

53133



Distr.  
GENERAL

E/ECA/HUS/48  
June 1990

UNITED NATIONS

ECONOMIC AND SOCIAL COUNCIL

ENGLISH  
Original: FRENCH

---

UNITED NATIONS  
ECONOMIC COMMISSION FOR AFRICA

TECHNICAL PUBLICATION: GUIDELINES ON THE FORMULATION OF AN  
INTEGRATED NATIONAL POLICY AND PROGRAMMES FACILITATING THE  
IMPLEMENTATION OF THE GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000

## TABLE OF CONTENTS

	<u>Pages</u>
I. INTRODUCTION	1
II. THE GLOBAL STRATEGY FOR SHELTER - BASIC PRINCIPLES	3
III. HOUSING POLICY IN AFRICA	6
1. Population and Urbanization	6
2. Measures taken by some African countries to implement the Global Strategy for Shelter	7
IV. GUIDELINES FOR DEVELOPING HOUSING POLICIES AND PROGRAMMES	26
V. CONCLUSIONS	34

## I. INTRODUCTION

1. Housing needs estimated by the United Nations on the basis of population growth and the rate of occupancy of 1.5 households per dwelling unit, puts the number of dwellings that should be constructed in Africa per year at eight to 10 dwellings per 1000 inhabitants. A survey conducted by the United Nations on the Global Housing Situation<sup>1/</sup> estimates the rate of shelter construction in Africa to be between two to three dwellings per 1000 inhabitant per year. This means that there is a substantial deficit at present and explains the high level of overcrowding of dwellings in Africa of about 40 per cent and even 50 per cent in some countries.

2. According to a study carried out by José-Alain Fralon entitled "the Urban Odyssey of Africa", by the year 2000, one African out of two will live in the town, with five countries having an urbanization rate exceeding 80 per cent, or more than four city dwellers for each peasant; six other countries will have urbanization rates of between 70 and 80 per cent. During this period, the population of three African cities will exceed 10 million inhabitant and 77 cities, of which 20 in Nigeria, will have more than 1 million inhabitants.

3. When the rate of construction required in Africa is compared with the number of dwelling units actually constructed, as indicated in paragraph 1 above, it is observed that African countries will have difficulty in meeting new housing needs that will arise partly from population increase and partly from the need to replace uninhabitable dwellings. As such, housing needs will continue to increase at a cumulative rate. For instance in Kenya, the population will be 37 million in the year 2000. Housing needs which were for 247,000 houses in 1988, will increase to 336,000 by the year 2000. This represents an annual increase of 37 per cent, requiring a financial investment of more than Ksh 13.653 billion (\$US 1,669,000) or an increase of 95.7 per cent per year.<sup>2/</sup> In Nigeria, there was a housing deficit of 3 million dwellings in the urban areas in 1986. Between now and the year 2000, 1 million dwellings will be required each year to make up the deficit and to meet new requirements throughout the country.<sup>3/</sup> In Uganda, the

---

<sup>1/</sup> United Nations ST/ESA/30: Survey on the global housing situation.

<sup>2/</sup> Republic of Kenya. National Housing Strategy for Kenya 1987-2000. Nairobi Department of Housing, Ministry of Works, Housing and Physical Planning - 1987.

<sup>3/</sup> Federal Republic of Nigeria. IYSH Statement by the President. The Federal Ministry of Works and Housing, Urban and Regional Planning Division, March 1987.

civil war that had been raging since 1971, has destroyed rural settlements and in some cases also infrastructure, services and housing. The result of this is that Uganda has a housing deficit of 2000 dwelling units and needs are estimated at more than 1 million dwelling units by the year 2000.<sup>4</sup> In Ghana, annual needs in urban areas are estimated at 133,000 dwelling units per year for the next 20 years.

4. It is obvious that African countries are facing major housing needs. The housing deficit will be all the more difficult to meet because of the economic situation of these countries. The situation as described by Dr. Arcot Ramachandran in his report on the Global Strategy for Shelter to the Year 2000, presented at the 11th session of the Commission on Human Settlements in New Delhi in 1988<sup>5</sup> shows the extent of the crisis. He indicated that developing countries have never before been faced with as formidable a combination of problems and constraints as they are today. Unprecedented urbanization rates, an unfavorable international economic climate, stagnation of per capita gross national product (GNP) galloping inflation, phenomenal population growth, soaring unemployment, severe financial constraints and high levels of external debt have had a devastating impact on development programme and strategies. A particular problem facing developing countries is the large number of homeless people and those living in extremely poor shelter and unhealthy neighborhoods, whether in the slums, squatter settlements or in poor rural zones. Despite the efforts of Governments and international organizations, more than a billion people live in inadequate housing and the number will increase dramatically unless drastic measures are taken immediately.

5. It is in this context that the United Nations General Assembly adopted resolution 42/191 on the Global Strategy for shelter to the Year 2000. This publication deals with guidelines for formulating integrated national policies and programmes capable of facilitating the application of the Global Strategy for Shelter in African countries.

---

<sup>4</sup>/ Statement of Uganda Delegation to 10th (Commemorative) Session of the UNCHS (HABITAT), Nairobi, 1989.

<sup>5</sup>/ UNCHS - HS/C/11/3 Global Strategy for Shelter to year 2000: Report of the Executive-Director 1988.

## II. THE GLOBAL STRATEGY FOR SHELTER - BASIC PRINCIPLES<sup>6/</sup>

6. The right to adequate housing is universally recognized by the community of nations. This was recently reaffirmed by the United Nations General Assembly in its resolution 42\146 of 7 December 1987, entitled "Realization of the right to adequate housing". All nations, without exception, acknowledge varying degrees of obligation in the housing sector, as evidenced by the establishment of housing ministries or agencies, by the allocation of funds to the housing sector and by programmes and projects adopted. No doubt, different societies interpret the obligation differently. In some countries, where housing is a constitutional right, the provision of housing is one of the major duty of the State. In other countries, where this duties does not exist and where resources to this end are insufficient, inadequate housing is temporarily tolerated as a means of meeting the housing needs that the State can not satisfy. Each nation may perceive the obligation to house its population differently and the examples of a few countries can be instructive of the significant progress, both quantitative and qualitative, that serious commitment to the housing sector could bring about. Be that as it may, all citizens of all countries, poor as they may be, have a right to expect their Governments to be concerned about their housing needs and to accept the fundamental obligation to protect and improve houses and neighborhoods, instead of destroying or damaging them.

7. Experience acquired in shelter development since Habitat: the United Nations Conference on Human Settlements in 1976, has gradually led to a major shift in thinking on the subject. Developed and developing countries alike, both centrally planned and market economies, have come to realize that national housing strategies should be integrated in national economic planning, on the one hand, and that the supply of housing should be decentralized and most often entrusted to community organizations on the other. Most Governments now know, as a result of unpleasant experiences, that they cannot directly provide sufficient housing of acceptable standards through the specialized housing agencies. At the same time, it is also increasingly obvious that government policies on shelter production should be co-ordinated at the highest level as they embrace a much wider range of issues than public housing production. Naturally, Governments are becoming aware of the contribution of the numerous other agents and the fact that they should count on such contribution in order to produce and improve housing on the scale required to achieve targets in that regard. This double realization calls for a review of national housing strategies. In the coming 12 years leading to the year

---

<sup>6/</sup> Extract from the document UNCHS-HS/C/11/3 cited above in 5/

2000, Governments should, in co-operation with other agents, contribute to the housing sector, drawing coherent and well thought out housing strategies which would enable the various agents to act in concert, to complement each other and to ensure that all the critical issues are properly addressed.

