

Somalia

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Overview

After 20 years of civil war, Somalia is a fragile state, still trying to rebuild its nation while holding off an uprising by al Shabaab.¹ The decades of civil war have resulted in almost 2.9 million internally displaced persons (IDPs) who are living in informal settlements or camps with no access to basic services and a 21% increase of persons of concern in 2020. There are more than 2 344 camps nationally.² From January to June 2021, there were 492 000 new internally displaced persons.³ Most IDPs can be found in informal settlements scattered across the country. In Mogadishu alone, about 480 informal settlements could be found in and around the city in 2018.⁴ In mid-2020, 910 000 Somali were also recognised as being displaced outside Somalia's borders.⁵

In 2020, Somalia's urban population made up 45.5% of its total population and its urban growth rate (2015-2020) was 4.14%. If this trend continues, by 2030 another 4.5 million Somali will be packed into the already crowded urban environment.⁶

Given the dire situation of so many households, a Country Preparedness and Response Plan (CPRP)⁷ was devised in March 2020. The CPRP identifies IDPs, the elderly and the urban poor as the most affected and at-risk population groups. The CPRP objectives in 2020 were to support actions to mitigate the indirect but immediate humanitarian consequences of the pandemic.

In March 2021, 270 humanitarian actors were active in all 18 regions of Somalia. Support was provided to 1.4 million Somalis in the form of food, nutrition, health, water and sanitation and hygiene, shelter and non-food items, protection-camp coordination, and management and education. Seventeen organisations were involved in providing shelter and 72 organisations with providing water, sanitation and hygiene services.⁸

Somalia's Gross Domestic Product at current market prices in 2020 was US\$6,965 million⁹ and US\$471 per capita¹⁰ decreasing by 0.3% in 2020 from 2019.¹¹ The economy is projected to grow 2.9% in 2021.¹² The contraction in the economy was largely due to the COVID-19 pandemic, lack of foreign direct investment, locust invasion, bans on livestock exports, drought and flooding. Per capita consumption decreased by 0.6% in 2020, mainly because of COVID-19 and the decrease in non-food products. Somalia remains

KEY FIGURES

Main urban centres	Mogadishu, Hargeysa, Berbera, Kismayo, Marka
Exchange rate (1 July 2021): 1 USD = [a] 1 PPP\$ = (2020) [b]	579.25 Somali Shilling (SOS) 9107.77 Somali Shilling (SOS)
Total population (2020) [b] Urban population (2020) [b] Population growth rate (2020) [b] Urbanisation rate (2020) [b] GDP per capita (Current US\$) (2020) [b] Percentage of population below national poverty line (2017) [b] Unemployment rate (% of total labour force, national estimate) (2017) [b] Proportion of adult population that borrowed formally Gini coefficient HDI country ranking HDI country score	15 893 219 7 333 290 2.87% 4.15% US\$309 4.1% 14.0% n/a n/a n/a n/a
GDP (Current US\$) (2020) [b] GDP growth rate (2020) [b] Inflation rate (2018) [b] Lending interest rate	US\$4 918 million -1.50% 2.80% n/a
Number of residential mortgages outstanding Value of residential mortgages outstanding (USD) [d] Prevailing residential mortgage rate Term (2020) [d] Maximum LTV on a residential mortgage Ratio of mortgages to GDP Number of residential mortgage providers [d] Number of microfinance loans outstanding Value of microfinance loans (USD) Number of microfinance providers [e]	n/a n/a 10% 15 years n/a n/a 3 n/a n/a 6
Total number of residential properties with a title deed Number of formal dwellings completed annually Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units [f] Size of cheapest, newly built house by a formal developer or contractor in an urban areas [f] Typical monthly rental for the cheapest, newly built house [f] Cost of standard 50kg bag of cement in local currency units [f] Type of deeds registry: digital, scanned or paper (2020) [g] World Bank Ease of Doing Business index rank (2020) [g] Number of procedures to register property (2020) [g] Time to register property (2020) [g] Cost to register property as share of property price (2020) [g] World Bank DBI Quality of Land Administration index score (0-30) (2020) [g]	n/a n/a 22 011 637 SOS 128m ² 289 626 SOS 4 634 SOS (US\$7.53) Paper 190 5 188 days 1.4% 7.5
Percentage of women who own a house alone and/or jointly Percentage of female-headed households Percentage of urban population living in slums Percentage of households with basic sanitation services Percentage of households with electricity	n/a n/a n/a n/a n/a
Cumulative number of COVID deaths per 100 000 as of 1 Oct [h] Percent of population fully vaccinated against COVID-19 as of 1 Oct	6.99 n/a

