

## CONCEPT NOTE

# Panels, case study conversations and presentations from the Abidjan Conference on the Impact of Housing on Francophone African Economies

- Thursday 30 and Friday 31 January 2025 - CRRAE-UMOA, Abidjan, Côte d'Ivoire -

The Abidjan Conference is designed to be a genuine moment of reflection and experience sharing. Its ambition is to provide those involved in the vast housing sector and its financing with the tools, resources and perspectives needed to act in favor of access to housing for all segments of the population and demand, including the most underprivileged. The rarely held discussion on the impact of housing on the economies of Francophone Africa will highlight housing as a major pillar of economic and social development. Based on in-depth studies providing a reliable and up-to-date diagnosis, this discussion will strengthen understanding of the challenges faced by the various links in the housing value chain and suggest avenues to be explored to address them.

The conference sessions will be organised in 5 stages, around four distinct moments.

- Firstly, the framework presentations will set out the housing context in Francophone Africa, addressing the associated challenges, the value chain that structures this sector, and the tools for obtaining a clear vision of these issues for each country;
- The Ministerial Round Table, the culmination of the Conference, will be an opportunity to give the floor to the high-level representatives of the countries present. Each minister will present his or her overall vision of the challenges related to housing in his or her country, the evolution of the place of housing in the economy, before detailing future projects aimed at strengthening the impact of the sector on the national economy and, if necessary, launching a call for technical and/or financial support;
- The first theme "Understanding constraints: what limits the impact of housing in the economies of Francophone Africa" launches the discussions by deepening the diagnosis, in particular through the analysis of the results of the study on the housing value chains of Côte d'Ivoire and Senegal. Following this analysis, a discussion on the regional implications of housing strategies will allow us to consider opportunities for collective efforts between countries for a better understanding of their housing environments and its financing and a more effective response to the challenges encountered;
- The second theme "Finance – a catalyst for interventions to promote affordable housing" will present experiences of the integration of private actors in housing finance and thus provide an understanding of the diversity of mechanisms through which the private sector can be involved in the housing value chain and its financing;
- The last theme "Sustainability and accessibility" will highlight innovative initiatives in the financing of sustainable housing, housing by and for women, informal housing, and will highlight a concrete example of a rental and rent-to-own housing projects. The aim is to explore other ways of providing housing or housing finance, which are more adapted and rooted in the realities of Francophone Africa, but also by using the financing mechanisms established by the international community to meet climate challenges.

At the end of the conference, a declaration will be proposed to government representatives, validating the discussions that took place, specifying regional orientations on the priorities of countries in the short, medium and long term, identifying regional actions to be implemented, as well as efforts to improve the enabling environment for the housing sector and its financing.

## MINISTERIAL ROUNDTABLE: MINISTERIAL ROUNDTABLE ON THE ROLE OF HOUSING IN FRANCOPHONE AFRICAN ECONOMIES

The Ministerial Round Table is the culmination of the Abidjan Conference. After the scoping presentation providing an overview of the housing issues encountered in the WAEMU region and in Africa more generally, a more technical presentation will analyze the links in the housing value chain in order to understand to what extent each can strengthen the role of housing in economies.

These presentations will then be complemented by a Ministerial Roundtable. A forum for the exchange of experience and advocacy, this round table will not only offer the ministers in attendance an opportunity to present the crucial work being done in their countries, but also to allow participants to better understand the different ways in which housing impacts the economies of the countries represented. What is the role of housing in the economies of Francophone Africa, what challenges and opportunities for growth does it offer? In about fifteen minutes, each minister will be asked to provide answers to the following questions:

- **What are the housing challenges facing his country?** To provide an overview of issues (housing finance, access to land, climate resilience, conflicts, quality of built heritage, etc.);
- **What has been the evolution of the place of housing (and the elements of its value chain) in your country's economy over the last five decades?** (What weight did housing-related sectors account for in GDP, for example? Has there been an increase in the importance of housing in the economy, or rather a decrease? In either case, what factors do you think have contributed to this evolution?) ;
- **What projects have you initiated or would you like to initiate in your country to face the housing challenge?** How will these projects strengthen the impact of housing in your country's economy?
- **Do you have a message or appeal to pass on to the potential partners present?**

