

Republic of Congo (Congo-Brazzaville)

Issa Sikiti da Silva



Overview

The population of the Republic of Congo is growing at a rate of nearly 2.5% a year, posing a challenge for the country's economy.¹ The housing crisis is intensified by high rates of urbanisation (3.15%)² and hence is felt much more in urban areas. Adding to the predicament, are uncontrolled development of cities, non-compliance with building regulations and development plans by the population, and high costs of building materials. Above all, the root of this continued crisis is the failure of the state to provide adequate and decent housing.³ Moreover, the dominance of informal housing at 90% of the housing stock is an obstacle to planning formal, quality or sustainable construction.

In May 2022, Brazzaville and Pointe-Noire inaugurated local urban plans that will allow them to manage their sustainable urban development. These plans are expected to facilitate the localisation of all public areas, define precisely the growth of the city, and set the building rules according to a zoning method. Furthermore, they will offer a new legislative framework that will encourage the two agglomerations to draw up, modify or revise their urban planning documents by better integrating aspects related to climate change and urban intelligence.⁴

Congo, with a human capital index of 0.57, has made little progress in health and education.⁵ Water interruption is frequent in Brazzaville and Pointe-Noire due to dilapidated equipment dating from 1950 and lack of substantial investment.⁶ Frequent power outages are common in Brazzaville and Pointe Noire due to overloading of transformers and lack of investment.⁷

Congo is a large oil and gas producing nation,⁸ the oil sector provides more than half of the Gross Domestic Product (GDP) and over 80% of the country's exports due to poor economic diversification. The sustained contraction of oil prices since 2014 and the historically poor economic management of the country have starved the state of necessary revenues and limited social expenditures over the past five years.⁹ Improved oil revenues, dynamism of the agricultural sector and mining should help the Gross Domestic Product (GDP) reach 4.3% in 2022.¹⁰ Inflation may be pushed up by higher world food prices, due to the war in Ukraine, but as a member of the Communauté Financière Africaine (CFA) Franc zone, Congo has a stable monetary policy. Stable inflation together with low treasury bill rates can benefit the housing market, as mortgages can be issued at reasonable rates.¹¹

The Programme National de Développement (PND) 2022-2026, a five-year economic plan undertaken to build a "strong, diversified and resilient economy," is divided into six priority areas, namely agriculture, digital technology, tourism, property (real estate), industry and special economic zones. Its overall budget is estimated at over CFA8.987 trillion (US\$14.264 billion), with a gap of approximately CFA6.5 trillion (US\$10.317 billion) to be sought from donors. The African Development Bank (AfDB), the European Union (EU) and the United Nations (UN) have all agreed to support the PND to reach its goals.¹²

Access to finance

As of 31 December 2021, the total of outstanding bank loans stood at CFA13.817 trillion (approximately US\$22 billion), most of which was allocated

KEY FIGURES

Main urban centres	Brazzaville, Pointe-Noire
Exchange rate (1 July 2022): 1 USD = [a] 1 PPP\$ = (2021) [b]	630.05 CFA Franc (XAF) 339.43 CFA Franc (XAF)
Total population (2021) [b] Urban population (2021) [b] Population growth rate (2021) [b] Urbanisation rate (2021) [b] Percentage of urban population living in slums (2018) [d] Population living less than 5m above sea level (2010) [b] Most common fuels used by households by B40 households (2012) [e] Percentage of female-headed households (2012) [e] 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) (2017) [b] Percentage of women participating in the labour market formally (2021) [b] Gini coefficient (2017) [b] HDI country ranking (2020) [d] HDI country score (2021) [d]	5 657 017 3 862 781 2.49% 3.15% 77.5% 0.5% Wood Charcoal 22.0% 12.60% 11.0% 65% 48.9 153 0.57
GDP per capita (Current US\$) (2021) [b] GDP (Current US\$) (2021) [b] GDP growth rate (2021) [b] Inflation rate (2020) [b] Lending interest rate (2017) [b] Proportion of adult population that borrowed formally (2021) [b]	US\$2 214 US\$12 524 million -3.50% 1.70% 20.60% 42%
Number of residential mortgages outstanding (2020) [f] Value of residential mortgages outstanding (USD) Prevailing residential mortgage rate Term [g] Maximum LTV on a residential mortgage Ratio of mortgages to GDP Number of residential mortgage providers (2020) [f] Percentage of women who own a house alone and/or jointly (2012) [e] Number of microfinance loans outstanding (2020) [h] Value of microfinance loans (USD) (2020) [i] Number of microfinance providers [i]	150 564 n/a 7 – 9% 20 years n/a n/a 6 16.3% 755 US\$0.75 million 24
Total number of residential properties with a title deed Number of formal dwellings completed annually 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 (2021) [j] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2021) [j] Typical monthly rental for the cheapest, newly built house (2021) [k] Cost of standard 50kg bag of cement in local currency units [l] Type of deeds registry: digital, scanned or paper (2020) [m] World Bank Ease of Doing Business index rank (2020) [m] Time to register property (days) Cost to register property (2020) [m] World Bank DBI Quality of Land Administration index score (0-30) (2020) [m]	n/a n/a n/a 35 000 000 XAF 400m ² 120 000 XAF 3 500 XAF (US\$5.56) Paper 180 54 days 13.6% 3.5

