

Burkina Faso

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Overview

Burkina Faso is a small, landlocked Sahelian country (274 200 km²) with an estimated population of 21.51 million inhabitants and a population growth rate of 2.8% in 2021. The percentage of the population living in urban areas has increased from 12.7% in 1985, to 22.7% in 2006 and then 26.1% in 2019. By 2026, only 35% of Burkina Faso's population is expected to live in urban areas.¹ The country is therefore still predominantly rural with approximately 40% of its population living below the national poverty line.² The housing sector in Burkina Faso is characterised by high levels of informal production and land insecurity as a result of unplanned urbanisation. The need for urban housing is very high with an estimated demand of 20 000 dwellings/year.³ It is in this context that the national programme for the construction of 40 000 housing units was launched in 2016, and is still in progress.⁴

However, since 2015, the country has faced terrorist attacks that have caused population displacement. There were more than 1.9 million internally displaced persons (IDPs) as of 31 May 2022 which has exacerbated the housing crisis in the country.⁵ Then on 24 January 2022, the armed forces took power in Burkina Faso. The current president is Lieutenant-Colonel Paul-Henri Sandaogo DAMIBA, who was sworn in as President of the Transition on 2 March 2022, following the adoption of the Transition Charter. The 24-month transition includes a government of up to 25 ministers, including a civilian prime minister, a 71-member legislative assembly and a policy and monitoring council. Following the coup, Burkina Faso was suspended from the bodies of regional organizations such as the African Union (AU) and the Economic Council of West African States (ECOWAS) until a return to constitutional order.⁶

On the economic front, the country recorded a strong recovery in 2021 with growth estimated at 6.91%.⁷ These good results can be explained by the rebound in services (+11.7%) and by the steady increase in gold exports.⁸ Due to low rainfall, agricultural production, on the other hand, stagnated. While exports grew by 6.5% in 2021, imports of hydrocarbons and mining equipment increased by 15.5%, which contributed to the current account deficit estimated at 3.0% of GDP. Measures to combat COVID-19 and expenditure related to the security situation contributed to the maintenance of the budget deficit at 5.5% of GDP. This deficit resulted in an increase in public debt that reached 47.4% in 2021. In addition, strong growth combined with global supply problems led to inflation of 3.7% in 2021. Inflation worsened in the first half of 2022 with the 14.7% rise in food prices, which resulted in food insecurity for a large part of the population.⁹

The return to pre-pandemic growth continued in 2022 with a projected economic growth rate of 4.8% for 2022, in a context marked by both growing insecurity following the January 2022 coup. Going forward, economic growth is expected to be driven by the agricultural sector; services and gold exports, reaching approximately 5.3% in the medium term. Given the security, humanitarian, food, social, and health challenges, its estimated that the budget deficit could reach 6.6% of GDP in 2022. Its gradual return to the 3% norm of the West African Economic and Monetary Union (WAEMU) is not expected before 2025.¹⁰