8. There are indications that many Governments are now moving towards "enabling strategies" aimed at mobilizing resources and using entrepreneurial skills for increased housing and infrastructure production by instituting legal, institutional and financial frameworks that enable formal and informal business sector as well as non-governmental organizations and community groups to make an optimal contribution to development. A comprehensive policy of human settlement development can thus achieve economic adjustment and social justice.<sup>7</sup>

9. The fundamental feature of the enabling strategy is that the public sector encourages other sectors to take over its activities through incentives and facilitation measures, while withdrawing gradually and decisively from direct intervention in planning, production, marketing and maintenance of housing projects. The fact that a sectoral component is incorporated in a national shelter strategy does not imply that the Government will take direct responsibility for programmes in that component. The Government's main role will be an "enabling" one, mobilizing resources from other sectors and facilitating their deployment for efficient provision of all types of shelters for all target groups. An enabling policy also implies that for the initiative of public authorities to be effective and self-sustaining, it should recapture profits from its investments and be selective in the choice of its subsidization policies.

10. Shelter programmes for the poor can only operate within the context of a national shelter policy aimed at meeting the needs of all income groups. Programmes aimed specifically at assisting low-income groups, particularly slum and squatter settlement dwellers, can only be successful within the framework of a comprehensive shelter strategy which defines the priorities, makes provision for resource allocation and eliminates contradictions between its various sectoral programmes and components. In general, the discussion on shelter options for the poor takes place in isolation from a review of the overall shelter situation and of policies, programmes and corresponding institutions and also takes it for granted that the higher-income groups will be able to meet their housing needs in the existing market. Very often, this is not the

---

<sup>7/</sup> Report of the ACC Task Force on Long-term Development Objectives at its 15<sup>th</sup> Session Organized in New York from 8 to 10 September 1987.

case. In the developing countries especially, a number of families and individuals in different income groups occupy shelter of a standard below that which they could comfortably afford. They cannot scale up because government policies in force are not conducive to or actually discourage the building of houses. What is needed, therefore, are policies for meeting the existing latent demand and maximizing the scale of housing construction and diversifying the available options.

11. Women who wish to obtain adequate housing and participate in the human settlement development efforts face particular obstacles at all levels. Some obstacles are the result of de iure and/or de facto gender discrimination while others are due to the extreme poverty of these women, their lack of education and training and their double, even triple burden that they bear as household workers and workers in the formal and informal sectors of agriculture, industry and commerce. These obstacles should be eliminated not only out of deference to the fundamental principle of equal distribution of the benefits of development but also because an increasing number of households are cared for exclusively or largely by women. Depriving such women access to housing or infrastructure is tantamount to depriving a large number of families. Women are directly and practically concerned by all policies, programmes and projects relating to human settlements and housing, whether they relate to access to land, financing, building materials, building techniques, the design of houses or community organization. It is therefore absolutely vital to strengthen women's participation in shelter and infrastructure management, both as contributors and beneficiaries, and to put emphasis on the integration of women's activities in all the main development activities, on an equal basis with men's activities. It is also necessary to assess women's demand for goods and services in the field of housing and encourage the design and application of new programmes that would increase women's participation in shelter management.

12. The "enabling" approach which is the cornerstone of the Global Strategy should also apply equally to co-operation between international and governmental organizations. This does not mean that the role of international organization will diminish. Similar to national action, international action should be re-directed and focused on the establishing, assessing and following up on national shelter strategies and in making public the results of this new type of participation.

13. Critical difference exist between nations which means that it is impossible to suggest one shelter strategy for all countries. There are countries where only a small minority of the population have poor housing and where the public authorities have sufficient resources to meet the needs of this minority. On the other hand,

there are countries where the majority of the population, or at least the majority of city dwellers have poor housing but where the public authorities do not have sufficient resources to house everybody adequately. In the latter case, the available resources will have to be shared among a very large number of people, and the population will have to make efforts to house themselves. In some countries, there is a highly sophisticated central housing body that has the monopoly over provision of housing and sometimes over the entire housing sector. In contrast to this, other countries have decentralized government structures that supply houses, including numerous public enterprises which construct housing for their employees. Some countries have a very vibrant and dynamic private sector capable of efficiently providing a large number of housing at a lower cost than the public sector. In other cases, the institutionalized private sector may be quite weak or even non-existent while the informal sector is vibrant and active in housing production. In others, housing co-operatives are quite strong and savings-for-shelter plans very well developed; in others, these traditions are only at the initial stages of development. Indeed, interaction between these various actors vary from country to country sometimes generating competition while at other times enabling them to complement each other in meeting housing needs. It is clear that for any national shelter strategy to be effective, it should take account of these differences, make the best of positive innovations and ensure they are not incompatible with existing conditions. Having said this and in spite of the obvious differences, there is a wide range of principles, methods and new concepts that are applicable to all countries.

14. The monitoring and evaluation of the progress of the Strategy is one good example of the links between national and international actions. Evidently, the effectiveness of monitoring at the global level will depend on the effectiveness of national level monitoring. National monitoring should be based on rigorous universally agreed standards. It is also fair to assume that the international partners of the Strategy, and governmental and non-governmental organizations alike, would follow a similar approach to show to what extent the principles of the Strategy have been incorporated in their agendas and to demonstrate their support for its application.

### III. HOUSING POLICY IN AFRICA

#### 1. Population and urbanization

15. It is estimated that the total population of Africa in 1990 will be about 647 million, representing over 10 per cent of the world's population. If the annual growth rate of 3 per cent is maintained, the population will be 1.035 billion by the year 2000.



16. However, there are variations in the population densities of the various subregions and countries and even within countries themselves. In 1980, seven countries had a population of less than five million, 12 countries a population of between 5 and 10 million, 10 countries a population of between 10 and 30 million and only two countries had a population of more than 30 million. Urban population growth has increased steadily to the detriment of the rural population, increasing from 18.35 per cent in 1960 to 28.5 per cent in 1980 and 32.23 per cent in 1985. It is projected that the urban growth rate will be 42.85 per cent by the year 2000.

17. The following table gives an idea of the growth of the African population:

Table 1

Africa	1985	1990	1995	2000
Total population	557,441,000	647,518,000	752,627,000	872,234,000
Growth rate	3.00	3.01	2.95	
Urban population	173,574,000	223,315,000	285,349,000	350,509,000
Growth rate	5.04	4.90	4.68	
Rural population	382,867,000	424,203	467,278,000	511,725,000
Growth rate	2.00	1.93	1.82	

Source : World Population Prospects 1988.

18. The growth of Africa's population is only aggravating housing needs. No African country is in a position to meet the increasing demand for housing. The cumulative needs arising from the current housing deficit and new demands will be very high by the year 2000, thus jeopardizing the development efforts of African countries.

