Final Synthesis Report

The Case of ANGOLA:

Strengthening Citizenship through Upgrading Informal Settlements
Cross-Country Initiative

(TF0901110)

Technical Assistance on Urban Land Policies

Presented to the

World Bank

by

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**Acronyms**

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<th>Description</th>
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<tbody>
<tr>
<td>ADRA</td>
<td>Acção Ambiental para o Desenvolvimento Rural (Environmental Action for the Rural Development)</td>
</tr>
<tr>
<td>AECCOPA</td>
<td>Association of Civil Construction and Public Works Contractors of Angola</td>
</tr>
<tr>
<td>APIMA</td>
<td>Angolan Real Estate Professionals Association</td>
</tr>
<tr>
<td>BNA</td>
<td>Banco Nacional de Angola (National Bank of Angola)</td>
</tr>
<tr>
<td>BPC</td>
<td>Banco de Poupança e Crédito (Savings and Credit Bank)</td>
</tr>
<tr>
<td>CEDOC</td>
<td>Centro de Documentação e Informação Unidade de Pesquisa e Estratégias</td>
</tr>
<tr>
<td>CEHS</td>
<td>Centre for Environment and Human Settlements</td>
</tr>
<tr>
<td>CEA</td>
<td>Centro de Estudos Africanos (Centre for African Studies in Lisbon, Portugal)</td>
</tr>
<tr>
<td>CEIC</td>
<td>Centre for Scientific Studies and Research</td>
</tr>
<tr>
<td>CIPE</td>
<td>Center for International Private Enterprise</td>
</tr>
<tr>
<td>DPUA</td>
<td>Provincial Direction of Urbanism in Huambo</td>
</tr>
<tr>
<td>DW</td>
<td>Development Workshop</td>
</tr>
<tr>
<td>EDEL</td>
<td>Empresa de Distribuição de Electricidade de Luanda (the Angolan state electricity company)</td>
</tr>
<tr>
<td>EIU</td>
<td>Economic Intelligence Unit</td>
</tr>
<tr>
<td>ELI</td>
<td>Environmental Law Institute</td>
</tr>
<tr>
<td>GIS</td>
<td>Geographic Information System</td>
</tr>
<tr>
<td>GPL</td>
<td>Governo Provincial de Luanda (Provincial Government of Luanda)</td>
</tr>
<tr>
<td>GRN</td>
<td>Gabinete de Reconstrução Nacional (the Office for National Reconstruction)</td>
</tr>
<tr>
<td>HPG</td>
<td>Humanitarian Policy Group (of the Overseas Development Institute, UK)</td>
</tr>
<tr>
<td>IGCA</td>
<td>Geographic and Cadastre Institute of Angola</td>
</tr>
<tr>
<td>IIED</td>
<td>International Institute for Environment and Development</td>
</tr>
<tr>
<td>INE</td>
<td>Instituto Nacional de Estatística (National Institute for Statistics)</td>
</tr>
<tr>
<td>INH</td>
<td>National Housing Institute</td>
</tr>
<tr>
<td>INOTU</td>
<td>National Territorial Planning and Urbanism Institute</td>
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<tr>
<td>IPGUL</td>
<td>Instituto de Planeamento e Gestão Urbana de Luanda (Institute of Planning and Urban Management of Luanda)</td>
</tr>
<tr>
<td>IRPF</td>
<td>International Real Property Foundation</td>
</tr>
<tr>
<td>ISCTE</td>
<td>Instituto Superior de Ciências do Trabalho e da Empresa (Higher Institute of Business and Labour Sciences at the Lisbon University Institute)</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>MINUC</td>
<td>Ministério do Urbanismo e Construção</td>
</tr>
<tr>
<td>MPLA</td>
<td>Movimento Popular de Libertação de Angola (Popular Movement for the Liberation of Angola, the majority political party)</td>
</tr>
<tr>
<td>NGOs</td>
<td>Non-government Organizations</td>
</tr>
<tr>
<td>PRESILD</td>
<td>Programa de Reestruturação do Sistema de Logística e de Distribuição de Produtos Essenciais à População (Programme of Restructuring the Logistical and Distribution System of Basic Products to the Community)</td>
</tr>
<tr>
<td>PT</td>
<td>Electrical step-down transformers</td>
</tr>
<tr>
<td>TEG</td>
<td>A private company that provides electricity</td>
</tr>
<tr>
<td>Acronym</td>
<td>Full Name</td>
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<td>----------------------------------------------------------------</td>
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<tr>
<td>UNCHS</td>
<td>United Nations Centre for Human Settlements</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNEP</td>
<td>United Nations Environment Programme</td>
</tr>
<tr>
<td>UN-ESCAP</td>
<td>United Nations Economic and Social Commission for Asia and the Pacific</td>
</tr>
<tr>
<td>UN-HABITAT</td>
<td>United Nations Programme for Human Settlements</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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Acknowledgment

Development Workshop Angola wishes to thank the World Bank for the support to do research on this fascinating subject of urban land markets. DW began its research on land issues in Luanda and other urban and not-so urban areas more than a decade ago when Angola’s long war was nearing an end. The earlier research was wider, covering several provinces and their capital cities, including Luanda, but we found that getting real information on the supply and demand within the land market was very difficult. This is understandable because, even today, some government representatives still defend the principle that buying and selling land that, according to the Angolan constitution, belongs to the state is an illegal activity. During the years of conflict social science and economic research were often regarded by some with suspicion. For Development Workshop, the breakthrough occurred in 2001 when the Minister of Urbanism and Environment requested DW to carry out a large-scale study on the land tenure situation of the urban war-displaced in four provincial capitals, including Luanda. The research was eventually summarized and published in 2004 in Portuguese and English under the title “Terra – urban land reform in post-war Angola”. This earlier study allowed DW to scope out a wide variety of issues related to land acquisition mechanisms of the poor and internally-displaced families, investigate government land management systems, and identify a range of challenges in dealing with land issues. DW adopted a strategic tool in utilizing “settlement typologies” to characterize the differing patterns of neighborhoods and housing. The current research developed the typology characterization by adding three new classifications, two of which were not prevalent a decade ago -- those being zones of Self-Help Construction and Social Housing. In addition the current study included the Old City Centre where there is a mix between commercial and formal housing. In the intervening years between the two studies, DW continued to investigate questions about Angolan urbanism, usually in partnership with INOTU (the National Institute for Territorial and Urban Planning) and the Luanda Provincial Institute for Urban Management and Planning. These partnerships often involved DW’s geographical information system (GIS) team in supporting the initiatives of the provincial and national urban institutes. DW therefore wishes to acknowledge the participation of government collaborators in various stages of the field work to produce the current report.

We wish first to give special thanks to the Minister of Urbanism and Construction, and two of Luanda’s Vice-Governors, Arq. Carla Ribeiro da Sousa and Dr. Jovelina Imperial, who took special interest in the research project and opened the doors for collaboration with government departments under their jurisdictions. We also wish to thank IPGUL Director Arq. Helder José, as well as the National Housing Director, Arq. Manuel Pimentel, Aderito Mohamad, the Director of International Relations and Antonio Gameiro the President of the Angolan Order of Architects and Advisor to the Minister.

The World Bank teams in both Washington and Luanda have been instrumental in putting together the support and in providing guidance to this challenging project. Robin Rajack, the Team Leader in Washington, and his colleague Barbara Lipman provided valuable and insightful advice at various stages of the research. In Angola, Eleoterio Codato, the World Bank Representative, and Ana Maria Carvalho, the Bank’s Operations Manager, accompanied the work closely and facilitated meetings and three roundtable meetings at their Luanda offices.

The dedication of Development Workshop’s team and the long hours they spent in the field and in the GIS lab over more than nine months has resulted in the production of a remarkable body
of new knowledge on a sector that had been previously largely misunderstood. Thanks also go to Joyce Jose, the Research Team Coordinator; Sylvia Croese, who led the key informant studies and documentation review; Glenn Paje, who edited the reports, and Allan Cain the Research Director who has overall responsibility for implementing the project.

We would like to thank Lauren Royston and Mark Napier for their technical support, Reathe Taljaard for the statistical analysis of the data, and Urban LandMark for funding the statistical analysis component. The methodology used in this work drew partly on a previous study implemented by Urban LandMark. Urban LandMark is a new partner of Development Workshop and their support in developing the surveys and providing expertise on land issues and other/similar studies underway in the region is highly appreciated.

Also we want, once more, to highlight our long standing partnership with INOTU and thank the colleagues that were assigned to take part in the research, for their dedication and expertise in conducting interviews and their knowledge of survey techniques. We would like to acknowledge our collaboration with the GIS team from IPGUL who helped discover ways to synchronize our databases, thus expanding our knowledge of land reserves and state patrimony in the inner city area of Luanda province.

Individual mention needs to be given to Mathieu Cain, GIS specialist, who did much of the analytical mapping work, Dr. John Mendelsohn, the DW GIS team of Katuzolo Paulina and Massomba Dominique, and their assistant Joao Cassamano. Other DW staff and research collaborators involved in fieldwork included: our logistician, Bernardo Alexandre, Augusto Sebastião Venâncio, Bernardo António Alexandre, Gideão Freitas Ferramenta, Elisabeth Mota Soma, Marcelino Marques da Fonseca, Marleyd Edson Mungongo and Trezor Filipe Lundoloka. The INOTU staff involved in the fieldwork teams included: Domingas Conceição e Silva, Inês Maria Augusto and Panzo Nzola.

We extend our gratitude to all key informants that responded to our requests for interviews and made the time and effort to share their views with us, for their excellent participation, and keen interest in our work, particularly from the private sector representatives of the emerging real-estate sector in Angola.

Finally we wish to thank the independent peer reviewers, including David Leibson and Julian Baskin from the Cities Alliance, and the World Bank staff who advised us on the final synthesis report and helped us sharpen our recommendations to policy and decision makers on making land markets more equitable and of service to the poor.

Allan Cain – Research Director
Luanda 30 June 2011

"13
Executive Summary

Luanda's land markets have direct effects on the urban environment and the quality of life of the city. Efficient and equitable land markets are a prerequisite to well-functioning cities. However, Luanda suffers from land market distortions caused by poor land development and management policies including the slow provision of infrastructure and services, poor land information systems, cumbersome and slow land transaction procedures. All urban dwellers need secure access to land on which to live and be productive. However, how this is realised is never simple and depends on complex social relationships and their interactions with the land markets. There are significant numbers of people who are so impoverished that direct access to land is crucial to their survival. For poor families, their housing, and the land they occupy, often represents their accumulated savings and assets, acquired over a lifetime or often over several generations. There is a complex overlap between poverty and access to land. Urban poverty is linked to people's access to land and basic services. Land is an "active ingredient" in the economic strategies of poor people (Nunan and Devas 2004, p.169).

This report puts Luanda's population at close to 7 million in 2011, which would make it the 5th largest metropolitan area in Africa after Cairo, Lagos, Kinshasa and Johannesburg; and arguably the 3rd largest city in Africa after Cairo and Lagos. The sheer size of the city and the weakness of the administration structures at the local level is a theme that cuts across the whole report. The size and complexity of the situation means that policy responses should incorporate, as much as possible, current practice that can be adapted and regularized in new legislation.

The aim of this study is to understand how poor people access, trade, and hold urban land in a way that allows us to appreciate the ways in which informal, formal legal and economic activities relate to each other. This study aims to assist policy makers to acquire a better understanding of how formal and informal land markets function in Luanda. It questions the assumption that informality is an enemy of development and that in the short- to medium-term, everyone will come to be protected within the modern formal system. It also questions the assumption that everyone wants to operate within the formal system because it is "better". Informal land markets serve the overwhelming majority of Luanda's population, not just the poor, because many of the middle class and elite also do not have legal titles to the land and housing they occupy. Most of these people have acquired land that they consider to be their own, through a variety of informal mechanisms, albeit ones that are commonly perceived to be legitimate. The study raises evidence that questions the assumption that informality can be transformed/erased and set aside. Lessons for policy makers can be drawn from an understanding of how (poor) people access, trade, and hold urban land today. The lessons from this research demonstrate that informality-formality can co-exist. The study recommends that the state should formulate policies and laws that incorporate elements of common practice into the formal system -- retaining the basic principles of the formal but tempering them with the previously informal practices. Through policies and laws that promote a more equitable society, policy makers have

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the responsibility to legitimize inclusive practices that benefit the poor and marginalised segments of the population.

Informality will, for some time, continue to be a feature of Luanda’s land markets, hence the ‘boundaries’ between the formal and informal systems need to be understood. In Luanda, most land is held, and transactions take place, outside of the officially-recognised system of land management and property ownership. However, little is known about how these alternative arrangements work, and whether or not they work for the poor. The aim of the current study is to help make these alternative markets visible, so as to inform a view of urban land markets that is complete and enables pro-poor intervention.

This research has investigated the extra-legal ways in which poor people access, trade and hold urban land in four different types of settlements that represent areas where 75% of Luanda’s population lives. The types of settlements that have been researched include old and new informal settlements, and recently-constructed social housing projects.

These areas are all of concern to policy makers. Informal settlements and the transactions that take place within them are a persistent feature of Angolan cities. The future of public housing and the ability of local government to retain control over these areas are questioned. Despite the large proportions of people living in settlements represented by the study areas, very little is known about the scale of land and real estate transactions within these areas, how they are conducted, and what the consequences are for the future welfare of the poor.

This research reveals that the scale of transactions is very large. This is because poor families are able to access land relatively easily at the periphery of the city, but this is often very marginal and usually involves un-serviced land. Lands designated by the State as “housing reserves” are also on the periphery of the city. Consequently, both the state and the poor are locked into developing these marginal locations of low value, difficult-to-service, and inconvenient-to-access centres of employment. The poor, who are increasingly alienated from their assets through the process of gentrification of inner-city bairros, find that they are unable to generate wealth in the periphery of the city.

Although people are still able to access relatively affordable accommodation in informal settlements, adequate shelter/services and secure tenure in social housing settlements are currently available only to relatively few families. And these are located at a great distance from centres of employment and in areas of difficult transport access. Therefore, the land markets in Luanda cannot be said to be working well for the poor.

The recommendations on ways in which urban land markets may better facilitate timely supply of serviced land while safeguarding the welfare of the majority of low-income urban residents are to:

1. Promote more functional and inclusive land markets
2. Integrate existing practice into an inclusive land policy
3. Recognize the right of occupation in ‘good faith’
4. Incorporate the right to information into effective practice.
5. Introduce regulations for Incremental tenure
6. Strengthen institutions especially at the municipal level
7. Improve infrastructure such as water services and road access
8. Build municipal land information systems (cadastres)
9. Secure women’s land rights
10. Facilitate public policy advocacy and civic awareness
11. Execute pilot projects on land titling and land pooling
12. Ensure just compensation is paid in case of land expropriation
Sumário Executivo

O mercado de terra em Luanda tem uma influência directa sobre o ambiente urbano e a qualidade de vida da cidade. Mercados eficientes e equitativos de terra são um pré-requisito para o bom funcionamento das cidades. Luanda sofre distorções no mercado de terra provocada pelo fraco desenvolvimento da própria terra e de suas políticas de gestão, incluindo o fraco fornecimento de infra-estruturas, serviços, fracos sistemas de informação sobre a terra assim como pesados e lentos procedimentos de transacção de terra. Todos os moradores urbanos precisam ter acesso seguro à terra para que suas vidas possam prosseguir e serem produtivas. No entanto, o modo como esse acesso é realizado nunca é simples e está dependente da complexidade das relações sociais que são bem visíveis no actual mercado de terras. Há um número significativo de pessoas que a sua sobrevivência depende do seu acesso à terra. Para as famílias mais carênciasadas, a sua habitação, e as terras que ocupam, muitas vezes representam as suas poupanças e bens adquiridos ao longo da vida, ou muitas vezes ao longo de várias gerações. Há uma complexa interrelação entre a pobreza e o acesso à terra. A pobreza urbana está diretamente ligada ao acesso que as pessoas têm à terra e aos serviços básicos. A terra é um “factor activo” nas estratégias económicas das populações mais pobres.

O objetivo deste estudo é compreender o modo como as pessoas carenciasadas têm acesso, transaccionam e mantêm as suas terras, de maneira a podermos avaliar em que modo formal ou informal estão relacionadas as suas actividades económicas. Visa também ajudar os próprios decisores políticos a adquirir uma melhor compreensão sobre o funcionamento real do mercado de terra formal e informal em Luanda. Questiona o pressuposto de que a informalidade é um inimigo do desenvolvimento e de que a curto e médio prazo, todos virão a ser abrangidos pelo sistema formal moderno por ser considerado o mais adequado. O mercado de terra informal serve a esmagadora maioria da população de Luanda, e não apenas os mais pobres, mas também a classe média e elites que não possuem títulos legais de terra e das habitações que ocupam. A maioria dessas mesmas pessoas adquiriram terra que eles mesmos consideram serem suas, através de uma variedade de mecanismos informais, que são comumente vistos como legítimos.

O estudo pretende questionar a percepção de que a informalidade deverá ser combatida e posta de lado em prol do desenvolvimento. Os resultados deste estudo demonstram que a formalidade e a informalidade podem coexistir. Será de grande utilidade, para os decisores políticos, que terão a oportunidade de alargar a sua compreensão sobre o modo que as populações mais carenciadas têm acesso e transaccionam os seus terrenos urbanos hoje em dia. O estudo sugere que o Estado formule políticas e leis que incorporem elementos da prática comum (informal) no actual sistema formal, ou seja, que mantenha os princípios básicos do sistema formal, mas que sejam incorporados também certas práticas informais. Através da promoção de políticas e leis que promovam uma sociedade mais justa, os decisores políticos têm a responsabilidade de legitimar práticas inclusivas que beneficiem também os segmentos mais pobres e marginalizados da sociedade.

A informalidade continuará por algum tempo a ser uma característica predominante dos mercados de terra em Luanda onde a "fronteira" entre formalidade e a informalidade precisa de ser melhor compreendida. Em Luanda, a maioria das terras é mantida, e as transações são feitas, à margem do sistema formal que é o oficialmente reconhecido pela lei.
No entanto, pouco se sabe sobre como funcionam estes mecanismos alternativos, e se trabalham direccionados aos mais careciados.