KEY FIGURES

Main urban centres	Ouagadougou Bobo-Dioulasso
Exchange rate (1 July 2022): 1 USD = [a] 1 PPP\$ = (2021) [b]	0630.05 CFA Franc (XOF) 209.84 CFA Franc (XOF)
Total population [2021] [b] Urban population [2021] [b] Population growth rate [2021] [b] Urbanisation rate [2021] [b] Percentage of urban population living in slums [d] Population living less than 5m above sea level Most common fuels used by households by B40 households (2017) [c] Percentage of female-headed households (2018) [c] Percent of population that have received at least 1 dose of COVID-19 vaccination as of 1 October [c] Unemployment rate (% of total labour force, national estimate) (2018) [b] Percentage of women participating in the labour market formally (2021) [b] Gini coefficient (2018) [b] HDI country ranking (2020) [e] HDI country score (2021) [e]	21 497 097 6 715 693 2.80% 4.85% 57.1% n/a Wood Wood 8.8% 12.80% 4.7% 57.0% 47.3 185 0.45
GDP per capita (Current US\$) (2021) [b] GDP (Current US\$) (2021) [b] GDP growth rate (2021) [b] Inflation rate (2021) [b] Lending interest rate (2021) [b] Proportion of adult population that borrowed formally (2021) [b]	US\$918 US\$19 738 million 6.91% 3.7% 6.3% 48.0%
Number of residential mortgages outstanding (2021) [f] Value of residential mortgages outstanding (2021) [f] Prevailing residential mortgage rate Term [g] Maximum LTV on a residential mortgage Ratio of mortgages to GDP (2021) Number of residential mortgage providers [h] Percentage of women who own a house alone and/or jointly (2018) [c] Number of microfinance loans outstanding Value of microfinance loans [h] Number of microfinance providers [h]	3 359 US\$11 million 5 – 7% 20 years n/a 0.06% 60 31.2% n/a US\$381 million 40
Total number of residential properties with a title deed [i] Number of formal dwellings completed annually [i] Number of residential projects certified by EDGE Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units [j] Size of cheapest, newly built house by a formal developer or contractor in an urban area [j] Typical monthly rental for the cheapest, newly built house [j] Cost of standard 50kg bag of cement in local currency units [k] Type of deeds registry: digital, scanned or paper (2020) [l] World Bank Ease of Doing Business index rank (2020) [l] Time to register property (days) Cost to register property (2020) [l] World Bank DBI Quality of Land Administration index score (0-30) (2020) [l]	5 192 724 n/a 8 800 000 XOF 56m ² 35 000 XOF 5 600 XOF (US\$8.89) Paper 151 67 days 11.9% 12.5

NB: Figures are for 2022 unless stated otherwise.

Members of the African Union for Housing Finance (AUHF):
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[a] Xe.com	[f] Réseau des Caisses Populaires du Burkina (RCPB)
[b] World Bank World Development Indicators	[g] IB Bank
[c] Demographic and Health Surveys, USAID	[h] Central Bank of West African States (BCEAO)
[d] Johns Hopkins University Coronavirus Resource Center	[i] Ministry of Urban Planning, Housing and Land Affairs
[e] United Nations Human Settlements Program (UN-HABITAT)	[j] World Bank Ease of Doing Business Indicators

Due to its location, Burkina Faso has a dry tropical climate, with a short rainy season and a long dry season. The country also has scarce water resources and poor soil conditions. There are however significant variations in climatic zones in the country, with some areas receiving more rainfall than others, and thus being more prone to flash floods. In recent years, the eastern and southwestern parts of the country are experiencing increased high temperatures and drought. In these areas the government is assisting the rural population to dig wells and build small water reservoirs. The climate change risks are therefore severe droughts and water shortages linked to low agricultural yields. Higher temperatures and windstorms could also lead to forest and bush fires.¹¹ In order to address these concerns, Burkina Faso developed a National Adaptation Plan (NAP) for climate change in 2015. To address housing vulnerability, an adaptation action plan for the infrastructure and housing sector was proposed. In the construction subsector, two main actions were selected: the financing of green projects; and the construction of

housing that consumes less energy in air conditioning systems or does not require any air conditioning equipment.¹² Dealing with the country's water scarcity issues is also a priority.

Access to finance

The housing sector in Burkina Faso is characterised by high levels of informal production and land insecurity. Land ownership is a major constraint for the development of financing, including mortgage financing.

According to 2022 figures from the Central Bank of West African States (BCEAO), 16 commercial banks offer mortgages in the country.¹³ The State created the Banque de l'Habitat du Burkina Faso (BHBF) in 2005 which was replaced by International Business Bank (IB Bank) in 2018. In order to continue the state's efforts, IB Bank offers better housing financing conditions with interest rates on residential mortgages ranging from 5% to 7%, for a maximum period of 20 years.¹⁴

There are 78 microfinance institutions operating in Burkina Faso. Microfinance is more active but there is very little microfinance aimed at housing finance specifically.¹⁵