## 2. Measures taken by some African countries to implement the Global Strategy for Shelter

19. The guidelines for national action as defined by the Global Strategy for Shelter focus on the re-organization of the housing sector, the mobilization and allocation of financial resources and the construction and improvement of all available housing. Since independence, all African countries have implemented housing policies. No doubt, the shortfall between supply and demand is still considerable, although much effort has been made, and continues to be made despite the economic crisis. The efforts made by various countries are outlined below.

20. The data was collected from a questionnaire drawn up by ECA and sent to all member States in 1989 and from the report of a subregional seminar for Eastern African States on the Global Strategy for Shelter organized by the United Nations Center for Human Settlements in Nairobi, Kenya from 20 January to 2 February 1990.

#### BURUNDI

21. Population growth remains high as shown in the following table:

Table 2

	1985	1986	1987	1988	1989
Urban population	300,000	317,000	335,000	354,000	379,000
Growth rate	5.6%	3.66%	5.72%	5.78%	5.84%
Rural population	4,349,000	4,465,000	4,585,000	5,062,000	4,897,000
Growth rate	2.66%	2.66%	2.68%	2.70%	2.73%
Total population	4,649,000	4,791,000	4,918,000	5,062,000	5,211,000

22. The housing policy of Burundi aims at establishing mechanisms for the acquisition of low-cost housing. The objective is to encourage private construction and guided self-help construction.

23. The Government intends to put an end to subsidies because of increasing demand and to concentrate only on the pre-financing of land servicing and financing of the vital public utilities.

24. In an effort to reduce housing construction costs, the State has adopted a strategy aimed at:

(a) Conducting detailed technical studies on local building materials, architecture and house sizes without compromising on the quality of the buildings;

(b) Developing the environment to make it habitable;

(c) Planning activities;

(d) Mobilizing local resources to fund housing;

(e) Establishing an urban housing finance institution;

(f) Promoting the system of rented housing.

25. In order to assist the low-income population, the Government is said to have taken measures to make it easier for them to improve their housing by instituting housing credits with variable terms. In the capital Bujumbura, Government action has involved:

Restructuring of the city centre;  
Re-organization and development of the industrial area;  
Establishment of referral networks.

(a) The land tenure system and urban regulations

26. In Burundi, there is a dualism between the written statute land law and the unwritten common law.

27. In the rural areas, land is almost exclusively governed by common law. On the other hand, urban lands are governed by statute law and most of them are registered.

28. Thus, there are various forms of property ownership, namely full ownership, long lease, usufruct and mortgage.

29. The country's estate lands are made up of Government lands including public and private estates, on the one hand, and lands belonging to the communes, public establishments and public companies, on the other.

(b) Building regulations and codes

30. Burundi does not have its own town planning and building regulation and code. Reference is still made to the legal codes and laws left by the Belgian colonial administration. However, there are specific regulations for the various sectors of activity, namely industry, public works, housing and semi-public enterprises.

31. Moreover, during the establishment of housing estates, an effort is made to draw up regulations for all plot holders so that there will be conformity in the projects on the specific housing estate.

## CAMEROON

32. In 1986, the population of Cameroon was approximately 10.5 million, growing at an annual rate of three per cent. Of this the urban population represented 36.1 per cent. With an annual growth rate of 5.6 per cent, the urban population will represent 50 per cent of the total population by the year 2000.

33. At the end of the Sixth Plan in 1991, the urban population will represent 38 per cent of the total, of which more than 50 per

cent will be concentrated in the two cities of Yaounde and Douala. This, undoubtedly will push up housing demand. For this reason, the Cameroonian Government has adopted a strategy for attaining the objective of housing for all, which may be summarized as follows:

(a) To facilitate access by the most disadvantaged population to plots equipped with the basic infrastructure through appropriate loans;

(b) To reorganize the land market by creating a number of serviced housing estates around the main urban centers;

(c) Finally, to construct high-standard housing which meets the aspirations of the middle class.

34. Priority is given to the land development and housing estate programme, the promotion of co-ownership in urban areas through the formation of housing co-operatives of socio-professional groups, the promotion of new real estate companies, the construction of public amenities in the housing zones, the co-ordination of housing programmes and the administrative housing policy and the promotion of rural housing.

35. To carry out these programmes, the Government of Cameroon has adopted a three-dimensional housing policy. This involves the creation of a development body called Mission d'aménagement et d'équipement des terrains urbains et ruraux (MAETUR), a building company called Société immobilière du Cameroun (SIC) and a loan bank referred to as the Crédit foncier du Cameroun (CFC).

36. Problems encountered in the implementation of this strategy are that since the housing development, equipment and construction works are on a limited scale. The dwellings constructed are often beyond the means of the target population, and also the new areas do not have adequate transportation systems.

#### CENTRAL AFRICAN REPUBLIC

37. In 1985, the population of the Central African Republic was 2.576 million of which the urban population was 42.2 per cent. With an annual growth rate of five per cent, the urban population will represent 54.5 per cent of the total population, growing at an annual rate of 2.5 per cent, by the year 2000.

38. From the time of independence up to 1983, the housing policy was organized around real estate companies or housing promotion companies (public or private) that constructed social housing and made them available to individuals through instalment plans or outright sale.

39. Since the dissolution of the last real estate company, the Société nationale de l'habitat in 1983, the initiatives taken by the Central African Government to formulate a national strategy for achieving the objective of housing for all have consisted of the establishment of a technical committee to define the housing policy of the CAR and the modalities for its implementation, the establishment of a building credit bank and promotion of guided self-help house construction.

#### ETHIOPIA

40. In 1989, the population of Ethiopia was estimated at 48.696 million of which the urban population represented 10.5 per cent, growing at an annual rate of 4 per cent. The urban population will represent 16.8 per cent of the total population, growing at annual rate of 2.9 per cent, by the year 2000.

41. In 1984, annual urban housing needs were estimated at 90,000 dwelling units. However, the income levels of nearly 50 per cent of the households are such that it would be difficult for them to obtain housing co-operative loans.

42. Faced with this situation, the Ethiopian Government has taken a number of political decisions to improve the housing situation in the country. These decisions have three components namely: standardization and construction of housing units, institution of regulation on the provision of urban housing on instalment basis and regulation on co-habitation. The Government has also set up a number of institutions, under the Ministry of Urban Development and Housing to facilitate housing production.

43. Despite these efforts, many problems remain to be solved. Among these mention can be made of the low financial capacity of the housing sector, the increase in transportation costs between the housing estates for the low-income groups and the activity centres in the urban areas, delays in land development due to insufficient municipal technical personnel in the urban centres and the shortage of building materials compared to demand.

44. The national housing strategy may be summarized as follows:

(a) Supply of free land;

(b) Assistance by the Government and housing associations in the development of new housing estates;

(c) Reduction of the interest rate on housing loans from nine per cent to 4.5 per cent for housing co-operatives and seven per cent for individual builders;

- (d) Major reduction in the cost of electricity connection;
- (e) Formulation of a policy for improving the housing sector;
- (f) Using the housing indicators laid down by Habitat, as much as possible, in measuring the performance of the housing sector;
- (g) Staff training at all levels.

THE GAMBIA<sup>8/</sup>

45. The population of the Gambia increased from 494,000 in 1973 to about 700,000 in 1983. By the year 2000, the population will have reached 1.116 million approximately. Increasing at an annual rate of 5.06 per cent, the urban population which was 150,000 in 1985 will be 320,000, out of the total population which is increasing at 2.8 per cent per year.

