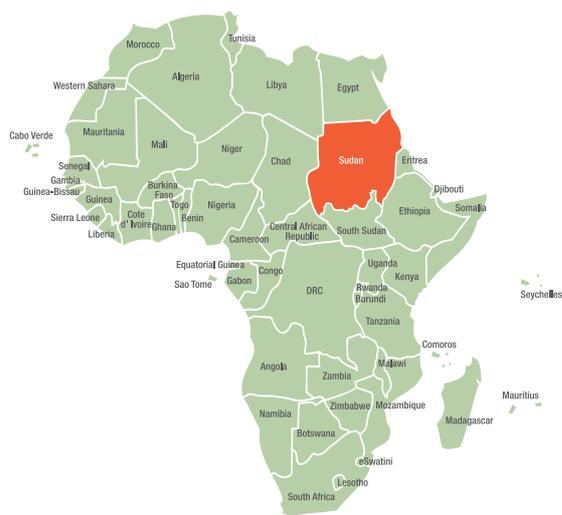


Sudan

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Overview

Mounting political and economic challenges culminated in a period of transition for the Republic of Sudan in 2019. The 30-year rule of President Omar Al Bashir abruptly concluded with a Transitional Military Council (TMC) assuming power on 12 April 2019. A wave of protests preceded the political transition when the removal of government subsidies tripled the price of bread in late 2018. Demonstrations against rising costs of bread and other staples, such as flour, medicines and fuel, led to a nationwide strike. The protests persisted despite crackdowns from security services during a government-declared national state of emergency. The mobilisation of thousands of urban, middle class professionals ultimately resulted in a power sharing agreement with the TMC, as well as an agreement for power to transfer to a civilian led government in 2022.

The Sudanese economy shrunk significantly by 2.3 percent in 2018 and economic growth is expected to remain negative in 2019.¹ The gap between rich and poor is significant. The African Development Bank says 36.1 percent of Sudan's population is below the global poverty line.² While inflation decreased from 73 percent in 2008 to 44 percent in early 2019, the government's implementation of austerity measures made it harder for Sudanese households to maintain their standard of living.³ Despite government attempts to reign in fiscal spending, Sudan's debt burden is expected to remain high at 167 percent of GDP in 2019.⁴ The collapse of the national currency, the Sudanese pound, amid persistent shortages of foreign exchange also contributed to worsening economic conditions, disrupting the importing of goods that are necessary in a country with a trade deficit of SD199.44 billion (US\$4.4 billion).⁵ The lack of liquidity made long queues commonplace at Sudanese banks where customers have often been restricted with withdrawal caps.

These political economic dynamics have complicated access to decent housing. The majority of Sudanese, especially those in urban centres, have long been unable to afford formal housing.⁶ The issue is acute with an income disparity where the cost to build a modest room in Khartoum is SD20 000 (US\$ 441.23) – 44 times the minimum wage of SD450.⁷ Such economic issues have bled into Sudan's financial sector where public officials confide access to housing credit is a longstanding challenge for the country.

