by 4m) and a veranda (2m by 4m) for a small family. It uses clay bricks, which have been chosen because they are much cheaper than cement blocks, even though Chad produces its own cement. The cost is therefore very attractive. ANAÏNE had wanted to use breeze blocks, but they are double the cost. While breeze block bricks cost CFA 900 000 (US\$1 497), mud brick bricks only cost CFA 500 000 (US\$832), a difference of CFA 400 000 (US\$665), which means that around the ANAÏNE site, baked brick constructions are flourishing. These bricks are the material of choice for those on the lowest incomes, to the detriment of cement blocks, which are considered too expensive (CFA 8 500 (US\$13.31) per 50kg bag of cement).

Furthermore, fired bricks are often transported by horse and are therefore less costly; as a result, the entire production chain remains small-scale and is located on the outskirts of the capital. Producers are also calling for the industry to become more professional, which would increase their income and enhance the value of this local material. However, adding cement to the external plastering of finished walls prevents erosion and ensures solidity and relative longevity.

## Key features:

Clay bricks

Green

Local building materials

Sustainable building materials

For more information:

- Mud house: Africa's first eco-friendly and sustainable building practice:  
<https://sabiainetwork.com/mud-house-africas-first-eco-friendly-and-sustainable-building-practice-2/>



# Pre-fabricated housing – Congo, Republic of Congo (Brazzaville)

The adoption of prefabricated or "modular" houses on example of innovation being explored currently. The company carrying out this project is FORSPAK International Congo, a subsidiary of Western Cement Company, which has started to introduce this project with the agreement of the Congolese government. This model consists of manufacturing the main load-bearing structures of the building as well as the metal and wood equipment and joinery in the factory.

In fact, this type of housing offers the advantage of being efficient, i.e. that:

- (i) all the constituent elements of the building's load-bearing structure will be prepared in the factory, so waste is halved and losses are significantly minimized;
- (ii) the assembly of these elements at the site will be done partly mechanically, i.e. in a very short time;
- (iii) the overall cost will be further reduced because the mass production of housing certainly generates an economy of scale of the order of 5%.

Obviously, all these benefits, namely time savings, financial savings and more comfort, militate in favour of the adoption of this innovative approach, which is unanimously supported by both housing seekers and the Government in search of efficient and sustainable solutions.

For more information:

- Housing: Congo wants to experiment with prefabricated houses:  
<https://www.africa-press.net/congo-brazzaville/economie/habitat-le-congo-veut-experimenter-des-maisons-prefabriquees>

## Key features:

Alternative building technologies

Green

Pre-fabricated housing

# Pilot project for 50 social housing units in Sélibaby – Mauritania

As part of the "Taazour" programme, a pilot project to build 50 social housing units using local materials has been completed in Sélibaby, in the south of the country, in the Guidimakha wilaya. Each home was built on a 300m<sup>2</sup> plot and consists of two rooms, a living room, a kitchen and a toilet.

A new technique, the use of compressed banco, was used for the first time in building these homes. This technique was implemented by the Agence d'Exécution des Travaux using local materials. The Mauritanian government, the main developer of this project, considers this new technique to be a major achievement, and a prototype for improving the urbanisation model, particularly in rural areas. Construction of these housing units took three years, and the model is to be reproduced nationwide.

## Key features:

Alternative building technologies

Green

Local building materials

Rural

Social housing

For more information:

- Selibaby Affordable Housing: <https://www.dutcharchitects.org/projects/selibaby-affordable-housing-mauritania>

# Affordable Smart Villa – Sudan

The Affordable Smart Villa project was conceived and executed by PlanB Architects, a consulting and construction firm with expertise in architectural design and urban planning in the region. Originating in 2015 as a design concept by a group of architects, the project's development was inspired by the national movement called Hanabneho, which gained momentum after Sudan's transformative revolution in 2019. The development of design and construction plans for the project's prototype took two years of research. The prototype was designed to fulfil the housing needs of first-time homebuyers from the middle-class in Sudan's urban areas.

In 2021, PlanB Architects initiated the construction of the first prototype, situated in Al-Waha district, Hatana, Omdurman, Khartoum, Sudan in a nascent residential area. The site is distant from Omdurman's market yet is close to transport. The plot is 310m<sup>2</sup> with a built-up area of 150m<sup>2</sup>, aimed at an extended family of eight members and it spans two floors, accommodating four bedrooms, three living areas, three bathrooms, and a kitchen that opens to an exterior backyard.

In the design, attention was paid to the size of floor areas, minimising waste, and optimising room dimensions. To reduce construction expenses, the team conceptualised an accessible rooftop level and standardised door and window dimensions. Exterior walls were built with locally-produced red bricks, and interior surfaces left unfinished to cut costs. Technological integration was also prioritised, with the inclusion of solar panel designs and a smart CCTV system.

For more information:

- PlanB Architects website: <https://www.planbone.com/project/affordable-villa/>

## Key features:

Affordability

Architectural design

Energy efficiency

First-time home buyers

Local building materials

Middle-income housing

# AU CAP housing project – Seychelles

The AU CAP (administrative district of Seychelles) housing project was carried out by the government through GICC (Green Island Construction Company) and SIA (Seychelles Infrastructure Agency). The project consists of eight units, each with three bedrooms. The estimated cost of the project is SRs7.1 million (US\$508 483). The development differs from other projects as it was a pilot project using new construction methods and materials to benefit families as buyers, to educate government-owned entities about construction expenditure, and to establish the real cost of construction in Seychelles, especially for housing projects.