NB: Figures are for 2021 unless stated otherwise.

[a] Xe.com	[e] United Nations Industrial Development Organization
[b] World Bank World Development Indicators	[f] UNICEF
[c] Human Development Reports, United Nations Development Programme	[g] World Bank Ease of Doing Business Indicators
[d] Amal Bank	[h] World Health Organization (WHO)
	[i] Johns Hopkins University Coronavirus Resource Center

heavily reliant on imports at 84% of GDP.¹³ The annual inflation rate decreased from 4.7% in 2019 to 4.11% in 2020. On 25 March 2020 the IMF and World Bank's International Development Association (IDA) approved Somalia's eligibility for debt relief under the Heavily Indebted Poor Countries (HIPC) initiative. On 24 March 2021, the IMF granted additional assistance under HIPC of approximately US\$0.97 million.¹⁴ This will allow Somalia's debt to be further reduced over the next two years. Given the significant amount of aid Somalia has received over the past year, this is a good indicator that the country is reintegrating into the international community. COVID-19 continues to pose a challenge in Somalia, but the country is benefitting from the COVAX programme supporting the procurement of vaccines, with over 410 000 doses received in August 2021.¹⁵

Access to finance

The Central Bank of Somalia is responsible for licensing, supervising and regulating the Somali commercial banking and non-banking financial institutions, including microfinance, mobile money transfer, insurance and credit associations. The Central Bank has set up a national payments system, making the lenders in the country inter-operable and connected directly to the clearing and settlement system of the Central Bank so that they can transact with each other more easily. This has been done as part of plans to develop the financial industry of this fragile state.¹⁶

The 11 banks licensed and operating in Somalia include Dahabshiil Bank International, Daryeel Bank, SomBank, Agro Africa Bank, Galaxy Internal Bank, Mybank Limited, Salaam Somali Bank, Amal Bank, Premier Bank, International Bank of Somalia, and Amana Bank. Three offer housing, real estate, land and construction financing. There are 10 licensed money remittance providers or Hawalas and six major microfinance providers including MicroDahab, IBS Microfinance, Premier Microfinance, AMAL Microfinance, KAABA Microfinance, and Kaah International Microfinance Services. Average microfinance loans are around US\$1 000 with tenor of less than a year.¹⁷ There are two licensed Mobile Money Service Providers, Somtel Somalia Ltd and Hormuud Telecommunication Inc.

The financial sector remains nascent due to dollarisation and currency counterfeiting.¹⁸ According to the International Monetary Fund (IMF),¹⁹ mobile money and money transfer businesses play a significant role in providing financial services in Somalia, providing trade finance of approximately US\$2.1 billion in 2017. The Somali economy is heavily dependent on remittances, which account for about 31% of GDP.²⁰ In 2019, over US\$2.7 billion²¹ in remittances was sent to Somalia. Remittances, on which 40% of households are dependent, declined by 50% during the COVID-19 period,²² though remittance inflows increased by 2.3% in Q2 2020, recovering slightly from the Q1 2020 decline, and sustaining the trend in Q3 2020.²³

The Somali banking sector is largely governed by Islamic banking – interest-free banking governed by principles of Islamic Sharia – with some conventional banking. In Islamic banking lending terms do not include an interest rate as lending is interest free. Instead, banks require a down payment and a Murabaha payment (or profit mark-up) upfront on the net cost of the property.