46. Housing needs in the Gambia are made up of the current housing deficit, new household formation and rehabilitation of existing housing stock. According to calculations made in the National Housing Policy of October 1989, the overall housing needs over five years will require the construction of 11,800 dwelling units in urban areas and 4,500 units in the rural areas. In the urban areas, 50 per cent of the demand will be from low-income people who have been setting up poor quality squatter settlements.

47. The National Housing Policy of the Gambia aims to:

- (a) Meet the housing backlog and new needs, with priority for the low-income population;
- (b) Integrate specific projects into overall urban development planning;
- (c) Preserve existing housing stock by rehabilitating them;
- (d) Improve and rehabilitate existing infrastructure and introduce infrastructure standards;
- (e) Guarantee land security and reduce land taxes;
- (f) Restructure the housing finance system to enable the low-income population to obtain housing loans;

---

<sup>8/</sup> The republic of the Gambia - National Housing Policy, Ministry for Local Government and Lands, Banjul, the Gambia, October 1989.

(g) Develop guided self-help and community participation housing projects and encourage private initiatives in the sector;

(h) Promote the development and use of locally produced building materials;

(i) Strengthen the institutional framework;

(j) Design housing and infrastructure programmes.

48. In addition to the measures taken by the Gambian Government to implement the housing policy, laws and regulations on town planning, construction, land and real estate management, use of local building materials and access by the low-income groups to housing loans have been reviewed to support this policy.

49. The Government is also endeavoring to provide encouragement and assistance in the establishment of housing co-operatives within the framework of the implementation of the national housing programme.

#### MAURITIUS

50. The total population of Mauritius in 1988 was 1,036,000 growing at an annual rate 2.02 per cent. By the year 2000, the population will be about 1,240,000 of which the urban population will be 40.8 per cent growing at a relatively lower rate of 1.86 per cent.

51. The overall performance of the Mauritian housing sector was satisfactory from 1983 to 1987. Some 20,000 permits for new residential buildings were issued for private house construction, while 1,500 houses were built for the low-income population by the Central Housing Authority during the same period.

52. According to the population and housing census conducted in 1983, there were 199,676 dwelling units in mid-1983. The average household size was five people per unit with an occupancy rate of 1.04 households per dwelling unit.

53. Housing needs are estimated at 9,000 per year. Three bodies, namely the Central Housing Authority (CHA), The Mauritius Housing Corporation (MHC) and the Sugar Industry Labour Welfare Fund (SILWF) are responsible for implementing the housing programmes. Their projects account for 20 per cent of the total investment in the housing sector with the remaining 80 per cent being shared between the private sector (30 per cent) and the informal sector comprising personal savings, self-help, etc. making up 50 per cent.

54. Some initiatives have been taken recently to improve the housing situation, including the following:

(a) The Mauritius Housing Corporation was privatized in 1989 and currently operates as a building society;

(b) The National Pension Fund will contribute about \$US 23,330 million to the housing sector annually during the period 1990 to 1993;

(c) In the Sugar Estate Camp, the dwellings in good condition will be sold to their occupants. Available plots will also be sold at reasonable cost and infrastructure built. Loans at 20 per cent discount will be given to inhabitant to construct their own building;

(d) Resident of the CHA and SILWF housing facilities constructed before 1975 will become owners and pay a flat rate of about \$US 33. They will be able to obtain loans to improve their dwellings;

(e) Commencement of an infrastructure rehabilitation programme;

(f) Provision of incentives to encourage the housing construction and development bodies to target their activities at the low- and middle-income groups. The measures taken will include the introduction of a housing development certificate that allows holders a 15 per cent tax reduction, exemption from taxes on dividends for eight years and 17 per cent reduction on the importation of building materials. Besides, holders will have easy access to credit from the Development Bank of Mauritius. However, only building companies whose programmes involve more than 30 houses will be entitled to the certificate;

(g) Families with monthly income of more than \$US 330 could benefit from loans of up to \$US 10,000 including 10 per cent personal contribution. Priority is given to members of the saving-for-shelter Plan of the Mauritius Housing Corporation. Anyone who is not a house owner but obtains one is exempted from the registration fees;

(h) A technical committee comprising representatives of the Ministry of Finance, Labour and Housing has been set up to monitor the application of the incentive measures.

#### KENYA

55. With an estimated total population of 20.353 million in 1985 and an annual growth rate of 4.04 per cent, Kenya's population will reach 37.580 million in the year 2000. The urban population which



was 4 million will reach 11.930 million in the year 2000 if the growth rate of 8.06 per cent per year continues.

56. Such population growth will inevitably have an impact on the housing situation in Kenya as already indicated in the introduction. It will be recalled that the housing needs in 1988 were for 247,000 dwellings. In the year 2000, these needs will have increased to 336,000 representing an annual increase of 33 per cent.

57. Faced with reality of the housing situation, the Kenyan Government has adopted a pragmatic approach involving close co-operation between the various actors in the housing sector, namely the Government, the private sector, the parastatals, the commercial entities, the co-operatives, etc.

58. A number measures have been taken by the Kenyan Government as framework for the preparation of the National Housing Strategy. The measures include the following:

(a) The Government will attempt, as much as possible, to mobilize funds or to provide the necessary assistance to institutions building houses for low-income population;

(b) The private sector will be encouraged to contribute more to the housing sector. For instance, employers will be encouraged to assist their employees to obtain housing. Action has already been taken to revise the construction and infrastructure standards in order to enable the private sector to construct low-cost houses for low-income families;

(c) Resources of the informal sector will be exploited and the sector encouraged to contribute more effectively to the production of housing;

(d) Laws and regulations on the housing sector will be reviewed and adapted to the new housing policy;

(e) The use of locally produce building materials will be encouraged, particularly in the rural areas, as well as research for the development of these materials.

LESOTHO<sup>9</sup> /

59. In 1986, the population of Lesotho was about 1.5 million, growing as an annual rate 2.6 per cent. By the year 2000, the total population will be nearly 2,350 million, of which the urban population will be 16.1 per cent. With an annual growth rate of 6.67 per cent, the urban population will represent nearly 28 per cent of the total population by the year 2000.

60. The housing needs in Lesotho were estimated on the basis of the annual population growth and the need to replace the existing housing stock. The population census of 1986 indicated that there were 330,000 households in Lesotho of which 278,000 were in the rural areas and 52,000 in the urban areas, which means that there is a considerable gap between households needs in the urban areas and those in the rural areas.

61. Nearly half of the 52,000 households in the urban areas live in one-room housing and 30 per cent in inadequate buildings. In 1986, nearly 5,000 houses needed to be completely rebuilt in addition to 9,000 new houses in order to meet needs.