## HABITAT CENTRE OF EXCELLENCE PANEL – THE IMPACT OF DATA AND ITS ROLE IN NATIONAL HOUSING POLICIES

### Participants:

- Mr. Olivier VIDAL, Finance Expert, World Bank
- Dr. Moussa BOUGMA, Lecturer-Researcher, ISSP-Joseph Ki-Zerbo University
- Mr. Mame Abdoulaye M. SARR, Head of the WAEMU Territorial Development and Cross-Border Cooperation Division
- Dr. Marcelle-José TAGRO, Doctor of Sociology, Ecole Supérieure des Travaux Publics of the Institut National Polytechnique Felix Houphouët Boigny (Yamoussoukro)
- Dr. Ibrahima NDIAYE, Director of the Higher School of Applied Economics (ESEA) of Senegal

The Francophone least developed countries (LDCs), almost all of which are located in Africa, are facing unprecedented rates of urbanization and are suffering greatly from the socio-economic consequences of global crises. These countries have limited human and financial resources to manage their cities, especially secondary cities, in a sustainable manner. In this context, it is imperative to further share and disseminate existing knowledge and tools, adapted to the specific needs of these countries (LDCs), in order to promote resilient, inclusive and sustainable urban spaces.

The Centre of Excellence for Housing (CEH) was created to meet these challenges. The CEH offers an innovative framework for research, analysis, and capacity building for the housing sector in the eight member countries of the West African Economic and Monetary Union (WAEMU): Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, Togo.

This event is part of a context where digital tools and e-learning platforms are playing an increasing role in knowledge dissemination and capacity building. The CEH, as a catalyst for housing data, contributes to the implementation of solutions tailored to the specific challenges of WAEMU countries, while supporting the cooperation frameworks and development priorities of the countries of the sub-region.

The panel, moderated by UN-Habitat, aims to:

- **Present the CEH:** its origins, missions, main activities, as well as the 36 indicators developed to analyze the housing sector in the eight WAEMU countries.
- **highlight the ECHS platform:** existing modules, development prospects and inclusion of materials developed by UN-Habitat.
- **Explore future prospects:** strengthen data collection, update indicators, and mobilize local partners in each country to support these efforts.
- **stimulate a strategic discussion through the panel:** bring together experts and representatives from various sectors (UEMOA, government, academia, private sector, and UN-Habitat) to analyze and discuss the challenges and opportunities in the housing sector in West Africa in order to identify concrete ways to strengthen intersectoral collaboration and promote innovative solutions adapted to local contexts.

The event will be held in French and aims to bring together various stakeholders to promote a constructive exchange around the challenges and prospects of housing in WAEMU countries.

## THEME 1: UNDERSTANDING THE CONSTRAINTS: WHAT LIMITS THE IMPACT OF HOUSING IN THE ECONOMIES OF FRANCOPHONE AFRICA?

This theme is essential to analyze the structuring of the value chains of two major economies of French-speaking Africa, Senegal and Côte d'Ivoire. Despite the common currency, the two countries belonging to the same economic and political zones present singular differences in the ways of living of their populations, in the structuring of their construction industry and in the access of households to housing financing.

**Presentation 1: Using Housing Economics Value Chains to Boost Sustainable Economic Growth and Job Creation in Africa (45 min)**

*See David Gardner concept note*

**Conversation 1: Analysis of Constraints Identified in the Housing Economic Value Chain (Côte d'Ivoire, Senegal) (30 min)**

### Participants:

- Mr. Célestin Koalla, Director General of Housing and the Living Environment/MCLU-CI
- Ms. Margaux Morenas, Affordable Housing Institute (AHI)

The conversation that follows will provide an in-depth look at the highlights of David Gardner's presentation. Bringing together actors at the heart of the reflection and action for housing (in particular public authorities and research institutes), it will give rise to a confrontation of the perspectives of the public sector, designing and carrying out housing projects for the populations on a daily basis, with data, information and studies carried out internationally.

Questions guiding the conversation:

- What do you think of the constraints identified in the Housing Value Chain Study in Senegal and Côte d'Ivoire? Have you met them in the course of your duties? If not, what other difficulties have you observed?
- How do you think your institution could contribute to the reduction of these constraints? What tools, measures, procedures, or technical and financial support could facilitate this process?
- What message would you like to send to the players in the sector?

**Panel 1: Lessons Learned and Regional Implications of Housing Strategies (30 min)**

In French-speaking Africa, it is common for practices, projects and initiatives in favour of housing and access to housing to be designed, piloted and dimensioned by national authorities at the country level. However, considering the similarities observed in countries sharing not only the same borders, but also historical trajectories and socio-economic contexts, a convergence of housing efforts at the regional level is a relevant approach to adapt the solutions provided to the scale of the challenges that remain, despite government efforts. In this panel, some of the most active international organizations in West Africa will present regional opportunities, particularly opened up by the development of housing strategies.