NB: Figures are for 2022 unless stated otherwise.

[a] Xe.com	[g] Banque Congolaise de l'Habitat
[b] World Bank World Development Indicators	[h] Central African Banking Commission (COBAC)
[c] Johns Hopkins University Coronavirus Resource Center	[i] Ministry of Finance
[d] United Nations Human Settlements Programme (UN-HABITAT)	[j] Congo Immobilier
[e] Demographic and Health Surveys, USAID	[k] Nbyimmo.com
[f] World Bank Publication: Housing Financing in the CEMAC Zone, 2020	[l] Ministry of Commerce, Supply and Consumption
	[m] World Bank Ease of Doing Business Indicators

to the private sector,¹³ by the 11 institutions operating in the country. Less than a quarter of households have access to banking services, and only 2.8% of them have a mortgage loan, while housing loans only represent 1.5% of the total loans granted by lenders, and the total outstanding mortgage loans represent less than CFA15 billion (approximately US\$23.8 million) annually.¹⁴ Developing a regional mortgage refinance facility in the Central African Economic and Monetary Community (CEMAC) region – similar to Caisse Regionale de Refinancement Hypothécaire (CRRH-UEMOA) in West Africa – would enable banks to access long-term financing and develop their mortgage portfolios. This, in turn, could also stimulate supply by minimising offtake risk for developers. However, for that regional mortgage refinance facility to have a real impact, programmes such as public-private partnerships would at the same time have to be put in place to stimulate the construction of houses, increasing production but at lower prices.¹⁵

Participants who attended a housing and urban planning summit in February 2022 in Kintélé (north of Brazzaville) urged the state to reactivate the Fonds National de l'Habitat (FNH) and strengthen the financial capacity of the Banque Congolaise de l'Habitat (BCH), two financial instruments experts said were critical to boosting the housing sector.¹⁶ Launched more than a decade ago, the FNH is allegedly in possession of important, unexploited capital meant to fund the state-controlled BCH not only to finance affordable housing but also to revive the dormant mortgage sector. Microfinance institutions' contribution to housing finance is limited because of their lack of both access to long-term resources and the capacity to develop these products. Most households work in the informal sector and do not have access to banking services, and therefore cannot access mortgages. It is important to develop housing microfinance products to support informal and/or disadvantaged households. Setting up a housing savings account would make it possible to assess their long-term payment capacity.¹⁷ Mutuelles Congolaises d'Épargne et de Crédit (MUCODEC), a successful microfinance giant that holds 92% of the market and claims to have 377 000 members, made a net profit of CFA6 billion (approximately US\$9.5 million) through savings and loans granted to their members.¹⁸ The Association Professionnelle des Établissements de Microfinance (APEMF)-Congo has 24 official registered members operating legally nationwide, with a customer base of 500 000. As of 31 December 2021, a total of CFA215 billion (approximately US\$341 million) of savings were collected, while outstanding loans stood at CFA131 billion (approximately US\$208 million).¹⁹ Due to cultural norms that exclusively reserve all households' major decisions to men, including the right to own property and manage savings, most married women or female partners conceal the existence of bank or microfinance accounts.