While financial inclusion is one of the priorities on the development agenda in Burkina Faso, particularly through the development of the National Strategy for Inclusive Finance,¹⁶ the rate of financial inclusion remained low until 2019 when it reached 70.9%, compared to 14% just five years earlier. Indeed, until 2017, only 51% of men compared to 34% of women had a bank account. With regard to formal saving and formal borrowing, there is little difference between men (respectively 12.5% and 9.26%) and women (12% and 9.42%). However, there are differences in saving and borrowing from informal sources: 31% of women who save do so in the informal sector compared to just 24% for men, and 37% of women who borrow do so in the informal sector compared to 33% for men.¹⁷

The process of economic liberalisation has led the country to encourage the economic participation of women as entrepreneurs and managers. In 2018, 54.9% of businesses in the health sector were started and run by women, compared to only 1.1% for the construction and real estate industry.¹⁸ Since 2021, the Professional Organization of Women in Construction and Real Estate (OPF/BTP-I) has served as the member body for women-owned businesses in the sector.¹⁹

Affordability

In Burkina Faso, the housing need is estimated at nearly 400,000 units, if calculated on the basis of the number of households and the estimated number of plots developed.²⁰ This situation is most evident in Ouagadougou and Bobo-Dioulasso where the needs are estimated at nearly 240 000 units and more than 60 000 units respectively.²¹

At the national level, 83.3% of dwelling occupants are owners, 10.2% are in operating rentals and rental sales represent only 0.7%. In urban areas, there are 63.3% of owners; 26.2% in single lease; 8.2% hosted for free; and 1.2% in hire-purchase. Housing affordability is impacted directly by household incomes: the unemployment rate is estimated at 7.1%²² and more than 40% of the population lives below the poverty line. In addition, more than 70% of the urban labour force is employed in the informal sector and therefore does not have access to the formal housing finance system.²³

The price of land developed in Ouagadougou by the Société Nationale d'Aménagement des Terrains Urbains (SONATUR) ranges from 25 000 to 45 000 FCFA per m² (US\$39.6 and US\$71.4).²⁴

As part of the National Programme for the Construction of 40 000 Dwellings (PNCL), 724 dwellings, mainly of type F3 (2 bedrooms + living room + kitchen + internal toilets) were built in the first half of 2022. Between 2007 and 2017, the state produced only about 5 000 homes.²⁵ The lowest cost house was 7 500 000 FCFA (US\$11 903.7) with a built area of 56 m² on a plot of land with a minimum size of 204 m².²⁶ Knowing that the average salary in Burkina Faso in 2021 is estimated at 95 000 FCFA (US\$150.7) and since the maximum monthly loan/income ratio for residential home loans is around one-third of household income, it would take on average more than 20 years for the vast majority of the population with formal employment to repay this type of loan for the purchase of the cheapest home.²⁷ However, most loans offered by the country's banks would not extend to 20 years.

The average annual household consumption is estimated at nearly CFA 2.0 million (US\$3 174). This consumption ranges from CFA 1.5 million (US\$2 381) for households in the informal sector to CFA 2.8 million (US\$4 444) for those employed in the formal private sector.²⁸ The three largest items in household consumption are in descending order: food, housing and transport, together accounting for 2/3 of household spending.²⁹

Housing supply

Urbanisation and poverty have caused a large imbalance between housing supply and demand, followed by a rapid proliferation of informal neighborhoods. The "one household, one plot" policy implemented by the State between 1983 and 1990 and the provision of unserviced plots between 1995 and 2006 also led to the excessive sprawl of cities, without providing sufficient answers to the need for housing and basic service provision.³⁰

Self-build has always been the main means of access to housing in Burkina Faso. Thus, the population largely finances and realises their housing needs themselves with craftsmen working in the construction sector.