KEY FIGURES

Main urban centres	Al Gadarif, Al Obeid, Kassala, Khartoum, Nyala, Port Sudan, Wad Medani
Exchange rate: 1 US\$ = [a] 1 July 2019	45.33 Sudanese Pound (SDG)
1 PPP\$ = [b]	5.00 Sudanese Pound (SDG)
Inflation 2018 [c] Inflation 2019 [c]	16.9 n/a
Population [b]	41 801 533
Population growth rate [b] Urbanisation rate [b]	2.4% 3.2%
Percentage of the total population below National Poverty Line (2017) [d]	50.6%
Unemployment rate (% of total labour force, national estimate) (2017) [d]	12.8%
Proportion of the adult population that borrowed formally (2017) [b]	n/a
GDP (Current US\$) (2018) [b]	US\$40 852 million
GDP growth rate annual [b]	-2.3%
GDP per capita (Current US\$) (2018) [b]	US\$977
Gini co-efficient (2017) [b]	35.40
HDI global ranking (2017) [d] HD country index score (2017) [d]	167 0.502
Lending interest rate	n/a
Yield on 2-year government bonds	n/a
Number of mortgages outstanding [f]	6 250
Value of residential mortgages outstanding (US\$)	US\$937.5 million
Number of mortgage providers [f] Prevailing mortgage rate [g]	15 14%
Average mortgage term in years [f] Downpayment [f]	10 60%
Ratio of mortgages to GDP	2.3%
What form is the deeds registry? [e]	Computer - Scanner
Total number of residential properties with a title deed [f]	185 000
Number of houses completed [f]	32 000
Number of formal private developers/contractors [f]	12
Number of formal estate agents [f]	1 500
Cost of a standard 50kg bag of cement (2018) [f]	1 315 SDG (US\$29.01)
Price of the cheapest, newly built house by a formal developer or contractor in an urban area (local currency units) [f]	3 600 000 SDG
Size of cheapest, newly built house by a formal developer or contractor in an urban area [f]	120m ²
Average rental price for this unit in an urban area (local currency units) [f]	n/a
Number of microfinance loans outstanding [f]	1 300 000
Number of microfinance providers [f]	27
Number of housing construction loans outstanding [f]	8000
Number of providers of construction finance [f]	4
World Bank Ease of Doing Business Rank [e]	162
Number of procedures to register property [e]	6
Time (in days) from application to completion for residential units in the main urban city [f]	155

NB: Figures are for 2019 unless stated otherwise.

[a] Coinmill	[e] World Bank Doing Business 2018
[b] World Bank World Development Indicators	[f] Kalamu Consulting
[c] IMF World Economic Outlook Database	[g] Central Bank of Sudan
[d] UNDP: Human Development Reports	

Access to finance

There are 31 commercial banks and six specialized banks in Sudan. These banks include foreign banks from Arab states, including the United Arab Emirates, Qatar, Egypt, Jordan and Lebanon. Non-bank financial institutions are limited, accounting for less than two percent of financial flows.⁸ The central government is a significant player in the financial sector with an estimated ownership stake of 41 percent sectorwide.⁹ The public banks moreover account for half of all assets in the banking industry. The financial sector is relatively stable with non-performing loans accounting for less than five percent of gross credit.¹⁰

The Real Estate Commercial Bank, founded as the Estates Bank in 1966, is the leading housing finance institution in Sudan. This bank, with select other mortgagees, provides home loans primarily to government employees as well as borrowers with regular incomes. Mortgages are well-established financial instruments that are estimated to compose five to six percent of credit products

issued nationwide.¹¹ These home loans typically have a term ranging from two to 10 years with a required down payment of at least 15 percent. Mortgages are commonly structured as non-interest based “murabaha” contracts, where the lender and borrower agree on a cost plus price profit with monthly payments. Sudan’s inhibited mortgage market penetration is attributed to capital constraints in mobilizing long-term investment for end-user loan products as well as a lack of investor recourse with borrower collateral. Consequently, mortgagees often stipulate loan agreement terms and conditions. These terms and conditions include requirements that properties be new construction projects or prospective houses be located in Greater Khartoum. The bond market also has limited debt offerings with near-term maturities up to three and six years. There is no sovereign credit rating for Sudanese debt products.

Another challenge for expanding access to real estate finance has been a moratorium on property loans in the financial sector imposed by the Central Bank of Sudan (CBOS). In early 2019, the CBOS decided to lift this five-year moratorium, dating back to 2014 when the CBOS issued a circular ordering financial institutions to cease real estate financing activities, including the purchase and investment in land and housing development. Financial sector actors speculate the CBOS imposed this ban to strengthen economic development to other industries outside the real estate sector. Lenders believe this policy was harmful to home-lending activities and stalled commercial construction finance.