## Key features:

Alternative building technologies

Multi-party collaboration

For more information:

- The Nation, "Eight families to benefit from new housing project in Au Cap": <https://www.nation.sc/articles/19633/eight-families-to-benefit-from-new-housing-project-in-au-cap--by-mandy-bertin->

# PAL Homes and Pomona City – Zimbabwe

PAL Homes is a Special Purpose Vehicle (SPV) created by Tivane Investments, a sustainable infrastructure development and project preparation company that focuses on smart, inclusive, and climate-resilient infrastructure. The project provides affordable housing using 3D Construction Printing (3DCP) technology. The fast and accurate delivery of the technology helps to scale up affordable housing construction, thus contributing to reducing the housing backlog. The project launched a 3DCP capital-raising roadshow in May 2022 that was subscribed by property developers, infrastructure input manufacturers, DFIs and other institutional investors. The Infrastructure Development Bank of Zimbabwe (IDBZ) has partnered with PAL Homes to raise capital on behalf of the SPV by establishing offtake agreements to ensure project bankability. Among others, the project promises low construction costs, timely construction schedules and a reduction in greenhouse gas emissions (GHGE) and wastage of materials by up to 40%.

WestProp Holdings' Pomona City Phase 2 and 3 development is under way in Harare. The infrastructural project on 273ha of land adopts a smart-city model, where households will be able to live, work and play within the same area. The distinguishing factor is the leasehold model, which is new to Zimbabwe. Leasehold makes acquiring property more affordable by eliminating the high cost of the land, allowing the household to invest in the top structure only. The land remains owned by the developer but leased to the household on a renewable 50-year lease. The land rentals are at a concessionary rate of between US\$30 and US\$50 (Z\$1 73 073 and Z\$288 456). The development will use green energy and technology.

## Key features:

3D printing

Alternative building technologies

Energy efficiency

Green

Long-term lease

Multi-party collaboration

Rental

Smart City

Special purpose vehicles

For more information:

- West Property Website (Zimbabwe): <https://www.westproperty.co.zw/stand/pomona-city-phase-one/>

# WOMEN



# Cité FSH Housing Cooperative – Senegal

The FSH housing cooperative with technical assistance from urbaSEN, an NGO, is implementing the Cité FSH cooperative housing project in Diender Guedj, comprising 140 homes and community facilities. Technical partners (urbaMonde, CRAterre, etc.) and financial partners (Fondation Abbé Pierre, GIZ, International Budget Partnership, Fédération Genevoise de Coopération, Fédération Vaudoise de Coopération) are working together on the project. The project is recognised as an eco-neighbourhood by the French Ministry for Ecological Transition and Territorial Cohesion and will be part of the Senegalese government's 100 000 Homes Programme supported by the MULHP.

The beneficiaries are members of the FSH housing cooperative; mainly vulnerable people, mostly involved in informal economic activities, mostly women, sometimes widows or women abandoned by their husbands, with dependent children and a small income, and most of whom live with family and friends on a rental basis. Ownership of the land will be collective (no parcelling out of plots) and will belong to the cooperative, while the buildings will be sold to the members of the cooperative. Financing will be mixed, participatory and inclusive, comprising a self-contribution, a loan from the Senegalese Federation of Inhabitants self-managed collective savings fund, a bank loan, and a portion in the form of donations and subsidies. The homes will be built using local, sustainable pressed mudbricks that will help to strengthen the local economy through training and action. Craftsmen will be trained to master the entire local materials production chain. The first pilot homes will be built in 2024.

## Key features:

Eco-City

Eco-friendly housing

Energy efficiency

Green

Housing finance

Local building materials

For more information:

- Study on affordable and collaborative housing through the example of the Cité FSH: <https://shorturl.at/hnGU8>

## EGTI's Innovative Kizwa Kyobe Project – Angola

Kizwa Kyobe is an 11-hectare project of 300 plots of fully-serviced land in the municipality of Cacuaco, piloted by EGTI. The project, launched in December 2022, aims to facilitate informal market women (Zungeiras) and domestic workers to build their own homes. An affordability study was carried out by Development Workshop on the target market and made recommendations for smaller 150m<sup>2</sup> plots and to scale plot sizes to avoid the risk of default by beneficiaries. Development Workshop also recommended that access to microcredit would allow beneficiaries to borrow small amounts and build incrementally.

EGTI subsidised the price of land by 90%, selling each plot for Kz90 000 (US\$109), paid in instalments over 24 months. Because the Zungueira would acquire documents from EGTI proving ownership of the land, they became eligible for bank financing under the new provision (BNA-Note 9/23). Sixty-four Zungueiras are still in the process of paying off their land - one woman has completed the first phase of constructing her home and is already living there.

The project offers a model for the recently launched national self-construction program and demonstrates how secure and affordable land could unblock access to housing finance for the large, previously unserved, base of the market.

### Key features:

**Affordability**

**Informal sector**

**Microfinance loans**

**Self build**

**Subsidies**

**Targeted groups**

**Women**

For more information:

- Egti website: [EGTI-E.P. – Empresa Gestora de Terrenos Infra-estruturados \(gov.ao\)](http://EGTI-E.P. – Empresa Gestora de Terrenos Infra-estruturados (gov.ao))



# Participatory Slum Upgrading Program (PSUP) 2020-2022 – Madagascar

The PSUP was a global partnership to transform the lives of one billion slum dwellers through developing sustainable, safe, inclusive, and resilient cities and communities. This was an ACP Secretariat Initiative, funded by the European Commission and implemented by UN Habitat, with funding from the European Union (EU) and the Madagascar Government. Among other achievements, PSUP rehabilitated sewerage canals and constructed three new box culverts in the commune of Moramanga. In the Urban Commune of Antananarivo, the construction of a Multifunctional Community House (MCM) was started. Four thousand households were sensitised on water, sanitation, and hygiene (WASH) as well as on the use of sewage sludge.

The PSUP also helped inform the community on how to set up a Community-Managed Fund (CGF) mechanism. The PSUP also facilitated the development of Neighbourhood Development Plans of four neighbourhoods in a participatory and climate-resilient manner. Lastly the PSUP assisted with the creation of income-generating activities, in particular, the training of 20 women in sewing.

