

WestAfrica

INSIGHT



URBANIZATION

in West Africa





Contributors

OluTimehin Adegbeye

BIO - OluTimehin Adegbeye is a writer and speaker whose work explores urban poverty, women's rights, and gender in the modern world. Her TED talk, *Who Belongs In A City?*, was chosen as one of the top talks of 2017.

Yvonne Aki-Sawyerr

BIO - Yvonne Aki-Sawyerr is Mayor of Freetown

Jane Lumumba

BIO - Jane Lumumba is the World Green Building Councils regional head for eight African countries. She has previously worked at UN Habitat and as an East Africa Advisor for the Commonwealth Local Government Forum.

Taibat Lawanson

BIO - Taibat Lawanson is an associate professor of urban planning and the acting director of the Centre for Housing and Sustainable Development at the University of Lagos, Nigeria.

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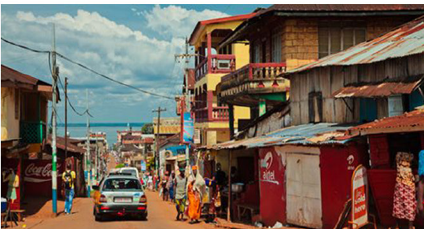
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Cities: Building Inclusive Urban Spaces

Editorial

UN Habitat predicts that before 2050, the total urban population in Africa will grow from the current estimate of 400 million to in excess of 1.26 billion. By 2030, the urban population of West Africa will range from 46.2% (Guinea) to 63.1% (Ivory Coast); percentages, which firmly place half of the region's population in currently, underserved, overstretched cities.

OluTimehin Adegbeye argues that authorities must recognise that unique histories and specific cultural, political and social contexts determine the kind of urban solutions that can work. Rather than forcibly removing residents they should focus more on improving their everyday realities by listening closely to them and building cities that function for all not just wealthy residents.

That is the task that faces the newly elected Mayor of Freetown, Yvonne Aki-Sawyerr. In conversation with West Africa Insight she discusses her plans for addressing Sierra Leone's capital city's urban development challenges in a way that ensures the voice of residents are heard.

She acknowledges that short term efforts to improve flood mitigation and raise revenues will need to be complemented by longer terms strategies to address Freetown's chronic housing shortage and lack of urban planning.

Jane Lumumba seeks to unpick the intricacies of urban planning in Accra arguing that for a more coherent approach to succeed enhanced technical expertise will need to be complemented by a vision that is shared by as wide a spectrum of residents and stakeholders.

Finally Taibat Lawanson assesses the government of Nigeria's efforts to provide much needed housing for its citizens. Recognising that a number of legal and economic obstacles continue to exist she urges the government to think about new ways that housing can be financed and developed so that it is affordable and acceptable to the majority of urban residents.

The Center for Democracy and Development and the Open Society Initiative for West Africa are responsible for the views expressed in this publication

A faint, light gray network diagram consisting of interconnected nodes and lines, resembling a molecular structure or a social network, is overlaid on the white background of the top half of the page.

Informed by the informal: Learning from urban residents

By: OluTimehin Adegbeye





African cities are densely populated with people, but are comparatively starved of capital and other economic resources including goods and services for international trade

UN Habitat predicts that before 2050, the total urban population in Africa will grow from the current estimate of 400 million to in excess of 1.26 billion. By 2030, the urban population of West Africa will range from 46.2% (Guinea) to 63.1% (Ivory Coast); percentages, which firmly place half of the region's population in currently, underserved, overstretched cities.

Somik Lall, an urban specialist with the World Bank, described the continent's urbanisation problems in a 2017 lecture as a trifecta. African cities are densely populated with people, but are comparatively starved of capital and other economic resources including goods and services for international trade; they are disconnected and lack social cohesion, due in part to badly-conceived and delivered physical transportation infrastructure; and they are expensive. The lack of infrastructural development combined with a weak social contract between the state and most urban dwellers means that it is often private citizens who

provide healthcare, education, housing and 'public services'. It is they who must parcel out significant portions of their income to cover basic amenities like housing, water, and sanitation.

West Africa's urban poor, like most of their counterparts in the developing world, are forced to develop adaptive and resourceful responses to the problems that they face. Across the region, informal settlements of all kinds have sprung up in response to the acute absence of broad-based access to formal housing. Many of these settlements are unimaginatively lumped together as 'slums', primarily denoting the services and regulatory standards that they lack, rather than the social support, economic opportunities and housing stability that they offer. Some of these slums, like Lagos state's world-famous Makoko, are ancestral fishing villages generations old; others - like the similarly-named Maroko, home to about 300,000 people

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Some are situated in proximity to informal markets, like Old Fadama in Accra - a practically self-sufficient mini-city next to the e-waste recycling ecosystem of Agbogbloshie. ”



illegal demolition by Nigeria's military government in 1990 - are sprawling, densely populated territories consisting of multiple individual sub-communities. Some are situated in proximity to informal markets, like Old Fadama in Accra - a practically self-sufficient mini-city next to the e-waste recycling ecosystem of Agbogbloshie. Others are built on top of garbage, like Guediawaye in Senegal, or even in the ocean, like Ganvie in the Republic of Benin.

These neighbourhoods, despite their variety and ubiquity across West Africa, represent a collective blind spot in the region's urban policies and planning. The biggest problem facing West African cities is not simply the rising rate of urbanisation. In fact, arguments can be made for the benefits of density for increasing efficiency in infrastructure provision, resource distribution, production and economic growth, not to talk of climate change mitigation.

But even if it could be stopped or reversed - which it cannot - the region's urban explosion is not inherently problematic. Rather, the general refusal of policymakers to adopt collaborative and responsive models of urban administration is the cause of more persistent, pervasive problems. Invariably, local authorities positions on slums are myopic and interventionist; government agencies and other regulators are eager to demolish these areas and replace them with alternative developments targeted at middle - and upper - class residents. But across West Africa, middle - and upper - class urbanites are not the majority. Cities are mostly populated by the poor. It is counterproductive to de-prioritise their perspectives and needs in favour of the more economically privileged. A common sense approach to sustainable urban development takes serious cognisance of the needs of the majority of the urban population; a majority that lives in informal settlements.



The idea that slums can be eliminated from the urban landscape by demolition is not just anti-poor, but false.

Force Over Dialogue

The proliferation of slums in Africa is the result of a combination of a historical attitude of neglect that informal settlements faced from governments and other authorities; high rates of influx from rural areas; growing economic inequality and stagnation; state failures; and systemic social exclusion. Primarily slums are a product of poverty; the ultimate result of a lack of access to resources. This concentration of scarcity of resources in slum areas is often taken by government authorities, urban planners and other urbanites to automatically equate to criminality and other social vices. But a perspective that renders the people who live in informal neighbourhoods invisible, causes them to be de-prioritised in favour of citizens with greater economic power.

The lack of sanitation services, electricity, piped and potable water and security of tenure that characterises

slums and informal settlements across West Africa is a function of abandonment or inadequacy on the part of the same policymaking authorities that are quick to denounce slums as being fit only for destruction. In Lagos, the urban future is envisioned as a privatised, capital-driven utopia in which poverty has been eliminated. However, the demonstrated means for eliminating this poverty never seems to be through the strengthening of residents' economic capacity, but rather through making the urban space increasingly inhospitable to people living in poverty. This position is untenable no matter its cause, be it intellectual and practical distance from the issues, power-mongering and personal interest, structural problems within governance that make long-term planning difficult or a complicated combination of the three. The idea that slums can be eliminated from the urban landscape by demolition is not just anti-poor, but false.