Difficulties in the banking sector towards making finance inclusive led the CBOS to establish a microfinance office in 2007. This office issued a directive to Islamic banks to allocate 12 percent of their financial portfolio to microfinance.¹² However, the microfinance sector remains underdeveloped, still in its infancy with lending activity. The Savings and Social Development Bank is the leading microfinance institution (MFI) in Sudan, focusing on commercial loans to entrepreneurs. Despite the government’s role, MFI loans are estimated to lend to a small fraction at one to three percent of the potential market.¹³ MFI activity is particularly concentrated in the agriculture sector with smallholder farmers with housing microcredit limited.¹⁴

Limited access to housing finance is a key barrier for Sudanese seeking decent housing. The lack of financial mechanisms has made households dependent on alternatives outside banking and microfinance. To afford formal housing, the majority of Sudanese depend on remittances from family members working abroad. Remittances inflows represent approximately SD181.3 billion (US\$4 billion) each year.¹⁵ Others aspire for the domestically available high-income jobs. These professional opportunities have become scarcer with the recent deterioration in economic conditions exacerbated by the country’s hobbled oil and gas industry, where production declined in 2018 to almost one-fifth of its level following South Sudan’s independence in 2011.¹⁶

Affordability

Decent housing is unaffordable for the majority of Sudanese households. The cheapest house built by a formal contractor is SD698 045.3 (US\$15 400) at 120m². With a typical mortgage rate structure of 10 years, a 60 percent down payment, and with the RCB’s interest rate of 14 percent, the monthly payment for a borrower would be SD13 054.4 (US\$96).¹⁷ This represents approximately 25 percent of Sudan’s monthly gross domestic product (GDP) per capita of SD194 908.7 (US\$4 300). Under the inflationary environment of 2019, the median Sudanese household would be burdened even more, unable to repay the principal and interest on the mortgage. In addition, given that the average minimum wage is SD450,¹⁸ such low incomes places access to market rate housing even further out-of-reach.¹⁹

The affordable housing market is segmented with three main group profiles in Sudan. The high income, those at the top of the pyramid, purchase housing directly with lump sum payments and thereby bypassing housing credit. Professionals with regular and well-paying salaries in the upper middle income segment of the pyramid are eligible for mortgage products, but customarily prefer incremental savings and construction of their homes due to the exorbitant costs of conventional housing finance. This consequently contributes to the circumstances where most housing units in Sudan are incomplete. In 2014, only 25 percent of residences in Sudan had finished roofing, 28.1 percent had finished walls and 14 percent had finished flooring.²⁰ The low volume of microloans enable few low

Availability of data on housing finance

The main organisations that collect data on housing finance in Sudan are government agencies. These departments include: the Central Bank of Sudan (www.cbos.gov.sd/), the Ministry of Finance and Economic Planning (mof.gov.sd/), the Ministry of Environment, Natural Resources and Urban Planning (www.mepd.gov.sd/) and the Central Bureau of Statistics (www.cbs.gov.sd/index.php/). The Central Bureau of Statistics conducts a national housing survey publicly available online every five to six years. The CBOS produces reports on the state of the financial market quarterly that are publicly available online. The two relevant ministries produce reports on housing and financial sector developments intermittently. Some of the ministerial reports are available online and some are only accessible at the ministry offices. There is little housing finance data from Sudan that is publicly available. As such, person-to-person engagement is necessary to track housing finance sector developments.

income and vulnerable households to access microfinance credit issued for employment-generating activities.²¹ The bottom of the pyramid group, comprising the majority of the Sudanese people, resort to living in substandard dwellings.

Sudan’s affordable housing challenges are exemplified in the areas surrounding the country’s capital. In Greater Khartoum, about 80 percent of households are classified as low income with wages well below the GDP per capita figure.²² With limited options for adequate housing, Sudanese households have to meet their shelter needs informally with slum dwellings. As such, over 50 percent of residents in Greater Khartoum live in informal settlements.²³ The cost of decent housing has long been prohibitive in Sudan. The affordability challenge is so acute that the majority of plots in Khartoum state have been undeveloped for more than 50 years.²⁴

Housing supply

Demographers estimate close to 35 percent of the Sudanese population reside in urban areas in 2019.²⁵ Approximately 30 percent of dwellings are urban with the remaining 70 percent of units in the countryside.²⁶ The average household size is 3.03 persons per bedroom in urban areas while slightly higher at 3.26 persons for rural areas.²⁷ The common Sudanese home has two bedrooms regardless of whether they are in urban or rural areas. Nationally, 85.5 percent of Sudanese households are homeowners with seven percent in rental housing.²⁸ The higher prices of stock in urban areas lowers the rate of owner-occupied housing to 67.3 percent, whereas urban rental tenancy is at 19.1 percent.