62. The Government has adopted a national housing strategy (1987 to 2001) to solve the housing problem. This strategy may be summarized as follows:

(a) Definition of housing needs. Housing needs differ depending whether one is in the rural areas or in the urban area. Needs in the rural area are mostly for the improvement services, public utilities and building technologies, while in the urban area needs relate to the improvement of infrastructure, public utilities, increasing the housing stock and improving certain buildings. However, given their serious nature and urgency, the public authorities tend to be more concern about needs in the urban areas;

(b) Institutional arrangements - establishment of the Lesotho Housing and Land Development Corporation, establishment of the Maseru Municipal Council, restructuring of existent institutions and increasing their staff, equipment and capital;

(c) Setting priorities. The critical nature of the housing problems in the urban areas and rapid growth of urban population call for the definition of priorities in resource allocation. Priority action to be taken by the public sector include land

---

<sup>9</sup>/ Government of Lesotho - National Housing Policy - Ministry of Interior - Co-operative housing foundation - March 1989.

development, housing construction, improvement of the health network and water supply system;

(d) About two-thirds of all the activities will be undertaken in Maseru and its suburbs depending on needs. One or two small urban centers will be selected each year to implement urban development projects there;

(e) As financial resources are limited it is vital that they be used rationally. They should be used mainly to develop housing estates in order to encourage private investors to participate effectively in the development of the housing sector. Because of the limited availability of land, particularly in Maseru, it is necessary to increase densities and to resort to collective community participation in housing and infrastructure building and provision of services;

(f) Rural housing - it is necessary to launch a building technology development project in order to encourage rural people to improve their housing. Such technology should be disseminated throughout the rural areas and used in improving services and infrastructure.

#### MOROCCO

63. The Kingdom of Morocco had an estimated population of 24,552 million in 1989, growing at an annual rate of 2.6 per cent. If this rate of growth is maintained, the population will reach 31.36 million by the year 2000. The urban population was about 12.18 million or 45.6 per cent of the total population and was growing at an annual rate of 3.7 per cent.

64. Morocco's housing policy aims to meet the needs of the largest possible number of citizens. It is based on controlling the development of slums, restructuring unhealthy and old parts of the country, intensifying the low-cost housing programme, and putting most of the developed plots of land and low-cost dwellings on the market.

65. To realize these goals, the Government of Morocco adopted a strategy which consisted in mobilizing all the potential in the country for intensifying activities for promoting initiatives by the private sector, local communities and public promoters in real estate development as well as the formation of housing co-operatives.

66. To implement this strategy, financial and institutional incentives were adopted including the following:

(a) Review of the real estate investment code;

(b) Extension of the housing finance scheme to most banks and credit organizations;

(c) Reduction of the interest on housing loans;

(d) Institution of savings-for-shelter schemes and mobilization of savings.

67. Problems encountered in the implementation of the strategy relate to the high population growth, rural exodus as well as financing and land problems.

68. Financial and human resources have been provided from:

(a) Contributions of beneficiaries - plot development is financed entirely by beneficiaries. On the contrary, the contribution of beneficiaries in rural housing projects and social programmes is very small. Such programmes are financed wholly from the State budget;

(b) The general state budget;

(c) The system of integrated equalization of programmes;

(d) External borrowing for private promoters;

(e) Available human resources.

69. Real estate promoters are also granted other facilities including fiscal advantages under the investment code and new rent code. Serviced lands are also given to promoters and to some individuals at reasonable cost.

#### UGANDA

70. In 1985, the total population of Uganda was 15.49 million, growing at an annual rate of 3.49 per cent. If this rate of growth continues, the total population will reach 26.28 million by the year 2000. The urban population which was 1.4 million in 1985 and growing at an annual rate of 5.53 per cent will be about 3.62 million inhabitants by the year 2000.

71. To attain the target of housing for all by the year 2000, the Uganda Government has adopted a National Housing Strategy of which the main themes are as follows:

(a) To encourage and promote housing by facilitating the acquisition of plots through decentralization of land acquisition regulations, legalization of squatter settlements, developing standard plans for reducing plan preparation and approval cost,

increasing the share of the budget allocated for housing, encouraging self-help construction, revising the building codes and introducing some flexibility in the regulations, encouraging employers to build houses for their employees, training artisans to upgrade their skills, etc.;

(b) To encourage property ownership - the Government is endeavoring to promote rural housing and to develop advisory service programmes, provide tools and equipment for construction and materials production, build demonstration houses and promote community participation;

(c) To improve urban housing by promoting the rehabilitation of poor housing and developing lands meant for house construction, reducing housing and real estate speculation, lending out materials and undertaking urban development planning;

(d) To mobilize the people to form housing, building, building materials production co-operatives and housing brigades. Such co-operatives receive government assistance in the training of the staff and a supply of tools, machines and equipment;

(e) The Government has adopted a strategy to mobilize financial resources from institutions, the private and parastatal sectors as well as from individuals for housing development;

(f) Particular attention is paid to the disadvantaged groups comprising women, the youth and the disabled;

(g) To increase the supply of raw materials by researching alternative materials, educate the masses to use new materials, manufacture materials for building machines, spare parts and tools locally;

(h) To train manufacturers through workshops, seminars, etc. in their respective areas;

(i) To promote community participation in the planning, development and management of housing projects.

#### RWANDA

72. In 1989, the total population of Rwanda was about 7.082 million growing at an annual rate of nearly 3.7 per cent. If this rate of growth persists, the total population will reach 10.14 million by the year 2000. The urban population was 555,000 representing nearly 6.5 per cent of the total population and growing at an annual rate of 7.60 per cent. At this rate, the urban population will be about 1.52 million in the year 2000 or 11.4 per cent of the total population.

73. The National Housing Strategy which is the reference framework for government actions and those of operators concerned with the production and management of housing, consist of the following:

- (a) Granting of building credits;
- (b) Establishment of the Mortgage Bank of Rwanda;
- (c) Distribution of plots at reasonable cost;
- (d) Establishment of basic structures in the popular districts, construction of roads and installation of electricity, water and telephone networks;
- (e) Mobilization of housing savings;
- (f) Creation of poles of urban development.

#### SENEGAL

74. In 1989, the total population of Senegal was estimated at seven million, growing at an annual rate of 2.9 per cent. If this rate of growth is maintained, the total population will be 9.66 million by the year 2000. The urban population estimated at 2.8 million or 38 per cent of the total population was growing at an annual rate of 3.7 per cent which, if maintained, will number 4.3 million people or 44.5 per cent of the total population by the year 2000.

75. The measures taken by the Government of Senegal within the framework of its housing policy include the following:

- (a) The establishment of a building and urban land development company (SCAT-URBAN);
- (b) Planned housing with the establishment of two companies: the Société immobilière du Cap-Vert (SICAP) and the Société nationale des habitations a loyer modérés (SNHLM);
- (c) Guided self-help construction;
- (d) Construction of private housing, organization of real estate promotion companies;
- (e) Renovation of the old districts and restructuring of slums;
- (f) Encouraging the formation of building co-operatives;

(g) Conducting research into the use of local building materials in order to reduce building costs;

(h) Establishment of a housing finance bank, the Banque de l'Habitat du Sénégal.

76. The problems encountered in implementing the housing policy derive from several factors:

(a) Structural factors related to the control of land ownership and squatter settlements, urban planning, servicing and equipment of urban lands and difficulties of co-ordination in the urban sector;

(b) Financing problems - the financing of town planning and housing activities is difficult because of the scarcity of funds;

(c) Tax problems - the programmes initiated by the real estate promoters are subject to various taxes and duties which have a cumulative effective on the cost of housing.