Forced evictions are an urban reincarnation of the violent colonial imagination that interrupted Africa's history; one which prioritises profit over people. These evictions, besides being a contravention of the human rights of the people who live in slums, are short-sighted. They do not, and cannot, solve the problem of slum proliferation; not when urban centres like Lagos are growing at the rate of 85 new people an hour according to the states governor Akinwunmi Ambode. In the past five years, the Lagos state government has evicted tens of thousands of people from Ilubirin, Badia East, Abete-Iwaya and Otodo Gbame. Sections of Old Fadama in Accra are in a seemingly endless back-and-forth of demolition and rebuilding with the local authorities. In Benin, where the much-lauded tourist-oriented upgrading of Ganvie is ongoing, other lesser-known fishing villages like Ahounsoni Tohouéta and Enagnon are threatened by destruction.

Despite the proven inadequacy of forced evictions as a solution to slum proliferation, the slow suffocation or,

in more extreme cases, sudden and violent demolition of slums is a common tactic deployed across West Africa. Jeremy Dosu, a Beninois fisherman living in a village in the municipality of Sô-Ava, recalled a feeling of suspicion with which he viewed state personnel when they started to venture into his community in 2012; 25 years after he moved there to map it. Suspicions that were not unfounded; the community members soon realised that plans were underway for a demolition and forced resettlement. This despite the community having reached out to the government to request a collaborative upgrading plan both in the late 1990s and early 2000s. Faced with the threat of eviction, they established a community-based group affiliated with Shack/Slum Dwellers International and sought once again to negotiate with their government. They are now undertaking community mapping and census-taking in order to illustrate their willingness and ability to contribute meaningfully to collaborative upgrading efforts.



Ilubirin, Badia East, Abete-Iwaya - Lagos



Old Fadama - Accra



A demonstration housing project which currently provides decent accommodation for 31 slum families at the heart of Ashaiman-Tulaku within the Tema Municipality of the Greater Accra Region.

Slum Advocates

Shack/Slum Dwellers International (SDI), a network of community-based organisations of the urban poor in 32 countries and hundreds of cities and towns across Africa, Asia and Latin America, has several chapters across West Africa. Among them are the Nigerian Slum Dwellers/Informal Settlement Federation supported by the Justice and Empowerment Initiatives and People's Dialogue on Human Settlements (PD) which supports Ghana Federation of the Urban Poor (GHAFUP). These entities are political and economic movements directed mostly by the people who live in and experience informal settlements on a daily basis. Their purpose is to build the collective power of slum dwellers in order to advance a more inclusive, more sustainable, urban agenda. To increase access to high quality low-cost housing; to receive security of tenure from governments that will enable self-directed upgrading of their neighbourhoods and to collaboratively create alternatives to the forced evictions that are increasingly common in urban centres across the region.

In Accra, GHAFUP members from the Ashaiman community are actively involved in the construction of the Amui Dzor Housing Cooperative, one of the offshoots of PD's work on increasing access to housing supported by UN-Habitat's Slum Upgrading Facility (SUF). Amui Dzor is described as "a demonstration housing project which currently provides decent accommodation for 31 slum families at the heart of Ashaiman-Tulaku within the Tema Municipality of the Greater Accra Region". The project not only provides housing, but also recognises that for many slum dwellers, the clear middle-class distinction between 'home' and 'workplace' does not exist. Units for commercial use—including pay-per-use toilets—are an integral part of the project. Based on SUF's model of mobilising domestic capital for slum upgrading activities, the housing cooperative was partly funded by the savings of people living in Ashaiman.

The spread of SDI chapters across West Africa is a clear indication of slum dwellers' preparedness to contribute to urban development. However, the overrepresentation of civil society and private actors in the deployment of sustainable solutions is an indication of the lack of political will on the part of the region's local governments to engage positively with the issues. Sustainable solutions to slum proliferation and urban challenges require the participation of local authorities and governments.

The importance of inclusivity

Urban specialists have long emphasised the link between security of tenure and slum upgrading. Security of tenure is especially crucial for protecting informal settlements that are close to city centres or in areas targeted for luxury development, such as beachfronts. Settlements often have long histories in those locations, making the residents ill-equipped and unwilling to accept resettlement offers. In turn this makes them



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In Lagos, there has been some progress for the urban poor in building relationships and pursuing dialogue with the government.

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Civil society organisations do not have the economic capacity to provide security, power, transportation or public services to urban neighbourhoods of any kind, let alone extremely densely populated slums. And no matter how innovative or effective the ideas people might have for slum regeneration are, security of tenure - which is crucial for slum dwellers to invest long-term in upgrading efforts - for the most part cannot be offered to residents of informal settlements by non-state actors.

more vulnerable to forced eviction and illegal demolition. Offering security of tenure, whether in the form of formal land titles or customary titles should be the starting point for dialogue. It indicates government's preparedness to protect the interests of the residents of those areas and can pave the way for dialogues around urban integration, in-situ upgrading and eventually create models of development which have the potential to benefit all concerned parties.

In Lagos, there has been some progress for the urban poor in building relationships and pursuing dialogue

with the government. In 2017, the Lagos State Urban Renewal Agency signed memorandums of understanding with some of the state's urban poor, represented by the Nigerian Slum Dwellers/Informal Settlement Federation and pledged to undertake projects piloting the community-directed in-situ upgrading approach as an alternative to forced eviction. Partnerships like this are essential to inclusive development even in their early, conceptual stages, because they provide a too-rare framework of legitimacy for the existence of slums. By agreeing to work collaboratively with slum dwellers, governments tacitly recognise their right to occupy the land that they live on. Even in the absence of formally ratified secure tenure, this type of collaboration can go a long way towards bolstering economically, and often politically, disenfranchised urban poor populations. Opening the way for greater voice and representation for residents in urban planning and development processes.

Social exclusion and the precocity of livelihoods are foundational to slum proliferation. They make it difficult, or

even impossible, for the urban poor to access quality healthcare and education services, denying them the chance to incrementally improve their quality of life. Despite the reliance of West African cities on the informal sector and the people who live and work in it for functionality, the urban poor and their neighbourhoods are rarely targeted for the provision of public services that are essential to economic progress. Those who earn a living in informal trades like street hawking, petty trading, manual labour, garbage disposal, motor-bike or rickshaw taxi driving and portering are often targeted by police for extortion under the guise of operating illegally. Furthermore, whenever government agencies decide that 'regulation' is necessary to ensure conformity to Western ideals of development, the bans and embargoes that are applied result in the criminalisation of their livelihoods. Commercial bike riders are among the most common targets of these bans. Governments in Sierra Leone, Nigeria and even Cameroon have all tried to rid their cities of this ubiquitous mode of transport, with limited success.





The criminalisation of many informal livelihoods can end up costing the government much-needed revenues that could be reinvested into urban development efforts. Micro-businesses that operate in slums are necessarily self-reliant; they provide their own power and security, often at costs that make it impossible to scale up. Governments have a responsibility to carefully consider the contributions that the informal sector represents to the overall economy. Micro-businesses and other small-scale economic enterprises that characterise the informal sector might statistically represent less than a quarter of gross domestic product on average in West Africa, but they employ more than 60% of the residents.

Women's work and attitudes to money, family, shared assets and community building are also an important pillar of poverty eradication efforts, and by extension, slum upgrading. In most of West Africa, patriarchal norms create a greater burden of responsibility for

maintaining the family, social cohesion and money management on women.

Urban development practitioners have recognised the usefulness of this feature in improving outcomes for people living in slums. SDI has women-led savings groups as one of the core elements of its model to end urban poverty and forced evictions. Ensuring that women take leadership positions in the savings groups is a practical consideration for ensuring higher levels of accountability, intra-community support and sustainability. Savings are also important in demonstrating to private actors and government agencies, when opportunities for dialogue arise, that the urban poor are invested not just emotionally but also financially in improving their futures. Housing projects like Amui Dzor in Accra, partially funded by the urban poor themselves, create a sense, not just of ownership, but of dignity and pride.