### Panelists:

- BCEAO CI, Director of Economic Conditions and Monetary Analysis
- Mrs. Yedau OGOUNDELE, Director General of the Regional Mortgage Refinancing Fund (CRRH-UEMOA)

### Questions to panelists:

- How do your two organizations support access to finance for low-income populations in the region?
- What emerging trends and innovations could transform the financing market in the coming years?

### For the BCEAO:

- What is the impact of the BCEAO's current monetary policies on real estate credit conditions in the region?
- What measures are put in place by the BCEAO to ensure the financial stability of the banking system and prevent risks related to the real estate market?

### For the HRRC:

- What are the main obstacles to mortgage financing in your region and how can you overcome them to improve access to real estate credit?
- What are the impacts of the current economic crisis on the mortgage financing market and how do these challenges affect borrowers and financial institutions?

## THEME 2: FINANCING – A CATALYST FOR INTERVENTIONS TO PROMOTE AFFORDABLE HOUSING

This theme presents some examples of how the private sector contributes to the promotion of affordable housing. Faced with the difficulties of financing the most precarious populations (low, irregular/informal incomes), governments have long set up social housing projects, managed by national housing agencies, from construction to management. However, these projects have shown their limitations due to insufficient financial resources, expensive loans, and fluctuating prices of building materials. Meanwhile, the private sector, geared towards profitability, has focused on the mid-to-high-end housing market.

The panels of this theme will present concrete examples where governments have launched housing projects with the support of the private sector for the construction, financing and marketing of the units. These experiences will show private actors the importance of their role in this sector and the opportunities that housing offers for the growth of their activities. Finally, the exchange of varied experiences could inspire new practices or adjust those already in place in French-speaking Africa.

### Panel 1: Productive Experiences in Public-Private Partnerships (45 min)

### Panelists:

- Mr. Edmond Adjikpe, Shelter Afrique
- Mr. Makhtar Gueye, International Finance Corporation (IFC)
- Mr. Stefan Atchia, AfDB
- Mr. Daouda Coulibaly, BNI

### Questions to panelists:

- Can you tell us about the most significant successful experience you have had in terms of public-private partnerships in the housing sector? What were the driving forces behind this? What part of the value chain has been impacted by this PPP?

- What do you think has made this partnership a success?
- In your opinion, what has been the effect of the involvement of the private sector in the affordability of built housing? And on the housing value chain?
- What are your recommendations for any entity wishing to proceed with a similar PPP?

## **Panel 2: The Private Sector and the Financing of Sustainable Housing Programs – Sharing Experiences (35 min)**

### **Panelists:**

- Mr. Siriki SANGARE, **Chairman of the National Chamber of Property Developers of Côte d'Ivoire (CNPC-CI)**
- Mr. Eric KOTCHI, **Director of Real Estate and Businesses (DIE), BHCI**
- Mr. Maurille SMITH, **PCA GCITT Benin**

### Questions to panelists:

- Can you describe a successful experience of financing sustainable housing programs by the private sector?
- Which financing mechanisms are the most effective in addressing the issue of the ecological sustainability of housing?
- Have you encountered any obstacles or fears as a financier of sustainable housing projects?
- Have you been confronted with reluctance on the part of private players to finance your sustainable housing?
- What argument would you make against the belief that sustainable housing is more expensive to finance or finds fewer buyers than conventional housing?

How can the ecological transition in the housing sector succeed through access to finance? The following presentation will shed light on a sector with strong economic potential, serving as a link between the issues of financing, sustainability and accessibility.

### **Presentation 1: Unlocking Africa's Green Housing Markets: Challenges and Opportunities (15 min)-**

Mr. Olu OLANREWAJU, **Altair** & Mr. Christian AGOSSA, **PLEXUS**

[See ALTAIR & PLEXUS concept note](#)

Ecological housing, which has great potential in Africa, is nevertheless underdeveloped. Altair and Plexus propose to address the challenges, but also the opportunities that green housing brings in Africa.

## **THEME 3: SUSTAINABILITY AND ACCESSIBILITY**

The third and final theme of the conference offers examples where affordability goes hand in hand with sustainability, through innovative mechanisms, processes and tools. The issue of ecological sustainability has been progressively at the heart of all actions and sectors for several decades now. Housing, which affects all parts of society and whose demand is growing at a lightning speed due to high population growth rates, cannot escape it.