#### SOMALIA

77. In 1985, Somalia had a total population of 6.39 million, growing at an annual rate of 3.32 per cent. At this rate, the population will reach 9.80 million by the year 2000. The urban population which amounted to 2.08 million or 32.5 per cent of the total population in 1985 was growing at an annual rate of 5.55 per cent. If this rate is maintained, the urban population will represent 4.34 million inhabitants or nearly 44.3 per cent of the total population in the year 2000.

78. Somalia prepared a draft housing policy with the assistance of the United Nations Centre for Human Settlements (UNCHS) and the United Nations Development Programme (UNDP). The main points included in the Strategy are as follow:

(a) Redefinition of the roles of Government and the local authorities in the design and implementation of the human settlements policy;

(b) Increasing access to land for housing;

(c) Increasing the availability of building materials at reduced cost for the low-income population; development of research into the use of local materials;

(d) Restructuring financial institutions to enable the low-income population to obtain credit for economical housing;

- (e) Encouraging informal sector contribution.

#### THE SUDAN

79. In 1985, the total population of the Sudan was 21.8 million, growing at an annual rate of 2.8 per cent. At this rate, the total population will reach 33.6 million by the year 2000. The urban population was 4.5 million, growing at an annual rate of 4.1 per cent. If this rate is maintained, the urban population will be 8.9 million or 26.5 per cent of the total population in the year 2000.

80. A programme of Action which serves as the National Housing Strategy has been formulated. Its main points are as follows:

- (a) Continuation of the sites and services development programme through specific emphasis on the establishment of infrastructure and services before the distribution of plots;

- (b) Restructuring of the old quarters in Biet el Mal, Umbadda, Girief and Kalakla and their suburbs;

- (c) Encouraging Sudanese living abroad to invest in the housing sector through a co-ordinated programme for the construction of residential housing;

- (d) Improvement and reconstruction of slums having more than 600,000 people: in the first phase, 50,000 plots were developed but these have not been distributed because of a lack of services;

- (e) A programme for the rehousing of people affected by natural disasters and floods has been launched in the rural areas. Modern towns covering 50,000 plots have been constructed. The Government has established services but the building of houses is the responsibility of the people themselves through self-help. In the rural areas, the local authorities are still responsible for providing services;

- (f) Assistance to the private sector by granting funds and privileges for investment in the housing sector;

- (g) Encouraging the building companies to build for low-income people;

- (h) Encouraging the establishment of housing co-operatives;

- (i) Encouraging NGOs to participate in housing development;

- (j) Laying special emphasis on the production of building materials.



## TANZANIA

81. In 1985, the total population of Tanzania was 22.7 million growing at an annual rate of 3.67 per cent. If this rate is maintained, the total population will be about 39.5 million by the year 2000. The urban population which was 5.5 million and growing at an annual of 9.59 per cent will number 8.3 million inhabitant or 46.5 per cent of the total population in the year 2000.

82. At the moment, nearly 70 per cent of the population live in the rural area where over 16 per cent of the dwellings require regular repairs. In the urban areas, nearly 16 per cent of the housing is allocated in unplanned and overcrowded areas without services.

83. To improve the housing situation in both urban and rural areas, the Government of Tanzania adopted a National Strategy whose objectives may be summarized as follows:

(a) Build enough affordable houses for the entire population and improve living conditions both in urban and rural areas;

(b) Increase financial resources for housing;

(c) Facilitate acquisition of housing plots, building permits and title deeds;

(d) Grant public housing institutions privileges so that they can play a more significant role in housing production;

(e) Make building materials available and accessible to all;

(f) Make it easier for the private sector to continue playing a major role in housing production.

84. The National Housing Development Strategy emphasizes the following:

(a) Pursuit of the implementation of the plot development and unhealthy housing improvement programmes;

(b) Technical assistance for the development of housing through the establishment of co-operatives and training;

(c) Pursuit of research into the development of locally produced building materials;

(d) Review of building codes and regulations in order to promote construction;

- (e) Strengthening of public housing institutions;
- (f) Widening the resource base of the Tanzanian Bank for Housing in order to increase the possibility of granting loans;
- (g) Encouraging employees to develop housing programmes for their workers;
- (h) Strengthening the house construction brigades in the rural areas to enable them to provide increased technical assistance in housing construction;
- (i) Increasing the capacities of the building materials industries;
- (j) Requesting the regions and districts to prepare their housing programmes;
- (k) Facilitating access to housing credits for public sector workers.

#### ZAMBIA

85. In 1985, the total population of Zambia was 7.8 million growing at an annual rate of 3.76 per cent. At this rate, the population will reach about 12.1 million by the year 2000. The urban population was 3.9 million in 1989. If the growth rate of 6.09 per cent is maintained, the population will number 7.96 million inhabitant out of the total population or nearly 65.3 per cent of the total population in the year 2000. Zambia is the most urbanized country south of the Sahara with 50 per cent of its population living in urban areas.

86. Housing problems have been exacerbated in recent years by inadequate public investments in the housing sector. The fourth National Development Plan (1989-1993), estimates the housing deficit to be 200,000 dwelling units, of which more than 90 per cent are required for the low-income groups.

87. The National Housing Development Strategy adopted by the Zambia Government to meet the housing problems has the following as its main themes:

- (a) Strengthening the institutional framework in order to facilitate the co-ordination of policies in the housing sector;
- (b) Simplification of legislation, decentralization of land registration to support the construction of new dwelling units and to improve traditional and unhealthy housing;

(c) Encouraging guided self-help construction and community participation as well as the use of locally-available building materials and techniques;

(d) Re-orientation of the financing policy of the Zambian National Building Company to promote the housing sector and revitalize the operation of the Zambia Housing Development Fund to enable the low-income groups to benefit from its assistance;

(e) Encouraging public and private sector enterprises to promote investment in housing by granting them tax incentives.

#### ZIMBABWE

88. In 1989, the total population of Zimbabwe was 8.87 million, growing at an annual rate of 2.9 per cent. If this rate is maintained the total population will reach 13.1 million by the year 2000. The urban population which was about 2.5 million in the same year and growing at an annual rate of 6 per cent will number 4.54 million inhabitants or 34.6 per cent of the total population in the year 2000.

89. The National Housing Strategy is being formulated by the Government with the assistance of the United Nations Centre for Human Settlements (UNCHS HABITAT) and the Government of Finland. A Steering Committee and a working group have been set up at national level to supervise and participate in the formulation of the strategy.

90. The project includes staff training at national and local levels to calculate housing needs using computers, to determine minimum standards for meeting housing costs as well as the resources available and additional resources required to carry out the housing programme.

91. Standard housing has been designed for the low-income groups. The characteristics of the houses are as follows:

(a) Two rooms with the possibility of extension;

(b) Building time of between 18 to 24 months or 36 months at the maximum;

(c) Review of building materials standards by using stabilized earth bricks and clay bricks for building economical housing in the rural and semi-urban areas; this would help offset the shortage of bricks and reduce transportation cost;

(d) Subsidizing infrastructure through mixed development that allows high standard to be maintained. Mixed development enables

the middle-income groups to have the quality and relatively more costly housing, thus helping to subsidize housing for the low-income groups;

- (e) A 10 per cent increase in rent.

92. The housing policy of Zimbabwe also includes measures for encouraging the public and private sectors to invest in housing production, the building of co-operative housing and a nine per cent interest on savings-for-shelter.