Governments of West African cities, by striving to replicate models of urban progress developed in alien contexts, continue to hobble local possibilities.

Mainstreaming urban poor women into the urban development dialogue will ensure higher rates of inclusion and sustainability. Deliberate investments in education and healthcare, rather than a misplaced focus on delivering roads and other physical infrastructure which subsidise mostly middle-class mobility, will result in better long-term outcomes for children and youth currently living in poverty. Evidence suggests that women are more likely to invest their earnings back into family-oriented and other community-building activities like education, the creation of economic opportunities, and healthcare for children.

Looking Within

Governments of West African cities, by striving to replicate models of urban progress developed in alien contexts, continue to hobble local possibilities. Regio-

nal authorities must recognise that unique histories and specific cultural, political and social contexts determine the kind of urban solutions that can work sustainably. In looking for solutions it is crucial that local governments envision urban progress and the elimination of inequality as a unified goal. West Africa's cities cannot be truly shared if the majority of their populations remain underrepresented in the public imagination, in the provision and delivery of public assets and services and in the priorities of our urban development strategies. West Africa's urban problems are not unsolvable. In fact, they are being solved everyday, most often by the people directly affected by them. What is needed is a favourable policy environment based on a thorough understanding of local issues that captures these locally forged solutions, provides funding to meet the needs of the urban challenges and facilitates regional linkages that allow for knowledge sharing across borders.

The prioritisation of 'modern megacity status' over extant realities - or worse, of private profits over humanity - cannot yield sustainable outcomes. It is short-sighted for local governments to exclusively chase foreign investment and the growth of the formal sector as this only encourages slum proliferation by keeping the urban poor locked in poverty-producing cycles. Economic growth and capital generation have limited value in societies that remain fundamentally unequal. Urban solutions must first and foremost focus on decreasing inequality in all its manifestations.

To do this they must also factor in concepts which do not involve currency exchanges. Shared public spaces that encourage community interaction, social cohesion and cultural creation; efficient and reliable security and transportation systems; more democratic mobility solutions; and by creating a sense of trust between urbanites and governments that can contribute to widening the range of possibilities open to the 60% of urban dwellers who are residents of informal settlements. The cities of the future cannot be defined by their dependence on the ubiquity of high-end, steel and glass structures with carefully curated green spaces accessible to only the few. They must be cities that respond intuitively to the needs of all of their inhabitants.

The luxury developments which exist in many of West Africa's most prosperous cities are a mark, not of progress, but of increasing economic disenfranchisement as wealth becomes increasingly concentrated in the hands of a tiny minority.

Further Reading

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Steel and glass cannot be relied on to keep residents safe in coastal cities at a time of rising sea levels. Local governments, interested in rethinking urban planning in flood-prone areas, can investigate the ways that the indigenous fishing villages cope with seasonal changes in water levels by building houses on stilts that rise along with the water. Affordable housing solutions with payment schemes that do not reflect the income-earning patterns of people working in the informal sector cannot be expected to solve the problems of housing inequality. Housing loan schemes might be more efficient if they take communal financial strength into consideration rather than relying on the more conventional personal income to determine eligibility.

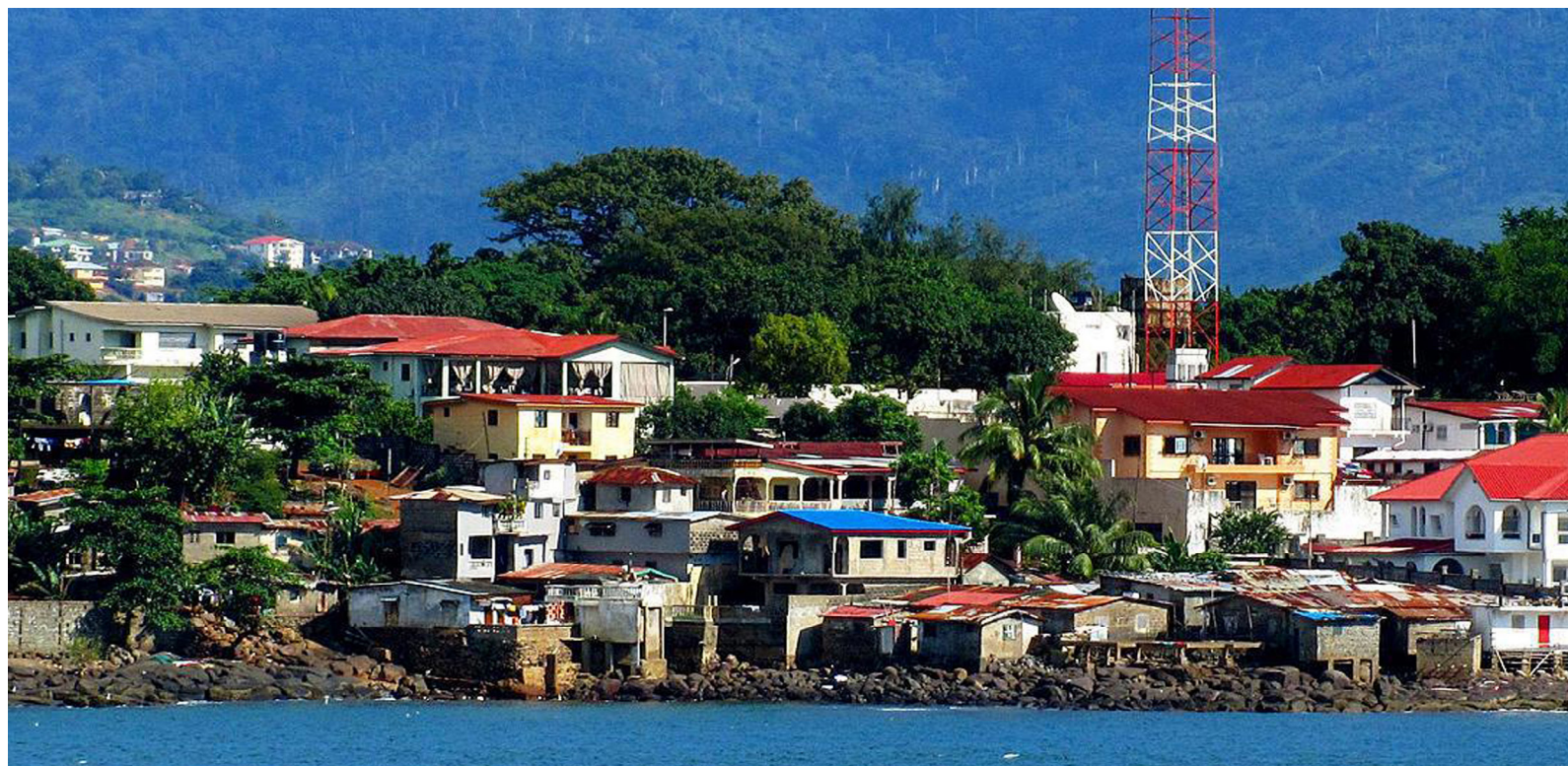
To build future cities across West Africa that are inclusive and self-sustaining, governments, civil society organisations and other private actors must move past the narrow and exclusionary visions of progress that have informed urban planning and policies for the past few decades. They must begin to look to the residents of urban spaces, living and thriving in spite of the many existing inadequacies of urban organisation and housing provision, for guidance on how to create and safeguard a future where slums are no longer the most practical solution to a pressing problem. The answer to questions of how to eradicate slums is a complex one, but it is one that is readily available to those prepared to look in the right place: slums themselves.