Affordability

Poverty is rife in Somalia. The Somali population living below the international poverty line of US\$1.90 at 2011 PPP ranged anywhere between 26% and 70%, depending on the region.²⁴ The poverty rate is more prevalent amongst the IDPs, with three out of every four (74%) living under the poverty line. The average daily per capita expenditure is US\$1.25 2011 PPP and poverty is the worst in IDP settlements. Also, COVID-19 has intensified already high unemployment, limited remittance inflows, and stalled the economy generally, worsening housing affordability.

Access to finance or the acquisition of credit is one of the major stumbling blocks for most people wishing to build or buy a house in Somalia. Government-regulated housing has not been a priority, enabling the private sector to dominate the housing and construction and development market. The tenuous economy and governance as well as the lack of trust in institutions and government has given rise to a finance sector that cannot offer the terms that will be needed to enable the majority of the population to acquire housing finance. The threat of liquidation and other factors means shorter repayment periods and higher installments and interest rates. This results in property acquisitions being out of reach for many.

On the housing demand side, key challenges include: short repayment periods due to risk of liquidity, down payment value requirements, the high Murabaha rate, few real estate developers and high costs of residential property.²⁵ Repayment periods are short – three years, or 60 months (Amal Bank Home Finance), in some cases, which adds to the affordability challenge. For example,²⁶ a house that costs US\$75 000 would require a monthly repayment of US\$2 012 which includes a 30% down payment and 15% Murabaha rate over a 30 month repayment period. As indicated above, this is unaffordable for most Somalis, given that only 7.9% of people have accounts at formal financial institutions. Financial institutions require a down payment of 20% to 30% of the price inclusive of the Murabaha. The Murabaha rate is charged by banks at between 12% and 30% on the net cost of the house.²⁷ This is in addition to the down payment.

Urban informality

Given the history of displacement and unrest, informality remains a challenge in Somalia: 55% of households do not have access to electricity, with the main sources of for cooking being charcoal and firewood. Only 26.2% of households use cement as flooring material. Access to possessions such as mobile phones is 74.4% with only 6.9% of households having access to a computer and 11.9% with access to the internet.⁵⁰

The number of displaced persons within the country more than doubled in the space of a year from 1.1 million in 2017 to 2.6 million in 2018, also increasing from 7% to 17% of the total population. Most IDPs can be found in informal settlements scattered across the country. There were also 870 000 registered Somali refugees in the Horn of Africa and Yemen in 2018.⁵¹ The number of refugees returning from neighbouring countries in the East African region has increased, with 100 000 registered in 2018. According to the Integrated Food Security Phase Classification (IPC), approximately 3.5 million people faced “high acute food insecurity in late 2021, with 1.2 million children likely acutely malnourished.”⁵²

Housing supply

Housing supply neither meets the housing demand nor addresses the existing and increasing housing deficit at 2 million units.²⁸ Access to affordable housing options available to various market segments is limited and further constrained by location, with access to land and housing being less restricted in rural areas than urban areas, where land is scarce.²⁹ The limited available land and housing in urban areas is also much more expensive, with the highest land values noted in Mogadishu. It is estimated that since 2012, land prices have increased as much as tenfold.³⁰

The scarcity of available land for housing development and actual affordable housing stock for purchase in urban areas means many more urban households (42%) live in rented accommodation than rural households (12%). Mogadishu accommodates the highest proportion of rental households at 71%. Except for access to land and housing, urban areas generally provide higher standards of living and better access to services than rural areas.³¹

Housing development is also constrained by the poor regularisation of land, property and the construction sectors. Some of the challenges the real estate sector faces include a lack of land regulations, fluctuating land prices, land ownership disputes, the high cost of materials and unregulated pricing schemes.^{32, 33}

Informal settlements are proliferating in urban areas. Most of the residents of informal settlements in urban areas are IDPs. At this stage, neither national nor local government have been able to properly house the most vulnerable and poorest residents, who are mostly located in urban areas. Destitute Somalis often have no option but to build makeshift informal shelters.