## Key features:

Community involvement

Community-managed fund

Green

Informal settlements

International finance

Job creation/income generation/  
training

Women

For more information:

- Mysup website: <https://www.mysup.org/>

# SOCIAL HOUSING PROGRAMMES



# Yimabaya-Taneri and Sofonia-lac projects - Guinea

In 2023, the transitional authorities have set a target of 1 662 units to be built and delivered over eight months. Of the total, 376 units will be for public servants in Yimabaya-Taneri. The delivery of 30 social housing buildings in Sofonia-lac is also expected. Although less ambitious than other national affordable housing programmes in the West African region (i.e., Côte d'Ivoire, Senegal), the Guinean housing programme may be attainable providing all factors are met, including low-income households' improved access to finance, and a considerable increase in private developers' large-scale production.

## Key features:

Government employee housing

Low-income housing

Public-private partnership

Social housing

For more information:

- <https://guineematin.com/2022/09/14/habitat-le-ministre-ibrahima-sory-bangoura-revele-un-programme-de-1-662-logements-sociaux/>
- Shelter Afrique extends \$12m loan to finance housing value chain in Guinea: <https://www.environmentnewsnigeria.com/shelter-afrique-extends-12m-loan-to-finance-housing-value-chain-in-guinea/>

## Social housing programme – Burundi

Recently, the government of Burundi government has realised that to address challenges related to horizontal city expansion; self-finance in housing; and to achieve the 2040 vision as an emerging country and 2060 as a developed country by uplifting the urbanisation level from 14% to 40%, will require a revival of the social housing programme. The government via the Ministry of Infrastructure, Equipment and Housing Development has initiated a social housing programme.

Two sites in Bujumbura are now undergoing different site clearance activities. The units in the form of apartments will be sold to home buyers. The payment will be in instalments. The first home buyers will be given priority according to the Minister. It is projected that 33 000 units will be produced per year. Four categories of houses will be produced, and prices will vary accordingly. The houses will be developed in the North and South of the city within walking distance of the transport hubs. It is acknowledged by the Ministry of Infrastructure, Equipment, and Housing Development that the programme will be expanded to other cities and towns of the country. The project is planned to be executed through a tripartite agreement (government to provide land, banks/microfinance to fund the programme, and clients). The programme plans to mobilise local materials and local knowledge in construction.

### Key features:

First-time home buyers

Instalment sale

Local building materials

Mass housing

Multi-party collaboration

Social housing

For more information:

- Construction of Social Housing in Burundi to Start this Year:  
<https://constructionreviewonline.com/construction-news/burundi-announce-construction-of-social-housing-to-start-this-year/>

# Social housing in a smart city – Niger

A major innovative project to improve the quality of life for the people of Niamey will result in the modernisation of the city through six industrial and infrastructure projects.

On 3 July 2021, Niger signed a CFA1 983.92 billion (US\$3.3 billion) financing agreement with the Moroccan group Ymmy Finance Holding for these projects, which are expected to reshape Niamey by 2029.

The projects involve the construction of an agri-food complex, and the construction, for record funding, of 36 960 social housing units and a shopping centre covering 1 050 hectares. Other projects include the creation of an "ecological, sustainable and attractive" smart city along the river Niger; the construction of an industrial zone for export, and the installation of 20 000 solar-powered streetlamps.

## Key features:

Eco-City

Energy efficiency

Industrial zones

International finance

Smart City

Social housing

For more information:

- Niger: Morocco to invest 3.3 billion dollars in the capital Niamey:  
<https://www.lefigaro.fr/flash-eco/niger-le-maroc-va-investir-3-3-milliards-de-dollars-dans-la-capitale-niamey-20210705>

# Pérez social housing in Malabo - Equatorial Guinea

In 2006, the government launched a project to build 2 330 social housing units in Malabo, the capital. Under the slogan "social housing for all", these houses were intended for people on low incomes. Since 2006 when it started with the development of a new district in Malabo, the project has expanded to include the construction of duplexes, major government buildings and social housing in the administrative city of La Paz, on top of the creation of 56 urban districts.

The construction of social housing in Pérez de Malabo was abandoned by Andobras in 2016, seven years ago. In 2020, the government declared that it would cover 60% of the purchase price for social housing in the Pérez de Malabo district, for it to be truly affordable for low income households. In 2023, the Vice-Minister of Public Works, Housing and Urban Planning led an inspection on the site of social housing under construction in the Pérez district of Malabo. Although some equipment and materials have been stolen, some of the housing is 80% complete, with lifts already installed. The government confirmed in April 2023 that the goal was to finalise these homes as quickly as possible so that they could be made available to households. The government therefore commissioned Bisila Business Group to work on a project to put the finishing touches on these homes

## Key features:

Social housing

Low-income housing

Affordability

For more information:

- The government assumes 60% of the acquisition cost of a social housing in Equatorial Guinea to make them affordable:  
<https://shorturl.at/mvKY1>

# Housing in Glo-Djigbé Industrial Zone – Benin

Glo-Djigbé Industrial Zone (GDIZ) is an integrated industrial zone, developed on an area of 1 640ha, located 45km from Cotonou. As a special economic zone of investment, wealth creation and job creation, GDIZ is dedicated to the local processing of agricultural products ranging from the supply of raw materials to the export of finished products.

To support this industrial zone, the Beninese government plans to build 50 000 housing units to be rented by the workers and employees of the complex. This program includes social housing in a major economic zone, thus promoting both functional and social diversity in this area. To make these homes accessible to the lowest incomes, the living areas are compact and optimized. The Société Immobilière et de Promotion Industrielle (SIPI Benin) will be responsible for the operation, planning and development of the industrial zone.

## Key features:

Employee housing

Industrial zones

Mass housing

Rental

Social housing

For more information:

- Gdiz website: <https://gdiz-benin.com/>

# HOUSING FINANCE





# External credit facility programme – Comoros

Comoros has proposed an External Credit Facility (ECF) program that has an indirect impact on the real estate sector of the country, in terms of access to finance. The proposed ECF aims to foster economic resilience and reduce fragility by reducing risks in the financial sector; advancing anti-corruption and governance reforms; and supporting a credible medium-term fiscal consolidation plan to increase. The ECF project would receive KMF19,388 billion (US\$43 million) in funding under a four-year arrangement with the International Monetary Fund. The proposed project is expected to be approved before the end of 2023.