Fixing Freetown

In conversation with Yvonne Aki-Sawjerr





In elections held in March 2018 Yvonne Aki-Sawyers became the first directly-elected female Mayor of Freetown, and the city's first female Mayor since 1980, after securing almost 60% of the vote. Undaunted by the significant urban challenges facing the city, Aki-Sawyers, a finance professional with over 25 years of experience in strategic planning, risk and project management in the public and private sectors, has got to work quickly on delivering campaign promises. In August she spoke to West Africa Insight about her first few months in office and her plans to tackle some of Freetown's urban challenges.



Yvonne Aki-Sawyers



Q. Destruction of property and even death as a result of flooding in August are an annual feature of life in Freetown, particularly for its poorer residents. What is Freetown City Council doing in both the short, and longer, term to mitigate against the threat of flooding?

A. I was sworn in as Mayor in May 2018 and an area we immediately wanted to look at was flood mitigation, as August rains flood the city annually. Using empirical evidence from existing reports we worked with the Republic of Sierra Leone Armed Forces and the Sierra Leone Roads Authority to assess 35 pre-identified flood flash points across the city; spending two weeks with our engineering teams to understand what the immediate solutions might be. A total of 18 bridges, 22 waterways, 33 culverts and 5.2kms of gutter were cleared in July and August 2018. During this work a further 22 flashpoints were identified and work is scheduled to begin on addressing these later this month.

Kroo Bay, an informal settlement which has flooded every year for the past decade, has not yet flooded this year despite rains having fallen since May. We worked hard with the communities to identify the major flashpoints - in the Kroo Bay case there was a broken bridge which was acting as a dam - and with support from Catholic Relief Services the bridge was dismantled and removed. In the Shell Old Road community a six-foot deep gutter was completely emptied. But after a couple of weeks of rain it was full again. This is because of environmental degradation - rain washes the silt and gravel down from the hills around Freetown and blocks the drains. In this instance we will have to go back to the community to repeat the unblocking process. Unblocking is an interim solution that will need to be complemented by longer-term commitments towards tackling deforestation and improving environmental management in the peninsular forest.

Q. A number of Freetown's urban challenges require long-term thinking and planning yet politics is often more focused on short-term gains. How do you intend to combine short-term gains and long-term plans for the city?

A. The most fundamental challenge that Freetown faces is that of population size. All the urban challenges stem from this. You have a city of 1,055,964 people living on 357km² of land; that is 15% of the population sitting on less than 0.5% of the landmass of Sierra Leone. Combine this with a population that is growing at 4.2% per annum according to the World Bank's latest outlook report and you see the scale of the challenge. So when you talk about flood mitigation and urban planning you need to appreciate this wider context, to understand that many of the urban challenges are interconnected. For example, the problems of urbanisation contribute to environmental issues as people, in search of a place to live, build makeshift facilities in unsafe areas on Freetown's hillsides and coasts.

After being elected I developed, along with the team at Freetown City Council (FCC), a 100 day plan with three main components. The first looked to identify and deliver urgent interventions and quick wins. The second focus was to review and document the systems, processes and assets within FCC, to start the learning processes of what works, how and why. The final aspect was the development of a four-year Freetown City Transformation Plan (FCTP).

The FCTP has four clusters - resilience, human development, healthy cities and urban mobility. Under resilience we have three sectors; environmental management, urban planning and revenue mobilisation. Under human development, we have four areas of focus; education, skills development, job creation - with a focus on tourism - and persons with disabilities. Healthy cities covers; health, water, sanitation and housing. And finally urban mobility comprises; transportation, traffic management and road maintenance.

For each cluster and sub-sectors we are creating technical sector working groups that include key stakeholders - ministries, departments and agencies, community representatives, development partners, non-governmental organisations and academics. Before the end of 2018 these working groups will get together over a two-day period to determine the initiatives required to achieve sector targets. Our approach is to be data driven and will be complemented by the introduction of a strong performance management system. This will necessitate the development of key performance and delivery indicators, regular reporting and the tracking of progress across all sectors.



Q. Housing is a challenge facing the city, given the lack of space and surrounding countryside. What are some of the solutions you see for addressing the shortage of housing in Freetown that is both safe and affordable?

A. Affordable housing is a huge challenge that cannot be ignored. I don't want to make promises before receiving the technical working group's report but clearly we need thousands of houses. We need to build up and we need to built out. Conversations with neighbouring Western Area Rural District, where there is much more land, are needed, as are those with Ministry of Agriculture, Forestry and Food Security. You can't build in a vacuum. We are hoping to see, and support, government efforts that aim to harness investment in agriculture in other parts of the country. This will attract people to other areas of the country, relieving some of the pressure on Freetown.

In and around the city itself we can look at housing projects on the peninsular and in areas around trading hubs like Waterloo that combine access to employment with affordable housing. We have to bring in the private sector. A recent study estimated that \$6000-7000 constitutes an affordable home in Freetown. It is going to be tough to be able to build something suitable at that price. There are no easy answers. It is going to be a process of collective thinking to find solutions. We are going to have to try different models as some things won't work. We recognise that. But the aim is to learn as we go.

A large, modern, multi-story building with a grid-like facade of windows and balconies. The building is light-colored, possibly white or light grey. In the foreground, there is a parking lot with several cars and a few people walking. The sky is clear and blue.

Ministry of Agriculture, Forestry and Food Security

Q. You were elected on the ticket of the All People’s Congress but the presidency is held by the Sierra Leone People’s Party. An ‘opposition Mayor’ is a feature of a number of African cities. How have you been able to forge a working relationship with government ministries that are also key to the development of Freetown?

A. It is a given that we need to work with the central government to improve outcomes for the residents of the city and I am pleased to inform you that our interactions have been very collaborative. I have engaged His Excellency Rtd Brigadier President Julius Maada Bio, His Excellency the Vice President, the Chief Minister and the Minister of Local Government and Rural Development on a number of occasions to share our vision for transforming Freetown and to provide updates as we progress.

On 17 August, I was given the opportunity to present the Freetown City Transformation Plan framework to the President, the Vice President, the Chief Minister, Ministers and Deputy Ministers. It was a chance to specifically request the participation of Ministries as technical co-chairs for a number of the sector working groups. The response to the presentation was favourable and builds on working relationships that we had already begun to forge with several Ministries where there are direct areas of synergy. For example, the Ministry of Agriculture, Forestry and Food Security had already committed to being part of our working groups on environmental management and job creation whilst FCC will be supporting the Ministry’s month-long national tree planting exercise. I am committed to ensuring that these constructive engagements continue so that Freetonians get the improved development they deserve.

Q. To fund new initiatives the city also needs to raise greater revenues, either from central government, international partners or citizens themselves. How important is this to your vision for the city?

A. During the election campaign I spoke a lot about the importance of paying taxes and I was still elected so it must have resonated! In the short term we are going to collect arrears - we have Le35 billion (\$4.1 million) outstanding. We have built a database that functions to help the rates team understand what is outstanding and who owes it. We are in conversation with mobile money providers to enable local taxes to be paid digitally and we have plans to introduce a system for on-demand car parking.

There is an effort ongoing to update the property register - which currently captures only 57,000 properties. To support this there is a need to introduce an address system in the city. The property rates tariff structure is also in need of review. It has not been updated since 1996. There are some quick wins for increasing revenue and we are already progressing with these. The long-term plan is to reform tax collection and to build durable systems which can be well managed by FCC.

Q. What can Mayors and other cities learn from one and other?

A. Learning from other cities' experiences is very important. Innovation is an underlying principle across the four strategic clusters. We are not going to re-invent to the wheel, we have not got the time, money or people to do so. Whilst we recognise that our topography and the situation in Freetown is quite unique, we can still learn a great deal from others. It is important that we actively seek opportunities to learn, and to convert that learning into tangible benefits for Freetown's residents.

