

# Housing:

## Research summary

AFRICAN CITIES  
RESEARCH CONSORTIUM

July 2024

### Context

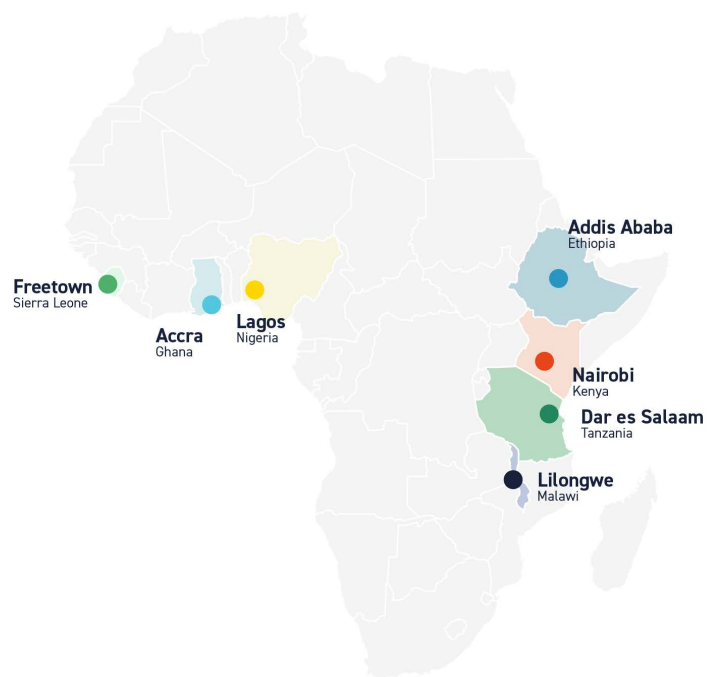
The African continent is rapidly urbanising, and it is projected that by 2050, African cities will become home to an additional 950 million people. This rapid population growth in Africa's towns and secondary cities has been accompanied by the explosion of informally designed housing, as formal housing supply markets and systems struggle to accommodate the growing demand for affordable housing.

The housing challenge, or crisis, in many urban areas therefore represents the inability of housing delivery systems to supply enough units to meet ever-growing demands and highlights the scale of deterioration in quality of existing urban housing stock. This is further complicated by growing challenges created through poor governance, limited resources within local authorities, planetary changes emerging from climate-related factors, such as higher levels of flooding, and the scarcity of local materials that badly affect housing construction.

Yet the housing challenge in African cities is far from homogenous. Different countries and regions are experiencing different patterns to their urban transition, themselves shaped by diverse historical, social, political and economic trajectories. This has resulted a wide range of housing challenges and experiences.

Policy responses have also varied from context to context, with diverse outcomes, generating different housing conditions in each country. For example, while northern African countries have high levels of urbanisation and the lowest rate of growth within the region, these countries have also seen a decline in the absolute numbers of informal settlement dwellers over the past two decades, due to the implementation of large-scale housing programmes. In West Africa, on the other hand, land ownership remains a major hindrance to housing delivery, as historic landowners can challenge government policies to distribute and give access to land, and enable housing possibilities for low-income households.

Figure 1: Cities covered by the housing domain research



### Methods

The housing domain research was implemented in seven African cities: Addis Ababa, Ethiopia; Accra, Ghana; Dar es Salaam, Tanzania; Freetown, Sierra Leone; Lagos, Nigeria; Lilongwe, Malawi; and Nairobi, Kenya. This brief summarises a cross-city analysis of key issues emerging within the housing domain, and from the fieldwork undertaken in the cities.

Research was conducted mainly through in-depth, politically and historically informed case studies, selected by local research leads and relevant stakeholders, in line with specific city contexts. The application of an overall shared conceptual and methodological approach enabled the collation of findings that were unique to the cities, but that could also support comparative analysis.

## Implications for urban reform

Previous research on housing and housing conditions in Africa's towns and cities has highlighted a variety of issues, primarily focused on: the mismatch between housing demand and existing supply ecosystems; gaps between local incomes and house affordability; the role of the housing sector in boosting economic growth; and the efficacy and efficiency of various policy responses in different countries.

The ACRC housing domain report – which this brief summarises – outlines several characteristics and challenges facing the housing sector across the continent, articulating the need to improve the quality of informally delivered housing, as well as to deepen the reach of the formal housing and housing finance sectors.

Recognised challenges in housing include the **limited affordability of existing formal housing stock**, which forces many low- and middle-income households to find alternative solutions through informal processes and systems. The affordability challenge is exacerbated by the fact that government subsidies or programmes for producers and consumers fail to effectively address existing systemic issues, including the affordability constraints associated with formal housing. Formal construction costs are equally affected by the costs of acquiring building materials, labour shortages and restrictive building regulations.

Housing and human settlement developments are further hampered by **delays in land administration and regulation systems**, which then constrains investment and market exchange. With **low- and middle-income households unable to access or afford formal housing finance**, only the upper-middle classes and those on high incomes can secure access to finance to purchase or construct their own homes. The high interest costs of housing loans, and the poor performance of the microfinance sector, in the countries where it exists, has meant that it remains problematic for those on low incomes to gain access to finances to enable them have improved access to better housing.



Our research findings highlight the **interlinked nature of the housing production ecosystems and value chains**. Housing production ecosystems refer to the links between materials procurement, their use in building systems and the labour involved in their production and use.

The report argues that **existing housing research and practice**:

- > **Fails to engage with the power relations and asymmetries** that shape the nature of the housing sector in different contexts;
- > **Only engages minimally with the impacts of prolonged inequalities in the housing sector** (including social, spatial and economic inequalities, gender imbalances, urban poverty and climate change impacts from current building materials);
- > **Fails to unpack the housing experience for different actors – including low-income households** and those with different characteristics, from gender and age to nationality – as well as the hybrid (formal and informal) nature of actors' access to networks.







## Recommendations

In line with the United Nations New Urban Agenda's commitment to fulfil the right to adequate housing, we conceptualise housing as a fundamental human right. Human settlements, including all forms of housing and shelter, are a critical factor for the delivery of sustainable urban development. Improved shelter and quality of life for all of Africa's urban population are integral in enhancing national socioeconomic development and low-carbon urban transitions.

The research concludes by reiterating the need for housing reform coalitions to focus on:

1. Addressing **governance and institutional coordination** within the public sector;
2. Stabilisation and support for **urban rental markets**;
3. Tackling **intersectional challenges** in the building and construction sector.

These three issues emerged as critical for the transformation of housing production systems and, by extension, human settlements – for driving the achievement of housing justice for marginalised communities.

## About this summary

This is a summary of a Working Paper, written by the African Cities Research Consortium (ACRC) housing domain team: Miriam Maina, Ezana Haddis Weldeghebrael, Alexandre Apsan Frediani and Ola Uduku.

### Read the full paper

#### Photo information (by order of appearance):

1. Tenement housing in Nairobi, Kenya - Miriam Maina;
2. Housing construction in Accra, Ghana - fotografxx / iStock;
3. Pan-body housing in Portee Rokupa informal settlement in Freetown, Sierra Leone - Alexandre Apsan Frediani.



ACRC is funded by UK International Development. The views expressed here do not necessarily reflect the UK Government's official policies.

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