93. Problems encountered in the implementation of the housing policy are:

- (a) Insufficient financial and human resources;
- (b) Inadequate land policy;
- (c) Shortage of building materials;
- (d) High cost of transporting building materials;
- (e) Inadequate foreign exchange for importing materials and machines.

#### IV. GUIDELINES FOR DEVELOPING HOUSING POLICIES AND PROGRAMMES

94. Housing and infrastructure policies imply that the Government sets objectives that make it possible to provide housing for the country's population and develop appropriate mechanisms for attaining objectives, particularly taking into account available resources such as land, building materials, labour and financial resources.

95. In order to develop housing and infrastructure programmes, it is necessary to draw up the list of progressive activities to be undertaken, depending on the policy concerned, on a planned basis, once the duration, location and means have been specified and to establish institutions to administer and execute the programme.

96. Problems are often encountered in the development of policies and programmes on housing and infrastructure because of the lack of information on the methods and techniques to be applied. Moreover, the national development plans are nearly always aimed at economic development, as housing and infrastructure programmes are not considered as social investment and therefore not classified among the priority programmes. With the pressure exerted by the population in the slums and poor areas and given the effort being made by political powers to win over the large population living in these areas and the desire to embellish the cities, particularly

the national capitals, special attention is beginning to be paid to policies and programmes relating to the housing and infrastructure sector.

97. The apparent lack of appropriate national policies and programmes concerning housing and infrastructure is reflected in the serious housing shortage and increase in squatter settlements, problems which have been aggravated by the current increasing rural - urban migration. It is, therefore, absolutely vital that realistic national housing and infrastructure policies and programmes are instituted.

98. According the housing and infrastructure sector greater importance will help stimulate various branches of activity and lead to improved health standards. The most important contribution that the housing and infrastructure sector can make to economic development is the formation of capital which could, in turn, be invested in industry, agriculture, etc.

#### Objectives

99. Specific objectives stipulated in policies and programmes on housing and infrastructure, taking into account available resources and those expected to be available during the programme, indicate the type of development desired and the expected results. Objectives could be designed for the short, medium or long term and expressed in quantitative or qualitative terms from the economic, social or material viewpoint. Objectives are likely to change gradually with the passing of time and as the situation, needs and even values also change. However, objectives should, at all times, conform to the framework within which the policies and programmes were developed and the established order of priority.

#### Needs

100. Analysis of the construction market in developing countries generally, indicate the proportion of the population able to acquire their own housing or to rent one; the population groups that do not make any real demand on the market are not taken into consideration. However, if the values of a country are such that it is interested in those who do not yet exert economic pressure, then in the identification of needs, the country calculates the level of housing needed, from the qualitative and quantitative points of view, to remedy the existing situation and to provide the minimum acceptable standard of housing for all.

101. The needs in most developing countries for the provision of housing and infrastructure are of various forms. In addition to

the shortage of housing per se, there is also a shortage of equipment, services, public utilities and various networks.

### Standards

102. Housing and infrastructure standards vary considerably from country to country and from rural areas to urban areas depending on such factors as the level of development and urbanization, climate, culture, etc. The standards depend on the prevailing situation in the country, particularly the number of families to be housed (homeless families or those living in poor overcrowded housing), available resources (land, building materials, manpower and investments), requirements in other sectors (health, education, industry, agriculture, etc.), the rate of population growth, productivity and savings, the level of technological development, particularly in the building sector, salary scales compared to the price of land and building. If the standards set by a country are too high, it will be impossible to attain set objectives. Conversely, the repercussions on the development process will be limited. A standard which is acceptable at the time a housing programme is being prepared could become unacceptable at the time of implementing the programme because of changes in the situation.

103. When formulating and implementing housing and infrastructure policies and programmes, special attention should be paid to the following:

- (a) Population growth planning;
- (b) National productivity and incomes growth;
- (c) Growth of capital formation in the housing sector;
- (d) Credit facilities for the housing sector;
- (e) Cost price reduction in the housing sector.

### Population growth planning

104. In the design and implementation of housing and infrastructure policies and programmes for meeting current and future needs, it is necessary to take account of future population growth and to develop programmes in accordance with the total population, particularly the urban population. Programmes should be geared towards the attainment of the following objectives:

- (a) To make the rural areas and small urban centres economically viable and improve living standards there;

(b) To overcome population growth problems by diverting a large proportion of the population towards the small urban centres and relatively undeveloped regions of the country where resources could be developed; and

(c) To plan on introducing new activities, wherever possible and profitable, so as to attract labour out of the overcrowded urban areas.

#### National productivity and incomes growth

105. One of the main objectives of development in most countries is to increase national production and productivity as well as the incomes of the population. In general, although real income is expressed in terms of income per capita, it increases at a lower rate than gross domestic product. It is generally not possible to improve the housing and infrastructure sector as quickly as gross domestic product or the other components of the national income because of its major capital coefficient and the fact that income derived from the sector can only be used over a period of several years. The following objectives should be taken into consideration:

(a) Raise the salary and wage scale and national income in comparison with the domestic product and thereby the ability of the people to meet their housing expenditure;

(b) Increase savings and investments in proportion to the gross domestic product;

(c) Find the optimum ratio between consumption and investment and undertake balanced economic and social development;

(d) Use the housing sector to improve incomes, savings and investments levels.

#### Increase in capital formation in the housing sector

106. Allocating a high percentage of the gross domestic product to the housing and infrastructure sector does not, in itself generate the financial resources that the sector needs. Neither can it be assumed that such increased allocation should be made at the expense of investment in other equally important sectors of African national economies such as agriculture or industry, unless the aim of the increase is to correct a previous irrational or unbalanced policy. However, in a developing country, increased investments in the housing sector can be drawn from the general increase in production and savings engendered by the development process.

Credit facilities for the housing sector

107. The public authorities are capable of organizing and creating savings and credit mechanisms. They could also facilitate housing financing by adopting the following measures:

(a) Provide part or all of the capital needed to carry out infrastructural works, public utilities and various networks (in the form of subsidies);

(b) Provide for individuals housing layout plans and any desired technical assistance, as well as plots and the essential infrastructure. The cost of land and infrastructure should be made repayable over a long period time and other services should be provided free of charge or at token cost. Building materials could also be provided to be repaid over a long period of time;

(c) Organize the people into co-operatives and assist the members by giving them building material loans and providing technical supervision;

(d) Provide for groups of individuals part or all of the capital needed to purchase homes at low interest rates to be repaid over a long period time;

(e) Promote easy terms of credit for building material industries and construction firms;

(f) Promote personal savings by establishing specialized housing finance banks and by giving savers high interest rates.

Cost price reduction in the housing sector

108. Public authorities can promote cost price reduction in the housing sector by influencing the cost price of land, the standards applied and the building, administrative and financing costs.

(a) Land costs

109. Public authorities can take measures to directly or indirectly reduce the cost price of land, namely by:

(i) Providing land free of charge within the framework of plot development programmes;

(ii) Seeing to it that taxes levied on land used for house construction are as low as possible;

(iii) Promoting the preparation of economical layout plans for plot development programmes;



- (iv) Establishing a mechanism for registering real estate transactions;
- (v) Instituting appropriate taxation on land profit;
- (vi) Establishing appropriate pricing mechanisms in the case of expropriation for public utilities;
- (vii) Giving public authorities pre-emptive rights for real estate transactions; and
- (viii) Reducing the cost of lands meant for housing the low-income population by resorting to the principle of "crossed subsidies ". What this means is that in a given housing estate, some plots are developed for the middle- or high- income groups and sold at market prices to recover the initial land costs; the other plots are then sold at token prices to low-income groups.