I am one of 40 mayors in the 2018 Bloomberg Harvard City Leadership Initiative. This provides an incredibly valuable platform for learning from Bloomberg Philanthropists, Harvard experts and from my fellow mayors who come from cities all over the world. We also have the opportunity to learn from our twin cities. Two flood mitigation experts from Hull - a city in the United Kingdom with which we are twinned and which is situated on a flood plain - were part of the environmental management sector working group discussions. We are also collaborating with global experts. The Nairobi-based McKinsey City team provides us with fortnightly pro-bono brainstorming and thought leadership on our urban planning



35%

of Residents of Freetown are living in housing that is informally planned

Q. A criticism that has been levelled at previous city administrations is that they have often excluded residents, particularly poorer ones, from discussions about the vision for the city and their place in it. How are you looking to ensure that planning and development processes are more participatory?

A. It is very important that communities are seated at the table when it comes to discussing plans for the city. We continue to engage them on a consistent basis because their input matters. The Federation for Rural and Urban Poor are a big constituency in the city; 35% of residents of Freetown are living in housing that is informally planned. We are working hard to ensure that their inputs are captured in the four year plan. FCC is conducting community-based needs assessments, ward by ward, to better understand what communities see as their biggest issues. The output of the community needs assessments will be fed into the sector working groups. This is one way to ensure that community voices are being heard. Another is to ensure that the sector working groups also have community representatives present. My work during the Ebola response, and previous community work, has taught me that if communities do not feel engaged and do not develop a sense of ownership in respect of a process or initiative being introduced to them, that intervention will ultimately not succeed. It is my intention to continue to engage communities and to foster a sense of community ownership and civic responsibility so that together as Freetonians we can transform our city.

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Making Space: Urban planning in Accra

By: Jane Lumumba





Accra, Ghana's capital city of 2.4 million residents, has an increasing annual urban growth rate of 2.5%. This growth presents challenges and opportunities. As Accra grows, not only does the demand for critical urban infrastructure increase, but the need to prepare for and prevent failures also comes to the fore. Critical infrastructure, networked systems that supply urban energy, water, communications and transportations services are the nervous system of modern cities. Understanding the intricacies of urban planning in Accra, and its connection to critical infrastructure, is crucial if strategies for urban resilience are to be found.

Over the last five years, the face of the city has changed dramatically. It is littered with modern architectural structures offering a wide variety of office space, mushrooming apartment blocks and townhouses and a vibrant social and cultural scene.

But urban planning in Accra has struggled to keep pace. Successive governments, at both national and local levels, have focused on economic development, paying little attention to spatial planning. The lack of serious spatial planning has meant that the economic and social gains have been nullified, as the city becomes more expensive and congested. The 2017 Numbeo Cost of Living Index ranked Accra as the most expensive city to live in Africa with a cost of living score of 66.24 and a rent score of 58.03.

Customary Influence

The official mandate for the urban planning of Accra is held by the Accra Metropolitan Assembly (AMA) whose chief executive - the equivalent of the mayor - is appointed by the president.



At the central government level the Town and Country Planning department, established in 1945, and now under the Ministry of Environment, Science, Technology and Innovation, has the mandate to plan and manage growth of cities. Having previously been guided by the outdated Town and Country Planning Act of 1960, in 2016, the Land Use and Spatial Planning Act, which emphasizes a more decentralised approach to planning, was ratified by parliament. Traditional authorities also play a significant role in providing the land critical for urban development.

The city's unique land tenure system makes it difficult to develop land use policies that support coherent urban planning. In Accra there are three types of land: customary, public and vested. Vested lands are temporarily owned by the government on behalf of a group of people due to conflict between two or more parties over the ownership. Crafting standards and codes and

zoning laws has been difficult due to the numerous informal land transactions that take place on a daily basis. A 2017 academic study by Patrick Cobbinah and Rhoda Darkwah concluded that the customary land tenure system is a direct contributor to the planning failures of the city. Despite initiatives supported by USAID and the International Land Coalition aimed at supporting the government to effectively manage the land tenure system, customary authority remains influential.

According to a 2017 study conducted by the People's Dialogue on Human Settlements the city and its surrounding area - Greater Accra - is home to 256 informal settlements. Understanding the genesis of informal settlements is important in understanding the challenges facing urban planning in Accra. As the economic and social hub of the country Accra attracts people seeking economic opportunity from both within Ghana

and beyond. Some informal settlements in Accra are considered indigenous, belonging to the people of the land. Ga Mashie and Chorkor are indigenous to the Ga people of Greater Accra. Others such as Nima, mostly occupied by Hausa migrants and traders from northern Ghana, was founded in the 1930s in a bid to provide settlements for Muslim migrants from the northern part of Ghana. Its recognition comes from this longevity. Others exist without the recognition that comes from history or indigenous roots. These are the most at risk and the most poorly connected.

Privately planned neighborhoods - well-organised estates with access to critical urban services such as electricity, water and waste collection - are also not immune from customary authority. In most instances the land where these planned neighborhoods have been built is owned by traditional authorities or families who, over time, have acquired ancestral land. Private companies and other real estate developers have to negotiate their access to this land: a complex and lengthy process that intertwines traditional rituals, such as an orchestrated visits to either a chief or a designated family head where gifts are offered, with more

formal contractual agreements that are recognized by both traditional and statutory law. The multitude of interactions between private developers, customary landowners, decentralised planning bodies and the AMA is indicative of the fragmentation of the management of land and urban planning processes.

Space and Place

The changing face of urban governance, brought about by ongoing efforts to decentralise approaches to development planning and administration, albeit with limited success, puts pressure on under capacitated and poorly financed local governments. In order for space to become place, deliberate efforts to plan the space must be made. Spatial planning allows for a systematic organisation of space thereby ensuring that services are delivered efficiently. As it stands, due to the haphazard and spontaneous planning of Accra, the city is unable to fully collect revenues, provide much of the city with access to basic infrastructure, create inclusive space or meet the affordable formal housing deficit.

