

UGANDA: HOUSING POLICY INTERVENTIONS. (*Dr. William Kalema, Country Managing Director, BDO, East Africa*).

The Uganda presentation identified three (3) distinct periods over which Uganda National Housing Policy has evolved since 1978. The policies in each period had the broad objective of improving the housing and living conditions of Ugandans. The policies set out to achieve these objectives through various aspects of institutional strengthening, slum upgrading, and support to various housing construction programmes and projects.

The first period of housing policy from 1978 -1986 was however adversely affected by the political instability and civil strife of that period. Consequently, much of the policies of this period were not able to be effectively implemented.

The second period of housing policy after 1986 saw a more stable and consistent implementation. The goals of housing policy over this period were to provide sufficient residential land and plots in urban areas and to improve access to housing infrastructure and services at affordable standards, including upgrading of slums

The third and most comprehensive period of these policies began with the 1992 National Shelter Strategy, whose overall objective was to improve housing conditions and ensure adequate shelter for all Ugandans by the year 2000. The policy involved the establishment of several housing programmes and projects, and the approach to implementation was an enabling and facilitating one on the part of government. In this, the Government encouraged and facilitated individuals and households as well as the private organized sector housing developers to contribute to the supply and delivery of good quality housing to the population.

The Government pursued and facilitated this approach through, among others, reviewing and simplifying legal and regulatory requirements, planning standards, building codes and statutes etc which had constituted serious constraints to housing delivery, streamlining housing related institutions, and increasing budgetary allocations to the housing sector etc.

More recently, a draft 15-year Strategic Housing Investments Plan has been prepared , awaiting cabinet approval and adoption. This strategic plan, formulated side by side with new policies on decentralization, poverty eradication, new building codes, New Land Act and alongside some international development agenda/instruments such as the Habitat Agenda and the Millennium Development Goals (MDGs).- embodies a National Plan of Action for Human Settlements which are expected to positively transform Uganda's current and future housing situation.

While these policies and their progressive refinements have improved housing delivery in Uganda over time, the housing problem is not yet completely eliminated. The country is still estimated to currently have a housing backlog of about 612,000 units of which 153,000 is in the urban areas and 458,000 is in the rural areas.

Challenges remain in the areas of land tenure (involving as it does, a complex multiplicity and mixture of tenure), infrastructure inadequacy, shortage of requisite professional and technical

skills, e.g architects, quantity surveyors, civil engineers) with consequent prohibitive costs of the services of available professional skills.

Adequate availability of housing/mortgage finance is also a continuing challenge.

HOUSING POLICY IN CAMEROON: IMPLEMENTATION EFFECTIVENESS, IMPACT AND LESSONS LEARNED. *(Dr. Henri Mapoko Mbongue, Architect, City Planner and Development Contractor)*

The presentation noted that the National Housing Policy of Cameroon has evolved through three discernible periods, viz: 1950 – 1976; 1977 – 2003/4 and 2004 – Date.

During the first phase (1950 – 1976), government Housing Policy placed emphasis on direct construction of houses by the Government with a view to improving the housing stock and strengthening measures for ensuring decent housing for civil servants and allied workers or provide housing allowance for employees. During this period or phase, Government practically funded or subsidized housing for civil servants. . Much of this was done with support from external funding. Even then, only a small proportion (3%) of civil servants benefited from this policy

During the second period (1977 – 2003/4), with the rapidly accelerating urbanization which was largely unplanned for, and the equally accelerating demographic growth over this period,, and drawing from the lessons and outcomes of the 1976 First United Nations Conference on Human Settlements (Habitat 1 or the Vancouver Conference) as well as drawing from the lessons and outcomes of the Second United nations Conference on Human Settlements (Habitat II and the Habitat Agenda), Government shifted emphasis and focus from housing as shelter per se to development and improvement of the total housing environment, including provision and improvement of housing services and infrastructure. It further embarked on strengthening the institutions that underpin the provision of these services – including establishment of such bodies as the Cameroun Housing Society (SIC), the Ministry of Urban and Rural Planning (MAETUR), Credit Foncier du Cameroun (CFC) etc.

This period also witnessed large budgetary allocations to the broad housing sector- including for purchase of land/plot and construction of new housing units. A lot of housing and urban infrastructure programmes and projects were implemented during this phase. In spite of these heroic efforts however, unmet demands for housing was still estimated at 700,000.