O objetivo deste estudo é ajudar a tornar estes mercados alternativos mais visíveis, de modo a poder fornecer uma imagem completa sobre os mercados de terra urbana em Luanda, e que assim, permita uma maior intervenção a favor das populações mais careciadas.

Este estudo utilizou uma combinação de metodologias para obter informações consideradas pertinentes. Informações essas, não só recolhidas através do sistema GIS (Geographic Information System - que foi utilizado para rever e actualizar a tipologia dos assentamentos locais e obter estimativas da população de Luanda), como também através da identificação de inquiridos para as entrevistas. Foram conduzidas discussões de grupos focais e entrevistas com informantes chave, de forma a obterem-se outros dados qualitativos. Devido às limitações de recursos, apenas quatro tipos de assentamentos foram incluídos neste estudo - os musseques mais antigos, os musseques em transição, os musseques periféricos e as zonas de habitação social. Contudo, estas populações representam 75% da população total de Luanda.

A área física que está classificada para um certo tipo de assentamento urbano pode não corresponder totalmente aos limites administrativos de determinada localidade, no entanto poderão ser muito úteis para se fazerem comparações de informação entre cidades. O mapa demonstra a localização relativa dos bairros de Luanda segundo os seus diferentes tipos de assentamentos.

Como referido anteriormente, este estudo incide sobre as formas extra-legais que a maioria da população utiliza para aceder, transaccionar e manter a terra urbana nos vários tipos de assentamentos, representativos de 75% dos habitantes de Luanda. Estes assentamentos dizem respeito aos novos e antigos assentamentos, na maioria informais, e os mais recentemente construídos projetos de habitação social.

Consideramos portanto, que estas áreas são de grande interesse para os decisores políticos, uma vez que os assentamentos informais e as transacções que neles se realizam, constituem uma característica persistente das cidades angolanas. O futuro da habitação social e a capacidade do governo local para gerir essas áreas são questionados. Apesar de haver grandes quantidades de população a habitar em assentamentos representados no estudo, muito pouco era conhecido até ao momento, sobre a dimensão das operações realizadas no mercado de terra, nomeadamente como são realizadas e que consequências têm para o futuro do bem-estar das populações mais careciadas.

Esta pesquisa revela que a escala de operações realizada no actual mercado de terra é muito elevada. Tal ocorre devido ao facto das famílias careciadas terem acesso relativamente fácil a terrenos localizados nas zonas periféricas da cidade, no entanto tratam-se de parcelas de terra marginalizadas ou não atendidas.

Os Terrenos designados pelo Estado como “reservas para habitação” situam-se também nas zonas periféricas da cidade. Esta situação coloca tanto o Estado como as populações mais pobres numa situação comprometedora uma vez que a médio e longo prazo, tornam-se reclusas destas áreas de baixo valor cuja a tendência é continuarem a ser desprovidas de um conjunto de infra-estruturas que impossibilita o seu adequado desenvolvimento. Assim sendo, as populações pobres que se encontram cada vez mais alienadas aos seus próprios esforços
para auto-gerirem as já citadas áreas (*gentrificação*), veêm-se incapazes de gerar riqueza e prosperidade naquelas zonas periféricas da cidade, originando um ciclo vicioso.

Muito embora as pessoas ainda consigam ter acesso a alojamento, na maioria das vezes informalmente, através da compra ou aluguer, os existentes assentamentos de habitações sociais disponibilizados são relativamente poucos considerando o número de famílias necessitadas.

Outra incompatibilidade surge do facto deste projectos habitacionais, na maioria dos casos, estarem localizados em áreas de difícil acesso e distantes dos polos de actividade da cidade. Podemos concluir que existe uma falta de eficiência por parte do mercado de terras em Luanda que não está a funcionar com eficiência para os mais carenciados.

Foi possível, através de uma discussão em mesa redonda, com a participação das partes interessadas e representantes do governo, analisar e validar os dados obtidos neste estudo, que têm o intuito de informar e partilhar com as partes interessadas e poder-se proceder a uma análise construtiva da realidade luandense.
1 Introduction

Luanda is now\(^2\) home to over six (6) million people and its population continues to grow. In the years of conflict that followed after the country gained independence from Portugal, millions of people sought refuge in the safety of the capital region and settled in informal slum settlements (\textit{musseques}) in the periphery of the city. For the same reasons, other main urban centres in the country experienced rapid urbanization, with growth concentrated in predominantly informal settlements around the previous colonial urban centres. As the capital city, Luanda has been the focus for the strongest trend in urbanization and it is now estimated that 3/4 of its population live in peri-urban areas which are predominantly informal in various aspects.

Even after the end of the civil war in 2002, there remained a continuous influx of migrants into the city, as families and individuals sought better economic opportunities and access to essential services such as health and education. On the other hand, the expected outmigration of refugees and displaced persons did not take place after the end of the war. Rather than return to their places of origin, it seems that the majority of the former refugees and internally displaced persons have decided to make Luanda their permanent home\(^3\). Thus, the \textit{musseques} have continued to expand, and the city of Luanda is now confronted by unique challenges of managing land assets essential for housing and for economic development.

To address this problem, the Angolan Government has adopted an ambitious policy of building one million homes country-wide before the 2012 elections, and aims to eliminate much of the \textit{musseques} settlements in the process. However, a major constraint to Government urban plans remains -- the weak administration of land resources and correspondingly weak tenure rights of most urban residents. The problem is compounded by land market distortions caused by poor land development and management policies including the slow provision of infrastructure and services, poor land information systems, and cumbersome and slow land transaction procedures. Under recent legislation, the Government reaffirmed its authority as the primary manager of land, and the State as the original owner of all land resources. But despite the Government’s assertion to the control of land, there exists a thriving real-estate market for both formal (ti-tled) and informally-occupied land.

The need to understand the formal and informal land markets in Luanda is an essential step in developing urban land management systems which would promote social and economic inclusion. A sound information base of urban land access through formal and informal land markets will facilitate the development of urban policy and land use management practice in the urban and peri-urban areas of Angola. Furthermore, it will be important to assess the factors and agents that make informal urban land markets work in Luanda. Such understanding is necessary to guide policies toward the recognition and integration of informal land markets -- efforts that will be effective only if they take the reality of the informal sector into account. Experience shows that incorporating “\textit{musseques}” (slum areas) and their residents in a more formal, efficient urban land market removes the constraints that similar systems place on property transfer, security of tenure and, ultimately, economic growth.

\(^2\) 2010

\(^3\) This phenomenon is similar to those observed in other post-conflict countries -- see Fagen, Patricia Weiss 2011. “Refugees and IDPs after Conflict: Why they do not go home”. Special Report, United States Institute of Peace
This current project was designed as a scoping study of urban land markets in Luanda to help understand the nature of these markets, and identify the problems and potential contributions that can be made towards improving urban settlement conditions and the economic well-being of the poor in Luanda.

2 Objectives of the Study

2.1 Objectives
This study is an effort to better understand the dynamics governing urban land markets as a key factor in the urbanization process. The results of this study are expected to guide policies that would seek to improve the investment competitiveness of Luanda, as well as the welfare of a broader cross-section of its population.

Specifically, this study sought to:

1. develop a ‘settlement typology’ for Luanda that differentiates the principal settlement patterns and land-occupation regimes predominant in the city

2. document land-use conversion and gentrification from the early 2000s to the present

3. generate estimates of population densities and changes in built-up areas

4. describe the land market dynamics, e.g., estimated annual property transaction volumes (sales and rental), prices, impact of informal land and housing markets, property valuation, financing, dispute resolution, how the public is informed of land and housing issues, and the roles of brokers, intermediaries and agents, as well as government agencies, private entities and community groups

5. estimate the impact of location and settlement choices on population welfare and livelihoods

6. determine reasons for the community residents’ choice of residential areas to settle in, and their views on the costs and benefits of the process of “regularization”

7. engage government officials, real estate actors in the private sector, the general public and other stakeholders in the process of conducting this study, and to then share the findings of this study with them

The deliverables for this study are listed in Annex 1.

3 Review of Literature

A literature review was conducted to establish a general context and the legal and regulatory framework for land acquisition and registration in the country, particularly in Luanda. Relevant planning documents, maps, censuses, real estate and socioeconomic surveys were used to gather observations on the impact of informal land and housing markets on the economic prospects of residents. In addition, the resources of CEDOC (Centro de Documentação e
Informação Unidade de Pesquisa e Estratégias), the media monitoring tool developed by DW in 2001, was used to be able to consult all articles and debates regarding the such issues as access to land (published in the state and private press) and the government’s housing and land allocation plans and delivery.

This section highlights the main findings of the documentation, legal and media review carried out by DW for this project. These are complemented by findings from interviews with respondents that represent commercial interests (the so-called ‘market makers’), and who were drawn from the private sector. The detailed findings are attached to the report in Annexes 5 to 8.

After gaining independence from Portugal in 1975, the new Angolan government affirmed the constitutional role of the state as the owner of all land. In 1976, a law was published that permitted the State to confiscate land and real estate that had been abandoned for more than 45 days by the departing colonialists.\(^4\) Through this mechanism, the state became the largest owner of land and housing stock in the country. However, independence and the flight of many Portuguese civil servants also meant that the formal colonial land cadastre ceased to be managed. By 1974, the colonial land cadastre project had been implanted in most urban areas and generally in the western half of the national territory where populations were higher and Portuguese settlements were more prevalent. With independence, the colonial technicians who had mapped out and administered the cadastre left, and in some cases, destroyed or took maps and registry information with them. To date, a major constraint to urban land management in Angola is the absence of up-to-date municipal land cadastres and a registry of housing and real-estate. The lack of adequate documentation on land is one of the principal factors that inhibit access to credit for housing and the development of a mortgage market.

In the 1990s, the state restored the framework for offering concessions to state property and land, principally in the rural areas and a few specifically designated urban areas.\(^5\) A framework was also set up to allow occupants of state-owned rental housing to purchase their houses and flats.\(^6\) However, the revenues collected by the state from rents and from the sale of its housing patrimony were so low that little income was generated to invest in upgrading or maintaining the infrastructure. At the same time, the civil war resulted in increased population migration to the cities, lack of new formal urban construction, planning and maintenance, and informalization of the land and housing market. Buildings as well as urban infrastructure and services became severely degraded during this period.

The end of the war in 2002 increased demand for housing. A private real-estate market emerged, aptly responding to the increased demand from foreign companies and expatriate workers. This demand turned these same buildings, as well as land, into very valuable assets and important sources of rent-seeking in an increasingly informalized rental and real estate market. As a result, prices skyrocketed and many of the original inhabitants of the city centre were forced, or chose to move to the outskirts of the city.

Correspondingly, the demand for and price of land in the periphery of Luanda also rose, albeit at a slower rate. Some specific peri-urban areas have been designated by the government for commercial development, or directed at high-end housing. However local administrations have

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\(^4\) Confiscation Law 1976  
\(^5\) Land Law 1991  
\(^6\) Law for the Sale of State Patrimony 1992
been overwhelmed by requests to provide serviced land for self-help building and do not have the capacity to process these requests nor sufficient serviced and demarcated land to distribute.

Since 2004, an increasing number of laws and regulations related to land, urban development and housing have been published, with a particular focus on Luanda. While these legislations articulate the principles for citizens to exercise their right to information and participation in land access and management, this is not regulated or reflected in practice. There is not yet an established tradition to facilitate public consultation processes before the adoption of these laws, and when consultation does take place there is no guarantee that contributions will be taken into account. Upon approval of the laws, there is often a lack of information dissemination and a timely and systematic follow-up.

As a result, not all necessary by-laws are in place to facilitate the implementation of the new laws. Another limitation to the implementation of new legislation is the lack of technical and financial capacity of state administrations, especially at the local level. Generally, while many laws have been published, it can be said that the government still lacks the capacity to deliver.

In 2004, a new Land Law (Law 9/04) and a Territorial Planning Law (Law 3/04) were adopted. Under the land law, informally-occupied land needed to be regularized within three years (Article 7, Law 9/04). Land may only be expropriated by the state for specific public use, and the purpose of this use must be declared and just compensation provided (Article 12, Law 9/04 and Article 20, Law 3/04). The territorial planning law provides for the restoration or rehabilitation of degraded urban or illegally-occupied areas (Article 4(d), Law 3/04). The process of elaboration, execution and revision of urban plans should contain mechanisms for citizens to exercise their right to information and participation (Article 21, Law 3/04). Municipal and provincial territorial plans are subject to central government approval, which, by law should be assisted by an Inter-ministerial Commission for Territorial Planning (Article 45-46, Law 3/04).

Article 34 of the Land Law stipulates that the state can grant: (a) private property rights to urban land; (b) useful customary domain to rural communities; (c) useful civic domain; (d) surface rights; and (e) precarious (temporary) occupation rights.

The concession of urban land in urban areas of up to 1,000 m² may be authorized by the Municipal Administration, while land between 1,000 m² and 20,000 m² need the approval of the Provincial Governor. Urban land in sub-urban areas of up to 1,000 m² may also be authorized by the Municipal Administration, while the approval of the Provincial Governor is needed for land with areas of up to 50,000 m². Concession of areas larger than 50,000 m² may only be authorized by the Minister of Urbanism and Construction.

In 2010, the government estimated the formal housing deficit to be 1.9 million units. As much as 90.9% of the urban population lives in inappropriate conditions according to the National Statistics Institute. An official Housing Policy was approved in 2006 (Resolution 60/06) with a view to guaranteeing the universal right to housing. The subsequently adopted Framework Law for Housing (Law 03/07) seeks to promote public and private housing policies through:

- the definition of new criteria of human settlement and the construction of new bairros (neighbourhoods) and cities
- the regulation of a system of fiscal incentives
- the regulation of a system of credit for housing
- the promotion of raising public or private funds for housing

IBEP (2010)
- the promotion of public or private partnerships in the field of housing
- the guarantee of urban security, access and infrastructures
- the consolidation of the urban and rural identity of the country

In 2007, the President decreed the creation of state reserves for the construction of ‘new cities’ within the capital metropolitan region. The Law identifies four different housing types: urban or rural houses; social houses; market-rate houses; and self-built houses. It also establishes the existence of a Housing Fund⁸ meant for “all public, private and cooperative entities that promote the construction of social houses and for citizens in general”. The financial, functional and organizational structure of the Fund was defined in 2009 through Decree 54/09, but to date it has not entered into operation. This means that the access to credit for housing for both private entities and citizens is limited to the commercial banks which charge very high interest rates.

In 2008, state land reserves were identified in the provinces of Cunene, Uíge, Zaire, Namibe, Bié, Luanda, Benguela, Cabinda, Cuando Kubango, Huila, Lunda Norte, Lunda Sul, Kuanza Sul, Kuanza Norte and Huambo (Decrees 80-112/08). Some of these reserves were allocated to the respective Provincial Governments, others to the GRN (Gabinete de Reconstrução Nacional or Office for National Reconstruction). The 2007 decree creating state reserves for the construction of ‘new cities’ within the capital metropolitan specified Dande and Cacuaco, both north of the existing capital of Luanda, as well as areas in the city of Luanda and an area for state-led self-help building in Capari (Decrees 62-65/07). The identification of land reserves have turned these lands into areas of public utility with the consequent legal effects, not excluding the possibility of compensation or the possibility of being integrated in the projects to be implemented in those areas by the government (Article 2 of the aforementioned decrees).

Subsequent to the legislative elections of September 2008, the governing political party MPLA (Movimento Popular de Libertação de Angola or Popular Movement for the Liberation of Angola) announced a plan to build one million houses throughout the country until 2012. The National Urbanism and Housing Programme was officially approved in 2009 through Resolution 20/09. The Programme aims to benefit an estimated 6,000,000 people across the country (all the government’s calculations are based on an average of 6 people per household).

The target of 1 million homes was initially broken down into:

- 115,000 dwellings - Public Sector (11.2% of the total)
- 120,000 dwellings - Private Sector (12% of the total)
- 80,000 dwellings - Cooperatives (8% of the total)
- 685,000 dwellings - Self-built (265,000 rural and 420,000 urban or 68.5% of the total)

In September 2010, the Angolan President announced that the management and commercialization of the housing projects run by the GRN would be transferred to Sonangol Imobiliária (Sonip), a subsidiary of the state oil company that manages its real estate. In January 2011, the following figures were announced as targets for 2011 and 2012:

- 56 urban areas with 144,037 social dwellings and 10,000 self-built dwellings
- 200,000 dwellings of which 120,000 will be delivered by Sonangol and 80,000 by the private sector

⁸ Fundo de Fomento Habitacional (2009)
- 420,000 urban plots of land for self-help building (of which 10,000 will be delivered by Sonangol)
- the promotion of social housing for 564,000 families, equivalent to 3.3 million people

With these new figures, cooperatives seem to have been taken out of the equation and mention is no longer made of the provision of rural land for self-help building. It is not clear how the number of families for whom social housing is to be promoted has been calculated or how these houses are to be provided.

It is important to mention that until the end of 2010, few planned social housing projects have been completed or units formally distributed (cadastred), and that there is no legislation in place to regulate social housing. There was also no legislation published to regulate the Angolan rental and real estate markets. However, four laws are currently under review by the National Assembly with a view to replacing non-existent or outdated legislation on real estate mediation, urban rental, construction and housing cooperatives, and social housing.

The government has also announced the opening of a one-stop shop (Guiché Único) for property registration, similar to the already existing Guiché for company registration. This kind of entity would concentrate diverse services and facilitate the rapid acquisition of title deeds, with a view to simplifying procedures and reducing the transaction costs for users. It was announced that in early 2011, the National Assembly would vote on the necessary changes to the country's Civil Code, the Land Registry Code and the Notary Code in order to enable the creation of this Guiché. At the end of 2010, it was not clear to what extent the revised legislation foresees any actions regarding the strengthening of the financial, technical and human capacity of the relevant state entities.

Announcements for housing projects abound in the media (especially state media), but the government has not published any official statistics on the progress made on the National Housing Programme.

