

Habitat for Humanity addresses Africa's unique housing challenges at local leadership conference

With some of the fastest growing cities in the world over the next 50 years, Africa will encounter many challenges, including urban planning that encompasses affordable housing solutions for the growing number of urban dwellers, as well as provisions for sufficient clean water, electricity and sanitation.



This month, Habitat for Humanity hosted a leadership conference in South Africa, focused on discussing housing challenges on the continent and how to overcome them. Respected speakers from around the world took to the podium to discuss issues affecting Sub-Saharan Africa, and exchanged ideas on how housing solutions can be funded.

Addressing Africa's unique challenges

Land tenure, access to affordable housing finance, and cost-effective construction methods and materials are some of the unique African issues that need solutions, according to Kevin Chetty, Habitat for Humanity International, regional director at Terwilliger Center for Innovation in Shelter. "Once we understand what we need to overcome, then we can work towards sustainable solutions that stay true to Habitat's principles of self-reliance and improving systems that enable families to achieve safe and affordable shelter without needing ongoing support," he says.



Urban planning is another extremely important factor, with investment needed to fund urban infrastructure such as reliable power, clean water, sanitation and transportation, which in turn will boost economic development. “Many African countries can’t keep up with the huge influx of people into urban areas, making it near-impossible to provide people with adequate housing, let alone an infrastructure that can handle the momentous task of providing electricity, running water and sanitation, which should be available to all,” says Chetty.

Africa also needs a variety of affordable housing solutions for the growing number of urban dwellers, from housing microfinance to public schemes, and alternative construction methods and materials. “This conference brings together people from across the continent as well as Europe to share their successes and challenges and helping us all to achieve Habitats global vision,” says Chetty.



Housing is a process, not a product

Housing is complex, and can’t be seen in a linear way. “A linear approach that looks for a simple cause and effect will most likely lead to a simple solution, and won’t address the totality of challenges that make up this dynamic system that is ever-changing and not static,” explains Chetty.

Understanding and recognising the complexity of housing, and moving beyond the traditional approaches to housing as a product is an essential step. With this new understanding, a successful people-centred integration of knowledge, financing, stakeholder mobilisation, and programme and policy interventions can be made.

A house is an asset, not just for the family living there, but also for the community as whole. Empowering the community and building them up to be sustainable will create positive systemic change.



Housing microfinance

In the developed world, housing finance is synonymous with mortgage lending and represents one of the key building blocks of the banking sector. In less-developed countries, mortgages are accessed by as little as 1% of the population.

In Africa, the poor have invested the most in their housing, and nearly 80% of housing is self-financed. Housing microfinance is particularly suited to the building and financing needs of the majority of Africa's population, as homes are built informally with local materials and unskilled labour.

Chetty points out that financial service providers are discovering that vast business opportunities exist within the lower-income housing markets of the developing world. "The Terwilliger Center for Innovation in Shelter has had a successful project running in Kenya, and we will be replicating this in South Africa in order to give the majority of the population access to microfinance and see the dream of having a home come to fruition," says Chetty.

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