For real estate construction, the economic reform effort by the government through the proposed ECF program would help increase the country's GDP, thereby generating enough funds to continue the construction of the Galawa hotel, and the key infrastructure. The Galawa hotel is a 5-star resort with 110 suites, sitting on a total plot size 88 708m<sup>2</sup>, and a built-up area of 12 122m<sup>2</sup>. The government aims to sustain and boost the country's tourism sector with these constructions. Revenue gained from tourism may be redirected to aid research, development, and funding of affordable housing projects across the country in the long term.

## Key features:

External credit facility

Housing finance

International finance

For more information:

- IMF Executive Board Approves US\$43 Million Extended Credit Facility Arrangement for the Union of the Comoros: <https://shorturl.at/GIMYZ>

# Housing Financial Support Project – Djibouti

To facilitate access to real estate loans, the Ministry of the City, Urban Planning and Housing (MVUH), implements the Housing Financial Support Project, funded by the World Bank. A loan of more than Fdj2.6 billion (US\$15 million) has been approved to support several types of households with incomes considered average or low.

Households with an income of less than Fdj80 000 (US\$449) a month will be assisted in their self-construction projects. Help in obtaining mortgage loans will be offered to households earning between Fdj80 000 and Fdj200 000 (US\$449 to US\$1 123) a month. This project guarantees access to a mortgage loan for 200 households. Part of the credit value will be covered by the Guarantee Fund. Bioclimatic self-construction, integration into the environment, and considering the climate and its hazards, are encouraged by this project.

## Key features:

Eco-friendly housing

Green

Guarantee Fund

International finance

Mortgages

Self build

For more information:

- Affordable Housing Financing Project in Djibouti: [arulos.dj/IMG/pdf/cges\\_djibouti\\_housing\\_finance\\_p176772\\_arulos\\_mvuh\\_nov\\_22.pdf](arulos.dj/IMG/pdf/cges_djibouti_housing_finance_p176772_arulos_mvuh_nov_22.pdf)

# AFFORDABILITY



## Bwiza Riverside Homes – Rwanda

One of the notable affordable housing projects in Rwanda is Bwiza Riverside Homes Community, a partnership between the Government of Rwanda and ADHI Corporate (from Gabon). The project is located about 10 kilometres from the capital city and promises to add 2 400 units constructed in five phases. The project is underway.

The development offers a range of six designs separated into affordable homes and premium homes. All applications for affordable homes are made through the Iwanjye platform established by the Development Bank of Rwanda. The eligibility criteria for affordable houses are set. They are only available for Rwandan or permanent citizens with a net household monthly income not exceeding 1 200 000 RWF (US\$1 033).

### Key features:

**Affordability**

**Low-income housing**

**Public-private partnership**

For more information:

- Launching Bwiza: <https://rwanda.adhicorp.com/bwiza/>

## Development Workshop – Namibia

The Development Workshop (DW) is a registered charity trust in Namibia established to provide the most effective and efficient ways to make human settlements sustainable and inclusive.

The core focus has been housing, infrastructure, and early child development. The DW plan, survey and service low-cost residential land that they then sell to low income clients. The properties cost between N\$10 000 (US\$531) and N\$35 000 (US\$1 857) and clients can pay these amounts off within a 24-month-period. Additionally, the DW offers a loan scheme in partnership with First National Bank Namibia, allowing clients to use credit to pay off their property. Lastly the DW also provides building plan workshops to its clients to help them cost effectively build their homes, be it once off or incrementally.

### Key features:

Low-income housing

Mortgages

Self build

For more information:

- Housing For All: <https://dw-namibia.org/housing.php>

# Specific Social Housing Programme for Social Justice – Tunisia

The Specific Social Housing Programme for 2025, initiated by government in 2012, has gained momentum since 2020. The aim of the programme is to promote social and economic inclusion of the most disadvantaged households across Tunisia, through the construction of more dignified housing. The programme is divided into two components.

Component 1 targets precarious housing estates intending to rebuild 10 000 homes in-situ and on more suitable land, targeting the most deprived households. It will be financed 50% by the Tunisian government and 50% to be paid for by the targeted households. Since these households are excluded from the banking system, often unemployed and with no collateral, the State will allow interest-free repayment over 25 years, with a one-year grace period. A budget of TND 220 million (US\$71.2 million) has been set aside to finance this first phase. By the end of December 2022, 6 655 homes had already been rebuilt.

Component 2, launched in December 2021, involves the construction of 13 500 social housing units with a budget of TND 900 million (US\$291.3 million) for the most deprived sections of the population – it will be built by public and private developers and cater for a range of vulnerable households. It will include housing for the most vulnerable households, with no housing, no jobs, or a gross monthly income of less than the Guaranteed Minimum Interprofessional Wage (SMIG), set at around DT391 (US\$127) per month in 2022, without access to any financial system. It will also cater for households whose income is less than twice the SMIG, i.e. less than DT782 (US\$254), and finally for employees earning between two and three times the minimum wage, i.e. between DT782 (US\$254) and a maximum of DT1 173 (US\$381). The State will cover between 50%-20% of the cost of building the homes and has committed between DT30 000 and 65 000 (between US\$9 711 and US\$21 039).

For more information:

- Ministry of Equipment and Housing (Tunisia): <http://www.mehat.gov.tn/fr/programmes-projets/programme-specifique-de-logements-sociaux/>

## Key features:

Low-income housing

Mass housing

Social housing

Subsidies

Targeted groups

# INNOVATIVE PARTNERSHIPS



# Shelter Cluster – Libya

An example of an innovation in housing that has been implemented is the Shelter Cluster. Shelter Cluster is a humanitarian co-ordination mechanism activated in 2011 to respond to the displacement crisis caused by civil war. It brings together actors such as UN agencies, non-governmental organisations, local authorities, and donors to provide shelter and non-food items to the affected population.