Through the National Economic and Social Development Plan (PNDES) 2016-2020, the proportion of urban populations living in informal areas fell to 10% in 2020; the number of households with access to decent housing increased from 4 572 in 2015 to 35 000 in 2020; and the number of households assisted in self-build went from 100 in 2015 to 5 000 in 2020.³¹ Thus, between 2015 and 2018, the number of households with access to decent housing increased by 8 650.³² Housing units built under the PNCL generally varied between 56 m² and 68 m² on land with a minimum size of 204m² in accordance with the legislation.

In 2018, 140 housing units priced at CFA 7.5 million (US\$11 903.7) per unit were produced in Bassinko by the Burkinabe Cooperative of Housing CBH, 52% of whose beneficiaries were women.³³

With respect to building materials, banco³⁴ remains the main building material for walls, representing 53.4% of housing nationally.³⁵ However, in urban areas, only 20% of the walls are made of banco; 21% are semi-hard and 57% are hard (cinder blocks). As for the roofs, 94% are made of sheet metal and 4% concrete. Approximately 74% of urban households have cement-covered floor while 18% are tile and approximately 6% in clay.³⁶ Imports of lime, cement and manufactured building materials increased by CFA 57.6 billion (US\$91 420 974) in 2019 at CFA 103.7 billion (US\$164 589 498) in 2020. Between the third quarter and the last quarter of 2020, these imports increased from 363.5 to 380 tons.³⁷

However, the use of local materials by the architect burkinabé Diébédo Francis KERE, winner of the 2022 Pritzker Prize, has contributed enormously to promoting the use of local materials to meet climatic conditions.³⁸

Property markets

In Burkina Faso, the real estate sector is governed by Law No. 057-2008/AN of 20 November 2008 on real estate development. However, compliance is a major issue. In February 2021, the Ministry of Urban Planning suspended the processing of real estate projects submitted by real estate developers and set up an ad hoc committee.³⁹ From the report of this committee, delivered in January 2022, it appears that out of 406 real estate projects submitted by 99 real estate developers, 400 were analyzed by the ad hoc committee and 105 files of 44 real estate developers were deemed admissible. Only these 105 projects respect urban planning areas.⁴⁰

Stakeholders in the real estate sector have grown and organised into industry groups. In 2013, the country's real estate developers created the National Union of Real Estate Developers of Burkina Faso (SYNAPIB). Subsequently, SYNAPIB and the Association of Real Estate Developers of Burkina Faso (APIB) were born. In 2019 Burkina Faso had about 268 approved real estate companies. The APIB, meanwhile, had 82 members in July 2020.⁴¹ Increasingly, informal real estate companies are an emerging force in the sector.⁴²

The processing time for preparing land for title is fourteen working days. The processing of an Urban Residence Permit (PUH) for the occupation of urban land intended for housing, takes six working days.⁴³ Generally the costs of obtaining land title depend on the use of the land, its location and its value. Thus, the flat-rate cost applicable to legal and natural persons in Ouagadougou and Bobo

BURKINA FASO – Considering housing affordability from a household perspective

For low income households seeking access to affordable housing, affordability is dependent on a number of factors, including income, competing expenses, transport costs (which are likely linked to housing location), and the cost of finance. Data specific to individual countries and housing developments is often not available, thus requiring evidence-based assumptions to generate estimates of affordability.

In order to get a better grasp on the affordability of home ownership in various countries, we considered two simplified scenarios – law enforcement officer and teacher. These entry-level occupations were chosen because they are fundamental to the economy and society, comprise a large portion of the formal workforce in most African countries, and are fairly secure while having relatively low skills entry points.

The two occupations are also inclusive of both genders, since in many countries, teachers are female while law enforcement officers are male.

<p>If you are a law enforcement officer living in a major urban area</p> 	<p>If you are a teacher living in a major urban area</p> 
<p>who earns CFA210 292 per month</p> 	<p>who earns CFA180 175 per month</p> 
<p>you could afford to purchase a CFA9.784 million house with a mortgage.</p> 	<p>you could afford to purchase a CFA8.383 million house with a mortgage.</p> 
<p>Mortgage assumptions – Burkina Faso</p> <ul style="list-style-type: none"> – 6.0% interest rate – 10% deposit 	
<p>– 20 year loan tenor</p>	

Cautionary notes

It must be emphasized that these are hypothetical scenarios – not calculations based on comprehensive research of income levels in each country.