Before the announcement of the National Housing Programme, a number of government-led housing projects had already been launched in Luanda. Social housing projects (such as Zango, Sapú and Panguila) are located in the periphery of the city and have been mainly destined for the resettlement of populations from areas affected by urban development or reconstruction programmes. To this effect, mass evictions have taken place since 2001 in the country, starting in Luanda. The lack of consultation with the evicted communities prior to and after relocations has been condemned by international organizations, the national media and even the National Assembly.

The availability of (oil-backed) loans from China and the willingness and ability of Chinese construction companies to carry out work quickly have become an essential element in the country's reconstruction, especially when it comes to housing. Private Chinese companies are often subcontracted by national as well as foreign construction firms. Major projects funded and executed by the Chinese are managed by the GRN, such as the new cities being built in the state reserves of Luanda, Cabinda and Lunda Norte. However, the DW documentation research unit estimates that, based on figures extracted from the CEDOC press clippings at the end of 2010, so far less houses have been delivered than the amount of houses demolished, especially affecting the poor in Luanda.
As to the financing of the country’s Housing Programme, it has been reported that the state had secured US$ 4 billion for its execution. Over half of this funding or US$ 2.5 billion, is to be obtained through a Chinese credit line. Another US$ 1 billion would be conceded through an Israeli credit line, while US$ 500 million would be allocated through the state budget.

In the state budget for 2011, a total of Kz 4,290,417,663,145 (US$ 46,382,893,656)\(^9\) was allocated to housing development (Programa de Desenvolvimento Habitacional) distributed among state organs or programmes. This total amount corresponds to 3.16% of the total national budget for 2011\(^10\). The reason why the budget allocated to Luanda is relatively low, is probably due to the fact that most social housing projects developed in Luanda are funded through credit lines (for the detailed budget allocations, see Table 25 and Table 25 in Annex 8).

Despite the entrance of Sonangol, the GRN continues to be the main recipient of state funding for the execution of the country’s Housing Programme, together with the Ministry of Urbanism and Construction. It is not clear how or to whom the funds for the Housing Development Programme are allocated.

In Luanda, the government has mounted a series of working groups and commissions on urban development. To date the city still lacks a master plan to direct its development. Various state entities have been involved in housing projects in Luanda. There has been a general tendency in Luanda over the years to increasingly centralize responsibilities. This has limited the effectiveness and authority of municipal administrations with regard to land planning, administration and management.

In December 2010, an Executive Programme for the Good Governance of Luanda was made public. With regard to land occupation and use, the Programme introduces a number of institutional changes at the level of the municipalities to improve urban management, while transferring the main responsibility for urban management from the Institute of Urban Planning and Management of Luanda (IPGUL) to the Provincial Government. The other main change that was introduced by the Programme is the criminalization of illegal land occupation by proposing a change to the Penal Code. This way, the government seeks to “strengthen the idea of the State’s authority” since illegal occupations are seen to result in high social, political and economic costs to the State in its efforts to urbanize or install social services in the city.

While associations such as the Angolan Real Estate Professionals Association (APIMA) seem to have been able to establish a lobby and partnership with the government, the Association of Civil Construction and Public Works Contractors of Angola (AECCOPA) has not been equally successful.

Generally, private real estate and construction companies continue to operate in relative isolation from the government. The real estate sector is characterized by high levels of informality. In this context, the lack of legal regulation and information and communication on the sector are seen as fundamental obstacles to be tackled.

Construction companies face a very challenging operational context in Angola. These companies consider the main challenges as: the lack of qualified labour; the lack of and high

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\(^9\) US$ = Kz 92.5 as of December 2010 when the budget was approved

\(^10\) Source: compiled from Resumo da despesa do órgão por programa & Resumo da despesa por programa – Orçamento Geral do Estado 2011
costs of construction materials; the lack of institutional/political stability; and the lack of or difficult access to credit and to information.

In this context, Angolan companies are unable to compete with Chinese companies that operate under government contracts or have easy access to financing, low-cost construction material and labour. This environment also hinders the establishment of effective public-private partnerships, although the need for this kind of partnerships forms an important part of the government's discourse.

Overall, key informants from the private sector agree that better management of urban land is necessary, but they are hesitant to talk about their experience with the informal land market. They consider that the main factors that distinguish the formal from the informal market are tenure documentation and the presence of infrastructures. These are also considered important factors that influence the value of urban land, together with location, distance to essential services, and distance to roads or access to transportation.

More specifically, these “market makers” considered that the main challenges to the management of urban land are:

- the lack of regulation and the existing gaps in legislation
- the need for more rigorous fiscalização (control/supervision) and enforcement of the existing law, especially on the part of the state
- the need to narrow the gap between the commitment showed at the central levels of government on one hand, and on the other hand, the capacity to implement at the local level
- the need to elevate the level of quality of all actors involved in the process

4 Research Methodology

For decades, very little was researched or even written about Angolan urban planning issues. This project has overcome many constraints, including the lack of secondary information sources. In 2003 Development Workshop abandoned its first attempt at researching the land market from the formal supply and demand point of view because key informants from the government were unprepared to provide information about a land market that officially did not exist. This report sets out to provide new information and promote a better understanding of how the majority of the people access land for building their own housing.

This study employed a combination of methods to obtain the necessary data. Inputs from a GIS (Geographic Information System) were used to revise and update a “settlement typology” and obtain population estimates for Luanda, and to identify the respondents for the semi-structured interviews. Focus group discussions and key informant interviews were conducted to obtain other qualitative data.

4.1 Developing settlement typologies

A ‘settlement typology’ for Luanda was previously developed in order to differentiate the principal settlement patterns and land-occupation regimes predominant in the city -- this included urbanized planned settlements and different forms of informal occupation. The typology is based on the categorization developed by Development Workshop in a previous
land study conducted in 2004. Using the results of more recent work and current satellite imagery, the settlement typology was revised and updated.

4.1.1 Geographical Information System

The DW GIS team used and interpreted satellite images to generate maps to visually illustrate such variables as population densities, property values, etc. The images used here are based on existing maps, purchased satellite imagery and public domain sources (Google Earth). New QuickBird satellite images taken between 2007 and 2009 were acquired for the whole province of Luanda and part of the images were updated with Google Earth photographs taken in July of 2010.

4.1.2 Population Estimates for Luanda

While a general characterisation can be made for each settlement type based on satellite imagery, results of previous studies, sample studies in the field and interviews with informants who are familiar with the physical environment and socio-economic reality of different areas in the city, detailed studies of each area are needed to be able to make sound assumptions based on each of the five urban settlement indicators.

In the past, GIS remote sensing tools were used to estimate the population in each settlement type. QuickBird high-resolution imagery (0.80m) was procured and geo-referenced, and for 12 months from mid-2008 through 2009, teams of GIS technicians from INOTU (National Territorial Management and Urbanism Institute) and Development Workshop carried out a detailed rooftop mapping of all residential units and built structures in the province of Luanda. This involved delineating over 950,000 individual housing units. In addition, field teams made up of officials from municipal administrations, students, and members of local civil society organisations were recruited to collect household and demographic information in all of the residential areas representing different settlement types. For this current project, it was decided that the demographic analysis of the study areas should be updated using new satellite images taken in July of 2010.

Three approaches were used to map the houses in Luanda:

1. In areas of very high density single-level houses, roofs that were visible in satellite images were mapped in polygon shapefiles which were then measured in square metres (Error! Reference source not found.). This method was adopted because it is usually impossible to identify individual houses, given that the edges of the roof on one house were often very close to the edges of the roofs of its neighbours.
2. In areas where individual houses can be identified more clearly, each house was mapped as a dot, and so the resulting data sets consisted of point shape files.
3. The boundaries of apartment blocks (predios) were mapped as polygons, and the number of apartments in each predio was estimated by multiplying the number of levels or floors by the number of apartments in each level. The number of levels and apartments was counted by enumerators who visited each apartment block11.

---

11 Due to the nature of this present study, dwelling units within apartment blocks were excluded from the sampling frame.
Two methods were used to estimate the number of people living in the houses that were mapped:

1. An estimate was obtained of the number of square metres of roofing per person from data collected from 482 homes where both the number of residents and roof area (in square metres) was reported. The homes were informal structures in Cazenga, Sambizanga and Cacuaco. Processing of these data gave a figure of 6.6 m² of roof area per person.\(^\text{12}\)

2. For houses mapped as points and for apartments, the following estimates of the number of people per household, based on previous DW research, were used: 5 persons per apartment, 6 persons per house in urban housing types, and 7 persons per house in all other housing types.

\(^{12}\) In fact, there was an average of 8.5 m² of roof area per resident in the 482 homes. However, the figures were skewed by a small number of homes that had few residents living within large houses with extensive roofing. For this reason, the median figure of 6.6 m² of roofing per person was adopted as providing a more reasonable estimate.
The number of people in each settlement type was calculated based on the housing types characteristic of each settlement type, and the estimated number of people living in each housing type.

Based on the above exercise, it was estimated that the total population of Luanda in 2008 was 5,823,200. Using population growth rate figures and a sample of new remote-sensing data, it was further estimated that the population has increased to almost 7 million by late 2010. This corresponds to a high population growth rate of 8% per annum since 2000. The following map demonstrates the distribution of the 2008 population in Luanda (see Figure 2). The detailed analysis of 2010 imagery is still underway at the time of writing.

Figure 2. Population density in Luanda, 2008
Using the above technique, population estimates were obtained for the Luanda metropolitan area, and for each settlement type (Table 1) in the old settlement typology.

Table 1. Estimated population in each settlement type in Luanda, 2008

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>Descriptive Category</th>
<th>Estimated Population</th>
<th>% of total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Old Urban Centre</td>
<td>Older than 35 years</td>
<td>165,693</td>
<td>3</td>
</tr>
<tr>
<td>B New Suburbs and Condominiums</td>
<td>New Post-war</td>
<td>163,721</td>
<td>3</td>
</tr>
<tr>
<td>C Bairro Popular</td>
<td>Older than 35 years</td>
<td>83,290</td>
<td>1</td>
</tr>
<tr>
<td>D Social Housing Zones</td>
<td>New Post-war</td>
<td>118,380</td>
<td>2</td>
</tr>
<tr>
<td>E Owner-built on Planned Sites</td>
<td>New Post-war</td>
<td>396,736</td>
<td>7</td>
</tr>
<tr>
<td>F Transitional musseques</td>
<td>Self-improved Older than 35 years</td>
<td>622,950</td>
<td>11</td>
</tr>
<tr>
<td>G Organized musseques</td>
<td>Post Independence</td>
<td>477,956</td>
<td>8</td>
</tr>
<tr>
<td>H Old musseques</td>
<td>Older than 35 years</td>
<td>2,312,701</td>
<td>40</td>
</tr>
<tr>
<td>I Peripheral musseques</td>
<td>Post Independence</td>
<td>1,237,028</td>
<td>21</td>
</tr>
<tr>
<td>J Rural Settlements</td>
<td></td>
<td>241,787</td>
<td>4</td>
</tr>
<tr>
<td>K Industrial Zone</td>
<td></td>
<td>2,957</td>
<td>0.05</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>5,823,200</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.3 Urban indicators of settlement characteristics

Building on the DW geo-referencing monitoring system of urban indicators, and using the MDG (Millennium Development Goals) urban indicators identified by UN Habitat to develop an easily-accessible database that will be compatible for international comparisons, remote-sensing tools in GIS was used to identify different settlement types (i.e., communities with similar physical and socio-economic characteristics) for the city of Luanda. These urban indicators have been used by the UN to define precarious settlements and are all included in MDG no 7: Ensure environmental sustainability (Target 10: Halve, by 2015 the proportion of people without sustainable access to safe drinking water; and Target 11: By 2020, to have achieved a
significant improvement in the lives of at least 100 million slum dwellers)\textsuperscript{13}: These indicators include:

1. Overcrowding
2. Secure tenure
3. Durable structures
4. Access to safe water, and
5. Access to improved sanitation

Specific sub-indicators, based on UN recommendations, existing socio-economic data and results of focus group discussions, were used to rank communities (a score of 1 indicates best conditions while a score of 3 indicates worst conditions) to indicate the level or rank of each of the five indicators (Table 2).

\begin{table}[h]
\centering
\begin{tabular}{|l|l|l|}
\hline
Indicator & Sub-indicator & Ranking \\
\hline
\hline
Indicator 1: Overcrowding & & \\
\hline
Population per km\textsuperscript{2} & Low density with no areas of overcrowding & 1 \\
& Medium to high density with some areas of overcrowding & 2 \\
& High density with large areas of overcrowding (with a density of more than 500 people per hectare) & 3 \\
\hline
Indicator 2: Secure tenure & & \\
\hline
Type of settlement depending on level of organization and infrastructure & Planned/organized/titled & 1 \\
& Upgradeable/organizable/untitled & 2 \\
& Unorganized/unurbanised & 3 \\
\hline
Indicator 3: Durable structures & & \\
\hline
Housing building material & \textit{Tijolos} (ceramic bricks) or Cement blocks & 1 \\
& Adobe or Wood & 2 \\
\hline
\end{tabular}
\end{table}

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Roof material</td>
<td><em>Pau-a pique</em> or Corrugated iron (<em>chapas</em>)</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td><em>Telhas</em> (ceramic tiles) or Concrete</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Corrugated iron</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Thatch (<em>capim</em>)</td>
<td>3</td>
</tr>
<tr>
<td>Site Location</td>
<td>Low risk/Safe</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Medium risk/Poor drainage/Limited access</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>High Risk/Flood-prone/Utility Clearance/Hazardous</td>
<td>3</td>
</tr>
<tr>
<td>Indicator 4: Access to safe water</td>
<td>Connection to public water pipes</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Public water taps (<em>chafariz</em>) or Improved wells with manual pumps</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>No access to safe water (the informal water market or traditional wells)</td>
<td>3</td>
</tr>
<tr>
<td>Indicator 5: Access to improved sanitation</td>
<td>Connection to sewage system</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Septic tank (<em>fossa septica</em>) or Improved dry pit latrines</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>None/Inadequate/Public latrine</td>
<td>3</td>
</tr>
<tr>
<td>Solid waste removal</td>
<td>Regular/ Household pickup</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Irregular/ Containers/ Deposits</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>3</td>
</tr>
</tbody>
</table>
In the baseline study carried out by DW in 2003-2004, the six settlement types identified were:
1. Bairro Popular
2. Old Musseques
3. Organized Musseques
4. Transitional Musseques
5. Peripheral Musseques
6. New Suburbs and Condominiums

Their characteristics and geographic distribution are shown in Table 3 and Figure 3, respectively.

Table 3. Characteristics of settlement types in Luanda, 2003-2004

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Bairro Popular</th>
<th>Old Musseques</th>
<th>Organized Musseques</th>
<th>Transitional Musseques</th>
<th>Peripheral Musseques</th>
<th>New Suburbs and Condominiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Total population</td>
<td>4%</td>
<td>45%</td>
<td>3%</td>
<td>1%</td>
<td>46%</td>
<td>1%</td>
</tr>
<tr>
<td>Population density</td>
<td>Medium/High</td>
<td>High density, 800-1,000 people/ha</td>
<td>Medium/High</td>
<td>High density, 800-1,000 people/ha</td>
<td>Medium and Low</td>
<td>Medium</td>
</tr>
<tr>
<td>Level of development and by whom</td>
<td>Laid out according to minimal planning regulations</td>
<td>‘Non-orderly’ layout, ‘anarchic’ settlement</td>
<td>Minimally-aligned streets allowing eventual infrastructure provision</td>
<td>Gradually developed ‘Non-orderly’ layout, ‘anarchic’ settlements</td>
<td>Laid out according to existing regs., reasonable living standards</td>
<td></td>
</tr>
<tr>
<td>Infrastructure and services</td>
<td>Basic level of infrastructure, though currently deteriorated and sometimes non-functional</td>
<td>Inadequate or non-existent services, clandestine connections to networks (water and electricity)</td>
<td>Non-existent or inadequate services, clandestine connections to networks (water and electricity)</td>
<td>Services improving to an acceptable level, sometimes through clandestine connections to water and electricity</td>
<td>Water and electricity provided by informal vendors – poor quality and expensive</td>
<td>Adequate infrastructure networks, but inadequate supply due to weak sources</td>
</tr>
<tr>
<td>Housing quality</td>
<td>Reasonable building quality, but deteriorated due to lack of maintenance, serious basic sanitation problems</td>
<td>Low quality, deteriorated due to lack of maintenance, serious basic sanitation problems</td>
<td>Tendency towards gradual house improvement</td>
<td>Quality improved with permanent materials reaching acceptable standards</td>
<td>Precarious construction sites</td>
<td>Good quality</td>
</tr>
<tr>
<td>Examples</td>
<td>Cassequel, Cariango, Bairro Popular</td>
<td>Val Saroca, Cazenga</td>
<td>Mabor Malhas, Palanca</td>
<td>Catambor, Bairro Operário</td>
<td>N’Gangula, Boa Esperança</td>
<td>Talatona – Luanda Sul, Viana II</td>
</tr>
</tbody>
</table>
Figure 3. Map showing the distribution of the six settlement types in Luanda, 2003-2004
For this study, DW revised the typology that it had developed in 2004 in order to capture some of the changes that have happened in Luanda during recent years. One of the first actions undertaken during the inception phase of this project involved the DW GIS and field teams in validating and updating the typologies identified in the previous land study. This involved the analysis of the most recent data set on the five MDG indicators that DW has, contacting key informants as well as community groups with regard to urban issues, and searching for new satellite images to categorize each type of development. Table 4 below shows that population-wise, there were significant shifts within and among the settlement types. In 2003, almost ½ of the Luanda population (46%) lived in Peripheral musseques, but by 2010, they only had a little over one-fifth (21%). Similarly, the Bairro Popular-type communities significantly "lost" its share of the population (down from 4% in 2003 to only 1% in 2010). On the other hand, the population share of Transitional musseques grew by more than 10 times and Organized musseques more than doubled their population; the population in New suburbs-type communities grew by 3 times. There was a slight decline in the share of the population among Old musseque-type communities (a decrease from 45% to 40% in 2003 and 2010, respectively).

