

# Multi-Actor Dialogue on Inclusive Urban Renewal and Co-production of Housing in Central and Western Africa

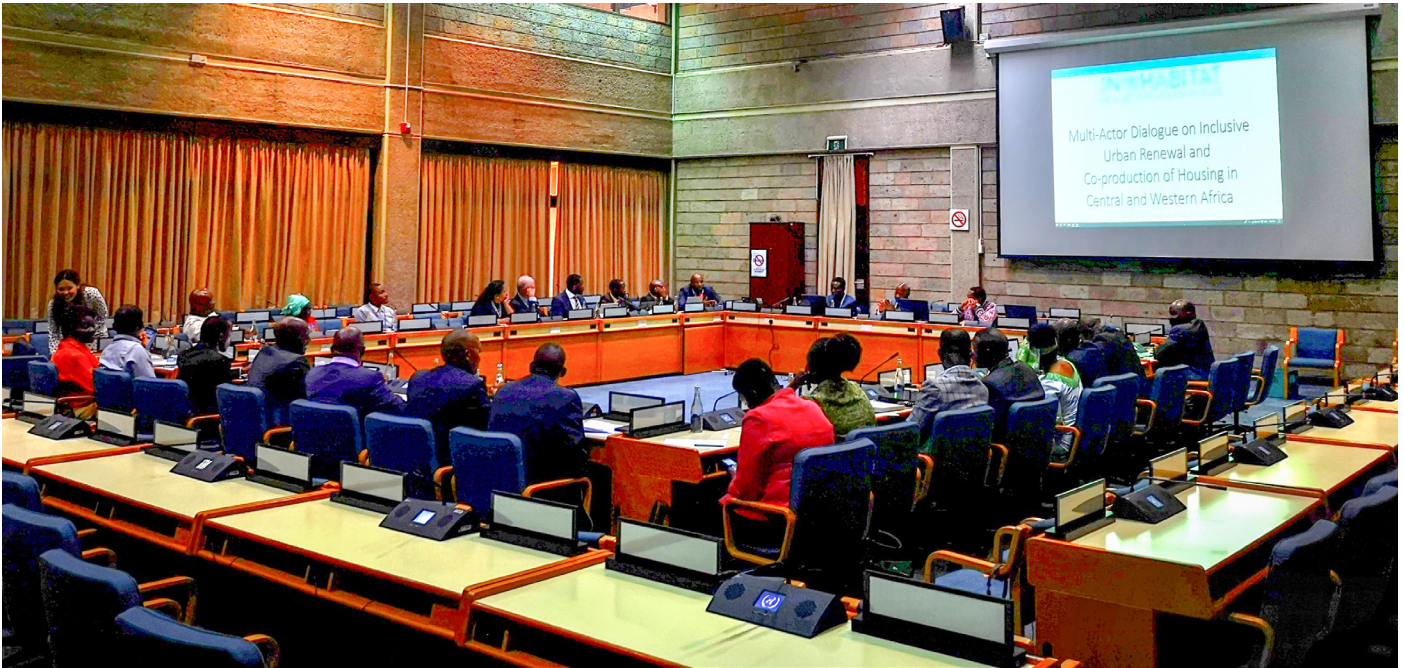
## KEY LESSONS





# Highlights

The dialogue brought together multiple stakeholders from West and Central Africa to discuss on Urban renewal and co-production of housing in these regions. This dialogue was convened from 23rd to 24th of May 2019 in the United Nations Complex, Nairobi, Kenya. It brought together about 35 participants representing different organisations, governments and NGOs like UN Habitat, African Union, Islamic Development Bank, Africa Investment Bank, Shelter Afrique, Government of Guinea, CTE Design, NextGen Real Estate, Centrum among others.



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## I. Lessons Learned

After 2 days of constructive dialogue and networking, the participants noted the following as lessons they captured for themselves and for their institutions;

### A. Housing Approach

1. Put the end users at the heart of the urban renewal and housing to be in line with social innovation to leave no one behind;
2. Urban renewal mandate requires housing for all;
3. Need to define “affordable” housing;
4. Consider the underlying concerns before any renewal project;
5. Urban renewal is not just a question of funding, but of multiple actions to be carried out in a transversal perspective;
6. Leaving no one behind remains a major challenge;
7. Make long-term plans to evaluate results annually;
8. The quality of the materials, which must be environmentally friendly and less expensive;
9. Housing does not involve buildings but also the environment and equipment necessary for sustainability;
10. Reduced construction cost and time through renovating materials.