The third policy phase (2003/4 – Date) is devoted to reassessing the Habitat Agenda in the light of the increasing poverty during this period (40% of the population living below income poverty line) and placing more policy emphasis on Economic Growth Strategy and Employment Generation. Emphasis in this regard is being placed on construction of social infrastructural amenities and provision/upgrading of basic services in informal settlements in collaboration and partnership with national and international private sector developers (within a public-private partnership (PPP) framework). This phase seeks to promote social habitat in a dynamic manner through a number of regulatory, institutional and operational measures, including:

- Restructuring public organizations dealing with the Habitat sector (SIC, MAETUR and CFC) ;
- Setting up mechanisms for coordination of actors in this sector ;
- Drafting of laws to help promote the housing sector, housing agents and the law on Urban Planning in Cameroon as well as decrees for their implementation :
- Setting up a framework for partnership with private sector investors for implementation of operations in the Social Habitat.
- Promoting an appropriate mode of financing using internal and external financing structures.
- Redefining and promoting more appropriate mode of financing housing.

In conclusion, the presentation noted that the Government of Cameroon has made great and concerted efforts to address the problem of housing and habitat, but the magnitude of the problem is much greater than the resources of government in both funds and human expertise. In spite of aggressive policies adopted and implemented, the gap continued to grow between supply and demand and poverty has continued to grow, and along with it a host of other problems such as insecurity.

One of the lessons to be learned is that programming of projects and programmes only works if there is proper financial planning for implementation of operations. Although all the policy prescriptions are not fully implemented, the situation would have been much worse without any policies at all.

A REVIEW OF NIGERIA’S NATIONAL HOUSING POLICY: THE ANTECEDENTS AND A PROGNOSIS. *(Professor Tunde Agbola, University of Ibadan, Nigeria)*

Three major housing policy streams or strands were identified over the past 50 years.

The first stream was from 1982 – about 1990, during which policy focused on addressing the prevailing quantitative housing deficit in the country. The presentation noted that the policy achieved very little during this period since the political landscape was so inhospitable. The policy however succeeded in:

- (a) Pointing governmental attention at the festering housing problem and the mounting quantitative shortages, and
- (b) The painful realization that housing problems would not be solved solely with generous infusion of money.

The second stream of Nigeria National housing policy was from 1991 – 2005, a period that witnessed a very comprehensive and ambitious housing policy. The policy addressed many of the vexed problems of the housing sector, viz: availability and accessibility of land, the problem of building materials; institutional apparatus and strategic modalities for policy implementation. This policy subscribed to the then prevailing international opinion that governments should not engage in direct housing production but should, instead, provide the enabling environment for the execution and actualization of policy objectives and directives by the private and community sectors.

The policy was noted for its decided focus and sweeping reforms on the “housing finance” sector. It sought to rejuvenate and strengthen the Federal Mortgage Bank of Nigeria (FMBN) into a wholesale bank; established Primary Mortgage Institutions/Banks (PMIs) for the much wider scope and coverage of mortgage finance intermediation. In the process of actualizing the major thrusts of the housing finance sub-sector of the policy, many jobs were created. The potential of using housing as a job creation and poverty alleviating strategy was manifest.

In spite of these heroic policy efforts, the magnitude of demand was such that housing deficit remained enormously daunting. This necessitated fundamental rethinking and retooling of the National Housing Policy paradigm and instruments in subsequent policy efforts.

The Third policy strand (2006-Date) has focused on the use of the private sector as the fulcrum of the new policy. It seeks to stimulate large numbers of private sector real estate developers in the development of estates with houses for sale at affordable prices to low and middle income groups in the country. Towards this, Government has facilitated the formation of a Real Estate Developers Association of Nigeria (REDAN) with the primary concern of active involvement in housing delivery to the generality of our citizenry at affordable cost. REDAN as a key stakeholder and operator in the housing sector is envisaged to be given the necessary support in housing delivery under the various mass housing facilitation programmes. State Governments are expected to allocate lands to these prospective developers towards this purpose.

Government has also encouraged the formation of the **Building Materials Producers Association of Nigeria (BUMPAN)**. It is expected that BUMPAN will enhance domestic production and distribution of building materials in greater quantum.

National housing policy at this time also aims at mobilizing primary mortgage institutions to assist Nigerians desirous of purchasing houses to do so. It has undertaken the re-structuring of the Federal Mortgage Bank of Nigeria to enable it to provide more ample funds to primary mortgage institutions (PMIs). It is reviewing and amending all legislations (including land laws) necessary to facilitate the robust development of home-ownership in the country and has re-established the Federal Ministry of Housing and Urban Development to regulate, promote, monitor and supervise all of these changes

HOUSING POLICY IN SWAZILAND (*Mrs. Busa Masina Ginindza, Director of Housing and Human Settlements, Swaziland*).

The presentation pointed out that the first generation of Swaziland Housing Policy (1987 &1993) was largely focused on urban areas. It was essentially an urban housing policy which focused attention on **six** areas, namely:

- ‘turn-key’ and joint-venture arrangements and encouragement of the private sector to develop rental housing;
- More and easily available housing finance;
- Institutional strengthening;(Human Settlements Authority (HAS), Swazi National Housing Board (SNHB), Ministry of Housing & Urban Development (MH&UD), Local Government Councils);

- Land reform;
- Construction methods, including use of traditional construction materials;
- Urbanization and urban structure planning and development.