Table 4. Distribution of the Luanda population among the settlement types

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>% of the Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2003</td>
</tr>
<tr>
<td>New Suburbs and Condominiums</td>
<td>1</td>
</tr>
<tr>
<td>Bairro Popular</td>
<td>4</td>
</tr>
<tr>
<td>Transitional musseques</td>
<td>1</td>
</tr>
<tr>
<td>Organized musseques</td>
<td>3</td>
</tr>
<tr>
<td>Old musseques</td>
<td>45</td>
</tr>
<tr>
<td>Peripheral musseques</td>
<td>46</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

As a result of these analyses it was concluded that Luanda can currently be divided into 10 different settlement typologies (nine urban and one rural). This updated settlement typology is discussed below.

4.1.4 Revised settlement typology of Luanda (November 2010)

As a result of the revalidation of data for each settlement type, Bairro Operario (one of the neighbourhoods eventually chosen for this study) was reclassified under the “Musseque in Transition” settlement type. Previously, Bairro Operario was classified under the “Old Musseque” settlement type. However, in the last few years, the residents themselves made significant investments to improve/upgrade the condition of their homes, hence the neighbourhood now ranks higher on the urban indicators (e.g., urban indicators 1 and 3).

Below is the list of settlement types that resulted from the refinement of the characteristics of the settlement types:
1. **Old Urban Centre**
These are areas that were developed more than 35 years ago, during the colonial period; these are areas originally built with an adequate standard of infrastructure, and according to a conventional urban model. Service provision has generally deteriorated due to poor maintenance and inadequate supply due to the increasing demand. Structures are a combination of old and modern architecture, multi-storey housing with the construction of new, contemporary high-rise buildings. There is also a notable change in the original use of the buildings (raised, high walls; construction of annexes, infill between buildings, and rooftop extensions) in order to maximise the use of space. Examples of neighbourhoods defined as old urban areas are Mutamba and Maculusso.

2. **New Suburbs and Condominiums**
These are areas under current development, or were developed less than 10 years ago (mainly after the end of the war in 2002). These areas have an acceptable level of infrastructure and were planned according to a conventional urban model, often for real estate ventures in a public-private partnership. These settlements usually contain zones of single-family housing and zones of apartment buildings, and are often characterized by gated compounds.

3. **Bairro Popular(s)**
These were built in the colonial era more than 35 years ago, and were developed for social housing programs that were either initiated by the government or by private companies, for their low and medium income employees. These communities have a regular street pattern and an acceptable standard of permanent infrastructure. Examples are Bairro Popular (near the cemetery) and Bairro Marçal in the municipality of Rangel.

4. **Social Housing Zones**
These neighbourhoods were built less than 8 years ago (i.e., after the end of the war in 2002) and developed by the government with an aligned street pattern. This category is exemplified by the bairros of Panguila and Zango in the municipalities of Cacuaco and Viana, respectively.

5. **Owner-built on Planned Sites (auto-construção dirigida)**
These communities have owner-built houses constructed less than 10 years ago on sites with an aligned street pattern planned by the government or organized by families with medium to high income. These areas are characterized by single-family houses, such as Bairro Capolo.

6. **Transitional Musseques**
These were initially informally settled before independence, but houses were reconstructed and regularly improved by the residents over time. These communities were developed by individuals very close to urban areas on land that is now considered to be very valuable. Today these zones receive a great deal of investment and are gradually being transformed into more formal bairros with some urban services, such as Bairro Catambor.

7. **Organized Musseques**
These settlements were developed by residents in the 1980s with an aligned street pattern, but have eclectic housing structures and various levels of maintenance, such as bairros Palanca and Mabor.

8. **Old Musseques**
These neighbourhoods were constructed more than 35 years ago (i.e., before independence). Informal settlement patterns with an ad-hoc building structure and
precarious houses are the main characteristics. Most of the communities in the municipalities of Sambizanga and Rangel which are located close to the centre of Luanda fall into this category. The *bairro* of Val Saroca falls within this typology.

9. **Peripheral Musseques**
These were constructed less than 10 years ago on the periphery of Luanda. These are unplanned development with an irregular street pattern, mainly initiated by families with low incomes. The construction standard is quite precarious and the houses are poor, such as in *Bairro Paraiso* in the municipality of Cacuaco.

10. **Rural Settlements**
These communities are characterized by low density peri-rural homes including irrigated and un-irrigated garden plots in the green-belt beyond the city limits, but within the province of Luanda.

Figure 4 below illustrates the nine urban types of settlements, their urban form, and typical housing. It must be noted that the physical area that is classified under a certain settlement type may not directly correspond to the administrative boundaries or political subdivisions, but it enables international comparisons of the data with other cities. Figure 5 shows the relative locations of the Luanda neighbourhoods that are classified under the different settlement types.
Figure 4. The revised urban settlement types for Luanda

Old Urban Centre

New Suburbs

‘Bairro Popular’

Social Housing Zones

Owner-built Planned

Transitional Musseques
Figure 5. Map showing the location of different settlement types in Luanda
4.2 Semi-structured interviews
Semi-structured interviews were conducted among residents of communities in four settlement types to obtain data on demographic and socio-economic characteristics, formal and informal land use and land market practices, attitudes toward land acquisition and land registration, etc.

4.2.1 The study areas
The study areas include the “whole of the urban agglomeration” as recommended and defined by UN Habitat. Four neighbourhoods (bairros) within four different settlement types were selected to allow cross comparison taking into account issues such as changes in population density over time, old and new settlements, location in relation to the places of employment and where land has gained increasing commercial value. The information DW acquired from its 2002-2003 land study was used as a baseline. The populations within the chosen settlement types make up about 74% of the total population of Luanda -- these communities are within the Cacuaco and Sambizanga municipalities.

Due to resource constraints, only four settlement types (Old Musseque, Transitional Musseque, Peripheral Musseque, and Social Housing Zone) were included in this study, and only one bairro was chosen to represent each settlement type (Bairros Val Saroca, Operario, Paraiso, and Panguila, respectively). Although the population within the Social Housing Zones makes up only about 2% of the total population of Luanda, this settlement type was included in the study because the Government of Angola is currently focused on implementing its social housing programme and it is projected that these areas will become significant population centres in the future. If the priority of the government does not change, this settlement type is expected to steadily grow, hence the findings of this study will find particular use and application. The other three settlement types were included in this study because their combined population makes up 72% of the population of Luanda (Table 5).

4.2.2 Respondents
The household heads in the chosen bairros were the respondents for the semi-structured interviews.

4.2.3 Sampling
Due to time and resource constraints, the researchers decided on a total sample size of 400. It was decided that a sample of 100 respondents will be interviewed from each settlement type so that the data will yield information that can adequately describe the particular settlement type. It was considered that the sample sizes were appropriate since this study is not an attempt to arrive at generalizations for the whole city, but rather to arrive at profiles of specific segments of the city (i.e., the settlement type).

Satellite images were used to map the roofs of houses within each study area (see for example, Error! Reference source not found.) and a sample of 100 roofs was obtained through interval sampling with a random start. The power analysis reflected in Table 5 is based on a sample accuracy of 95% within a range of approximately 10% for each neighbourhood. A household

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14 “The urban agglomeration is defined as the built-up or densely populated area containing the city proper; suburbs, and continuously settled commuter areas. This may be smaller or larger than the metropolitan area.” UN Habitat, Urban Indicators Guidelines, August 2004.
head was identified as a respondent if the roof of his house was chosen through the interval sampling exercise. Homes within apartment blocks were excluded from the sample since the focus of the study is on land rights and access. Table 5.5 below shows the settlement types, study areas, sampling intervals, and confidence levels by bairro.15

Table 5.5. Interval sampling for the study areas

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>% of Total population of Luanda</th>
<th>Bairros studied</th>
<th>Number of rooftops in the study area</th>
<th>Houses included in the sample</th>
<th>Sample Accuracy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old Musseque</td>
<td>40 Val Saroca</td>
<td>3,403</td>
<td>Every 34th house</td>
<td>95% accuracy within a range of 9.66%</td>
<td></td>
</tr>
<tr>
<td>Transitional Musseque</td>
<td>11 Operario 16</td>
<td>1,199</td>
<td>Every 10th17 house</td>
<td>95% accuracy within a range of 9.39%</td>
<td></td>
</tr>
<tr>
<td>Peripheral Musseque</td>
<td>21 Paraiso</td>
<td>17,728</td>
<td>Every 177th house</td>
<td>95% accuracy within a range of 9.77%</td>
<td></td>
</tr>
<tr>
<td>Social Housing Zone</td>
<td>2 Panguila</td>
<td>3,621</td>
<td>Every 36th house</td>
<td>95% accuracy within a range of 9.67%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>74%</td>
<td>25,951</td>
<td>100 houses per neighbourhood/settlement type</td>
<td>95% accuracy within a range of 4.86%</td>
<td></td>
</tr>
</tbody>
</table>

4.2.4 The interview schedule

An interview schedule was designed, pre-tested and revised (see Annex 13). The questions were partly based on a previous study conducted by DW and Urban LandMark18 (a regional partner based in South Africa) on Urban Land Markets, a desk review of the media and Angola’s Land and Housing Laws. Inputs were obtained from key informants in the public and private sectors. After the first draft was developed by DW staff members, the Director of Urban LandMark travelled to Luanda to exchange experiences with DW on the topic and help finalise the draft of the interview schedule. This draft was then sent to relevant national and provincial government officials for their comments.

15 For each subsample/settlement type the confidence level is set at 95%, with a confidence interval of about 10% unlike the total which has a confidence interval about 5%. The confidence level is based on the number of houses in the neighbourhood and excludes the apartment blocks
16 Neighbourhoods can be reclassified under another settlement type (if they upgrade, for example)
17 Adjusted to take into account the exclusion of the apartment blocks from the sample
18 The organisation has a regional Programme that looks to provide basic and easily accessible material on how urban land markets work in Africa. The partnership is based on the recognition of a gap in our understanding of the African experience with urban land markets, particularly at the regional level.
During the training workshop, participants were also given the opportunity to make contributions to the first draft of the household survey before this was piloted.

The interview schedule was pre-tested in two of the pre-selected sample study areas in Luanda (i.e., Bairros Val Saroca and Panguila) and then revised.

4.2.5 Training the survey enumerators
A four-day workshop was organised by the DW staff to prepare the research team for the data gathering phase. It was held at the World Bank office in Luanda and was also attended by national and provincial government officials. The expectation is that the participation and involvement of government officials in any activity will help generate interest in the research study and land issues in general, and foster a sense of ownership of the results of the study.

Two days were spent indoors to orient the research team on such topics as the research objectives and methodology, research ethics, techniques for collecting quantitative and qualitative data, the interview schedule, geo-referencing research areas and techniques on measuring land. Participants went through role playing exercises in order to become more familiar with the research instruments and anticipate potential problems when conducting the actual interviews. Another two days were spent in the field to pre-test the interview schedule.

The participants were made up of six (6) DW staff members from Luanda and two (2) from Huambo, four (4) governmental officials from INOTU (three of these subsequently acted as field researchers in the study), one (1) representative from the World Bank, and one (1) final year student from the faculty of Political Science at the Agostinho Neto University.

4.3 Focus groups
A focus group discussion was organized for each study area to obtain information on important issues such as access to and the acquisition of land, history of the bairro and living conditions (access to essential services, public facilities available), housing (including willingness and ability to pay), costs and benefits of home ownership, population estimates, land regularization, land conflicts and resolution, documents used in real estate transactions, gender issues, and their perceptions of the principal barriers to achieving their aspirations. Each focus group was composed of 10-20 selected residents and slum dwellers in the bairro – influential individuals and members of community groups (church leaders, presidents/representatives of key associations such as the OMA, JMPLA, resident’s committee, “cordenadores de bairro e dos sectores”). With the assistance of the resident's committee, the research team identified potential focus group participants, and they were then invited to take part in the open discussion at the local resident’s committee office. The focus group participants also served as primary sources of information about their respective bairros, and the information they provided served to validate the data obtained from the semi-structured household interviews.

4.4 Key informant and stakeholder interviews
Interviews with key informants and other stakeholders were conducted to obtain insights into institutional attitudes in the private and state sectors regarding urban land, and to evaluate the institutional capacity and the demand and supply of formal land. ‘Market maker’ interviews were conducted with selected people who can speak on behalf of the various market actors in both the public and private sectors, and with people having a national outlook/perspective on urban
land markets. These interviews were used by the researchers as a tool to identify institutions that might be interested or might benefit from the findings of this study.

Over the months of September to December 2010, interviews were held with key informants from the national and provincial governments, as well as the private sector.

DW spoke with the former minister of Urbanism and Construction, as well as with the heads of the department of Urbanism and Housing, the department of Exchange and International Cooperation, and the department of Public Infrastructures of the same ministry. Interviews were also held with the director of the National Institute of Territorial and Urban Planning, the director of the National Housing Institute and the director of the Institute of Urban Planning and Management of Luanda (IPGUL). Furthermore, one (1) official of the legal department of the Geographic and Cadastre Institute of Angola (IGCA) and one (1) official of the legal department of IPGUL were interviewed. Also, two meetings were held with two (2) officials of the Geographic Information Systems department of IPGUL.

Private sector respondents or ‘market makers’ were represented by the president and vice-president of the Association of Companies in Civil Construction and Public Works Angola, the president and secretary of the Association of Real Estate Professionals Angola, as well as four (4) managers of construction, engineering and real estate companies and three (3) private consultants working in these areas. One of the managers as well as one of the private consultants was not available for an interview but responded to the questions by email. A list of the key informants and stakeholders who were interviewed can be found in Table 31, Annex 9.

DW also attended a number of events, meetings and conferences which allowed for informal networking and interviews:

a) Civil Society Conference on land and citizenship ADRA on September 29, 2010
b) Construction Fair Constroi Angola 2010, Luanda on October 16, 2010
c) Lectures Architecture Triennale Angola 2010, Luanda (September-December 2010)
d) Urban LandMark Conference, Johannesburg on 1-2 November 2010
e) Exchange Seminar between Angola and Mozambique on Land Markets Research, Johannesburg on 3 November 2010
f) China - Angola Urban Planning and Housing Development Seminar, Luanda on 10 November 2010

Guide questions for each stakeholder/key informant type were prepared, but it was observed that some researchers found it difficult to adhere to the “script” during the actual interview.

4.5 Roundtable consultation
A roundtable discussion with stakeholders and government officials was used to validate the data obtained in this study. It was also designed to expand the knowledge of officials from the Ministry of Urban Development and Construction and from the provincial government of Luanda, engage and promote buy-in from a variety of stakeholders, and encourage others in the government to participate in the analyses of findings (see Annex 12 for a summary report on the roundtable).
5 Results of the Study

5.1 The four study areas

Table 6 (below) presents a summary of the key characteristics of the four settlement types that were included in this study, and the bairros that were chosen to represent each of the settlement types.

Table 6. Summary of the characteristics of the four settlement types included in this study

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Old Musseque</th>
<th>Social Housing Zone</th>
<th>Peripheral Musseque</th>
<th>Transitional Musseque</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study area (Bairro: )</td>
<td>Val Saroca</td>
<td>Panguila</td>
<td>Paraiso</td>
<td>Operario</td>
</tr>
<tr>
<td>Age</td>
<td>Older than 35 years, constructed before independence</td>
<td>Built less than 8 years ago, after the end of the war in 2002</td>
<td>Less than 10 years ago</td>
<td>Initially settled before independence</td>
</tr>
<tr>
<td>Developer</td>
<td>Self – residents / individuals/low-income families</td>
<td>government</td>
<td>Mainly initiated by families with low incomes</td>
<td>Self – residents / individuals</td>
</tr>
<tr>
<td>Layout</td>
<td>Informal settlement patterns</td>
<td>Aligned street pattern</td>
<td>Unplanned, irregular street pattern</td>
<td>Initially informal, gradually being transformed into more formal bairros</td>
</tr>
<tr>
<td>Location</td>
<td>Adjacent to industrial district of Luanda and former Roque Santeiro commercial centre</td>
<td>Long distance and poor public transport access to city centre, unsuitable soil conditions</td>
<td>Peripheral</td>
<td>Very close to urban area, land is considered very valuable</td>
</tr>
<tr>
<td>Services</td>
<td>Water access mainly through public standpoints and private tanks; area partially electrified; lack of integrated infrastructure - high use of dried pit latrines</td>
<td>Formal provision of water; electricity with sewage infrastructure (flush toilets)</td>
<td>Water access through cistern trucks and private tanks linked informally to pipe connections; no formal electricity (private generators or PTs are used; no formal sewage system</td>
<td>Formal though out-dated system for water, electricity, sewage (flush toilets)</td>
</tr>
<tr>
<td>Structures/houses</td>
<td>Ad hoc building structures, precarious houses</td>
<td>Mostly block buildings with roofs made of corrugated iron (chapas)</td>
<td>Precarious construction standards, poor house quality</td>
<td>Reconstructed and regularly improved by residents over time</td>
</tr>
<tr>
<td>-------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>--------------------------------------------------------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>Improvements</td>
<td>Reconstructed; improvements done mainly by residents but at a slow rate</td>
<td>Gradual improvements of houses by residents over time</td>
<td>No significant public investment to improve infrastructure but high investment on construction from residents and private investors</td>
<td>Reconstructed; improvements done mainly by residents but a slow rate. Currently receiving high levels of public investment to improve some urban services</td>
</tr>
<tr>
<td>Scale (% of total population; population)</td>
<td>40% (2.3 million)</td>
<td>2% (118,000)</td>
<td>21% (1.2 million)</td>
<td>11% (623,000)</td>
</tr>
<tr>
<td>Other characteristics</td>
<td>Large number of people displaced by war, and poor</td>
<td>Medium renting, growth mainly through inner city migration</td>
<td>Most growth through inner city migration, low renting</td>
<td>Desirable place to live but prices for sales and rental, medium number of rented houses, social mobility, attempts to regularize tenure</td>
</tr>
<tr>
<td>Examples</td>
<td>Most of the municipalities of Sambizanga and Rangel</td>
<td>Bairro Panguila and Zango in the municipalities of Cacuaco and Viana, respectively</td>
<td>Bairro Paraiso in the municipality of Kicolo</td>
<td>Bairro Catambor</td>
</tr>
</tbody>
</table>

### 5.1.1 Bairro Operário: Transitional Musseque

Bairro Operario in the municipality of Sambizanga was founded during colonial times. It seems that this bairro is considered by many to be a desirable place to live in – the prices of real estate are high; most of the inhabitants are long-term residents, having stayed in this bairro from 31 - 40 years, and many of them had previously migrated from neighboring municipalities such as Ingombota, Rangel and Cazenga. Most of the inhabitants possess some sort of ownership document, and the respondents did not report any incidents of conflict over land ownership, hence an overwhelming majority is seen to have a high sense of security of tenure. Residents have good access to employment opportunities and basic services. The majority of the household heads are women (56%) and almost one-third (30%) of the residents have a moderate level of education (i.e., 9th Grade and above). For a more detailed description of the bairro, see Annex 2.
5.1.2 Bairro Val Saroca: Old Musseque
This bairro is also located in the municipality of Sambizanga, and like Bairro Operario, many of the household heads are women (44%). Although the bairro is relatively newer (i.e., established in 1979) compared to Bairro Operario, Val Saroca is also perceived to be a stable neighbourhood since a high proportion of the residents have always lived within the bairro for 21-30 years now. The great majority (85%) also have a high sense of security about their tenure, with the most common housing documents being a “purchase and sale declaration”. However, this sense of security is being threatened by the fact that the bairro is situated in a region that has been zoned for industrial use, and any expansion of the industrial sector in the future may mean that the residents may have to relocate. Public services such as electricity and water have been put in place by the government and NGOs, and the community values the fact that the location of the bairro is close to the city, as well as the fishing harbour. A more detailed description of the bairro can be found in Annex 3.