We have based our calculations on some generic assumptions applicable to all countries, including 30% of household income spent on housing. We are also assuming a household is eligible for a formal mortgage, and that such financing is available – which may not be true for substantial segments of the country's population. Alternative forms of finance, including non-mortgage finance, and once-off income sources (e.g. pension payouts or inheritances) are not taken into account.

The calculations used the prevailing terms and conditions for mortgages in the specific country, as collected through our annual Yearbook data collection process.

Dioulasso for residential land is CFA 300 000 (US\$476). These compliance costs affect overall prices for land. The prices of land developed by SONATUR vary between CFA 25 000 (US\$39.6) and CFA 45 000 (US\$71.4) per m².⁴⁴

With respect to gender, the proportion of women employed in the construction sector and real estate (27%) is slightly higher than the national average (25.4%).⁴⁵ The Agrarian and Land Reform (RAF) stipulates that "urban and rural land in the national land domain shall be allocated to natural persons, without distinction of sex or marital status and to legal persons under the conditions laid down by the texts". However, access to property by women remains difficult, especially in rural areas.

Policy and legislation

In Burkina Faso, housing policies tend to favour the middle class, individual property owners and the formal sector. The housing sector benefits from multiple laws including the Constitution of June 1991, Law No. 017-2006/AN of 18 May 2006 on the Urban Planning and Construction Code in Burkina Faso, and Law No. 057-2008/AN of 20 November 2008 on real estate development in Burkina Faso. Additionally, Law No. 023-2010/AN of 11 May 2010 on the status of co-ownership of buildings built in Burkina Faso, Law 034-2012/AN of 02 July 2012 on agrarian and land reorganization, and Law No. 103-2015/CNT of December 2015 on the Private Housing Lease in Burkina Faso all impact on housing production. The National Housing and Urban Development Policy (PNH DU) implemented between 2009 and 2018 was replaced by the National Strategy for Housing and Urban Development (SNH DU) for the period 2021-2025.

The main stakeholders in the urban sector remains the State through the Ministry of Urban Planning, Land Affairs and Housing (MUA FH) which, in accordance with Decree 2019-0139/PRES/PM/SGG-CM of 18 February 2019, ensures the implementation and monitoring of the Government in terms of urban planning and housing. The implementation of MUA FH's programmes is driven by its central or mission structures, including the Directorate General of Architecture, Housing and Construction (DGA HC), the General Directorate of Urban Planning, Servicing and Topography (DGUV T), the General Directorate for the Control of Development and Construction Operations (DGC-OAC), and the Permanent Secretariat of the National Housing Policy (SP/PNL). Added to these are the decentralised structures, namely the 13 Regional Directorates of Urban Planning and Housing (DRUH), including the National Society for Urban Land Development (SONATUR), the City Management Center (CEGECI) and the Agency for Consulting and Delegated Project Management (ACOMOD-Burkina). To achieve its missions, other actors external to MUA FH are also involved: the Ministries in charge of Energy, Water and Sanitation, Infrastructure, Environment, Urban Mobility, Finance and Economy, Decentralization, as well as the local and regional authorities such as regions and municipalities.

The private sector is comprised of the professional orders of urban planners, surveyors, architects, civil engineers, real estate developers, real estate experts, and companies in the construction sector and financing institutions. In addition, there are civil society organisations, traditional authorities, custodians of customary law and electronic and financial institutions. Although there are many stakeholders, there is a lack of coordination of actions, weak technical and financial capacity of the private sector and difficulties related to compliance with legislation.