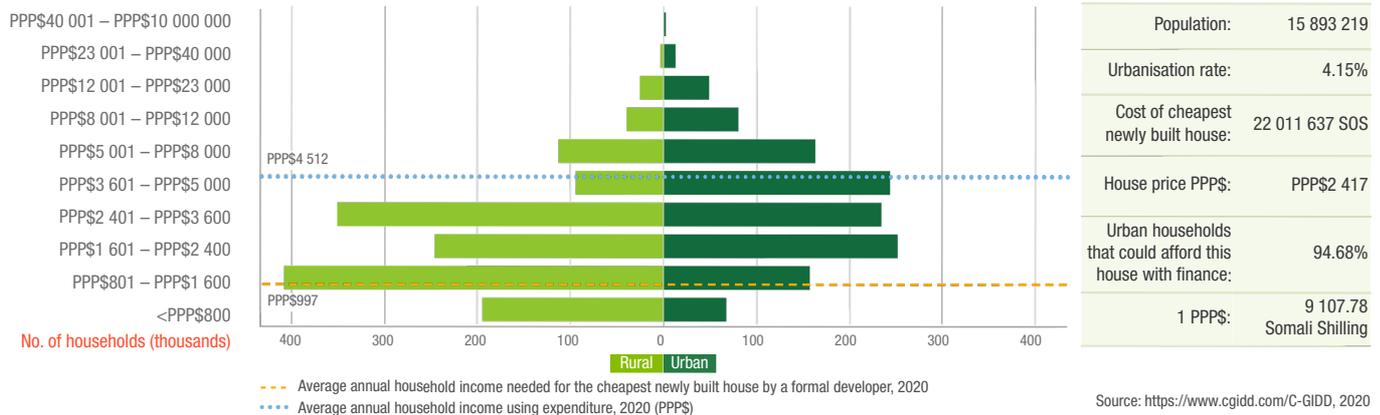
Property markets

Demand for housing in Somalia far exceeds supply given the history of destruction and the growing number of IDPs. While the ease of doing business in Somalia remains low, ranked bottom out of 190 countries, and investment stimulation remains a challenge, some mixed-use projects aimed at stimulating the property market and attracting investment into real estate, such as the Daru Salam housing project, do exist. The price of rental property for a one-bedroom apartment in the city centre in Mogadishu, according to Numbeo (2021),³⁴ is US\$148.32 and US\$71.13 outside of the city centre. A 3-bedroom apartment in the city centre costs US\$377.21 and US\$190.26 outside the city centre. According to Numbeo (2021),³⁵ the cost of an apartment in the city centre is US\$36 193.44/m² and US\$29 905.08/m² outside the city centre, more than US\$6 000 higher than 2020.

An internet search identified many formal real estate agents operating in Somalia, namely: My Property Somalia, SomTrust Real Estate, Kirosoom Real Estate Solutions, Degaan Real Estate Somalia, Himilo Homes, Kaah Properties and Reali Group etc. indicating an uptick in the property market.

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Annual income profile for rural and urban households based on consumption (PPPs)



One of the challenges highlighted in an article in BBC news,³⁶ is that the Al-Shabab is disrupting real estate development by charging fees for transporting building materials and for construction. This pushes up development costs too.