5.1.3 Bairro Paraíso: Peripheral Musseque
This new peripheral settlement is located in the municipality of Cacuaco, and most of the residents have lived in this bairro from 6-10 years now. The bairro has grown rapidly during the last five years, but in contrast to the first two bairros above, Paraiso is characterized by a high level of informality (i.e., most basic services are provided by the informal markets and most of the residents earn their living by working in the informal market). Residents have poor access to basic services, as well as employment opportunities; there is little sense of safety among the inhabitants, and the level of violence and crime in the neighbourhood are high, especially at night. Consequently, land values are low. Although 87% of the residents reported that they have a high sense of security of tenure, in reality, land tenure security remains weak as the bairro does not demonstrate any urban-grid planning that would facilitate infrastructural upgrading. The number of women-headed households (28%) is much lower compared to the first two bairros, but the proportion of women-headed households has steadily increased from 2% in 2003. Detailed information about Bairro Paraíso is presented in Annex 4.

5.1.4 Bairro Panguila: Social Housing Zone
Like Bairro Paraíso, Bairro Panguila is also located in the municipality of Cacuaco. Panguila is different from the three other bairros because most of the inhabitants (53%) were relocated by the government from different parts of the city, in different stages. Like Bairro Operario, the majority of the household heads (54%) in Panguila are women. This bairro is considered an area of secure land tenure because it is part of a formal, government-planned social housing district. However, it is interesting to note that none of the residents have actually received their titles of occupation to date – among the bairros studied, Panguila has the highest proportion of residents (39%) with no documents to prove their right of occupancy. Due to the long distance from the city-centre, poor road and transport facilities, and the lack of access to employment opportunities, land values in Panguila are low. Overall, the community is unhappy about the poor state of the houses when they were delivered as well as the lack of regular access to water and electricity. However, inhabitants do value having a house of their own in an area which is reasonably quiet, spacious and safe. Other detailed information about Bairro Panguila are in Annex 5.

5.2 Land market dynamics
This sub-section contains a description of the land market dynamics: where buyers come from, how property is transferred (including what forms of documentation are used, what weight each category of document carries, as well as who attests to the validity of such documents), how
real estate disputes are resolved in the absence of regularisation and by whom, estimated annual volume of real estate transactions (residential, commercial and other properties sold/rented) in the formal and informal markets, how property values are determined, how real estate transactions are financed, if at all, etc.

5.2.1 Access to real estate property and security of tenure

Access to real estate property. The respondents were asked how they gained access to real estate property, and in all settlement types, the purchase of vacant land emerged as the most frequently-cited way of gaining access to real estate property. A little more than one-third (34%) of the total number of respondents gave this answer (see Error! Reference source not found. below).

Figure 6. How respondents gained access to real estate property

In Bairro Paraiso, an overwhelming majority (91%) of the respondents said that they purchased land. Perhaps this is also a response to the relatively low prices of land in this bairro, i.e., a buyer will find it is easier to purchase land because the price is lower compared to those in other settlement types. In Val Saroca, about one-third (33%) of the respondents said that they purchased land.

The second most significant form of property access is house purchase, as cited by 19% of the total number of respondents. In all four study areas, this was cited by respondents as the second most significant way that respondents obtained access to property (26%, 13% and 32% in Bairros Val Saroca, Panguila and Operário, respectively). Although buying a house was cited
by only 5% of the respondents in *Bairro* Paraiso, this was still considered the second most important way to access property in this study area.

The third most significant form of access to property cited by all the respondents (14%) is state allocation ("cedência do estado"). However, when the data was disaggregated based on settlement type, it can be seen that Panguila is the only neighbourhood where state allocation of property is considered to be an important mode of access to property. The majority (53%) of the respondents for this particular study area said they had access to property through state allocation, while this response is close to negligible in the three other study areas. These results are expected, given the role of the state in the supply of social housing. Although *Bairro* Panguila is within a social housing zone, it is important to note that the market also plays a role in allocating property in this neighbourhood -- 13% of the respondents in this study area had purchased their house. This suggests that secondary sales of property do occur, and this was confirmed during the focus group discussion (see Annex 5). The number of these secondary sales might well have been influenced by a moratorium on the sale of property allocated by the state, i.e., recipients of housing allocated by the state are prohibited from selling the property for a period for 5 years. Without this stipulation, it is expected that the occurrence of secondary sales might have been higher.

The fourth most significant form of access across the sample is “looking after or lending” within the family ("cedência entre família"), i.e., the occupant of the property is not the owner, but rather a relative of the owner. In this instance, the latter retains ownership of the property, but has agreed to “lend the property to his relative” or had requested the relative to “look after the property”. This mode of access to property is insignificant in the peripheral *musseque* of *Bairro* Paraiso, but it was cited by a good number of respondents in the other three neighbourhoods -- 16% in *Bairro* Operário (where it is the third most significant form of property access), 14% in *Bairro* Val Saroca (where it is the fourth most significant form of property access) and 10% in *Bairro* Panguila.

As *Bairro* Panguila’s origins lie in the demolition of homes in the inner city locations and the subsequent relocation of the inhabitants to the periphery of Luanda (see the Literature Review section on government housing projects), it can be surmised that “looking after” a property may be a strategy related to asset preservation, i.e., it is possible that the owners might be relocating back to better locations in the city but at the same time, they want to retain their place in Panguila. They do this by asking a relative to establish a presence or a sense of occupancy, just to conform to state allocation regulations. It is possible that “looking after” as a means to access property is insignificant in *bairro* Paraiso because people who decide to live there want to own property, i.e., either because they have sold their property near the city centre and are now using part of the proceeds of the sale to purchase a new property to live in, or to rent out; or they are migrants from outside of Luanda who need a place to stay (they want to rent or own the property).

Inheritance seems to be another important route to access property, particularly in *Bairro* Operário where most of the respondents (37%) said they inherited their property. In the three other neighbourhoods, the responses in this category are negligible. Perhaps part of the reason lies in the fact that *Bairro* Operário is an old community, and that property inheritance in this neighbourhood could probably be traced back to the pre-independence period in Angola when land rights were more secure.

Generally, the “occupation of land and houses” does not feature very strongly as a means of land access or supply (6% and 5% respectively) among the four settlement types (only 11% of
the total respondents mentioned this). It is therefore important to note that contrary to the common notion that people in the mussequees are squatters, the findings of this study show that most people are not occupying or “squatting” on land and houses that they have not paid for. Equally important to note is that paying for property emerges as one of the prime reasons for the inhabitants’ perception that their land rights are secure, which we discuss later.

At the settlement type level, it was observed that almost one-fifth (18%) of the respondents in Bairro Val Saroca had occupied vacant land, while a little over one-tenth (11%) of respondents in Bairro Panguila indicated that they obtained access by occupying a vacant house. Most vacant house occupations occurred in Panguila and it is possible that this is because people were occupying property before these have been formally allocated to them. This has important policy implications concerning administrative systems for the social housing projects in particular and with potential broader applicability to the future release of large numbers of housing units by the state and the promised delivery of serviced land sites. Most vacant land occupations have taken place in Val Saroca which can be explained by the age of the settlement -- it has been observed that the occupations have taken place over the last 25 years (more details are available in Annex 3).

The data obtained from this study were juxtaposed to those of the findings in a similar study done by DW in 2003 to see if there were significant changes to the means of accessing property (Figure 7). It can be seen that in both time periods, the purchase of land and houses were the primary means of accessing real estate property, with the proportion of those who accessed property through this means declining only very slightly in 2010. Similarly, there was only a slight decrease in the level of “family allocation” or “looking after or lending”. The key differences can be seen in the mode of access through state allocation (a significant increase of 12% was observed, i.e., 2% in 2003 and 14% in 2010) while the proportion of those who inherited property approximately doubled (5% in 2003 and 10% in 2010, respectively). Surprisingly, there has been a significant decrease in the proportion of those who reported having occupied empty land (21% in 2003 and only 6% in 2010). On the other hand, the proportion of those who reported having occupied an empty house saw a slight increase of 2% (3% in 2003 and 5% in 2010). Perhaps this change was influenced by the changes in the land law which came into effect in 2004 -- in accordance with the law, this mode of occupation offers little or no security in acquiring tenure rights.

The dominance of sale as a transfer mechanism (53% in 2010) indicates that a financial market continues to exist. This finding becomes all the more significant because the typologies represented by the four study areas make up about 75% of the total population of the city. Consideration should be given to the dominance of state allocation as a form of supply of real estate in Panguila. If data for this form of property access is taken out or ignored, the findings will show that the percentage of people accessing property through purchase/sale would be even greater.
**Documents that provide security of tenure.** What are the documents that provide people with a sense of security of tenure? Below is a list of documents cited by respondents of this study:

1) *Declaração de compra e venda* (purchase and sales declaration)
   - This is a declaration signed by both parties to prove transfer of real estate ownership; this declaration can be signed by witnesses as well, and/or legalized by a notary

2) *Contrato de compra e venda* (contract of sale)
   - This document stipulates the value and terms of purchase of the property and is signed by both parties

3) *Licença de arrematação* (temporary but upgradable license)
   - This license is the first license issued by the municipal authorities after the concession is made for a plot of land. With this license, further licenses can be obtained for the eventual construction on the land.

4) *Croquis de Localização* (location sketch)
   - This document defines the location of land or property and is issued by the municipal administration. It is one of the required documents that have to be submitted to legalize property ownership
5) **Título de ocupação precária** (precarious occupation title)
- this title is issued by the provincial authorities to establish precarious (temporary) occupation for up to one year, and is subject to renewal\(^{19}\)

6) **Direito de Superfície** (surface right)
- this title is granted by the provincial authorities. It constitutes a concession, usually for 60 years, attributing rights and obligations to own and build on land. This land may only be used to construct one’s own house or to carry out basic economic activities. When the purpose of the use of the land is defined, information on the land must be requested from the municipal or provincial authorities with regard to the ownership of the land and viability of the project.

Only then can the request to issue the surface right be made, i.e., by submitting the request, the *croquis de localização*, proof of a precarious occupation title of the land, copy of ID of the requester (singular or collective) and a brief description of the project that is intended to be developed on the land. Other documents may also be requested by the authorities, if needed.\(^{20}\)

7) **Registo Predial** (land/property registry)
- this document refers to a declaration issued by the Conservatory (local Ministry of Justice office) as proof of property registration

In addition to the above-mentioned documentary forms of evidence, the respondents also mentioned other documents that provide proof of occupation, or the use of verbal agreements witnessed by a third party (“*o acordo foi verbal testemunhado por terceiros*”)

When considering the weight attached to different forms of evidence there are two perspectives that are brought to bear. The first concerns local practice, and the other concerns the official government position. The results of this study show that local practice has more weight, as shown in the chart below (Figure 8). About 86% of the total number of respondents had some kind of documentation that demonstrate that they had a right to occupy the property, but a significant number (14%) of all the respondents said that they did not have any document to prove their right of occupancy. Of those who had documents to demonstrate right of occupancy, “purchase/sales declaration” documents were held by almost one-half (49%) of the total number

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\(^{19}\) The right to precarious occupation is stipulated in Article 40 of the Land Law. The state can grant temporary occupation rights to rural and urban land for up to one year in duration (subject to renewal) to individuals and entities for purposes of construction, mining, scientific investigation, and other activities permitted by the relevant regulations. Leases can be terminated by either party with a 60-day notice. Rights regarding installations and improvements by lessees are subject to applicable provisions of the Civil Code. Where possible, concessions shall be granted by public auction (with exemptions noted). Under the proposed regulations, leaseholds may not exceed one hectare for quarries and one-half a hectare for other uses. Annual lease rates are calculated based on Ministry tables, subject to annual revision. Disputes regarding lease rates are subject to mandatory arbitration. See USAID (2007), p. 17.

\(^{20}\) The surface right is stipulated in Article 39 of the Land Law (2004). Under the terms of the Civil Code, surface rights are granted for the purpose of construction of buildings or to make or maintain plantations. The proposed regulations provide that through surface right, rights to trees may be held that are separate from right to the land. Surface rights are subject to annual fees, calculated according to tables maintained by the Ministries of Finance, and Urbanism and the Environment. The rights holder may also opt for a one-time payment tied to the product value. Surface rights can be mortgaged. The holder of a surface right has a preferential right in the event of the sale or other grant of greater land rights to the area, and has the right to purchase the land without public auction (although the proposed regulations note a preference for the public auction procedure, with exceptions). Under the Land Law, surface rights are granted for 70-year periods, subject to renewal. The proposed regulations require surface rights initially to be granted provisionally, for a period of no more than five years. The right will be extended only after proof is provided that the holder of the right has met the obligation of effective use, and the land is demarcated. See USAID (2007), p. 17.
of respondents. A further 12% of the total respondents indicated that they had a contract of sale. About one-fifth (20%) of the total number of respondents had other significant forms of documented evidence (*Croquis de Localização* and oral evidence testimony at 7% each, and *Título de ocupação precária* at 6%).

Figure 8. Documents that prove the right of occupancy, 2010

![Pie chart showing the proportions of various types of documents proving occupancy rights.]

Official forms of evidence were barely used -- only 8% (or 28) of the total respondents indicated that they possess any official form of evidence; these documents are:

- *Direito de Superfície*: 2 respondents in *Bairro Operário*
- *Registo Predial*: 2 respondents in *Bairro Operário*
- *Licença de arrematação*: 1 respondent in *Val Saroca*
- *Título de ocupação precária*: 18, 3, and 2 respondents each in *Bairros Operário, Panguila* and *Val Saroca*, respectively.

Those who had *Título de ocupação precária* made up 6% of all the respondents whereas the total number of those who had the first three documents made up only 2% of the total sample. Because the *Título de ocupação precária* is only valid for one year, many of those claiming to hold it may not have renewed this title and may have consequently lost their legal tenure. In addition to this, if the area in question is within a state land reserve covered by decree 50/07 (Article 30 (4), General Regulation on the concession of land), the *Título de ocupação precária* would carry no weight because the decree annuls it. Although *Bairro Operário* is excluded from this decree, it does apply to other *musseques* in the city (see Figure 22 for the land reserved for housing in Angola).

Again, when the data from this study is compared to those obtained in the similar study made in 2003, we can see some significant shifts, the most striking of which is that the proportion of
those who had no proof of right to occupancy had significantly declined from 24% in 2003 (see Figure 9), to a little over one-tenths (14%) in 2010. Perhaps the three-year deadline for the regularization of properties set out by the new land law had pressured those who did not possess any documentation to obtain such documents so that they could defend their claim to their property. For instance, the proportion of those who had precarious occupation title increased from 2% in 2003 to 6% in 2010, and in the same manner, the proportion of those who had verbal agreements increased from 1% in 2003 to 7% in 2010. Other forms of documentation such as surface rights, land registry, etc., were obtained by 2010 -- these were not in the possession of “owners” in 2003. It is interesting to note that the proportion of those who possessed Purchase/sales declaration slightly declined from 57% in 2003 to 49% in 2010 while the proportion of those who possessed a contract of sale increased from 8% in 2003 to 12% in 2010.

Figure 9. Documents that prove the right of occupancy, 2003

An overwhelming majority of the respondents (85%) believed that their rights are protected (Figure 10). The remainder either considered that their rights were not protected (9%) or they did not know if they had security of tenure (6%). This widespread perception of their occupancy rights being protected echoes the findings of the 2003 study. A slight decrease in this perception over time is evident as marginally more respondents indicated more uncertainty (do not know). This finding has important implications for an advocacy agenda which might be best described as a “know your rights” campaign, since the discrepancy is wide and alarming, between people’s perceptions about their protection and the limited extent to which the law, as it currently stands, protects their claims.
In most cases respondents believed their rights to be protected because they had documents to prove it (46%), or because their neighbours can provide testimony (36%) that the place belongs to them (Figure 11). This kind of reliance on social relations in property markets in developing cities is not uncommon, even in the absence of customary tenure. In the Angolan case, this finding is probably related to the importance that respondents ascribe to the residents’ committees which were historically established as political party-based institutions. Due to the historical overlap between the main political party and the state, the people have come to perceive the committees as part of the state administrative structure, even though they are not. Neighbours bearing witness is an issue that is normally taken up at these committees.
Of the 9% who did not perceive their rights to be protected, most of the respondents said they lacked the necessary documents (Figure 12). This reinforces the notion that the people are aware of the importance of having documentary evidence to support their claim to occupancy rights, as well the importance of having these documents to facilitate and legitimize real estate transaction processes.
The weight of practice therefore, demonstrates the significance of the declaration and contract of sale as proof of tenure, or evidence that back up people’s claims to occupancy rights. Taken together, these two documents were cited by a majority (61% of the respondents). Although this finding is by no means unexpected, it is important for two reasons. The first concerns the legal status of these documents -- although they involve official actors, these documents are not legally defendable, especially in a context of “requalification”, massive-scale new town development, or large-scale demolitions. The notaries who act as witnesses to the declarations and contracts of sale are not validating the transfers themselves, although they are testifying that the parties are legitimate. When we consider people’s perceptions about their security of tenure, it shows that people are not aware of this (see the discussion on this issue below). Secondly, it tells us something significant about the character of the markets in the musseques. We have already demonstrated that they are dominated by sales, or financial transactions. The findings concerning documented evidence show that far from being anarchic, disorganised or informal, the transfers are backed up by evidence, the large majority of which is documented. As a result, these markets cannot accurately be described as “informal”. This is an important point because the widely-held official perception about the musseque markets in Luanda is that they are informal.