The construction sector experienced positive growth following the country’s second civil war from 1983 to 2005. This growth has been attributed to the national development projects for infrastructure repair and rehabilitation during this period. Eventually, the construction industry became the largest share of the Sudanese economy after South Sudan’s independence in 2011. Despite this industry’s vitality, housing supply remains a longstanding and ongoing concern. The national housing deficit is estimated at 4.3 million units, with a deficit of 2.5 million units in Khartoum state only.

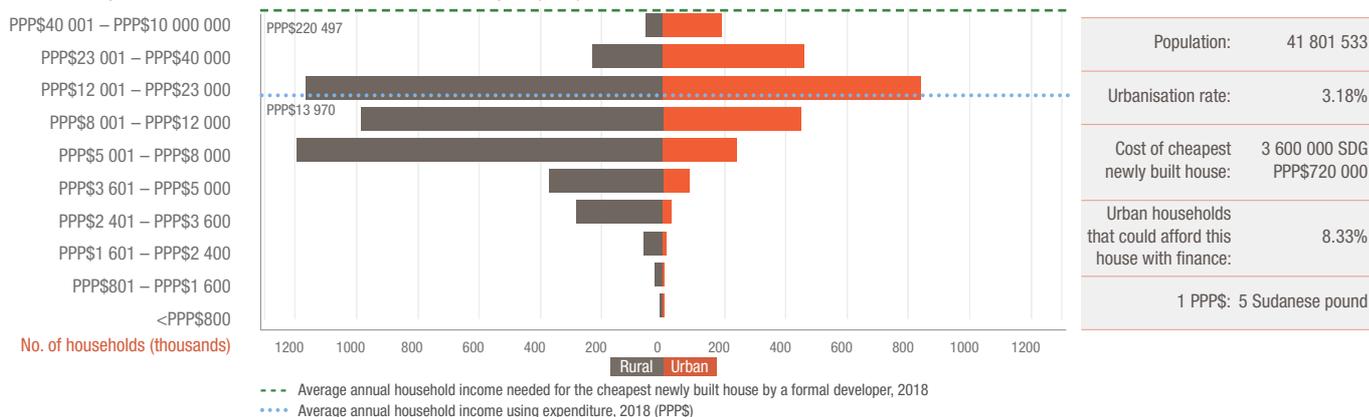
The government established the National Fund for Housing and Reconstruction (NFHR) in 2008 to build low-cost housing units. However, the government’s lack of funding has constrained the NFHR. Despite convincing eight banks to contribute SD736 million (US\$16.2 million) to a housing fund portfolio, the NFHR has still not been able to mobilize funds for its construction mission. The NFHR has said input costs, such as the price of building materials, are too costly. Importers from outside Sudan pay exorbitant fees to customs. The government also imposes local fees on building materials, like cement.²⁹ As a result, banks typically require mortgage applicants to provide a quotation on the cost of building materials to contain the financial risk with new home construction projects.

Property markets

Demand has long outstripped supply in Sudan’s housing market. The high levels of demand contributed to an annual house price appreciation ranging between

SUDAN

Annual income profile for rural and urban households based on consumption (PPP\$)



Population:	41 801 533
Urbanisation rate:	3.18%
Cost of cheapest newly built house:	3 600 000 SDG PPP\$720 000
Urban households that could afford this house with finance:	8.33%
1 PPP\$: 5 Sudanese pound	

Source <https://www.cgidd.com/C-GIDD, 2019>

20 percent and 25 percent in the past five years. Developers believe the increase in house prices is not only demand driven.³⁰ The economic challenges make real estate a preferred asset class for Sudanese investors, especially amid ongoing inflation pressures.

The upper income segment of the housing property market is experiencing a real estate boom in Khartoum. There are 14 gated communities in the capital and six planned or under construction.³¹ These compounds are the envy of Sudan's middle class. The demand is so high that the price for a square metre of land can be as high as SD67 991.4 (US\$1 500) in central Khartoum while periurban land can cost a 10th of this amount. While detached concrete housing in popular areas commonly ranges from SD6 799 142.2 (US\$150 000) to SD9 065 523 (US\$200 000), the price of similarly located mud roof housing has increased to SD2 719 56.8 (US\$60 000) for the property. Developers have capitalized on the strong interest in gated developments by working with banks to provide these houses on an instalment plan of up to 15 years. Sudanese financial institutions and developers have also partnered with foreign investors to build new townships and sell plots.