On the one hand, taking into account the sustainability of building materials is not only crucial to improve the thermal comfort of the home but also helps to reduce CO2 emissions from the construction sector. On the other hand, when building materials are sourced locally, not only are transport costs lower than when imported materials, thus strongly influencing construction costs and

reducing the market's sensitivity to external events, but it also helps to boost the local ecosystem and industry, thus strengthening the impact of housing in the national economy. Despite beliefs, sustainability is a key to strengthening the national economy, but also to promoting housing affordability.

**Presentation 2: Financial Solutions for Low-Carbon Buildings (15 min)-** Mr. Thomas GRANIER, **Association Voûte Nubienne (AVN)**  
[See concept note Nubian Vault Association \(AVN\)](#)

The integration of ecological sustainability also involves specific financial tools, such as carbon credits. This method of financing, which is still little explored, represents a major opportunity, with an impact that goes beyond the housing sector, also affecting other industries. The carbon credit supports actions and operations that promote the energy transition and the fight against global warming. The objective of this session is to show how these financial tools can fill the gaps in traditional financing and facilitate the financing of affordable housing. In particular, some financing is specifically dedicated to low-carbon buildings, encourages their construction and promotes the sustainability of projects in a local climate context.

**Advocacy 1: Making Housing Accessible/ Key Private Sector Commitments for an Inclusive Future (15 min) -** Mr. Daniel Felix USHER, **Chairman of the Chamber of Developers and Builders (CAPC)**  
[See CAPC concept note](#)

The private sector is gradually beginning to recognize the potential of the large-scale affordable housing market across Francophone Africa. The Chamber of Planners and Promoters of Côte d'Ivoire (ACPC) wishes to advocate with private sector actors to encourage them to invest in the financing and promotion of affordable housing. This plea is also addressed to the public sector, highlighting its ability to put in place mechanisms favorable to the development of this key sector.

**Case study 1: The revolving fund, a community savings tool for housing renovation and production (15min) –** Mrs. Bénédicte HINSCHBERGER, **Urbamonde**  
[See Urbamonde concept note](#)

Self-construction is the most widespread mode of access to housing in many African countries. It allows households to build their homes gradually, according to their limited and often irregular resources. However, access to traditional financing tools, such as bank or mortgage loans, is very limited due to the strict conditions of these loans, which do not correspond to the economic or administrative reality of many households. In the absence of this traditional financing, households are turning to alternative financial solutions, which offer fewer barriers to access. Through the study of a concrete case, Urbamonde demonstrates how the revolving fund, as a community savings tool, supports self-construction and facilitates access to affordable housing, especially for the poorest households, by contributing to the renovation and production of housing.

**Presentation 3: Promoting Access to Housing for Women: A Target Market. The Senegal Experience (15 min)-** Mr. Papa Ameth KEITA, **Urbasen, SN**  
[See UrbaSen concept note](#)

Often over-represented among low- or irregular-income populations, women still struggle to stand out as a full-fledged target of institutional financial offers. Yet, they make an important contribution to

housing finance, whether in the construction of a personal home, the provision of funds via tontines, or the rental of backyard housing units. Urbanen, working with networks that include women, presents its experience with a method of financing that has traditionally been used by women for ceremonial purposes, but which, over time, has gained recognition thanks to its accessible and flexible dimension. This method of financing thus offers the populations concerned a clear solution to access real estate ownership.

**Case Study 2: Emergency Program for 25,000 Rent-to-Own and Rent-to-Run Housing (15min)** - Mr. Brahim TRAORE, DG of ANAH CI  
[See MCLU concept note](#)

In 2024, the Ministry of Construction, Housing and Urban Planning (MCLU) of the Republic of Côte d'Ivoire launched its 25,000 Housing Construction Program, not only in Abidjan, but also in some localities in the interior of the country. Fully integrated into the presidential program to build 150,000 housing units in the coming years, reinforced by the creation of the National Housing Agency (ANAH), the 25,000 housing units built will be intended for households whose income is less than 400,000 CFA per month. This project facilitates access to affordable housing for households limited by their resources in the acquisition of a home or access to financing, thanks to the rent-purchase and operating rental modality. ANAH will present the project's motivations and highlight lessons learned or other elements that could guide other similar initiatives.