Our understanding about how this situation evolved is that in the absence of higher-level physical plans, local officials from municipalities, communes and residents’ committees made rational decisions on land allocation that made sense to them at the time. Prior to the clarification of the current land legislation, the perception would have been widespread that it was within their competence to make such decisions. Many people who claimed they had received land from the state would have received it through these mechanisms. We assume that the allocations were made in good faith by local officials. In this context they are not accurately characterised as examples of corrupt practice.

The second perspective on the weight of evidence question, over and above the weight of current practice reported until now, concerns the official status of different forms of evidence.
The official forms of evidence obviously carry the most legal weight, but their use in practice is negligible. One of the critical issues that emerge from these findings is about how the process of acquiring the status of official tenure should incorporate the validation of declarations, contracts of sale and other widely used proofs of property transfer made in good faith. While currently not formally defensible in law, government policy makers should reconsider how this evidence can be accommodated in the future. In fact, the provincial government of Luanda has, in practice, used the abovementioned proofs as evidence of legitimate occupation in recent cadastre processes.\textsuperscript{21}

In this context, the following key questions must be raised (this is discussed in more detail in the recommendations section):

- Does the law need to be reformed in order to give the declarations and the contracts of sale some legal recognition as instruments for property validation?
- If municipalities are to take over land management, could municipal regulations help facilitate this recognition?
- Could the kind of legal mechanism used to declare the housing reserves be used to serve the tenure security needs of people in possession of these documents?
- Could some form of blanket area-wide declaration or decree be used to recognise or validate the documents or the claims people of in possession of these documents, in advance of an individual process of claims adjudication which is inevitably time consuming and complex?
- The content of rights – both procedural and substantive – needs to be clarified. For example, what procedural rights would people have to a notice period, in the event of relocation? Could this be done by regulation of existing laws?
- A substantive right would be a right to a relocation site specified or the right to be compensated which currently exists in law, but has not been regulated.
- The question of compensation also arises from this analysis as an issue for the policy agenda. If people are relocated under the requalification scheme and their houses demolished, what kind of compensation should they be entitled to, taking into account the household investments that people have made, sometimes over generations. Here, there is a risk of ‘killing the capital’ of original residents.

An important factor to bring to bear on the question of weight of evidence is to consider the extent to which official forms of evidence have been applied in the case of state-sponsored social housing. In Bairro Panguila, one might have expected the state to provide legal titles since the social housing programme is an initiative of the government. However, a negligible proportion of respondents in Panguila indicated that they had official evidence to back up their rights – only 3 Título de ocupação precária have been issued, and these are probably already outdated by now. When coupled to the prevalence of the declaration and the contract of sale (40% and 20%, respectively) the findings demonstrate how pervasive the alternative forms of evidence are, even in state allocation processes where the government has yet to provide any legal kind of documentation to back up people’s new rights which are presumably secure.

\textsuperscript{21} Contributions from IPGUL representatives at the Roundtable discussion held at the World Bank Luanda office, 28 January 2011.
Regarding the validity of occupation, most of the respondents (41%) indicated that the fact that they purchased the land they live on and that they received a purchase declaration (21% and 20%, respectively), gives them security that their occupation of the property would be valid (Figure 13). This is an interesting response to analyse as it suggests that the very fact of purchase is perceived to provide security or ensure validity. On the basis of our preceding analysis, this result is anticipated and serves to reinforce our conclusions concerning the weight that documents such as declarations and contracts carry for buyers in the market. A significant proportion of respondents (8%) indicated that the signing or receipt of official papers ensured the validity of occupation. Because the data were obtained through a multiple-choice question, we are reluctant to deduce that these 8% can be aligned with the 20% on the basis of our analysis that people perceive the declarations and contracts of sales to be official in nature.

Figure 13. What makes the occupation of property valid?

There is such a wide chasm between the law and practice, as evidenced in the 8% response rate (of which 3.7% was recorded in Bairro Paraiso and 3.6% in Bairro Panguila) on official / legal forms of documented evidence to defend rights, and the dominance of alternative forms. It should be argued that processes that take place in actual practice need more recognition. More important than “formalisation”, a different approach is needed – one that looks for solutions to integration and one that makes the combination between what currently exists and the law, workable. A relatively significant proportion of the answers also suggested ‘other’ reasons -- this includes the fact that the property was allocated by the company or enterprise that they worked for, the fact they are of Angolan nationality, or the fact that the respondent inherited the place from family members.
5.2.2 Where land and housing buyers come from
The sample had an average of 7.3 people per household, of which 3.7 are under the age of 18. About 63% of the respondents reported moving into the bairro from elsewhere. Around 42% had moved from another municipality within Luanda province, 20% had moved from another province, and a small percentage (around 1%) had moved from another country. Natural growth in the sampled areas thus accounts for the remaining 37% (see Figure 14). Figure 15 shows that when current population figures are compared with those of 2003\textsuperscript{22}, we find that inner-city migration has increased in the sampled typology areas the last seven years, whilst migration from other provinces has been more or less stable, but on the other hand natural population growth has declined. This finding runs counter the common assumption of residents and governmental officials in 2003 (at the time when DW conducted a similar survey) that growth in Luanda (and indeed peri-urban growth in Angola) is reversible now that the war is over, as formerly rural populations will return to their places of origin.

\textbf{Figure 14. Migration trends and sources of urban growth, 2010}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{migration_trends.png}
\end{figure}

\textsuperscript{22}This study also took into account areas within typologies not covered in the current study, namely Bairro Popular, and Musseques ordenados which, together accounted for 7% of the responses.
Figure 15. Migration trends and sources of urban growth over two time periods

The comparison also reveals that inner-city migration is the dominant driver of population growth in the sampled settlement types in 2010, whereas it was natural population growth in 2003. The significance of inner-city migration is supported by detailed demographic information from municipalities, comunas and bairros (as mentioned in Section 3.1, also see Table 7) which demonstrates that inner-city musseques are progressively losing population while peripheral ones are growing. We do not believe that this is attributable primarily to “requalification” and demolitions, because the process already started shortly after the end of the conflict. To date, large-scale requalification programmes of inner-city musseques have not yet begun (with exception of the demolition of Boa Vista in 2001).

The following table demonstrates a more detailed breakdown of where buyers come from. Respondents were asked where they lived before, and an analysis of this data shows that Bairro Paraiso has the highest percentage (36%) of people who have always lived in that same municipality. In terms of inner-city migration, Bairro Panguila (45%) has the greatest proportion of respondents who moved from other municipalities within Luanda. On the other hand, it was found that Bairro Val Saroca has the highest percentage (51%) of respondents who migrated from other provinces. Overall, at the municipal level, the bairros analysed have seen a higher number of migrants from the municipality of Cazenga (21%) and at the provincial level, from Malange (25%).

The picture that emerges from these findings is that urban growth continues to be the predominant aspect of Angolan post-war demography. While the rate of natural growth has dropped slightly, inner-city migration from the high-density urban centre to the periphery

23 Government initiative to upgrade most of Cazenga and Sambizanga which would involve reallocating residents to provisionary residences until the upgrading process is complete and residents can return
continues to increase. The commonly-held perception that populations will abandon Luanda and return to rural homes or their places of origin is not supported by evidence from data from the 2003 nor 2010 studies. The findings also point to the fact that migration from other provinces still make up 15% to 20% of urban growth.

Table 7. Inner-city and provincial migration

<table>
<thead>
<tr>
<th></th>
<th>Val Saroca</th>
<th>Operario</th>
<th>Panguila</th>
<th>Paraiso</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural growth</td>
<td>Sambizanga</td>
<td>25%</td>
<td>Sambizanga</td>
<td>26%</td>
<td>Cacuaco</td>
</tr>
<tr>
<td>Other Municipalities</td>
<td>Cazenga</td>
<td>7</td>
<td>Ingombota</td>
<td>8</td>
<td>Samba</td>
</tr>
<tr>
<td></td>
<td>Viana</td>
<td>1</td>
<td>Rangel</td>
<td>6</td>
<td>Kibamba Kixi</td>
</tr>
<tr>
<td></td>
<td>Cacuaco</td>
<td>1</td>
<td>Cazenga</td>
<td>3</td>
<td>Sambizanga</td>
</tr>
<tr>
<td></td>
<td>Rangel</td>
<td>1</td>
<td>Maianga</td>
<td>1</td>
<td>Maianga</td>
</tr>
<tr>
<td></td>
<td>Ingombota</td>
<td>1</td>
<td>Kilamba Kixi</td>
<td>1</td>
<td>Cazenga</td>
</tr>
<tr>
<td></td>
<td>Maianga</td>
<td>1</td>
<td>Viana</td>
<td>1</td>
<td>Rangel</td>
</tr>
<tr>
<td></td>
<td>Samba</td>
<td>1</td>
<td>Cacuaco</td>
<td>1</td>
<td>Ingombota Viana</td>
</tr>
<tr>
<td>Total</td>
<td>13%</td>
<td>21%</td>
<td>45%</td>
<td>22%</td>
<td></td>
</tr>
</tbody>
</table>

| Provinces         | Malange | 15 | Bengo | 4 | Bengo | 3 | Uige | 8 |
|                   | Bengo | 8 | Malange | 4 | Malange | 3 | Bie | 4 |
|                   | Kwanza-Sul | 8 | Huambo | 3 | Uige | 3 | Bengo | 3 |
|                   | Uige | 7 | Benguela | 1 | Benguela | 1 | Malange | 3 |
|                   | Huambo | 4 | Cabinda | 1 | Huila | 1 | Huambo | 1 |
|                   | Kwanza-Norte | 3 | Namibe | 1 | Lunda Norte | 1 | Zaire | 1 |
| Benguela          | 3 | Zaire | 1 |    |    |    |    |    |
| Kuando            | 1 |    |    |    |    |    |    |    |
| Kubango          |    |    |    |    |    |    |    |    |
| Bie              | 1 |    |    |    |    |    |    |    |
| Total             | 51% | 16% | 12% | 21% |    |    |    |    |

Social and economic factors, particularly the availability of land and property prices, play an important role in this growing trend of peripheral growth as households are capitalising on inner-city houses and land, through sale and relocation. Figure 16 shows that social factors were the dominant reasons that motivated people to move to Bairro Operario (70%), Bairro Paraiso (53%) and Bairro Val Saroca (50%). For Paraiso and Val Saroca (40% and 28%, respectively), economic factors accounted for the second most-important reason for migrating to the particular bairro. In Bairro Panguila however, political factors (43%) were the most important motivating factors.
factors, but this was also followed by social and economic factors (30% and 26% respectively). Environmental considerations did not feature significantly in any *bairro*, with *Bairro* Paraiso having the highest percentage of people moving into the area because of problems related to environmental factors (2%).

Figure 16. Main factors that drive migration

![Figure 16. Main factors that drive migration](image)

From those that migrated into the study areas, 64% stated that living conditions were better in the destination *bairro*, 20% affirmed that living conditions were similar to where they lived before, and 16% said the conditions in the current *bairro* were worse than where they came from.

Differences in the quality of building material of current and previous residences (Table 8) can act as indicators of well-being. It can be seen that overall, the building material of the current house of respondents appear to be of better quality and are more durable than those of their previous residence. The exception to this is for those whose previous houses were made of ceramic bricks. When building a new house or renovating an existing one, most people will opt to use cement blocks instead of ceramic bricks, to reduce costs. Other key areas of improvement in terms of general well-being include a reduced cost of living in the destination *bairro* (21%), better access to electricity (18%), living in a more peaceful environment (15%), better access to water (10%) and bigger properties (6%). Meanwhile, the respondents that affirmed that living conditions are worse in the current place said the main reasons for their discontent is that they now have a higher cost of living and there is a lack of basic access to clean water (each cited by 21% of the respondents), followed by lack of access of electricity.

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24 Different factors determine whether conditions will be seen as more favourable in the current, as opposed to the previous area of residence, or whether forces which were out of the respondents’ control led to the move to the new community. The main factors were classified into four main categories, with the following examples: 1) Social – divorce, marriage, family conflicts, death of key family members, availability of schools; inheritance, conflict with neighbours, crime level and displacement; 2) Economic – proximity to jobs or new job opportunities; 3) Political - government reallocation schemes, internally-displaced persons (IDPs) during the war; 4) Environmental – areas of lower risk in terms of flooding and landslides.
from the main provider (15%), greater distance from employment opportunities (13%), and higher transport cost as well as more time spent travelling (9%).

Table 8. Type of building materials for houses

<table>
<thead>
<tr>
<th>Type of House</th>
<th>Building Materials Used</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ceramic bricks</td>
</tr>
<tr>
<td>Previous house</td>
<td>16.6%</td>
</tr>
<tr>
<td>Current house</td>
<td>5%</td>
</tr>
</tbody>
</table>

5.2.3 Land use conversion and gentrification
Using satellite imagery analysis, existing survey data, ground truthing, media surveys and field interviews, this section documents the land use conversion and gentrification of Luanda from at least the mid-1990s to the present. Significant land development projects, land acquisitions, relocations, redevelopment and associated gentrification will be observed, and technically-generated estimates of changes in built-up area density, population density and land values over this period will be presented.

Based on aerial photographs, satellite images and historic documentation, the delineation of the urban land occupation since the pre-independence period can be discerned. The following maps illustrate the rapid physical growth of both the formal and peri-urban areas in Luanda, and demonstrate the conversion of rural lands in recent decades.

1964: Figure 17 below shows the relatively limited peri-urban areas on the upper plains around the central urban area, and also the continued existence of some informal settlements within (“musseques em transicao”) being re-developed, and at the periphery (“musseques antigas”). Overall, the city, as well as the peri-urban areas, are limited in size geographically.

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25 These typologies were included in the fieldwork in Val Saroca and Catambor – see separate fieldwork report for these locations.
1974: Figure 18 shows that there has been some consolidation, but no expansion of the inner urban core, whereas informal settlements have begun to spring up beyond the core. The informal settlements included areas where more rigorous land-use control has operated. Some of these new informal settlements were organised, albeit not fully formalised (bairro populares) and others were used for relocation of musseques dwellers during inner-city consolidation (musseques ordenados).26

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26 These typologies were included in the fieldwork in Bairro Popular and Sao Joao / Santa Antonio / Cazenga Popular.
1986: Figure 19 shows that the urban core consolidation has stalled with a reversion to informal occupation in areas within. Widespread informal settlement in the peri-urban areas has been established, including those in the peripheral areas (*musseques periféricas*),\(^{27}\) at Samba in the south of the city, in Cacuaco in the east, and in Viana in the southeast, the latter being the more significant development.

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\(^{27}\) This typology is included in Augusto n’Gangala.
2001: The essentially linear spread of peri-urban settlements along the three main routes going out of, and into the city (the east, south and south-east) have continued with rapid peripheral occupation (Figure 20). Previous outlying settlements have been integrated with the more or less continuous informal settlement, although some forms of new formal settlement (*novos assentamentos*) are interspersed with these.
2010: Overall, the physical spread of the city has been very rapid (Figure 21). The completion of the construction of a new ring road from Benfica/Samba in the south via Viana to Cacuaco in the east (some 10 km from the centre) is already a major factor in consolidating and stimulating both formal and informal settlement around the city, as are the resettlement locations based in Viana – now up to more than 20 km to the southeast.
Forced removals and the conversion of informally occupied land. In 2001, the first mass evictions and demolitions in Luanda took place in informal settlements located in the *bairro* of Boa Vista. This marked the beginning of the process of converting informally-occupied areas into formal urban lands. The 6,000 families that were evicted were relocated to *Bairro* Zango, located 35 km away from their original homes. Since then, other resettlements have taken place to upgrade sections of the city of Luanda and other areas in the country affected by urban development or reconstruction projects. The displaced inhabitants were resettled in the periphery of the city. International organizations and national private media have leveled criticisms on the way eviction and resettlement were executed.\(^\text{29}\) In 2009, the Angolan National Assembly called for “the creation of minimal and acceptable conditions” and “the dialogue with and engagement of these citizens” (Resolution 37/09) after populations of Chicala, on the Island of Luanda were faced with demolitions and subsequent resettlements. This call is particularly pertinent in view of the upcoming upgrading projects in the city of Luanda, such as those in the *bairros* of Sambizanga and Cazenga which will necessarily involve demolitions and resettlements, and the conversion of large areas of presently informally-occupied lands.

**Land reserves for housing.** The Angolan government has implemented a policy to set aside specific areas for housing (Figure 22). The identification of land reserves turns these lands into areas of public utility, and allows for land expropriation. Compensation should correspond to the *real and current value of the land* (Article 30 (4) General Regulation on the concession of land – Decree 58/07). However, this only applies to those who have a provisional, definitive or full property title; otherwise, the right to precarious/unregistered occupation is annulled (Article 30 (1) Decree 58/07).