Affordability

Access to housing for families constitutes a real socio-economic development challenge. With approximately 70% of the national population living in Brazzaville and Pointe-Noire, most families find it difficult to acquire developed land, due to high land prices and costly property registration fees.²⁰ Extreme poverty rose from 51.9% in 2020 to 53.9% in 2021,²¹ leading to many self-built housing projects put on hold because income became scarce and people prioritised needs such as food, children's school fees and medical bills. The pandemic has decreased the purchasing power of many households. Nearly 52% of households have been unable to pay rent, 39.1% to pay for electricity and water; while 40.7% have not been able to afford to buy food and 26.8% to cover their healthcare expenses.²² Inequality is high. Congo ranks 90th out of 105 countries on the GINI index.²³ Unemployment, which affected 10.3% of the total labour force in 2020 compared to 9.6% in 2019, is increasingly affecting young, first-time job seekers. It is higher in urban areas (11.1%) than in rural areas (1.1%).²⁴ A significant gap exists between the purchasing power of Congolese households and the homes for sale available in the market. To effectively promote affordable housing, state resources should primarily target low-income households.²⁵ Most newly built houses are expensive for average Congolese households and benefit wealthier people employed in the private sector.²⁶ The most affordable housing price on the Congo housing market in the urban areas is CFA22 million (approximately US\$35 000). Only 2.4% of urban households can afford the least expensive built house.²⁷ Housing prices in the formal market remain inaccessible to those earning between CFA50 000 and CFA200 000 (between US\$79 and US\$317). To expand access to housing, mortgage conditions must be improved and housing prices must fall.²⁸

Housing supply

The housing backlog in Congo stands at 15 000 units a year.²⁹ The state acts as both developer and financier, as the private sector contributes neither to property development (housing supply) nor to housing finance through commercial banks (housing demand). The Congolese State has implemented a tripartite system, which relies on the collaboration of its actors (a public land developer, a public developer, and a public housing bank). The aim is to tackle the housing problem from several angles. The Agence Foncière pour l'Aménagement des Terrains (AFAT) services and develops land intended for construction, the Société Nationale de Promotion Immobilière (SOPRIM) acts as a public real estate developer and builds homes, and the BCH finances both building operations and mortgage loans for buyers. However, it has been reported that these three agencies find it difficult to work together effectively, with each one developing projects independently, thus operating in silos.³⁰

The government's ambition to build 10 000 units a year in the main cities is being hampered by the unavailability of land, a process that requires expropriation, which is a costly exercise.³¹ Other challenges facing the housing supply chain include

lack of private sector investment and the risks of unsold housing units. To fill the housing gap in urban areas, the state is considering opting for prefabricated houses through a partnership with the Chinese company FORSPAK.³²

State-owned SOPRIM, in addition to its ongoing housing projects, has delivered 588 housing units throughout the country, more specifically in Brazzaville (301 units), Pointe-Noire (165 units), Kinkala (67 units) and Oyo (55 units).³³ Unfortunately, as is the case elsewhere in the country, most of the new housing units are standing vacant due to exorbitant selling and rental prices – out of reach of average citizens' pockets – and the complicated process of acquiring them. Besides, potential tenants often deplore the unavailability of information related to the rental of these houses.³⁴

Congo can act to strengthen its housing sector by reviewing the Bill for the development of the FNH; ending the obligation to re-register a mortgage every year at the land registry; and allocating the houses built at the Mpila (Brazzaville) site.³⁵

The state is progressively delivering small-scale housing projects in the country, though it faces many obstacles. The newly built housing units popularly known as "Logements de Mpila", which have been standing vacant for several years, will soon be allocated but it is already expected to be unaffordable for the most disadvantaged Congo Republic citizens. Ten years after the gigantic explosions of an ammunition depot in a military barracks devastated the township of Mpila, killing more than 200 people and injuring 1 000, most of the 17 000 victims are still looking for decent housing.³⁶ Furthermore, few formal housing units are built in rural areas. Indeed, in October 2021, the Prime Minister handed over the keys for 60 new housing units to the population of Yanga, a rural area located 45km away from Pointe-Noire.³⁷ The houses built after the demolition of wooden huts were allocated through the BCH.³⁸ In July, the government launched a housing project to build a modern administrative city comprising 100 low-cost units for civil servants in Madingo-Kayes.³⁹