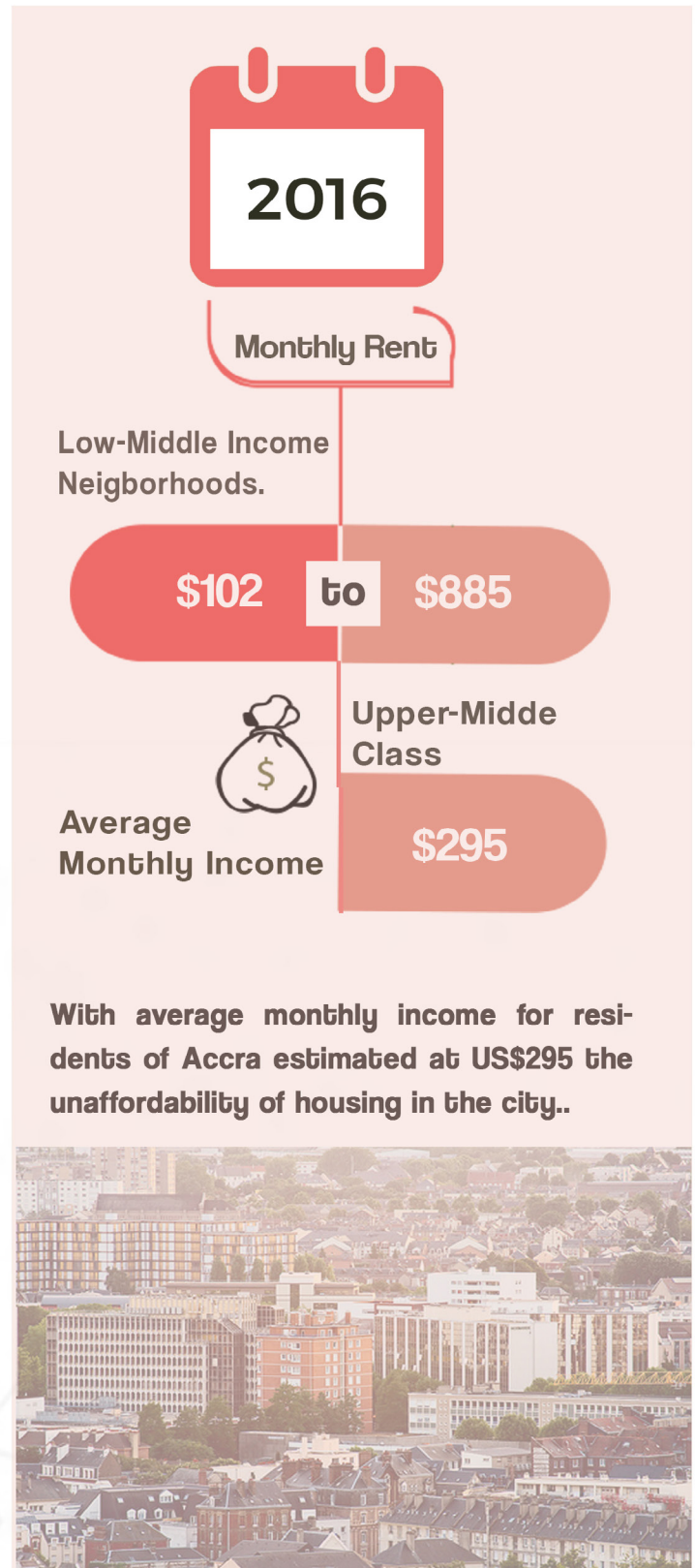


In 2016 a popular online property website, Meqesa, found that monthly rents started at US\$102 in low-middle income neighborhoods, rising to US\$885 in upper-middle class areas. With average monthly income for residents of Accra estimated at US\$295 the unaffordability of housing in the city is clear and this has led to the construction of property in at risk areas.

A 2017 World Bank report, “Enhancing Urban Resilience in Ghana’s Greater Accra Region” found that the unplanned spatial expansion of Accra has increased the vulnerability of the city and its residents. Accra increasingly has to grapple with coastal erosion and the effects of climate change in the urban management of the city. Flooding in June 2015 overwhelmed drainage systems and destroyed road infrastructure. The trotro transport system came to a standstill, electricity was cut off for a number of days in some areas and livelihoods, as well as lives, were lost. It was a stark reminder of the need for resilient urban planning.

Plans to Plan

International organisations have played a critical role in providing technical assistance to the Ministry of Local Government and Rural Development, the AMA and even the National Association of Local Authorities. Directed towards strengthening decentralisation processes, building the capacity of local government and improving the provision of basic services, they have placed less focus on supporting city planning.



Despite the lack of donor support for spatial planning, the Ministry of Local Government and Rural Development mandates all local governments, including AMA, to submit a spatial plan in their overall planning document - the Medium Term Development Plan. Plans submitted by urban and rural centers are based on the National Spatial Development Framework (2015-2035), developed by the Ministry of Lands and Natural Resources. The framework is a solid document that captures critical elements of the role for decentralised bodies, land use and types of space. It provides the institutional framework for spatial planning: a three tiered hierarchical approach encompassing spatial development frameworks, structure plans and local plans.

In 2016, taking into account the growing urban populations and movement of people, goods and services across the country, the government established a Land Use and Spatial Planning Authority (LUSPA) to centralise key issues around planning. LUSPA's primary mandate is to perform the spatial, land use and human settlements planning functions of the national development planning system established under the National Development Planning Commission. Under the Land Use Planning and Management Project, the authority is piloting a new planning system throughout the country in a bid to enhance spatial planning for the country's growing population and, with the support of the Land Use Planning and Management Information System, to introduce ICT into urban planning processes and decisions. AMA has been working closely with LUSPA to implement an urban environmental sanitation master plan and a digital mapping of property to build a Na-

tional Digital Property Addressing System is underway across Ghana's major cities.

Urban Renewal?

Accra is gradually facing up to the challenges of urbanisation for effective planning. There is growing recognition of the need to take into account the spatial aspects of the city, socio-economic factors, technology and environment when planning for its future. In partnership with IBM, AMA has engaged in a number of smart city challenges to assess the ways in which technology could be used to leverage and implement economic and social reform. In 2017, with the support of 100 Resilient Cities, AMA hired its first chief resilience officer who is tasked with developing Accra's first urban resilience strategy. In May of the same year, the Mayor of Accra launched a beautification plan for the city, that is to focus on promoting architectural design, urban landscaping and open public spaces. UN Habitat's urban planning and design lab is working in conjunction with Ghana Design Lab, on city planning extension initia-





tives in a suburbs like Ningo and Prampram in an attempt to pilot ways of tackling urban sprawl, through affordable and acceptable housing.

Local government will play a critical in ensuring the success of urban development and management in Accra. The AMA's efforts to professionalise its staff through an increasing number of technical partnerships with organisations such as C40, Bloomberg and UN Habitat will enable them to tap into global knowledge around pro-poor planning practices. But these approaches will have to be adapted in order to account for the unique land tenure system in Ghana's capital.

Successfully navigating the politics of urban planning is central to the success of Accra's development and management. Any spatial planning efforts made by the city for the city will have to establish clear multi-stakeholder engagement plans to ensure that the multiple planning schemes are not working at odds with one and other. Without coordination, Accra may end up developing piecemeal plans that do not adequately address the issues of urban sprawl, climate change, land use, economic development and insufficient critical infrastructure.

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A place to call home? Housing in Nigeria

By: Taibat Lawanson





17 Million Housing Deficit in Nigeria

The Nigerian National Housing Policy 2011 states that housing is the process of providing safe, comfortable, attractive, functional, affordable, and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals and/or families within the community while reflecting their socio-economic, cultural aspirations and preferences. However due to a national housing deficit estimated to be 17 million units - and with current annual production rates at just 100,000 housing units - about half of the population lives in slum-like conditions. Nigeria's 25% home ownership rate is the lowest in Africa.

Since 1999 when Nigeria returned to civil governance, programmes and policies developed to address the national housing challenge have focused on public-private partnership (PPP) models in which the private sector provides the main catalyst and government acts as enabler. The aim is to produce housing more quickly and more efficiently than government could accomplish

on its own. Drawing on this approach, the current administration formulated its housing agenda to address legislative bottlenecks and stated its intention to produce one million standardised affordable housing units yearly. In 2016 President Muhammadu Buhari broke down these targets stating that the Federal Government would provide 250,000 units, the 22 states controlled by the ruling All Progressives Congress a further 250,000 houses, while foreign investors and local partners would provide the remaining 500,000 units.

In 2016, N40 billion (US\$110 million) was budgeted by the federal government to build 250,000 homes, while N41bn (US\$113 million) and N35.8 billion (US\$99 million) was budgeted for housing in 2017 and 2018 respectively. The task of implementation fell on the shoulders of Minister for Power, Works and Housing Babatunde Fashola, who is widely perceived as one of the more competent technocrats in the Buhari administration. Even though 250,000 unit falls short of the World Bank's estimated annual need of 700,000 new units there is scant evidence to suggest that anything



close has been achieved housing sector. Since 2016 just 2724 mortgages had been issued under the National Housing Fund. The formal, and informal, private sector continues to produce between 85% and 90% of Nigeria's total housing stock.