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\(^{28}\) Gameiro, A. (2010)

The map below shows the reserves in Luanda as identified in Decrees 64/07 and 87/08. This was plotted against the 2008 DW population density estimate, which allows us to see that some of the areas are relatively densely populated (Figure 23). The accompanying table estimates the populations that were already living in those housing reserve areas at the time that they were designated as such in 2008 (see Table 9 below). These populations will either be accommodated within the reserves or may be displaced in order to permit new land developments to take place. Approximately 872,800 people or approximately 145,500 housing units may be affected or demolished, because these are currently located within the designated housing reserves and are considered to be illegal occupants of state land. Given the amount of people involved, the way in which the government will enforce this stance will prove to which extent the land reserves will contribute to ‘the process of the improvement of the state administration, the economy and people’s lives’ as proposed by the state reserve legislation. It
is projected that 415,000 housing units will be constructed under the National Housing Programme, resulting in a projected net gain of 269,500 housing units.
Figure 23. Aerial view of land reserves in Luanda vs 2008 population density estimate
Table 9. Population in the housing reserve areas, 2008

<table>
<thead>
<tr>
<th>Land Reserves</th>
<th>Area (ha)</th>
<th>Existing Population Density /ha</th>
<th>Population affected or to be relocated</th>
<th>Housing Units affected or demolished</th>
</tr>
</thead>
<tbody>
<tr>
<td>Musseque Capari</td>
<td>2,043</td>
<td>0.50</td>
<td>1,020</td>
<td>170</td>
</tr>
<tr>
<td>Cacuaco</td>
<td>221</td>
<td>2.83</td>
<td>625</td>
<td>104</td>
</tr>
<tr>
<td>Sapu</td>
<td>157</td>
<td>38.48</td>
<td>6,028</td>
<td>1,005</td>
</tr>
<tr>
<td>Kikuxi, Sapu e Benfica</td>
<td>10,957</td>
<td>22.55</td>
<td>247,127</td>
<td>41,188</td>
</tr>
<tr>
<td>Sambizanga Antenas</td>
<td>79</td>
<td>343.40</td>
<td>27,151</td>
<td>4,525</td>
</tr>
<tr>
<td>Sambizanga, Bairros Operario and Boa Vista</td>
<td>524</td>
<td>345.28</td>
<td>180,791</td>
<td>30,132</td>
</tr>
<tr>
<td>Cazenga Antenas</td>
<td>608</td>
<td>233.26</td>
<td>141,847</td>
<td>23,641</td>
</tr>
<tr>
<td>Zango</td>
<td>176</td>
<td>2.54</td>
<td>448</td>
<td>75</td>
</tr>
<tr>
<td>Nova Urnazicacao Cacuaco</td>
<td>3,505</td>
<td>0.16</td>
<td>557</td>
<td>93</td>
</tr>
<tr>
<td>Luanda Norte</td>
<td>16,196</td>
<td>1.83</td>
<td>29,673</td>
<td>4,945</td>
</tr>
<tr>
<td>Bita Sapu</td>
<td>300</td>
<td>0.81</td>
<td>244</td>
<td>41</td>
</tr>
<tr>
<td>Nova Cidade de Luanda</td>
<td>131,307</td>
<td>1.75</td>
<td>230,377</td>
<td>38,396</td>
</tr>
<tr>
<td>Bita Sapu I</td>
<td>400</td>
<td>17.32</td>
<td>6,934</td>
<td>1,156</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>166,473</strong></td>
<td></td>
<td><strong>872,823</strong></td>
<td><strong>145,470</strong></td>
</tr>
</tbody>
</table>

Gentrification. Gentrification is closely related to the displacement that occurs when wealthier people acquire property in low income, working class areas. This generally results in an increase in the average incomes in the area but is accompanied by a decrease in average family sizes. Furthermore, this can than result in the eviction of lower-income residents because of the accompanying increases in rents, house prices, and cost of services. The “gentrification” of Luanda’s inner-city bairros has been evident from the end of the war in 2002. The 2003 study conducted by Development Workshop showed that at that time, there was a significant movement of populations (37%) from older musseques to the periphery of the city. The current study demonstrates that the inner-city migration pattern continues to grow today (42%). The concept of gentrification or the upgrading of the socio-economic and physical characteristic of a neighbourhood can be measured using several indicators including:

i) demography and population density

ii) land and housing values

iii) housing quality and services

There is clear evidence that certain inner-city bairros are decreasing in density as poor urban families sell off their real estate assets and migrate to the periphery where land is cheaper. The following table compiled from population estimates over the last decade demonstrates this tendency (Table 10).

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cacuaco</td>
<td>12,923</td>
<td>0.23</td>
<td>113,310</td>
<td>2</td>
<td>13.7</td>
<td>860,600</td>
<td>15</td>
<td>28.8</td>
</tr>
<tr>
<td>Cazenga</td>
<td>215,105</td>
<td>56</td>
<td>920,864</td>
<td>239</td>
<td>9.0</td>
<td>1,182,600</td>
<td>306</td>
<td>3.2</td>
</tr>
<tr>
<td>Ingombota</td>
<td>97,824</td>
<td>102</td>
<td>187,831</td>
<td>196</td>
<td>4.0</td>
<td>129,700</td>
<td>135</td>
<td>-4.5</td>
</tr>
<tr>
<td>Kilamba Kiaxi</td>
<td>118,441</td>
<td>18</td>
<td>362,277</td>
<td>57</td>
<td>6.8</td>
<td>892,200</td>
<td>62</td>
<td>11.9</td>
</tr>
<tr>
<td>Maianga</td>
<td>161,663</td>
<td>65</td>
<td>520,308</td>
<td>211</td>
<td>7.4</td>
<td>529,000</td>
<td>214</td>
<td>0.2</td>
</tr>
<tr>
<td>Rangel</td>
<td>132,270</td>
<td>210</td>
<td>195,418</td>
<td>310</td>
<td>2.2</td>
<td>176,600</td>
<td>280</td>
<td>-1.3</td>
</tr>
<tr>
<td>Samba</td>
<td>27,369</td>
<td>0.79</td>
<td>217,892</td>
<td>6</td>
<td>13.0</td>
<td>503,000</td>
<td>15</td>
<td>11.0</td>
</tr>
<tr>
<td>Sambizanga</td>
<td>123,655</td>
<td>87</td>
<td>568,561</td>
<td>401</td>
<td>9.4</td>
<td>473,800</td>
<td>334</td>
<td>-2.3</td>
</tr>
<tr>
<td>Viana</td>
<td>34,592</td>
<td>0.26</td>
<td>63,591</td>
<td>0.47</td>
<td>3.7</td>
<td>1,060,100</td>
<td>8</td>
<td>42.1</td>
</tr>
<tr>
<td>Luanda Total</td>
<td>923,842</td>
<td>3.80</td>
<td>3,150,052</td>
<td>13.0</td>
<td>8.2</td>
<td>5,823,200</td>
<td>23.3</td>
<td>7.9</td>
</tr>
</tbody>
</table>

While real-estate values have increased substantially in the decade since the end of the war, there has been no systematic tracking of prices. Because the sale of land is considered at-best an informal practice, there has been no attempt to collect data. When DW conducted its first comprehensive study on land in Luanda in 2002, the component related to the supply side of land markets was abandoned due to the lack of information from authorities. The current study described in the next section is believed to be the first reliable data on land values; however, it is considered as a snap-shot of the market in 2010 when the research was done.

Housing quality and the access to basic services such as water has improved slowly in inner-city bairros serviced by formal networks. However, basic services, even in urbanised parts of the city, are still sub-standard and irregular. Many major infrastructure projects have not come on-line as yet, and most investments have gone to serve ‘green-field’ upper-class housing and commercial development areas in southern Luanda. Housing quality improvement in inner city areas is usually based on local initiative and is generally considered the owner’s investment.

Of the four study areas in the current study, it is the Bairro Operario (representing Transitional Musseques) is the area that most clearly demonstrates the ‘gentrification’ process (see, for example, Figure 24 below.)
Land conversion is most evident in the periphery of the city where population growth and the transformation of rural land into peri-urban *bairros* are dramatic and rapid. To date, this process of land conversion has been driven by the informal land market, with little consideration or even awareness of formal government demarcation of land reserves, plans for sites and services, or social housing. The *Bairro* Paraiso study area has grown at an average rate of 34% per year (see...
Figure 25. Forty-five percent (45%) of that growth is attributed to populations that have migrated from inner-city neighbourhoods.
Table 11 below provides a summary of the trend in gentrification of the four study areas. It shows that the process of gentrification is on an upward trend in areas where population density is decreasing, and in the older areas of the city (Old and Transitional Musseques). On the other hand, newer areas that are farther from the city centre (Peripheral Musseques and Social Housing Zones) would normally have increasing population densities and are less subject to the process of gentrification.
Table 11. Levels of ‘gentrification’ in the four study areas

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>Population Density</th>
<th>Land Value</th>
<th>Land Security</th>
<th>Tenure Security</th>
<th>Gentrification Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old Musseques</td>
<td>Decreasing</td>
<td>Increasing</td>
<td>Insecure</td>
<td>Improving</td>
<td></td>
</tr>
<tr>
<td>Transitional Musseques</td>
<td>Decreasing</td>
<td>Rapidly Increasing</td>
<td>Upgradeable</td>
<td>Security</td>
<td>Rapidly Improving</td>
</tr>
<tr>
<td>Peripheral Musseques</td>
<td>Increasing</td>
<td>Slowly Increasing</td>
<td>Insecure</td>
<td>Decreasing</td>
<td></td>
</tr>
<tr>
<td>Social Housing Zone</td>
<td>Increasing</td>
<td>Slowly Increasing</td>
<td>Secure</td>
<td>Decreasing</td>
<td></td>
</tr>
</tbody>
</table>

Tenure security in areas designated by the government for conversion in the form of urban renewal (requalification) and urban expansion (reserves fundiarias) remain in question. While official land policies stipulate that land expropriated in the public interest will receive compensation, this only applies to land that is occupied legally or has been registered during the three-year window permitted by the Land Law. Since the expiry of this provision in July 2010, unregistered land can be officially considered to be illegally occupied and not eligible for compensation if expropriated. It was found that on average, only 8% of the occupants in the study areas have documents proving their legal occupation of the property. Plans for urban renewal and land reserves therefore increase tenure insecurity for approximately 145,500 households in Luanda corresponding to approximately 872,800 people.

5.2.4 Dispute resolution

This sub-section addresses the question of how real estate disputes are resolved in the absence of regularisation, and by whom. The first way in which we address this question is to identify the extent of land-related conflicts in the study areas, and then to report briefly on the nature of such real estate disputes.

Within the study areas, it was found that the incidence of conflict over land is very low, with only 2% of the all the respondents having experienced any sort of conflict involving the land which they currently occupy. This finding is very similar to the DW 2003 study in which evidence of actual conflicts was found to be almost negligible (4%) and in those few cases where conflict did occur, it tended to relate to disputes over boundaries and conflicting claims over the right to the land (within the family, and with people outside the family).

Only eight (8 or 2%) of the respondents reported experiencing conflict -- four (4) in Val Saroca, three (3) in Panguila and one (1) in Bairro Operario. It is to be noted that as this report was being prepared, six (6) of these conflicts have already been resolved. No conflict was reported in Bairro Paraíso. Three conflicts were with neighbours over boundary demarcation (i.e., property “limits”). Two occurred with the local administration concerning construction standards and boundary demarcation (“limits and construction”), while only one reported dispute was with family members.

Such low levels of conflict could indicate that there exists strong social homogeneity in the community. The occurrence of few disputes provides an indicator of the functionality of local

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markets, and of the social legitimacy of property transfers -- even if the documents used to back them up are of questionable legal status.

While conflicts involving land are rare, who would the respondents turn to if they get involved in land conflicts? Figure 26 shows the entities that the respondents would look upon as the first recourse in tenure conflicts. The data provides an indication of whom people will turn to, in the event of conflict. It should be emphasized that these are perceptions about what would happen in the event of conflict, rather than responses based on actual experience, due to the low level of conflict reported. We are not able to deduce how well this recourse works in practice.

Most respondents (28%) would likely put their trust in the residents’ committees, while a significant proportion of the respondents would turn to either the local administration (18%) or provincial government (14%). The perceived role of the state emerges as important as the two entities together seem to enjoy the trust of almost one-third (32%) of the respondents. As explained earlier, the residents’ committees in Angola are perceived to be a part of the government administrative structure due to their historical establishment as political party institutions. The people’s perceptions of this thin and oftentimes blurry line between community and state institutions is important for our understanding of the markets as it further inflates (to as high as 60%) the importance that people attribute to the state in the event of conflict.

Interestingly, only 7% of the respondents would turn to the former owner for a resolution to the conflict. This indicates that the sale of real estate is perceived by the people to be legitimate, and that they have faith in the validity of the sale documents as there is a relatively low incidence of people reporting that they would revert to the former owner. This notion is reinforced by the total number of respondents who said that they would turn to the police for assistance in resolving conflicts. There is very little reference to the mass media, although the DW media monitoring work does suggest that this is indeed an issue taken up in the press.

The findings of the DW study in 2003 show that the family (33%) followed by neighbours (27%) would likely be asked to resolve issues on tenure. The residents’ committees were preferred as the third option (20%) followed by the police (13%). This suggests a significant shift in the values and attitudes of property owners, i.e., property owners now prefer a more formal approach to conflict resolution (i.e., the local government administration officials to help in resolving land conflicts), as opposed to seven years ago, when the preference seemed to be a more interpersonal and informal process of dispute resolution.
Gender and land disputes. While formal laws\textsuperscript{31} may, in theory, protect women, women do not take advantage of them, as women (and men) generally lack knowledge of their rights to land and property. Thus, women often do not pursue a case to gain/retain land access. When women do pursue a case (such as land access for widows), their in-laws or local authorities are not always willing to assist, and outcomes are uncertain.

Without a concerted effort, women are often inadvertently left out of land rights formalization processes implemented by governments and donor groups. In Angola, given the high number of women-headed households due to widowhood and family separations resulting from the war, the likelihood is high that many will not benefit from the security to land tenure that the Land Law seeks to provide. The concern remains also for children of widows and separated women, children of women in polygamous relationships, orphans, and demobilized soldiers including female soldiers. Many of these groups may lack knowledge of their land rights or may lose their rights due to inadequate representation during the land rights formalization process. As Angola begins land rights formalization, it is important to ensure that women are appropriately included in urban development efforts in peri-urban contexts, in requalification and land regularization projects are being implemented.

The author’s research in peri-urban and rural areas of Angola\textsuperscript{32} has demonstrated that there are significant discrepancies between the statutory laws and the customary practice\textsuperscript{33} regarding

\textsuperscript{31} The Family Code (1989) requires couples to elect whether to hold property individually within the marriage, or recognize community property. If there is no election, the resumption of community property governs. Alienation of community property requires consent from the spouse. If widowed, the Family Code transmits leasing/renting rights to the surviving spouse. The Family Code does not however permit polygamy. Intestate provisions in the Family Code grant property to surviving spouses and children equally.

\textsuperscript{32} ARD, Development Workshop (DW), Rural Development Institute (2007). A Profile of Land Rights of Women and Other Disadvantaged Groups, USAID Luanda.

\textsuperscript{33} There are no clear customary norms that protect women’s land rights. Women’s tenure rights are precarious at best in most areas. Significant differences in practice remain from family to family, and depending on the decision of the Soba. However, most women do not have security of land tenure in their own right, but only through their husbands or their parents, or are considered to be holding land in trust for their children.
women (in particular) and their access to land. The provisions in the statutory laws allow for land access to women that the customary practices do not. For instance, the Angolan Constitution provides for equal rights to property, regardless of gender. However, under customary practices, women rarely inherit land from their birth family. Community property provisions in the Family Code protect widows and divorcees from losing land rights; in practice, however, divorcees and separated women are almost always expected to return to the birth family. A widow sometimes retains rights to her husband’s land as the temporary custodian of land and property for their children, and on other occasions she may be evicted along with the children. Children of these women also remain in a precarious position regarding access to land. The children’s land access often depends upon the age of the children (sons) at the time of the death of the husband, as well as acceptance of the children by the in-laws. Married women without children (without sons, in particular), and those in polygynous relationships (childless or with children) are in risky positions of being abandoned, with no access to her husband’s or parental land. It is important to note however, that important differences remain from family to family on whether widows in particular are able to retain access to the husband’s land. Some of these differences may be based on criteria such as age of the widow, whether the widow has children, and/or age of the children. Women in polygynous relationships in peri-urban areas often appear to be in precarious situations as the landholdings are small, and the husband may not provide housing for each “wife”.

Knowledge of statutory laws is limited or non-existent at the local level in peri-urban areas, and most women and men (including local administrators) appear to be unaware of statutory laws protecting women’s rights to land and property. Therefore, following customary practices, women do not expect to inherit land, and often do not pursue a case of non-inheritance or eviction when widowed or divorced.

There is an almost equal distribution of males and females among the household heads in the four settlement types, with the exception of the Peripheral Musseque (Bairro Paraiso) where the proportion of male household heads is more than double that of the females (Table 12).

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>Gender of Head of Household</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Old Musseque</td>
<td>15.7%</td>
<td>12.5%</td>
</tr>
<tr>
<td>Social Housing</td>
<td>10.3%</td>
<td>12.1%</td>
</tr>
<tr>
<td>Peripheral Musseque</td>
<td>16.4%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Transitional Musseque</td>
<td>11.7%</td>
<td>14.9%</td>
</tr>
</tbody>
</table>
Table 13 shows that there were only slight differences between the male and female heads of households as far as their reasons for moving to their current residence is concerned. The female heads of households moved to their new residence mainly because of issues relating to their marriage (10.2%), the death of a key member of their family (7.5%), and displacement from their previous home (5.6%). For the male household heads, it was the death of a key member of their family (11.7%), marriage issues (8.3%), and the need to have more room (7.5%) as the number of people in the household had increased.

Table 13. Reasons of household heads for moving to their current residence

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Gender of Household Head</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>No. of people in the HH increased</td>
<td>7.5%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Loss of former home</td>
<td>4.9%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Death of key member in family</td>
<td>11.7%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Divorce</td>
<td>1.5%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Marriage</td>
<td>8.3%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Studies</td>
<td>5.3%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Conflict in family</td>
<td>2.6%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Conflict with the previous landlord</td>
<td>1.1%</td>
<td>.4%</td>
</tr>
<tr>
<td>Inheritance</td>
<td>.4%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Was invited to live here</td>
<td>1.1%</td>
<td>4.1%</td>
</tr>
<tr>
<td>High crime/ violence in previous area</td>
<td>.0%</td>
<td>.4%</td>
</tr>
<tr>
<td>Was displaced in previous home</td>
<td>4.1%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Others</td>
<td>11.3%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Total</td>
<td>54.9%</td>
<td>45.1%</td>
</tr>
</tbody>
</table>

The study found that more women heads of households stayed longer in their current residence compared to their male counterparts (Figure 27). This was true for household heads that stayed in their residences from 16 – 40 years. However, the reverse is true for the shorter term - - more male heads of households stayed in their current residences from about one to 15 years.
The income profile of both male and female household heads are very similar in terms of their minimum monthly income, the number of dependents, number of people in the household, number of dependents, and number of people who work (Table 14). This suggests that the all respondents have very similar financial/economic characteristics and that the respondents from different settlement types also have similar characteristics.