The project has implemented innovative solutions such as cash-based interventions, rental subsidies, and the rehabilitation of damaged buildings. It includes community-led initiatives to improve the living conditions and resilience of displaced people. Of the sector's work, 34% is focused on providing adequate housing for all population groups through rehabilitation and repair of accommodation, cash for rent, and 5% related to repairing and rehabilitating public buildings and infrastructure. The rental assistance programme was developed by the shelter and non-food items sector and the Cash and Markets Working Group offers guidance to Libya on cash-based interventions.

## Key features:

Building rehabilitation

Community involvement

Displaced people

Rental

Subsidies

Targeted groups

For more information:

- Shelter Cluster website: <https://sheltercluster.org/response/libya>



# The TAF Salone Micro City Project in John Obey - Sierra Leone

TAF Africa Global is a Pan-African affordable housing developer with 30 years of experience and has major operations in Nigeria and The Gambia. The TAF Salone Micro City Project is a public-private partnership between the Sierra Leone Government (20%) and TAF (80%). TAF will build 1 230 affordable homes in John Obey. John Obey lies on a peninsula road, accessible from Waterloo and Lumley. The Juba-Tokeh 4-lane highway will soon connect the two via public transportation. The government offered the land, and TAF agreed to build 5 000 affordable housing units in the next five years. Sierra Leone's largest affordable housing project will use mostly local labour and building materials.

## Key features:

Affordability

Job creation/income generation/  
training

Local building materials

Public-private partnership

For more information:

- TAF Salone Micro City website: <https://tafsalone.com/>

# Heliwaa Social Housing Project – Somalia

The Banadir Regional Administration (BRA) and the Municipality of Mogadishu have partnered with the European Union (EU) and the United Nations (UN) under the durable housing solutions plan to implement the Heliwaa social housing project. The project, which was commissioned in 2019, comprises of 300 housing units for approximately 1500 people. The site is located in Heliwa district which was selected on the basis of its closeness to existing social facilities, physical accessibility and projected future development plans in the area. The project was meant to start facilitating the transition from a humanitarian approach to housing to more sustainable housing approaches. Given that the biggest cause of the housing crisis in Somalia is the IDP question, the project is an innovative approach to housing in a humanitarian recovery context.

The main innovative aspects of the project include:

- (i) The integration of the project into the existing city development through the choice of a site close to social amenities which in turn reduced the need to budget for the same in the project (which would affect the cost of development);
- (ii) The sustainability principles of economic, social, environmental and cultural dimensions achieved by the project through the construction materials used, the designs adopted for both internal and external spaces, and the use of mixed-density housing typologies (4 typologies) to integrate the various social economic groups of the population;
- (iii) The use of PPPs to provide on-site infrastructure services such as electricity; and the post-construction management and maintenance as the project is supposed to be self-sustaining through highly-subsidised rents and cross-subsidisation from commercial spaces and the land tenure management and governance is through a committee comprising municipality and community representatives.

For more information:

- Heliwaa Social Housing Project: <https://dsu.so/portfolio-item/heliwaa-social-housing-project/>
- YouTube Documentary: <https://www.youtube.com/watch?v=I7RzDT1dpv4>

## Key features:

Displaced people

Multi-party collaboration

Public-private partnership

Rental

Social housing

# 70/30 Public-Private Partnership Scheme – Ethiopia

The 70/30 Public-Private Partnership Scheme is deemed to be the largest housing project in the city of Addis Ababa. It is a partnership between the administration of the city and 68 developers (foreign and national). The project will relieve strain on the government's affordable housing program, which has struggled to deliver more than 20% of demand for more than 13 years. It will also open greater private sector involvement which currently has enormous untapped potential.

The plan, developed to incentivise delivery of affordable housing by the private sector, proposes developers finance and build houses, keeping 70% of them for sale and the remaining 30% to be allotted to the government for prioritised lower income individuals. The 30% is part of the state-led IHDC program and CBE provides retail mortgages to beneficiaries. As its contribution to the scheme, the city has set aside 350 hectares. The program has the advantage of allowing greater private sector delivery of housing for both affordable state-subsidised housing and private sector delivered housing. It will also supply more land for housing. By mixing both state subsidised, and household financed housing in a single development, it will also allow greater integration of housing affordability types and create more diverse communities.

## Key features:

Low-income housing

Mortgages

Multi-party collaboration

Public-private partnership

Subsidies

For more information:

- Addis Ababa approves largest private housing project to address housing demand: <https://www.thereporterethiopia.com/35615/>

# KEZA by MiVida Homes – Kenya

The KEZA project is developed by MiVida, a residential developer created through a joint venture between Actis and Shapoorji Pallonji Real Estate (SPRE). It is strategically situated about 100m from the Kikuyu-Naivasha Road Junction in Riruta, Kiambu County.

KEZA offers a diverse range of housing options, including studio, premium studio, one-bedroom apartments, and two-bedroom apartments priced at Ksh1.98m (US\$14 079), Ksh2.37m (US\$16 852), Ksh3.96m (US\$28 159), and Ksh6.14m (US\$43 661) respectively. The pricing structure is designed to accommodate different financing preferences, with options for cash purchases, rent-to-own agreements, and mortgage plans spanning up to 20 years.

With respect to green technology and sustainability, notable innovation is the incorporation of cutting-edge green technologies. The project has received IFC certification and is designed to minimize energy consumption aligning with global efforts to promote sustainable construction practices and reduce environmental impact. KEZA's innovative approach also lies in its blend of flexible financing options, integration of green technologies, and strategic location near Riruta/Naivasha Road junction.

As of September 2023, MiVida Homes has successfully sold over 50% of the KEZA project. This remarkable market response showcases the strong demand for well-designed, high-quality, affordable, and middle-income homes in Nairobi.