The draw back of this first generation of Swaziland housing policy was its exclusive urban focus, and non-consideration of the rural areas.

This first generation policy was succeeded by a New Housing Policy in the year 2000. This later policy, benefiting from the outcome of the Second United Nations Conference on Human Settlements (Habitat II), had defined its vision as: ***'All Swazi Households should have access to affordable shelter and services'***

The Housing Policy objectives were to:

- Improve access to land with secure tenure for those households seeking to house themselves.
- Support the development of a property market through access to finance and appropriate building and planning processes and regulations.
- Identify and safeguard the rights of both landlords and tenants in the rental market.
- Ensure that delivery of services is financially sustainable for the service provider and affordable to the household.
- Use construction methods and local building materials that reduce the cost of housing and promote employment creation.
- Use formal and informal economic activities on a plot and in the vicinity to improve household incomes and affordability standing.

Focus programme areas for implementing the policies included, in addition to direct construction and delivery of housing to citizens, upgrading of urban informal settlements (e.g. Moneni in the Municipal Council of Manzini urban), incorporation of peri-urban areas into the main urban areas (Peri-Urban Policy) and through Controlled Area Legislation (e.g. Mhobodleni Controlled Area)

A distinct characteristic of Swaziland housing policy is its ambitious programmes and objectives and the heavy reliance of these on the Government for their implementation. It is striking that the policy seemed to repose so much confidence in the abilities of local government, the SNHB and the HSA to, with limited resources, implement complex programmes and to do this at scale.

The other characteristic of the policy is the extent of its ambitions. For example, the 1993 policy called for a national land policy and the acquisition of leasehold from Swazi Nation Land. A National Land Policy has since been prepared, but due to the far-reaching character of its proposals, there is uncertainty regarding whether and when it will actually be implemented.

In a number of the programmes, the community involvement/participation was minimal, for example, in the upgrading of the Moneni, which tended to alienate the people.

While all the objectives of Swaziland Housing Policy are yet to be realized, improvements have been made in improving the quantum and quality of housing and the living environment of the cities than would have been possible without the policies and associated programmes and projects. Serious efforts have been made at implementing the policy and realizing the

objectives. The big bottleneck has been shortage of affordable serviced land with secure tenure! 'Temporary occupancy permits' which still prevail on 'crown lands' does not encourage people to put up permanent buildings. Exacerbating this is the increasing land prices and service rates which many cannot afford. These lead to continued construction and dominance of shacks and temporary housing in Swaziland.

Furthermore, useful lessons have been learned in the course of policy implementation which could lead to improvements in the future. Such lessons include, among others,

- Relevant policies and legislation should be in place (approved or amended) to address specific project issues (e.g., gender and land ownership) prior to implementation. These were already in place or amended or have been proposed.
- Project ownership by the beneficiary community was an essential pre-requisite which could only be achieved by effective community empowerment:
 - Politically, through participatory decision making on matters affecting them
 - Economically, through small works contracts and granting secure land tenure
 - Socially, through community meetings and interaction with government through appropriate facilitators recruited from the community and trained.
- Housing finance had to be made available through sympathetic financial institutions willing to participate and lend relatively small amounts with simplified application and processing procedures.
- Arrangements (e.g., enhancing affordability) to deal with marginal/destitute group needed to be identified to avoid flight from the project area and squatting elsewhere (e.g. peri-urban areas).
- Schemes involving interaction with, and participation of communities, were time consuming and their financing through revolving funds, which necessitated sequential implementation, were not be workable in acceptable time frames.
 - Schemes where "network" infrastructure was provided in difficult conditions required careful planning and management. Experienced civil works contractors and experienced supervision consultants with local knowledge had to be thus engaged.

Intervention by the Nigerian Minister of Lands, Housing and Urban Development

At this juncture, the session was addressed by Hon. Nduese Essien, the Minister of Lands, Housing and Urban Development of the Federal Republic of Nigeria and current Chairman of the **African Ministerial Conference on Housing and Urban Development (AMCHUD)**.

The Hon. Minister drew attention of the session to the role of AMCHUD as the inter-governmental political voice and consultative organ of African countries on housing and urban issues.

In this context, he recalled decisions 1 and 2 of AMCHUD's Abuja Plan of Action of July 2008 which addresses the financing options for slum upgrading and affordable housing, and the monitoring and review mechanisms to enable African member countries to track progress on the implementation of these decisions.

In this connection the Minister informed that his (Nigeria) Government was embarking on execution of urban renewal and slum-upgrading programmes nation-wide, has planned construction of about 54,500 affordable housing units spread across the country, is

implementing sites and services projects, and encouraging mass housing programmes within a public-private partnership framework, guaranteeing and simplifying access to land for housing for all income groups, adopting new land titling procedures to fast-track acquisition of land through computerization and cadastral mapping of major cities and providing resources for these programmes and projects in the National Budget line.