Partnerships fostered between the government and the private sector were expected to tackle issues such as the provision of housing finance, supply of land for housing, supply of building materials and the creation of an effective organisational arrangement for housing supply. The strategy of the 2011 Housing Policy was for the Federal Mortgage Bank of Nigeria to revitalise the mortgage industry and administer the National Housing Fund. Primary mortgage institutions were to act as lending vehicles, to increase housing stock via the activities of the Real Estate Developers Association of Nigeria, while reducing the cost of construction through the activities of the Building Materials Producers Association of Nigeria. In spite of this approach, the challenges in the housing sector remain largely intractable.

Building a Better Environment

The 1978 Land Use Act continues to hinder the growth of the housing sector in Nigeria. Despite its core objective to make land more easily accessible, the act has been used to distort land ownership aspirations, entrench insecurity of tenure, allow fraudulent land grabs and attendant disputes, operate unwieldy bureaucracy and facilitate corruption within the land titling process. Efforts to amend the law have continued to fail at the National Assembly, largely due to pressure from state governors who continue to wield immense power over land transactions.

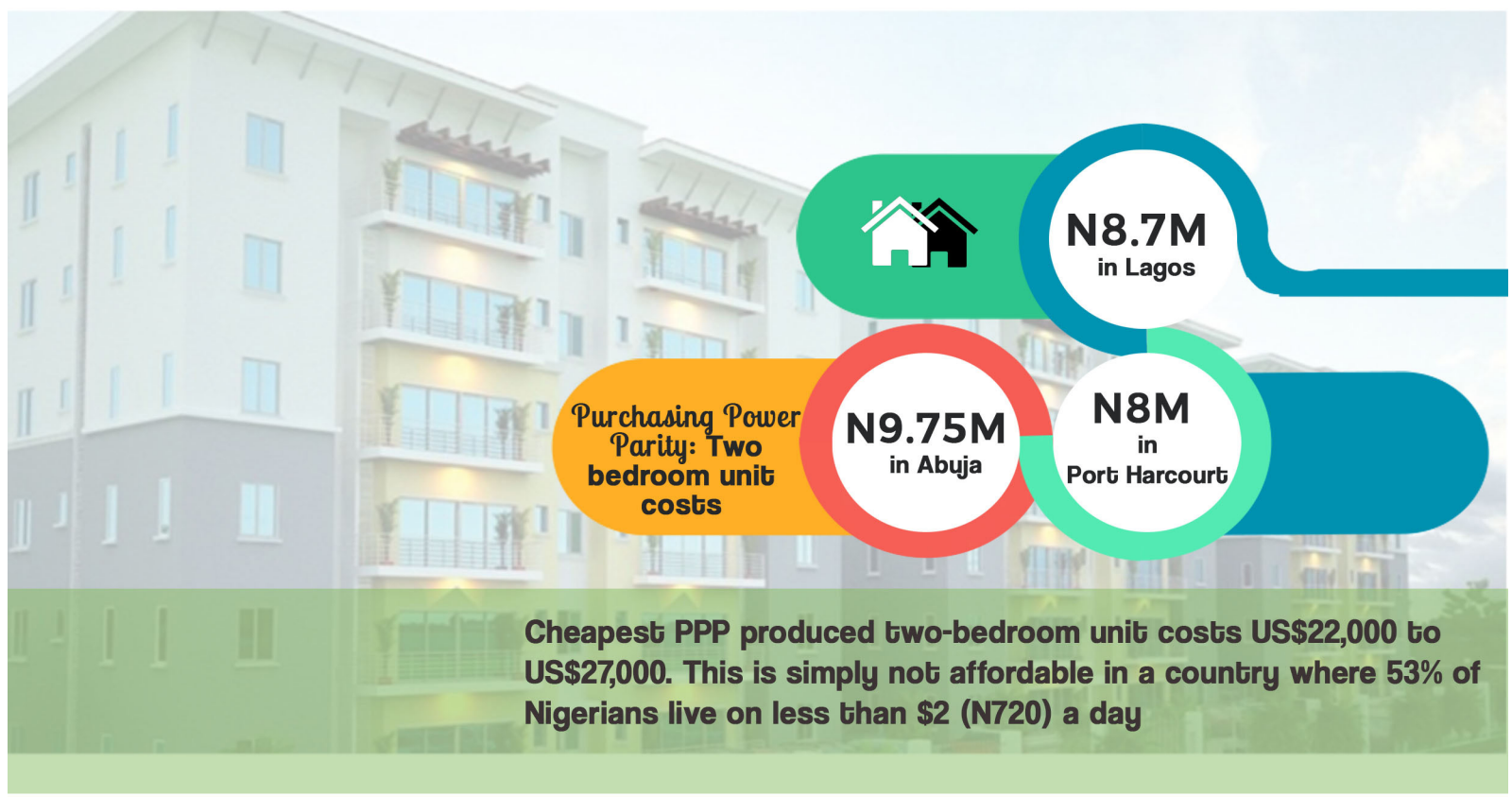
Section 1 of the 1978 Act transfers title and ownership of land from communities and individuals and vests authority in state governors to hold it in trust for the people. This hinders transferability of land ownership rights without government interference and results in many people resorting to the informal market - land owning families - to purchase land. Efforts to subsequently obtain a certificate of occupancy that affirms



ir legal claim to the land is an expensive, highly bureaucratic process.

The Land Use Act should be amended to be more flexible in recognising the rights of land owning families and communities, while simplifying the land registration process. This would improve security of tenure and property rights of individual land owners, as well as the transactional value of land and accruable government revenue from such. The modest achievements of Lagos state in the housing sector are largely due to reforms in the state's land bureau, physical planning and housing ministries. It is also necessary to review other housing-related instruments such as the National Housing Fund Act 1992, Federal Mortgage Bank of Nigeria Act 1993 and the Federal Housing Authority Act 1990 in order to remove contradictory provisions.

Beyond legislation the growth of the housing sector continues to be stifled by the inability of both developers and end users to readily obtain finance due to stringent conditions attached to mortgage loans and high interest rates at commercial banks. Local housing developers are incapacitated by a lack of corporate capacity to effectively address the significant challenges across the real estate development value chain. In fact, no real estate developer in Nigeria has the capacity to produce more than 1,000 housing units per annum according to Timothy Nubi at the University of Lagos, due to challenges of fund mobilisation. Developers prefer outright sale of housing units, rather than owners who are looking to take out a mortgage due to the need for a fast return on investments in order to service bank loans.



Affordability: to buy and to build

The affordability gap between cost of houses and income of end users is also a major challenge. According to the African Centre for Housing Finance, a N2.4 million (US\$6500) mortgage loan for a two-bedroom unit at an interest rate of 20% over 20 years, with 25% down payment is affordable to 55% of the urban population of Nigeria. However, the cheapest PPP produced two-bedroom unit costs N8.7 million in Lagos, N9.75 million in Abuja and N8 million in Port Harcourt (US\$22,000 to US\$27,000). This is simply not affordable in a country where a 2014 report by Phillips Consulting found that 58% operate in the largely unbanked informal sector. World Bank figures estimate 53% of Nigerians live on less than \$2 (N720) a day. So far the housing and mortgage programmes have largely targeted middle and high income earners. In fact, the primary clientele of both federal and state housing programmes are civil servants despite 70% of government workers earning less than N50,000 (US\$150) monthly.

On the other hand, the luxury supply market - aspirational in design and conceptualisation - and largely dependent on international finance, is fast outpacing demand. Completed projects in Lagos (Ikoyi) and Abuja (Maitama and Jabi Lake) remain empty. In Eko Atlantic City in Lagos a two-bedroom flat costs \$710,000 (N2.5 billion); unaffordable to the vast majority of Nigerians. When these units are eventually sold, large scale post-construction user-transformation occurs, because developers tend to adopt western influenced homogeneous architectural designs that are not culturally compliant to the everyday practices of potential users. Adherence to rigid land use zoning for example results in a situation where strictly residential subdivisions are converted to mixed-use residential spaces. In estates like Lekki Phase 1 and Victoria Garden City in Lagos buildings are reconfigured to accommodate hair salons, bakeries and supermarkets.