## Key features:

EDGE certification

Energy efficiency

Green

Middle-income housing

Mortgages

Multi-party collaboration

Rent-to-own

For more information:

- MIVIDA website: <https://www.mividahomes.com/keza-by-mivida/>

# TARGETED GROUPS



# Empower Shack – South Africa

Empower Shack provides alternative affordable housing units for informal settlement dwellers. These double-storey homes range from 42.5 to 80 square metres and were designed and built by the Khayelitsha-based non-profit organisation, Ikhayalami, in collaboration with design studio Urban Think Tank (UTT) based at the Swiss Institute of Technology in Zurich.

The project aims to upgrade informal settlements through four components: a two-storey housing prototype, a participatory spatial planning process, integrated urban systems and economic solutions. Livelihood programmes include construction and upgrade facilitation apprenticeships, and community urban management. The intention of the two-storey model is to create more space for people live and work from their homes. It allows for fire break spaces to give emergency services easy access. Houses are arranged around a sanitation core providing water and toilets, and additional levels can be added if needed.

To date, 73 new homes have been built on land in Site C, Khayelitsha. Houses are built from brick, wood, and zinc sheets, and are fireproof and water-resistant. Five different model sizes were available for families to choose from, with each house fitted with a water management device and prepaid electricity meter.

Swiss Re, a reinsurance firm based in Switzerland provides 90% of the funding. The remaining 10% is financed by the families, primarily through microfinance loans. Monthly instalments range from R300 to R1 300 (US\$16 to US\$69). The total cost to build homes ranged from R230 000 (US\$12206) for the smallest model to R480 000 (US\$25474) for the largest model.

For more information:

- Architizer website: <https://architizer.com/projects/empower-shack/>

## Key features:

Energy efficiency

Informal settlements

International finance

Job creation/income generation/  
training

Microfinance loans

Multi-party collaboration

## Rural-Urban Housing Initiative (RUHI -774) – Nigeria

An umbrella body of real estate developers in Nigeria, the Real Estate Developers Association of Nigeria (REDAN), has over 1 000 members across the country and has been in existence since 2002. The scheme aims to provide home ownership opportunities for Nigerians at their local government of origin, state of residence or anywhere of their choice. The units are sold to home buyers. The target market of the project is low and middle income earners, especially civil servants. The scheme also targets first time home buyers, who may not have access to conventional mortgage finance.

The project aims to develop 100 housing units within each of the 774 Local Government Areas within Nigeria (i.e. a total of 77 400 housing units) including the FCT, where feasible and viable. The housing units will be of various typologies, ranging from one-bedroom apartments to four-bedroom block of flats. The prices of the units range from ₦2.5 million (US\$3 288) to ₦13 million (US\$17 097), depending on the location and house type. Funding will be from the Shelter Afrique or Family Home Funds or some other readily available and concessionary finance to enable affordability.

The project is underway. The number of units occupied or delivered is not readily available, but the project has received positive feedback and interest from potential buyers and stakeholders. The project is designed to be energy-efficient, eco-friendly and smart, with features such as solar panels, rainwater harvesting, and biogas plants. The project will also use alternative building technologies and materials that are locally sourced and produced, such as interlocking bricks, compressed earth blocks and bamboo. The project provides flexible payment plans and mortgage options for buyers through various financial institutions that partner with REDAN.

For more information:

- How Nigerians are accessing affordable housing through NGO initiative: <https://shorturl.at/aqDN9>

### Key features:

Eco-friendly housing

Energy efficiency

First-time home buyers

Government employee housing

Local building materials

Low-income housing

Middle-income housing

Mortgages

Multi-party collaboration

Rural

Sustainable building materials

# Star Homes Project – Tanzania

The Star Homes Project in Mtwara, a rural settlement in Tanzania, represents an innovative and transformative approach to affordable housing, combining architectural excellence with health-oriented design principles. Spearheaded by a cross-disciplinary team of architects, physicians, scientists, entomologists, and the local community, this project aims to provide affordable, robust housing prototypes tailored to Sub-Saharan African conditions. As of November 2022, 110 Star Homes have been constructed across 55 villages in Mtwara.

The project primarily caters to families in lower to middle-income brackets, with a focus on first-time homebuyers. These families are selected through a transparent lottery system, ensuring equal opportunity for participation.

Star Homes offer a two-storey housing prototype with permeable sea green screening mesh facades to prevent mosquito access. Unlike traditional single-level Tanzanian housing, these homes are designed with improved foundations to withstand rainy seasons. Each house is elevated on a single concrete plinth, reducing the use of concrete while enhancing structural integrity.

Some of the innovation highlights include:

1. **Health-Centric Design:** Star Homes employ breathable surfaces of netting to reduce indoor temperatures and block disease-carrying mosquitoes. Proper ventilation and separation of living and cooking spaces contribute to improved health conditions.
2. **Environmental Sustainability:** The project incorporates sustainable construction practices, utilising walls made of thin layers of cement rendered on wire mesh. A lightweight steel skeleton can be quickly erected by local teams, reducing concrete use by 70% and embodied energy by 40%.

## Key features:

**Affordability**

**Alternative building technologies**

**Architectural design**

**Community involvement**

**Eco-friendly housing**

**Energy efficiency**

**First-time home buyers**

**Green**

**Healthy housing**

**Job creation/income generation/  
training**

**Low-income housing**

**Middle-income housing**

**Rural**

**Sustainable building materials**

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## Star Homes Project – Tanzania continued

3. Community Empowerment: The project not only provides housing but also imparts construction skills to the community. This knowledge transfer enhances self-sufficiency and boosts local economies.
4. Rainwater Harvesting: Rainwater is collected and stored in a 2000 Litre tanks, providing clean drinking water through a first flush system, promoting sustainability and reducing the burden on water resources.

As of June 2021, all 110 Star Homes have been constructed, and families have moved in. The homes are now part of a three-year trial to monitor health outcomes in comparison to neighbouring traditional homes. The success of the project has led to discussions about potential expansions and additional phases.