It costs 1.4% of a property's value to register a property, lower than the regional average of 7.3%.³⁷ There are five procedures and it takes 188 days to register a property (more than three times higher than the Sub-Saharan Africa average of 51.6 days). While title deeds are currently only documented on paper, these can be accessed at a notary office which is registered at the court of appeal. The Court of Appeal and Banaadir Regional Authority (Municipality of Mogadishu, Land Management Department) are responsible for immovable property registration. The Ministry of Finance provides a tax clearance or Nulla Osta which verifies that a seller has paid all property taxes.³⁸ Articles 938 and 939 of the Somali Civil Code of 1973 provide the legal basis for dispute resolution.³⁹ Fraudulent titles and land disputes are still common in Somalia even though it is mandated by law to be registered.⁴⁰ Prior to 1991, all titles were moved out the country and kept by a former Registrar official. Verification of the authenticity of a title registered before 1991 therefore goes outside the country and costs approximately US\$1 000 - US\$2 000 and takes a month to be processed.⁴¹ Ownership details on a property registration in the past 10 years is available at a lawyer's office in an official bulletin and costs US\$50 for the lawyer to check. While property registration is not normally done at the courts, banks require property registration at the court of appeal as collateral to obtain a loan.⁴²

Policy and legislation

The development sector (which includes building, land use and the construction sectors) is unregulated and lacking in effective legislation and policies. No regulatory board oversees the development and construction sector. Transactions are conducted by the developer and owner of the property coming to an agreement.

According to the National Development Plan (2020-2024),⁴³ the Somali government signed the Kampala Agreement which outlines the state's commitment towards protecting IDPs, which is relevant to the housing backlog in these communities. Since 2019, Somalia has adopted new policies including the Social Protection Policy, the National Eviction Guidelines, National Policy on Refugee-Returnees and IDPs, and an Interim Protocol on Land Distribution for Housing to Eligible Refugee-Returnees and IDPs.

The Interim Protocol on Land Distribution for Housing to Eligible Refugee-Returnees and Internally Displaced Persons (Adopted November 2019) was implemented to address the crisis around forced migration. It indicates provisions for land and housing for vulnerable IDPs, and establishes the eligibility criteria for land distribution, availability of land for distribution, priority in land allocation, determination of beneficiaries, and the obligations of beneficiaries and land ownership.⁴⁴

The National Eviction Guidelines⁴⁵ have been drafted to protect the right to adequate housing and to protect human rights. In April 2020, The National

Commission for Refugees and IDPs called for a nationwide moratorium on the eviction of IDPs to prevent a further spread of the COVID-19 virus.⁴⁶ Evictions still pose a real threat in Somalia with 92 042 evictions in 2021 thus far, with Banaadir making up 77% of evictions.⁴⁷ Baidoa provides a good example⁴⁸ of where a moratorium on evictions of IDPs was implemented and well executed. In April 2020 (and further extended to March 2021), Baidoa's District administration issued an Eviction Moratorium that suspended any evictions during the Covid-19 pandemic and this was then extended to March 2021. Landowners could face severe legal action if this directive was not adhered to.⁴⁹

Opportunities

Attracting investment from the Somali diaspora could stimulate the housing market. Strides to make data more readily available are being taken by the Ministry of Planning and Development and this will assist with informed planning and development decision making. Key unresolved challenges still include security of tenure, a constrained economy and poor regulatory environment resulting in almost non-existent investor confidence. Lifting the ban of exports from Somalia could help economic growth.

Availability of data on housing finance

Access and general availability of data has been identified as a key gap by the Federal Government of Somalia. It remains a challenge to undertake on-the-ground research due to vulnerable conditions and security risks throughout the country. The primary sources of housing finance data are:

The Directorate of National Statistics under the Ministry of Planning, Investment and Economic Development is the main provider of statistical data for decision makers and researchers on socio-economic development of Somalia. To this end, the Somali Health and Demographic Survey 2020⁵³ was recently launched, the first of its kind in Somalia. The department also publishes the CPI index and the COVID-19 situational update.

The Central Bank of Somalia provides data on banking supervision and licensing, and has a function for economic research (there are no archives as yet). Generally the bank's annual reports provide information, though these have not been updated in three years.

The United Nations High Commissioner for Refugees (UNHCR) collects data on internally displaced persons in Somalia, monitoring refugee and movement patterns, access to services and nature of vulnerability. UNHCR also monitors COVID-19 outbreaks in some IDP camps in Somalia.

United Nations Office for the Coordination of Humanitarian Affairs collects data on humanitarian needs in Somalia.

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