## B. Land Governance



1. Create a land governance system beneficial for all; From digitalization to disruptive technologies: the blockchain. Already applied in the UK, Sweden, Honduras, India, Netherlands;
2. Introduce anti-speculative measures in real estate development;
3. Fundamental political will in any urban renewal project;
4. Promote more public-private partnerships;
5. Integrate social innovation alongside technical and financial innovation to address needs;
6. Governments in Africa need to make land available;

## C. Financial Mechanisms



1. Have a long-term property value recovery strategy;
2. Law on real estate guarantees to increase participation of banks by the Pledge of Claims;
3. Establishment of the National Electronic and Interactive Register of Real Estate Guarantees;
4. Financing mechanisms must integrate public, private and pension funds;
5. Access to financial institution loans is key;
6. Mechanisms to solve financing problems for the poor;
7. Financing application mechanisms in regional financial institutions;
8. Possibility of tapping into local funding pools to reduce the housing deficit in West and Central Africa.

## D. Networking



1. Housing challenge is a general problem and international and regional networking is fundamental;
2. Transcontinental consulting to develop ideas that will promote financial, technological and social innovations in housing and urban renewal in a way that will ensure no one is left behind.

# II. Recommendations

The following recommendations were generated during the dialogue on how to make urban renewal inclusive through better planning, innovative ideas and information sharing.

## A. Inclusiveness



1. Put the end users at the heart of the urban renewal and housing to be in line with social innovation to leave no one behind
2. Involve local government in the process and search for solutions
3. Develop trust between national private developers, financial authorities and public administration
4. Invite scientists and institutions in charge of material production to federate efforts to define, test and generalize the use of local materials in the mass production of housing.

## B. Planning



1. Conduct lifestyle study at the beginning;
2. Conduct a housing affordable profile based on existing living standards;
3. Empower property developers to provide houses at scale (managerial skills; development of terms of reference; managing construction with key result-based indicators);
4. Develop a long-term planning to durable housing solutions for all not only the medium and higher income earners;
5. Develop and ensure that social housing policy and initiatives are helping the predefined target groups;
6. Encourage states to include in the budget lines support for the implementation of social housing and decent housing projects through subsidies and the construction of infrastructure;
7. Support countries to develop and submit housing development proposal to the IsDB from line ministry to the Ministry of finance who will submit to the IsBD (sovereign loan: concessional or semi-concessional depending on the type of housing model).

## C. Innovation



1. Explore the possibilities of setting up PPP in selected countries with the private sector arm of the IsBD;
2. Explore, determine and disseminate the contribution of housing and urban renewal to the Africa Free trade policy and agenda;
3. Develop innovative solutions to design and offer decent houses and quality living environment to the population without salary and marginalized demographic groups;
4. Promote rent to own and houses access at zero per cent deposit;
5. Foster evidence based urban renewal and mix-housing production initiatives;
6. Innovation adapted to our geo-climatic and cultural context.

## D. Training and Sensitization



1. Improve capacities and skills in designing and managing PPP of stakeholders (financial, legal, managerial, etc);
2. Collect and disseminate a booklet on the definition and characteristic of social and affordable house/housing in Africa;
3. Promote multi-actor dialogue to review progress and spread innovations or solutions that work;
4. Continue the multi-actor dialogue through a platform or other mean;
5. Structuring professional technical training on the planning and management of urban renewal and housing production projects.

## E. Leaving No one behind



1. Support countries to set up or strengthen their mortgage refinance institutions or cooperation to increase the access to mortgage (in Kenya from 25% to 60% by 2035);
2. Explore, design and propose incremental housing finance solution that is beneficial to very low-income earners and workers in the informal sector.



## Conclusion

The dialogue ended on a high note with participants appreciating the importance and effectiveness of the discussions and experiences shared. The Director of ROAf used the opportunity to appreciate the various participants for their immense contribution to the dialogue and hoped they had seized the opportunity to examine the various challenges holding their respective countries back and preventing them from transforming their urban landscapes and from delivering houses to our people at scale with a focus on those with low incomes and vulnerable groups. He emphasized on the importance of the dialogue in enabling networking, giving a better understanding of the demand, what is on offer, the opportunities, hidden bottlenecks and the potentials of Western and Central Africa.

Finally, participants expressed that the dialogue was an avenue to build increasing public-private-community partnerships that will foster joint financing and co-production of eco-friendly housing and sustainable infrastructure in urban renewal areas while preserving cultural heritage or in urban extension schemes in Africa.



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It's information materials that allow the target audience  
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