For more information:

- Star Homes website: <https://www.starhomes.wiki/>

# Housing renovation for vulnerable families in Canchungo - Guinea-Bissau

The programme to create sustainable housing for vulnerable families in the city of Canchungo, started in 2014. To do this, the programme deploys housing improvement, co-financing of economic projects carried out by the city's inhabitants, and a territorial planning process. The project was co-financed by the Abbé Pierre Foundation, the French Development Agency (AFD) and the European Union to help the population of Canchungo, who suffer from degradation of their homes and almost complete absence of basic services in the city.

The first phase of the programme targeted 150 vulnerable families, 200 green economic project leaders, 50 young people in vocational training, and residents and users of three different neighbourhoods. Fifty houses were renovated in 2016, and 665 residents of these houses benefited from the improvement in their living conditions. In addition, 147 jobs (carpenters, masons, painters, etc.) benefited the entire construction sector in Canchungo.

The innovation lies in the prior research which identified the housing defects in Canchungo and allowed technical solutions that integrated local construction materials. Then, 18 local building professionals benefited from training in earth construction techniques, to be able to implement the technical solutions proposed. In the second phase, 250 houses were made available to residents. The project is expected to end in December 2023.

## Key features:

**Green**

**Housing refurbishment**

**International finance**

**Job creation/income generation/  
training**

**Local building materials**

**Multi-party collaboration**

For more information:

- Project for the promotion and realization of sustainable housing for the benefit of vulnerable families in the city of Canchungo (Guinea-Bissau): <https://grdr.org/Projet-de-promotion-et-realisation-d-un-habitat-durable-au-profit-des-familles>

# Botswana Public Employees Union housing project

During 2023, His Excellency the President of the Republic of Botswana Dr Eric Keabetswe Mokgweetsi Masisi launched a landmark development project in affordable housing for the phased development and delivery of development of 248 units by Botswana Public Employees Union (BOPEU), a trade union. The project is the first of its kind to be sponsored by a trade union in the country and demonstrates opportunities to other trade union and institutional investors to follow suit. At a proposed total cost of 25 million Pula, the idea is to make it affordable for homeowners.

The development project is a collaborative effort between International Housing Solutions and BOPEU's investment subsidiary company, Babereki Investments. The two have formed a special purpose vehicle (SPV), in which both companies are equity partners, and appointed Dalmar as the contractor. Most of the project's funding comes from debt.

The development is in Mmopane on the periphery of Gaborone, targeting BOPEU members and the general public, primarily government employees. With the planned delivery timeline and opportunities for expansion, this project has the potential to meet the growing demand for affordable housing in the area. It will be offered at competitive and affordable prices relative to the market, largely due to the model of funding adopted for the project which suppressed internal rate of return.

## Key features:

Affordability

Government employee housing

Lease-to-own

Multi-party collaboration

Special purpose vehicles

Trade unions

For more information:

- Masisi launches a multi-million pula seriti housing project:  
<https://thepatriot.co.bw/masisi-launches-a-multi-million-pula-seriti-housing-project%ef%bf%bc/>

# Pro-Poor Housing Project – Liberia

The government has shifted its attention from using public funds to help housing of middle- to upper-income earners in urban areas, to providing free social housing to the poorest of the poor in rural areas through a Pro-Poor Housing Project. This approach will improve the livelihoods of impoverished rural dwellers and at the same time allow the private sector to lead affordable housing investment for the middle to upper income earners in urban areas.

The Pro-Poor Housing Project is being implemented by the Liberia Agency for Community Development at an initial cost of L\$1.42 billion (US\$8 million) and will comprise 568 housing units to be freely owned by beneficiaries across the 15 counties. Each unit size (62.7 m<sup>2</sup>) comprises two bedrooms, a living room, bathroom and two porches. The walls are made of cement bricks and roofing is done using corrugated roofing sheets. The project is under way, but it is not clear how many units have been completed to date.

## Key features:

Middle-income housing

Rural

Social housing

Subsidies

For more information:

- Weah launches US\$8m "Presidential Pro-poor Housing Project: <https://newspublictrust.com/weah-launches-us8m-presidential-pro-poor-housing-project>

# MASS HOUSING PROJECTS



# One Million Homes Programme – Algeria

By 2020, the Algerian government had put in place a programme to produce one million housing units of all types. The housing sector's action plan calls for a new programme of one million homes to be built between 2020 and 2024.

This project is innovative in that the sectoral action plan emphasises the promotion of local production, encourages the use of national design and construction resources, intensifies the use of local materials, and provides support for young entrepreneurs. There were also plans to set up a statistical information system to monitor demand for housing, including the digitisation of procedures. A particular feature of this programme is the allocation of more than 60% of these homes to people living in rural areas, to guarantee regional balance and social justice between the different regions of the country.

## Key features:

Mass housing

Local building materials

Job creation/income generation/  
training

Digital technology

Rural

For more information:

- Housing: more than 15 billion DA dedicated to the implementation of a major programme in Touggour: <https://shorturl.at/axBD4>

# Housing for All Egyptians and the Green Affordable Housing Initiative – Egypt

In the pursuit of providing suitable housing for citizens, President Al-Sisi launched the Housing for All Egyptians initiative in 2020, receiving E£100 billion (US\$3.23 billion) in support from the Central Bank of Egypt. This endeavour aims to construct 500 000 housing units in major cities and provincial capitals. The project introduces a unique approach whereby citizens can pay only for the housing unit, utilities included, without incurring land charges. In 2021, the government advertised 70-90 square meter housing units as part of this initiative, offered at cost price with loans carrying a gradually decreasing interest rate over a 30-year payment period. Bigger units between 100-120 square meters were available for individuals with monthly incomes between E£6 000 (US\$194) and E£14 000 (US\$453).