Inconsistent cement production hinders the building sector. Indeed, the production capacity of cement fell from 3 500 000 tons in 2019 to 2 400 000 tons as of 31 December 2021. It plunged to 400 000 tons by February 2022, after the Dangote and SONOCC factories stopped production in Yamba and Loutété, respectively, leading to the scarcity and rising prices.⁴⁰ Between 2017 and 2021, the price of a ton of cement rose from CFA60 000 (approximately US\$95) to CFA75 000 (approximately US\$119), and then again to CFA90 000 (approximately US\$143) in the last quarter of 2021.⁴¹ The price increased to CFA120 000 (approximately \$190) in January 2022. SONOCC eventually restarted cement production on January 31.⁴²

Due to widespread discriminatory gender policies and attitudes, women landlords – who either own properties in the urban areas or manage real estates inherited from deceased husbands or parents – sometimes face challenges recovering rent from defaulting male tenants.

Property markets

The PND 2022-2026 should allocate 23.71% of its funding to the property sector for the next five years (23.30% in 2022, 23.99% in 2023, 23.55% in 2024, 24.06% in 2025 and 23.38% in 2026). This translates to an amount of CFA2 130 965 000 000 (US\$3 382 203 084).⁴³ The country's property market, which was severely affected during the pandemic, is still struggling to recover. Prices of upmarket properties, which are usually rented or bought by foreigners, have fallen steeply. In the suburb of Plateau des 15 ans, a modern villa that was rented out for CFA3 million (approximately US\$4 762) monthly in 2016 went down to CFA1 million (approximately US\$1 587) in 2021.⁴⁴ In informal neighbourhoods, renters pay up to CFA60 000 (approximately \$95) monthly to live in a house with two bedrooms, a living room and a kitchen. In the past, houses such as these used to be rented out for between CFA25 000 and CFA30 000 (approximately US\$40 and US\$48) monthly. Many of these houses lack basic amenities, such as decent toilets and bathrooms, running tap water and stable power supply.⁴⁵ In high-density, populated areas, house sales have picked up and prices have risen.

Those who cannot afford to buy a fully-built house can acquire a piece of land and start building from scratch in underdeveloped and remote areas such as Ngamakosso, Kombe, Nganga-Lingolo and Kintélé.⁴⁶ This is risky: several impoverished, precarious areas of the capital are under constant threat from floods, silting and landslides that can turn deadly. Rapid urbanisation in the coastal city of

CONGO – 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 CFA464 000 per month</p> 	<p>who earns CFA575 000 per month</p> 
<p>you could afford to purchase a CFA18.491 million house with a mortgage.</p> 	<p>you could afford to purchase a CFA22.914 million house with a mortgage.</p> 
<p>Mortgage assumptions – Congo</p> <ul style="list-style-type: none"> – 8.0% 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.

Pointe-Noire is marked by the proliferation of precarious neighbourhoods called "Mabodo", self-built in total disregard of public standards on marshy surfaces. With rising ocean waters and more frequent heavy rains, these neighbourhoods are increasingly exposed to flooding.⁴⁷ In April 2017, the World Bank began co-funding a project up to CFA44.304 billion (approximately US\$70.3 million), meant to improve access to infrastructure and basic services for residents living in selected impoverished townships of Brazzaville and Pointe-Noire. The Urban Development and Poor Neighbourhood Upgrading Project (DURQUAP) which was due to end in June 2022 was expected to be renewed.⁴⁸

Policy and legislation

The index of quality of land administration is 3.5, which is low compared to the Sub-Saharan Africa average of 9.0 and the levels of OECD high-income countries.⁴⁹ In March 2022, the period of registering property was cut down by the Ministry of Land Affairs to 55 days from 60 days previously, thus improving the long and expensive procedure to obtain a land title.⁵⁰ Moreover, the land registry and tax administrations, in particular the conservation of mortgages and land ownership, have been brought together under one agency, the "One-Stop Land Office" or "Guichet Unique Foncier" (GUF). Each provincial capital is expected to have its own GUF office, which will also help solve land disputes.⁵¹ Land disputes are rife as the same land tenure often has several land titles. Henceforth, judges will have 30 days to attend to litigation and deliver a verdict. If dissatisfied, the opposing party will no longer appeal to the Court of Appeal but will instead go directly to the Supreme Court, which will have 60 days to deliver judgement.⁵²