Another major challenge of the Nigeria housing sector is the cost of infrastructure and construction. Primary infrastructure such as roads, water and electricity account for 30% of house building costs. In cases where developers have to provide the infrastructure, these will invariably increase. A further 60% of total construction costs are attributed to imported building materials such as cement, glass and iron, which are subject to the vagaries of an unstable foreign exchange market. The high rate of urbanisation has resulted in a situation where construction of housing units commences before the layout of infrastructure and basic services in many areas. In Lagos many people take the risk of buying untitled land from the informal market which is dominated by local land holding families and their enforcers, popularly referred to as ‘Omo-Onile’ - Yoruba for inheritor of the land. After purchasing the land, these people, in cooperation with their neighbours proceed to construct their own roads, provide water, electricity and other basic services on an incre-

mental basis. Over 90% of housing in Lagos is constructed in this way, with the resultant effects of lack of standardization, distorted urban planning system and insecurity of tenure.

Locked Out?

The right to adequate shelter is globally recognised in Article 11 of the United Nations International Covenant on Economic, Social and Cultural Rights and acknowledged in Chapter 2, Section 16 (d) of Nigeria’s 1999 Constitution: “suitable and adequate shelter, suitable and adequate food, reasonable national minimum living wage, old age care and pensions and unemployment, sick benefits and welfare for the disabled are provided for all citizens”. Adequate shelter is defined as “adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities - all at a reasonable cost”.

However, the public housing value chain as presently constituted, denies many Nigerians this right.

In the absence of an effective state led affordable housing strategy, citizens are forced to explore different approaches to accommodate themselves. Both low and middle income households purchase land in informal communities or peripheral locations, where land prices are cheaper. The predominant housing delivery approach is incremental construction, financed through personal savings, cooperative society loans or inheritance. In some cases, this takes up to a decade to complete. Basic infrastructure is also usually provided incrementally via community efforts and pooling resources. According to a 2010 report of the Mortgage Banking Association of Nigeria, about 88% of existing housing units in Nigeria are developed using this incremental approach.

However, the incremental approach to housing delivery is often in violation of extant planning regulations

The 2010 Lagos State Urban and Regional planning edict states that a development permit is mandatory before construction commences and that it becomes invalid if construction does not commence within two years. However, the procedure for obtaining the development permit is highly bureaucratic, requiring the presentation of a legal land title. Many people simply proceed with construction before or without obtaining permits. The general manager of the Lagos Building Control Agency believes that 90% of buildings in Lagos have no building permits.

The favoured response of state level administrations in Nigeria has been to forcefully evict residents and demolish self-developed homes in informal communities. Often seeking to replace them with modern housing estates catering to the nouveau riche in a manner akin to gentrification. In Abuja alone 800,000 homes have been destroyed since 2003 to make way for prestigious and luxurious developments, with similar scenarios playing out in other major cities.



In Lagos, according to Amnesty International, at least 30,000 residents of waterfront communities were rendered homeless between November 2016 and April 2017. Otodo Gbame and Ilubinrin – two affected communities – are set to be redeveloped as Periwinkle Estate and Ilubinrin Luxury Apartments respectively.

The emerging urban form in many Nigerian cities is of communities spatially segregated on the basis of socio-economic status. In Lagos official records from 2017 list 42 public and 120 privately owned housing projects at various stages of development planning approval and construction. 106 of them are located in the Lekki – Epe axis, Nigeria's fastest growing real estate corridor. Gated communities reinforce segregation, both spatial and social. The consequences of this phenomenon include unequal access to urban resources which in turn fuel public distrust and discontent that have the potential of triggering crime and insecurity.

Housing Inclusivity

Nigeria's existing national housing policy and implementation approaches are dominated by the private sector, to the exclusion of other modes of housing provision. The strengths and potentials inherent in local practices are often ignored, notwithstanding the fact that 88% of houses are built in this way.

Fund mobilisation for housing can be enhanced by including cooperative society activities into the housing value chain, as had been successfully done in countries such as Egypt and India. In 2012 there were approximately 5 million Nigerian families represented in over 82,000 registered co-operatives. Cooperatives play an important, if often hidden, role in the Nigerian housing sector. In Lagos a significant proportion of both formal and informal sector workers are able to achieve their home ownership aspirations by obtaining cooperative society loans to buy land and complete construc-

tion. Primary mortgage institutions can partner with cooperatives to develop products and expand opportunities for affordable housing. Leveraging the pool of resources within the cooperative model to advance the paradigm shift from individual self-built to coordinated systemic construction of housing would be a positive first step.

Rather than reducing existing housing stock through forced evictions and demolitions of self-built housing in informal communities, and replacing them with fewer number of units in the gentrified process of redevelopment, a more pragmatic alternative can be found through community upgrading. The scope of upgrading should vary from phased in situ upgrading requiring minor improvements - such as community taps, paved roads and street lighting - to comprehensive regeneration - involving partial clearance of existing structures to rationalise layouts, the reconstruction of some houses and the provision of extensive public infrastructure and services including schools and health-care facilities.

A key advantage of this model is its sustainability. Communities are able to participate as co-creators of the housing solution. Community led efforts have been instrumental to improvements in access to water, health services, flood control, security challenges and even educational services. In Lagos, community pooling of funds led to the resuscitation of abandoned public borehole projects in Iwaya and Bogije communities. Improving access to water and sanitation has significant public health outcomes for thousands of urban poor in Lagos. Exploring the potentials of utilising locally sourced materials to both reduce the cost of construction and further boost local economies is also necessary as had been demonstrated in the use of stabilised laterite bricks and baked clay bricks in Amen Estate in Lagos. This is an approach recently adopted by the National Housing Programme.

Finally, there is a need to move away from conceptualising housing as an economic good to developing policy and programmes around housing as a social good. This can be achieved primarily by institutionalising social housing. While the low-cost housing programme of the Lagos state government – 30,000 units across various Jakande Estates - of the 1980s was developed along these lines, more recent approaches by the government have not been as large scale or as impactful. The Lagos state government's rent-to-own scheme - LagosHOMS - is a step in the right direction but it has only been able to deliver 650 housing units out of a planned 4355. Nonetheless the programme has made housing more accessible to many who otherwise may not have been able to afford especially after the administration slashed prices 50% and reduced the initial commitment fee to just 5% of the properties total value, down from 30%.

Adequate Housing For All?

In Nigeria it is necessary to adopt a pluralistic approach that expands housing solutions to include decentralised community led practices in addition to public-private sector driven approaches. The current insti

tutional approach that lays emphasis on housing as an economic good, and seeks to primarily service the middle and high income members of society under a modernist affordable housing narrative is counterproductive to achieving equitable development and reducing the extensive housing deficit.

The regulatory bottlenecks of land and planning administration continue to exacerbate the challenges of the sector, while denying individuals, businesses and communities access to economic opportunities in the sector. Even where the interventions are sustainable, as in the case of the LagosHOMS, the number of housing units being produced continues to fall way short of what is needed to make any significant impact. Given the increased pressure of rising urbanisation, if this persists over the next few years, living conditions in cities will continue to deteriorate. But there is reason for optimism. The resilience and innovative enterprise of local actors can offers solutions for the development of an integrated and sustainable localised housing framework. Integrating their experiences in national plans will speed up the process of achieving the right to adequate housing for all Nigerians, as the 1999 Constitution demands.

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Centre for Democracy and Development
16, A7 Street, Mount Pleasant Estate
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