The Honorable Minister appealed to the Management of Shelter Afrique to mount publicity campaigns in Nigeria and other African Countries to show-case its services and also suggested that Shelter Afrique loans and credit facilities in countries should be negotiated and approved in consultation with National Governments to minimize defaults and other problems.

In conclusion, the Honorable Minister invited Shelter Afrique to establish its Regional Office in Nigeria to serve the West Africa sub-region.

DISCUSSIONS, SUGGESTIONS, LESSONS LEARNED AND THE WAY FORWARD.

At the end of the presentations, several participants contributed to the discussions, with comments, questions, clarifications and suggestions. Highlights of the conclusions and lessons drawn from the presentations and feed-backs from discussions and comments from participants included the following:

1. All African countries have policies on Housing. These policies have evolved over the past 30 to 40 years, reflecting varying areas of focus and policy tools of emphasis over time. There is evidence from the presentations and discussions that all the countries had been abreast of and responsive to the topical international development agenda in the housing sector. This is seen from the references to the impact of U.N. International Conferences on Housing (Habitat I and Habitat II etc.) and the influences of these on National Housing Policies in Africa. What seems to be lacking is ability and political willingness to match such housing policies and programmes with adequate institutional and financial resources to dedicatedly and effectively implement them.
2. There is recognition of the importance of strengthening the institutions/agencies/organizations that underpin housing in the countries – responsible Government Ministries, Housing Corporations, appropriate financing institutions etc., along with appropriate revision and updating of relevant laws, codes and regulations in all the countries. In all the respective countries' policies presented, and the discussions that followed, there was evidence that policy and practice in the sector had moved beyond mere provision of housing units as shelter per se, to improvements (upgrading) of the total housing environment through development and provision of basic sanitation infrastructures and services – water, sanitation and other waste management services.
3. The major factor inputs into housing production e.g. land, acceptable building materials, technology, and financing, are still critically in short supply in most countries. Problem issues of land and housing or mortgage finance are particularly highlighted. It was suggested in this regard that Shelter Afrique, as a housing finance company should redouble efforts at

mobilizing greater financial to support both public and private sector housing development and delivery.

4. It was underlined in the discussions that housing production and delivery should not be viewed as exclusive public OR Private sector responsibility, but rather as product and responsibility of a collaborative partnership of not only the public and private sectors but also that of the people (community) sector. This later point was pressed home by representatives of the Squatter Dwellers of South Africa, who urged Government Ministers and Officials responsible for housing not to pass the buck shirk their duties and responsibilities, as they are wont to do, but to solve the problems by increasing and improving housing delivery to the population.
5. It was underlined that Government cannot run away from its responsibility to provide housing for its people, particularly the very poor and disadvantaged. In this regard, there has to be element of social housing provision in Government Housing Policies. This element was not immediately apparent from the national housing policy cases presented. Governments may do well to devise more appropriate measures and mechanisms to give more prominent attention to this segment of housing need in their respective national policies.
6. Attention was drawn by some of the participants to the relative neglect of the rental housing in national housing policies even as over 60% of the population is still renters. It was consequently suggested that greater national housing policy attention and emphasis be given to this housing tenure. In effect, countries should develop well reasoned policies on rental housing.
7. Attention was drawn in the discussions to the importance of employment and income enhancement in the sustenance of housing policy. The point was made that making housing policies without giving attention to issues of employment, income generation and enhancement may not yield optimal results. Governments, while developing policies and programmes on housing should give attention to prevailing employment and income situation with a view to making the measures reasonably compatible.
8. There was feeling that in spite of the heroic efforts by countries through their respective housing policies, housing problems have so far proved intractable. There may therefore have been a temptation to conclude that housing policies in African countries have not had the desired effectiveness and impact. On the other hand, one would shudder to think of what the housing situation would have been if there had been no national housing policy efforts at all! What may be required is redoubled national efforts at strengthening policy implementation tools and instruments, and of course allocating greater budgetary resources to housing.
9. There was also a tendency to describe some of the housing policies as too ambitious, particularly when not backed up with adequate institutional and financial resources and

frameworks. It is however, widely acknowledged that it is low aim that is a crime. Besides, it is generally accepted that organizations that plan do better than those that don't, even if they do not always achieve all their plans.

10. It was suggested that Shelter Afrique should mount publicity campaigns in member countries to highlight and show-case its services. It was also suggested that the Company should organize more meetings and conferences such as this to promote sharing of experiences and best practices on housing sector issues among African countries.
11. The Symposium was brought to an end by the Chairman, Hon Jerry Ekandjo, Minister of Regional and Local Government, Housing and Rural Development of the Republic of Namibia.

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