Article 19 of Law n° 21-2018 of 13 June, setting the rules for the occupation and acquisition of land in Congo-Brazzaville,⁵³ deems null and void customs and traditions tending to suppress or restrict the right of women to occupy customary land or land in urban or peri-urban areas. The reality on the ground is different. Women's associations advocate greater attention be paid to the legal weaknesses of women's land rights. They have urged the state to insert a provision in the current legislation for the benefit of rural women.⁵⁴

Opportunities

Potential investors can take advantage of a series of measures put in place in special economic zones. These regulations include, among others, zero corporate tax for 10 years, zero value-added tax (VAT), zero tax on the importation of equipment, raw materials, and spare parts, zero taxes of expatriate staff, and zero tax for exporting to the CEMAC zone.⁵⁵

The real estate sector is an important vector for diversifying the economy due to its ability to help people have access to decent housing, create jobs and wealth, foster growth, and boost the banking rate and public revenue through taxation. Therefore, it is necessary to strengthen collaboration with partners, in particular Shelter Afrique, to benefit from support in the construction of housing accessible to different social classes.⁵⁶ The construction of social and office housing in the big cities is an important asset for potential investors. Despite underperforming in 2021 due to the fall in public investments, and after contracting by 31.2% over the period of 2015-2019, the building and public works sector (Bâtiments et Travaux Publics, BTP) is expected to grow on average by 12.7% between 2022 and 2026, as per the PND's forecasts. Annually, the BTP sector is expected to grow by 1.9%, 10.0%, 15.3%, 20.9% and 15.3% in 2022, 2023, 2024, 2025 and 2026, respectively.⁵⁷

Prefabricated (or modular) houses may be the short-term solution both in technology and supply. Companies such as FORSPAK International Congo, a subsidiary of Hong Kong-based Western Cement Company, which supplies modular, eco-friendly houses, must be encouraged to invest in Congo. As modular homes are built in factories according to specific measurements, excess material is avoided, reducing building waste significantly. The prefabrication of trusses, frames and other parts can reduce waste by 52%.⁵⁸

Availability of data on housing finance

Ministry of Construction, Urban Planning and Housing: Legislation and regulations pertaining to urban planning and construction, real estate brokers and agents, land rights in urban areas, residential rental, general principles for land tenure and state-owned property, and much more. Publicly available on the website.

Société de Promotion Immobilière (SOPRIM): Information on completed, ongoing and abandoned housing projects, information on how to acquire a new house (purchase, rental or sale in future state of completion). Publicly available on the website.

Ministre de l'Aménagement, de l'Équipement du Territoire et des Grands Travaux: Government tenders on housing, construction of public infrastructure and public works (online).

Direction de la gestion foncière urbaine: Urban land management, issuing of building permits and occupancy permits for public areas to users, monitoring and handling urban land disputes (online).

Banque des Etats de l'Afrique Centrale: Interest rates on mortgages (not publicly available).

Département des Affaires Foncières, Cadastre et Topographie : Property: Registration (lands and buildings).

Notaire: Drafting and signature of sale agreements.

Green Applications for Affordable Housing

The World Bank says: "The building techniques used in Congo are not sustainable and consume a lot of energy. However, the use of the simulation tool 'Excellence Design for Greater Efficiencies' (EDGE), allows us to observe that investments of around CFA2 655 861 (US\$1 300) per apartment could improve the whole of the construction and could also meet the objectives and criteria set for obtaining EDGE certification for sustainable and efficient constructions.

According to reports by the World Bank, the EDGE simulation tool provides a means to address the unsustainable building techniques and high energy consumption in the Republic of Congo. It is estimated that investments of approximately CFA 2 655 861 (US\$1 300) per

Green Applications for Affordable Housing cont

apartment would be sufficient for obtaining EDGE certification for sustainable and efficient constructions. These investments include, for example: the installation of solar panels and sanitary appliances that conserve water, which would save households approximately CFA49 031 (US\$24) per month on their water and electricity consumption costs.

In a country where green building standards are still a myth, where building rules are not respected by most of the population, and where green building is not mentioned in the national building code, the government's attempt to experiment with modular houses through a partnership with FORSPAK should be encouraged as it will create a nationwide awareness around "the future of building is green".

Nearly 50% of the population have access to electricity, while only 4% of households have access to a clean water source, of which 46% are in rural areas, and 27% of the urban population has access to sanitation.

Websites

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