(b) Applicable standards

110. Public authorities can take measures to influence, directly or indirectly, the quality of housing, namely by:

- (i) Adopting standards corresponding to the income of the population for which the housing programmes are meant;
- (ii) Adopting lower standards for the improvement of existing housing;
- (iii) Cutting down on "luxury" housing schemes and promoting the use of local building materials in housing schemes for the low-income groups.

(c) Building costs

111. Public authorities can take measures to reduce building costs by:

- (i) Ensuring that building regulations meet the requirements for profitability; this entails adopting minimum standards and using locally produced building materials;
- (ii) Ensuring that taxes levied on building materials are as low as possible;
- (iii) Reducing taxes for building materials industries and construction firms;

- (iv) Encouraging the production and use of locally produced building materials;
  - (v) Promoting research into economical housing;
  - (vi) Encouraging the development of improved plot programmes and promoting guided self-help construction;
  - (vii) Encouraging competition among the building material industries and entrepreneurs.
- (d) Administrative costs

112. Public authorities can take measures to directly or indirectly reduce administrative costs by:

- (i) Encouraging competition among the private and public enterprises working in the construction and public works sector;
- (ii) Granting a ten-year period of tax exemption for all new constructions to be used as a main dwelling place;
- (iii) Reducing taxes levied on building and public works firms.

(e) Financing costs

113. Public authorities can take measures to reduce financing costs by ensuring that interests on medium- and long-term credits are as low as possible and by establishing specialized housing finance banks e.g. a bank for housing which has the facility for granting housing loans at very low interest rates.

Short-, medium- and long-term programmes

(a) Short-term programme

114. The short-term programme should meet the following vital conditions. Care should be taken not to risk impeding the attainment of long-term objectives and the implementation of the policy and programme should not provoke such serious problems as could lead to a fall in production in the building and building materials industries. For example, it is useless to cut down on "luxury" construction so long as there are not enough possibilities of increasing the production of economical housing. It would be equally harmful for the development of the building sector, for instance, to introduce taxes on the importation of certain building

materials so long as there is not the possibility of substituting locally produced materials for these imported items. It is, therefore, absolutely vital to programme the various measures correctly.

115. The main tasks to be undertaken within the framework of the short-term policies and programme are as follows:

- (i) Formulating guidelines to be followed in the design of a policy and programme on housing and infrastructure, defining realistic objectives and standards for given periods;
- (ii) Constituting a data base to establish standards and objectives;
- (iii) Revising and drafting building regulations;
- (iv) Establishing standards to be adhered to in land use;
- (v) Preparing standard plans for pilot housing construction projects;
- (vi) Establishing national land development and integrated regional development plans;
- (vii) Developing research into locally available building materials;
- (viii) Undertaking systematic geological studies of existing raw material deposits;
- (ix) Training competent staff and a sufficient number of specialists in the construction sector;
- (x) Informing the public about the general policy followed in the housing sector.

(b) Medium-term programme

116. The main tasks to be undertaken or pursued within the framework of the medium-term programme are as follows:

- (i) Continuing or completing certain activities planned within the short-term programme;
- (ii) Acquiring land and building up substantial land reserves;
- (iii) Establishing guidelines for land development, town planning and land use;

- (iv) Developing pilot house construction projects, particularly improved plot programmes, technical assistance, roofing loans or guided self-help projects and using the experience gained during these pilot projects to gradually develop economical housing projects;
- (v) Improving existing houses;
- (vi) Preparing layout plans for major economical housing construction projects; and
- (vii) Drafting new legislation on loans, rent, lease agreements, etc.

(c) Long-term programme

117. At this stage, the tasks planned under the short- and medium-term programmes should have been completed, their impact determined and objectives attained. Should these objectives fail to be achieved, efforts should be made to overcome the constraints encountered during the implementation of the short- and the medium-term plans. It may also prove necessary to periodically reassess the housing situation and revise objectives accordingly.

## V. CONCLUSION

118. It is clear from this paper that almost all African countries have adopted strategies to develop the housing sector. Some measures have been proposed in this paper, and their application would help to improve policies and programmes already instituted in African countries. The measures proposed are general and could be adapted by each country to suit its situation, in accordance with its economic, social and cultural conditions.

119. Several factors impede the effective implementation of development policies and programmes adopted for the housing and infrastructure sector. Among these are the inadequate resources allocated to the sector mainly because of the financing needs of other economic sector and the fact that housing departments do not control the sources of funds that could be profitably invested in housing. Moreover, issues relating to the particularly vital housing subsectors, whether they concern building materials land for building or financing, generally do not come under the responsibility of the housing departments but rather under various Ministries. The result is that, in most countries, housing finance is not an absolute priority and is not given adequate attention.

120. One means likely to be efficient in alleviating the problems of housing sector finance is the establishment by Governments of a legislative framework that would make it possible to devote part of the long-term savings and cumulative profits of Commercial Banks to the development of the housing sector.

121. In addition to financing problems which are an important aspect of the implementation of policies and programmes on housing and infrastructure, other issues also need to be addressed. These are:

- (i) Reorganization of the administrative and structural mechanisms concerning the housing and infrastructure sector;
- (ii) Application of effective measures for land acquisition and use and building regulations defining general standards and specifications;
- (iii) Promotion of the adoption of effective methods for general housing construction and real estate management;
- (iv) Promotion of the development of a body of construction entrepreneurs, engineers consultant, supervisors and housing managers;
- (v) Development of training programmes for staff working at all levels of the housing sector.

122. It emerges from the foregoing that the development of the housing infrastructure sector requires major initiatives and decisions by Governments.

123. African Governments should give the housing sector priority in their economies. They should formulate new policies, initiate new ideas and adopt appropriate measures that would make it possible to reorganize the sector and to acquire resources to effectively meet the ever-increasing demand for housing. Besides these general policy measures, it is also vital to provide institutional support for improving the sector and to undertake in-depth planning, provide financial assistance and vocational training and pay special attention to conducting research into building and building materials.

## BIBLIOGRAPHY

- United Nations - ST/ESA/30 - Survey on the Global Housing Situation
- United Nations - World Population Prospects 1988
- UNCHS - HS/C/11/3 - Global Strategy for Shelter to the year 2000 : Report of the Executive Director (1988)
- African Urban Quarterly - A special issue on shelter and homelessness in Africa. Commemorating Volume 2 number 3. August 1987.
- UNCHS - Report on the Subregional Seminar for Eastern Africa Countries on the Global Strategy for Shelter to the Year 2000. 20 January, 2 February 1990.
- Republic of the Gambia - National Housing Policy - Ministry of Works, Housing and Physical Planning 1987
- Federal Republic of Nigeria - IYSH Statement by the President - The Federal Ministry of Works and Housing, Urban and Planning Division, March 1987
- Government of Lesotho - National Housing Policy, Ministry of Interior co-operative Housing Foundation, March 1987
- Republic of Uganda - Statement of Uganda delegation to 10th (Commemorative Session of the UNCHS, Nairobi, 1989)