Faced with the persistence of the security and humanitarian crisis since 2016, MUA FH in partnership with the European Union and UN Habitat, has set up a project to strengthen the resilience of local authorities. As part of this process, 312 housing units are being built for the benefit of internally displaced persons, 100 of which are in Kaya, 100 in Tougouri, 50 in Dori and 57 in Kongoussi. These are semi-detached housing type F2⁴⁶ (one bedroom and one living room) of 18m² scalable, each extendable in F5 (four bedrooms and a living room) on plots of 150 m² each.⁴⁷

Opportunities

In Burkina Faso, real estate is undoubtedly one of the emerging sectors. Between 2014 and 2019, the number of licensed real estate companies significantly increased from 42 to 268, with the entry into the sector of important businesses. The full growth and dynamism of this market can also be seen through the strong growth in imports of building materials and the appearance of a multitude of intermediaries (real estate agencies).⁴⁸

With all the institutional support, the real estate sector remains an attractive sector for financial institutions, real estate companies, real estate agencies, brokers, suppliers of building materials and other real estate intermediaries.

Availability of data on housing finance

In Burkina Faso, many shortcomings have been identified in the system for producing and publishing data on housing finance. Data is produced inconsistently, not updated and not generally trustworthy. Existing datasets are very general and non-specific. These include the statistical yearbook produced annually by the Directorate General of Statistical and Sectoral Studies (DGE SS) of MUA FH. In addition, the National Institute of Statistics and Demography (INSD) produces data essential to the analysis of the sector, mainly through its General Population and Housing Censuses (RGPH) and its surveys on the living conditions of households.

The World Bank's Doing Business and the BCEAO's annual reports also contain indicators on the real estate market. Also, some private promoters and some banking institutions and development partners produce useful data for the diagnosis of the sector.

Green applications for affordable housing

In 2020, the WAEMU Commission adopted Directives No. 0004/2020/CM/UEMOA and No. 0005/2020/CM/UEMOA through the Regional Energy Saving Programme (PREE), a key component of the Regional Initiative for Sustainable Energy (IRED). The first of these directives relates to the energy labelling of electric lamps and new household appliances, while the second sets energy efficiency measures in buildings in the sub-region.

Green applications for affordable housing cost

The Government of Burkina Faso and its development partners have recognized the need to prepare for and adapt to the impacts of climate change through the development of the Nationally Determined Contribution (NDC) and the National Adaptation Plan.

UN Habitat and Global Green Growth Institute (GGGI) are supporting the Government through two initiatives to accompany the implementation of the NDC. In order to transform buildings and the construction sector; in particular the housing sector; towards a resource-efficient, low-carbon and climate-resilient sector; the United Nations Environment Programme (UNEP), the United Nations Office for Project Services (UNOPS) and UN Habitat launched the Sustainable Development Goal 12 Programme for Resource-Efficient Housing with support from the One Planet Multi-Partner Trust Fund. To accelerate the transition to green growth, the GGGI, with the support of the Clean Cooling Collaborative, is active in the implementation of the Energy Efficiency and Refreshment of Social Housing project. The overall objective is to reduce energy demand and improve energy efficiency in the housing sector.⁴⁹

In Burkina Faso, approximately 35% of households light up using solar panels. Less than one out of five households have access to electricity from the network of the Burkinabe National Electricity Company (SONABEL).⁵⁰ Approximately 35% of households make use of flashlights. The use of electricity from the SONABEL network is much higher in urban areas (47.7%) than in rural areas (3.9%).⁵¹

At the national level, approximately 70% of households have access to an improved source of drinking water. Well drilling is the most widely used water source both nationally and in rural areas.⁵²

With respect to sanitation, nationally only 8.0% of households use improved sanitation facilities (flushing and ventilated latrine), while 40% use common latrines. With regard to waste management, approximately 35% of households dispose of their garbage mainly on the street while 28% deposit refuse on piles of garbage. Private collection as the main mode of disposal of household waste is widely used in large urban centers such as Ouagadougou (44%) and Bobo-Dioulasso (40.5%), but is almost non-existent in rural areas where only 3% of households use it. More than 2/3 of urban households (70.9%) discharge their wastewater into the street or into nature, while 12% dispose of their wastewater in the yard and 9.5% use septic tanks.⁵³

Websites

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