As an extension of the initiative, the SHMFF collaborated with the World Bank and the Housing and Building National Research Centre to launch the 'Green Affordable Housing Initiative' which aims to create more sustainable and energy-efficient social housing units that contribute to the reduction of the carbon footprint, by build 27 258 new green units to be certified by The Green Pyramid Rating System for social housing (GPRS), which is an evaluation tool. . The construction of green units will be completed by the end of 2024 in 4 new cities and governorates namely: Capital Gardens, New Obour, New Aswan, and 10th of Ramadan, through using only eco-friendly building materials, and providing a subsidized financing methods for beneficiaries to obtain these units. The GPRS is part of the Social Housing Finance Program and is the first green social housing initiative in the region. It aims to construct 25 000 units and adopt environmentally-friendly practices in all the phases of the construction process by 2026, with 7 000 already completed.

For more information:

- Egypt's Green Social Housing Supports Climate Efforts and Improves Quality of Life for Citizens: [https://www.worldbank.org/en/news/feature/2022/09/21/egypt-s-green-social-housing-supports-climate-efforts-and-improves-quality-of-life-for-citizens#:~:text=The%20Social%20Housing%20Program%20\(%20now,housing%20initiative%20in%20the%20region](https://www.worldbank.org/en/news/feature/2022/09/21/egypt-s-green-social-housing-supports-climate-efforts-and-improves-quality-of-life-for-citizens#:~:text=The%20Social%20Housing%20Program%20(%20now,housing%20initiative%20in%20the%20region)

## Key features:

Energy efficiency

Green

International finance

Mortgages

Multi-party collaboration

Social housing

Subsidies

Sustainable building materials

# Moka Smart City – Mauritius

In 2015, Mauritius launched its Smart City Scheme which is a mixed-use property development programme centred on innovation, sustainability, and quality of life. Part of this scheme, Moka City is a Mauritian sustainable city located in Moka, a small village dependant on coffee trade about 10-15 minutes from Port Louis. The development is 21 050 hectares and consists of residential, sport, cultural, health, education, leisure, restaurants, and retail. ENL Developers is the developer of the city which boasts mixed and complementary land-use and affordable middle income housing units.

Investors benefit from incentives such as VAT exemption on inputs, capital goods, plants and machinery, an annual allowance of 50% of capital expenditure on energy efficient equipment and green technologies, and an eight year tax holiday for property development companies. There are a mix of residential unit types including, 50m<sup>2</sup> studio apartments, 2-bedroom apartments (93m<sup>2</sup> - 113m<sup>2</sup>), 3-bedroom apartments (144m<sup>2</sup> - 156m<sup>2</sup>) and 4-bedroom apartments (up to 195m<sup>2</sup>).

The development is targeted at middle to high income earners and includes first time home buyers and consists of apartment blocks and attached townhouses. The development has broken ground and apartments rent from Rs35 000 – Rs45 000 (US\$768 – US\$987) and sell for Rs4 million – Rs7 million (US\$87 000 – US\$154 000). This is a self-sustainable city with access to all services. This project is highly innovative and incorporates all spheres of EDGE rating such as solar PV, Internet of Things, smart mobility with electric bikes and shuttle services.

## Key features:

Digital technology

EDGE certification

First-time home buyers

Green

Mass housing

Middle-income housing

Rental

Smart City

For more information:

- Moka website: <https://www.moka.mu/en/>



# UN-Habitat's Sustainable Resettlement Project in Roça Sundy - São Tomé and Príncipe

At the onset of the pandemic, the United Nations Human Settlements Program (UN-Habitat) supported an ambitious project undertaken by a local firm, Here Be Dragons, to sustainably resettle and improve the Roça Sundy community's housing conditions. Founded in 2010, Here Be Dragons promotes sustainable eco-tourism and is one of the biggest investors in the country.

The project adopted a participatory approach mobilising the local community and Government to construct 133 new houses for 511 inhabitants. Construction was delayed due to safety and lockdown regulations during the COVID-19 pandemic. There is limited available information on the typology, financing, and building approach, however, it is reported that environmentally friendly construction techniques were employed. In August 2023, the UN-Habitat together with community leaders and the president of the regional government began handing over houses to 133 families.

## Key features:

Alternative building technologies

Community involvement

Eco-friendly housing

Mass housing

For more information:

- UN Habitat website: <https://unhabitat.org/sao-tome-and-principe#:~:text=Following%20the%20global%20trend%20of,the%20capital%20of%20the%20country>

# MIXED USE



# Renaissance Residence Project – Togo

Since 2018, the National Social Security Fund (CNSS) has launched the ambitious "Renaissance Residence" project. The project is in the residential area of Lomé II, not far from the Gnassingbé Eyadema International Airport in Lomé and the Residence of Benin district.

The project covers a total area of 55ha and will build 599 housing units including 394 villas, 205 hotel apartments, a shopping centre and commercial buildings including shops and offices. The lot of 205 apartments part of the "Smart Tranche" has prices ranging from CFA18.5 million (US\$30 772) to CFA75 million (US\$124 752). According to the CNSS, the project does not have a commercial objective, but rather aims to provide the institution with additional financial resources to offer social protection to the greatest number of Togolese.

## Key features:

**Affordable Housing**

**Social Housing**

For more information:

- Togo's pension fund, CNSS, invests significantly in Togolese banks:  
<https://www.togofirst.com/en/banking/0511-8874-togo-s-pension-fund-cnss-invests-significantly-in-togolese-banks>

## Asmara Housing Project – Eritrea

Housing projects in Eritrea are rarely documented, which hinders knowledge on ongoing and completed developments in the sector. The Asmara Housing Project located in the districts of Halibet, Sembel and Space is the most recent housing project that could be found through online sources. It is not clear whether the project was completed, but it was undertaken by Italian company Piccini in collaboration with local construction companies under the direction of the Housing and Commercial Bank of Eritrea. The project comprises a total of 1 754 housing complexes including 930 apartments and 824 villas as well as 192 business complexes.

### Key features:

**Multi-party collaboration**

For more information:

- Master plan for new Asmara Housing Project: <https://raimoq.com/master-plan-for-new-asmara-housing-project-eritrea2020/>

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