Despite the strong demand for luxury housing properties, developers and end-users continue to encounter issues with doing business in Sudan's real estate market. For developers, it takes 240 days to obtain construction permits in 2019 according to the World Bank Doing Business Indicators.³² Homebuyers additionally complain of a complicated network of formal and informal real estate brokers to properly secure their transactions.

The Khartoum State Housing and Development Fund (KSHDF) has used the popularity of luxury housing, such as those in gated communities, to cross-subsidize low-cost housing for apartments. In other words, the KSHDF builds higher-end units at a premium to fund the construction of other less expensive apartments for low income households. Since its inception in 2002, the KSHDF has sold hundreds of villas and thousands of middle income housing units. The extra revenues from these residences has helped build tens of thousands of units for low income households.³³

The central government continues to struggle with the formalization of land tenure and titles. Legally, the national government owns 90 percent of the country's land.³⁴ However, the government does not recognize customary land tenure and practically all land in Sudan is allocated on a leasehold basis.³⁵ Accordingly, private sector investment in real estate can be a complicated series of agreements. Informal leases between land brokers connected to the government remain common. There are formal leases, especially for state projects, that are granted for 30 to 90 years. Areas of improvement include strengthening the development of the National Land Commission as well as outstanding land issues from previous conflicts. Moreover, land rights for women remain highly insecure.

Policy and regulation

Sudan's housing policy has had two main components: market-based and government focused approaches. The first market-driven pillar started with the provision of sites and services schemes with plots at market prices and subsidized infrastructure. The sites and services approach, spanning from Sudan's independence in 1956 to the beginning of the 21st century, proved too expensive for the government for infrastructure such as water, electricity and roads. The outcome was increased access to residential land but a lacklustre increase in housing stock.

Given the disappointing results from the sites and services approach, Sudan's housing policy transitioned to stronger government involvement. The national and local governments established programmes in the 2000s like the NFHR and the KSHDF to directly build and facilitate financing for housing stock. Yet, the government struggled again with the operationalisation of its housing policies. A housing scholar stated that, "since independence [...] a number of plans were put under application but most of these plans weren't carried out properly."³⁶

The 2019 political transition means that Sudan can reorient its housing policies and legislation towards enabling greater access to housing, including its financing. Perhaps more importantly, the changing dispensation presents a new development that could improve implementing and delivery of housing stock and credit. The criticisms from protestors seeking better livelihoods may usher in key reforms that could make decent housing a reality for the many Sudanese with inadequate shelter.

Opportunities

Although Sudan's urban housing market has grown in popularity and profitability for the luxury segment, affordable housing for low income households has remained mainly unaddressed.³⁷ The new political reality in Sudan presents an opportunity for government to work with the private sector to improve access to decent housing. A collaborative approach that incentivises construction housing and provision of affordable credit in partnership with the private sector can yield results in making affordable housing within reach for the median Sudanese household.³⁸

There is also a strong need for coherent housing policies and programmes that target the low income and vulnerable segments of Sudanese society. The KSHDF has demonstrated how a cross-subsidisation model can deliver low-cost housing. The challenge is to find additional solutions to promote access to affordable housing. The new government should review prospective solutions and approaches for affordable housing – in conjunction with citizens, civil society and industries. Prospective reforms for short-term consideration, such as reductions on duties for housing imports or tax exemptions for residential development and financial products, or streamlining the construction permit process, could be an important first step to signal the government's commitment to deepening participation with the private sector in delivering more affordable dwellings.

Regardless of the solutions that could be considered, the centralised decision-making structure likely necessitates reforms to unlock commercial opportunities in the housing sector. Whether the TMC or the successor civilian government will pursue a reform agenda remains to be seen. Nonetheless Sudan's housing sector is poised to struggle with constructed access to decent housing without strategic changes.

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