Table 14. Income profiles of household heads

<table>
<thead>
<tr>
<th>Heads of households</th>
<th>Number of people in the main house</th>
<th>Number of dependents under 18 years of age</th>
<th>Number of people who work</th>
<th>Average monthly income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>7.50</td>
<td>3.68</td>
<td>1.76</td>
<td>Kz 4,650</td>
</tr>
<tr>
<td>Median</td>
<td>7.00</td>
<td>3.50</td>
<td>2.00</td>
<td>Kz 5,000</td>
</tr>
<tr>
<td>Minimum</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>Less than Kz 5,000 per month</td>
</tr>
<tr>
<td>Maximum</td>
<td>21</td>
<td>11</td>
<td>7</td>
<td>Not answered</td>
</tr>
<tr>
<td>N</td>
<td>152</td>
<td>152</td>
<td>152</td>
<td>Kz 1,520</td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>7.36</td>
<td>3.70</td>
<td>2.02</td>
<td>Kz 4,650</td>
</tr>
<tr>
<td>Median</td>
<td>7.00</td>
<td>3.00</td>
<td>2.00</td>
<td>Kz 5,000</td>
</tr>
<tr>
<td>Minimum</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>Kz 5,600 - Kz10,000 per month</td>
</tr>
<tr>
<td>Maximum</td>
<td>23</td>
<td>12</td>
<td>9</td>
<td>Not answered</td>
</tr>
<tr>
<td>N</td>
<td>129</td>
<td>129</td>
<td>129</td>
<td>129</td>
</tr>
</tbody>
</table>
In general, the great majority (82.7%) of household heads invested on buildings and renovations to improve their property (Table 15). However, the data show that more male heads of households (47.7%) invested in their properties compared to their female counterparts (35%).

Table 15. Investments made by household heads in the property

<table>
<thead>
<tr>
<th>Investment Made</th>
<th>Gender of Household Head</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Yes</td>
<td>47.7%</td>
<td>35.0%</td>
</tr>
<tr>
<td>No</td>
<td>6.5%</td>
<td>10.8%</td>
</tr>
<tr>
<td>Total</td>
<td>54.2%</td>
<td>45.8%</td>
</tr>
</tbody>
</table>

5.2.5 Brokers, agents and intermediaries

As discussed in section 6.2.1, of the 53% of respondents who paid to access the land they currently live in 89.7% was paid directly to the previous owner, followed by Local/Provincial Government departments and resident committee (Table 16).

Table 16. Vendor of the land purchased by respondents

<table>
<thead>
<tr>
<th>Neighbourhood</th>
<th>Previous Owner</th>
<th>Intermediary</th>
<th>Resident Committee</th>
<th>Local/Provincial Government</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Val Saroca</td>
<td>26.3%</td>
<td>0.4%</td>
<td>1.2%</td>
<td>0.4%</td>
<td>0.4%</td>
<td>28.8%</td>
</tr>
<tr>
<td><em>Bairro Operario</em></td>
<td>17.3%</td>
<td>0%</td>
<td>0.4%</td>
<td>2.5%</td>
<td>2.1%</td>
<td>22.2%</td>
</tr>
<tr>
<td>Panguila</td>
<td>8.6%</td>
<td>0.4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Paraiso</td>
<td>37.4%</td>
<td>0.4%</td>
<td>1.2%</td>
<td>0.8%</td>
<td>0%</td>
<td>39.9%</td>
</tr>
<tr>
<td>Total</td>
<td>89.7%</td>
<td>1.2%</td>
<td>2.9%</td>
<td>3.7%</td>
<td>2.5%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Studies carried out on the Angolan real estate sector only emerged in 2008, but there is still a lack of information relevant to and on the sector. As a result, speculation in and informalization of the sector have been able to thrive as little or no qualifications were required for people to enter the profession and call themselves real estate brokers or intermediaries. In the words of a formal real estate broker:
“I encounter what we call ‘garimpo imobiliário’ (artisanal real estate, derived from artisanal – illegal- diamond mining): everybody is involved in real estate commerce, rendering services; any opportunity to make money. I can name about one hundred persons that are involved in real estate mediation. Everybody does it and you can as long as you have the right knowledge and contacts. One phone number can already make you rich. We need intermediaries because of their knowledge and contacts, but they don’t deliver the same quality [...] there is a lot of fraud.”

Few real estate agents involve themselves in the actual transfer of property. Their activities are mostly limited to bringing the seller and buyer together and in the high-end market this is a highly lucrative business in itself. Usually the commission consists of one month’s rent, which at the peak of the real estate boom, could range between US$ 10,000 and US$ 20,000. Agents are often not certified or capacitated to confirm the legitimacy of sellers and buyers.

When it comes to the land market, the DW media records indicate that the illegal sale and occupation of land in Luanda (namely, in the peripheral municipalities of Kilamba Kiaxi, Cacuaco, Viana and Benfica), has become a widespread practice among public servants linked to municipal administrations, as well as army officials. This makes it very difficult to combat the practice, even though the existence of these practices has been publicly acknowledged.

The extremely low percentage of intermediaries (1.2%) as beneficiaries of land transactions indicates that the informal land market is characterized by individualized direct purchase. It could be argued that intermediaries are simply not involved in this segment of the market as there is sufficient supply which keeps prices relatively low.

The fact that only 3.7% of the transactions involve local or provincial authorities could indicate low levels of trust of the authorities as a result of the involvement of officials in corrupt practices.

Existing studies indicate that the real estate sector is still in an incipient stage. It lacks structured financial products, partly due to the inefficiency of cadastre and land registration, and the lack of legislation on ‘horizontal property’ to provide for warranties. This inhibits access to credit for housing and the development of a mortgage market.

Currently under review, is a law on real estate mediation which seeks to subject the practice of real estate activities to a license and identification cards to be requested from, and issued by the National Institute of Housing. This Institute will also inspect and control real estate activities. Again, it is not clear how the capacity of the Institute will be ensured to enable the effective execution of these tasks.

Overall, APIMA is satisfied with the laws but argues that it is still necessary to adopt specific laws to regulate real estate development, a code for real estate professionals and real estate valuation. These instruments would bring more security and stability to the sector and ensure that it operates in accordance with international rules and standards.

34 Interview with the Executive Director of Imorizon - Empreendimentos e Mediação Imobiliária Lda, Luanda, 10 October 2010.
35 Interview with the president of APIMA, Luanda, 13 December 2010.
5.2.6 Market information
In the informal market most properties for sale are advertised by posting notes on walls or boards around the area in question (see Figure 28). The images below are typical examples of this type of advertising.

Figure 28. Typical signs advertising land for sale

Sales and rental opportunities are also advertised in local newspapers, mostly in the form of small ads (see Figure 29). The DW experience in gathering information to feed into the land price map shows that those who choose to use the media also tend to rely on intermediaries in the process, especially in relation to property for sale. These can be formal or informal agents.

Figure 29. Land being advertised for sale in local newspapers
Properties at the high-end of the market are typically advertised in real estate agencies, specific websites and billboards. Examples of these are projects such as the Bem Morar (see Figure 30 below) which builds and sells condominiums with features tailored to families rather than individuals. Residential areas such as this are being built throughout the country. There are also those projects which combine residential with commercial areas and where spaces for rent are also available. An example of this is the Gika Project shown below (Figure 31).

Figure 30. The Bem Morar residential project in Benfica, Luanda being advertised in a website

Figure 31. The comandante Gika Project, Luanda: a commercial-residential development
5.2.7 Property values

The mantra of real estate professionals everywhere is “Location, location, location!” This principle seems to be applicable in Luanda, as can be seen in Figure 32 below. Respondents were asked what they would value most when looking for residential properties. Their responses show that the factors they rank highest are directly related to location (i.e., proximity to schools, near family members, near work, close to transport facilities). However, it can be argued that the other factors considered to be important by the respondents are also a function of, or are indirectly related to the location of the property (e.g., peaceful environment, low crime, availability of electricity and running water).

Overall, a peaceful environment and the sense of support within communities (cited by 27% of the respondents) are seen as the primary factor valued by respondents, while transport links is the least (3%).

At the bairro level, living in a peaceful environment and the sense of support within communities are valued by residents in Bairro Paraiso, Panguila, and Val Saroca (44%, 29% and 23% respectively). Residents in Bairro Paraiso also place a high value on proximity to various educational establishments (21%), low cost of properties (12%) and proximity to other family members (11%). For Bairro Panguila, the residents place a high value on the availability of running water within the homes (21%), access to electricity from the main provider (19%) and low crime rates (12%). In Bairro Val Saroca, also place a high value on the proximity to various educational establishments (22%), low crime rates (16%), stable electricity supply from the main provider and proximity to other family members (both at 15.5%).

Figure 32. Features in the neighbourhoods that are valued
For Bairro Operario the highest value is placed on the proximity to various educational establishments (21%), followed by a peaceful environment and community living (18%) and proximity to places of employment as well as access to electricity from EDEL (16% each).

Data from the surveys, the key informant interviews, and inputs from participants in the roundtable discussion show that the following are important factors that influence the value of land in Luanda:

1) location of the property in relation to employment opportunities
2) demand as a result of population density
3) presence of infrastructure and basic services
4) (proof of) legal ownership of the land
5) access to social services (schools, health services)
6) access to roads and public transport
7) level of environmental risk
8) level of public security

5.2.8 Land prices

Land market values were estimated using a variety of tools. First, the research team carried out a media monitoring exercise using small advertisements in the daily press and commercial Internet real-estate sites. Members of the research team then posed as prospective buyers and visited the properties for sale to measure land area, capture the coordinates of the locations using GPS, and note down other relevant information such as vehicle access and service infrastructure. Over 200 samples were collected in this way. Additional data were collected by contacting formal and informal real-estate agents and following up on wall poster advertisements, particularly for properties located in the four study areas. This market supply information was validated by comparing them to information gathered through household interviews in the four study areas. All data were cleaned, amalgamated in a common database, and then geographically mapped. A raster-based pricing model was generated and projected to provide a land value map for the city of Luanda (see Figure 33 and Figure 34).
Figure 33. Map of land values for the province of Luanda, 2010

PROVINCE OF LUANDA
Land Value per m²
Revision 2011

LEGEND
Land Value per m²
- Less than $ 100 per m²
- $ 101 to $ 200 per m²
- $ 201 to $ 300 per m²
- $ 301 to $ 400 per m²
- $ 401 to $ 500 per m²
- $ 501 to $ 600 per m²
- $ 601 to $ 700 per m²
- $ 701 to $ 800 per m²
- Greater than $ 800 per m²

* Based on sampled household surveys
Figure 35 below shows a graph of the average prices of land (US$ per m²) across all 10 settlement types in the province, while Table 17 shows the land area and corresponding land values for each settlement type. The most expensive prices were noted at a little more than US$ 450 per m². As expected, the prices of land in the rural settlements (Assentamentos rurais), social housing zones (Habitacoes Sociais) and peripheral musseques (Musseques Perifeiricos) can be found at the lower end of the range.
Figure 35. Average land prices (per m²) in Luanda

Table 17. Land area and total value by settlement type

<table>
<thead>
<tr>
<th>TYPOLOGY</th>
<th>Area</th>
<th>Mean Value</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peripheral Musseques</td>
<td>227,292,000</td>
<td>269</td>
<td>61,179,960,348</td>
</tr>
<tr>
<td>Transitional Musseques</td>
<td>97,486,400</td>
<td>513</td>
<td>49,999,409,750</td>
</tr>
<tr>
<td>Bairro Popular</td>
<td>4,370,200</td>
<td>292</td>
<td>1,275,639,529</td>
</tr>
<tr>
<td>New Suburbs (condominiums)</td>
<td>92,301,800</td>
<td>292</td>
<td>26,957,202,199</td>
</tr>
<tr>
<td>Old Musseques</td>
<td>82,249,600</td>
<td>347</td>
<td>28,559,693,107</td>
</tr>
<tr>
<td>Owner-Built On Planned Sites</td>
<td>109,704,000</td>
<td>301</td>
<td>33,049,865,856</td>
</tr>
<tr>
<td>Social Housing Zones</td>
<td>56,841,400</td>
<td>125</td>
<td>7,100,798,212</td>
</tr>
<tr>
<td>Rural Settlements</td>
<td>1,314,820,000</td>
<td>123</td>
<td>161,770,193,520</td>
</tr>
<tr>
<td>Organized Musseques</td>
<td>20,831,900</td>
<td>243</td>
<td>5,063,797,420</td>
</tr>
<tr>
<td>Old Urban Centre</td>
<td>15,795,500</td>
<td>495</td>
<td>7,817,003,404</td>
</tr>
<tr>
<td>Industrial Zones</td>
<td>21,983,800</td>
<td>55</td>
<td>1,213,747,582</td>
</tr>
<tr>
<td><strong>PROVINCIAL TOTAL</strong></td>
<td><strong>2,043,676,600</strong></td>
<td></td>
<td><strong>$383,987,310,928</strong></td>
</tr>
</tbody>
</table>
Figure 36 below shows the land prices in Luanda, with areas near the old city centre being recorded in the US$ 400 – US$ 600 range.

Figure 36. Map of land prices (per m²) in Luanda, 2010
Land values were mapped within each of the four study areas.

Figure 37. Map of the land prices in Bairro Operario (Transitional Musseque)
Figure 38. Map of land prices in Bairro Val Saroca (Old Musseque)

Figure 39. Map of land prices in Bairro Paraiso (Peripheral Musseque)
Figure 40. Map of land prices in Bairro Panguila (Social Housing Zone)

Generally, land is cheaper the farther away it is from the city centre, but the price of land is determined in part by plot sizes and the level of development. However, some abnormalities are also visible, i.e., prices are not in line with market price, size of plot or level of development. For example, in 2005 plot sizes ranging from 80 - 300 m² were sold for US$ 300 in Bairro Val Saroca, between US$ 200 - US$ 500 in Bairro Panguila, while in Bairro Paraiso these ranged from US$ 150 - US$ 3,000. The prices in Bairro Paraiso seem to have the greatest spread between the lowest and highest price paid for non-developed land. Bairro Paraiso has the lowest price for land which had been developed to some extent. In 2003 (although with some differences in plot size) a property in Bairro Panguila was bought at US$
5,500 compared to the US$ 350 in Bairro Paraiso. Similarly, in 2005 when a transaction took place in Bairro Val Saroca for US$ 5,000, in Bairro Panguila this would have been between US$ 3,800 and US$ 25,000; and in Bairro Paraiso the price would have been US$ 600. Again, in 2007 while properties in Bairro Panguila were selling for US$ 17,000 - US$ 25,000, in Bairro Paraiso these would have cost between US$ 9,000 - US$ 11,000. It must be noted that compared to Bairro Paraiso, Bairros Val Saroca and Panguila score lower on the poverty indicators related to environmental burdens, access to water and basic services, and quality of housing\(^36\), which are important factors that affect the price.

Another point worth highlighting is that as houses in Bairro Panguila are similar in terms of structure, quality and size, prices seem to have stayed within the US$ 20,000 - US$ 30,000 range since 2007. Finally, looking beyond the initial price of land, and focusing on money spent on construction or renovation of properties since 2000, it was observed that residents in Bairro Paraiso spent the highest amount (US$ 4,091,500), followed by residents in Bairro Panguila at US$ 328,300, then Bairro Val Saroca at US$ 43,600. The residents in Bairro Operario spent the least at US$ 12,000.

In all four study areas, the mapping of land values clearly demonstrates that the price of the land is influenced by its proximity to vehicle access and basic services such as water. For instance, areas adjacent to water standposts have a significantly higher value than more distant areas since one will require extra time and effort to transport water to your home.

The findings show that 39% of the respondents were able to obtain their property in ways other than direct sale. For example, the respondents in Panguila (74% of all respondents) indicated that they acquired their properties when the state allocated social housing units to people who were being relocated from the inner city areas. From the analysis of land pricing, it is evident that people end up with a net loss when comparing the values of their expropriated property and the property allocated to them.

Non-sale transfers are also significant in Bairro Operário (47%) and Bairro Val Saroca (31%). In the former, inheritance of properties was a prominent feature (37%) and family transfers or “looking after or borrowing” accounted for (16.3%) – these transactions could be of a non-financial nature. In Bairro Val Saroca, the significant number of people who indicated that they did not pay for access might be attributable to land occupation (18%) and family transfers (14%).

Soil types also have an influence on the desirability of land for residential building and therefore land values in Luanda. The predominant soils in Luanda are red sandy “ferralicos” soils known colouquially as “musseque” after which the informal settlements are famously named. These soils erode fairly easily but when compacted and well drained are reasonably stable areas for building. However a band of expansive “barros negros litomorficos” black clays running from Cazenga through parts of Viana and Cacuaco are extremely unstable and swell during the rainy season causing building foundations to buckle and walls to crack. Much of Cazenga is also flat and what little natural drainage exists has been blocked by accumulated rubbish over the years. Clay soils do not permit infiltration of rain water and ponding exacerbates the environmental hazards in these areas. These black clay areas have traditionally been the least desirable areas for housing but also tend to be where the poor have been able to purchase relatively lower-cost land near the city centre and in proximity to employment in the adjacent industrial zones.

Land tenure status is an indicator of risk that has a direct influence on land values. A simplified classification of land security can be mapped, based on the criteria of the level of urbanisation or different bairros. Under Angolan legislation, only urbanised areas which fall within a recognised master plan can be considered eligible for the granting of tenure titles in the form of ‘surface rights’ or ‘free hold’. Un-urbanised musseques that have been settled spontaneously and have no underlying structural organisation are classified as ‘unorganised’ and have low tenure security. However, areas that may not have been planned but demonstrate an organised structure and can be relatively easily urbanised with service infrastructure of road access and water networks are classified as ‘upgradeable’ and are considered to have an intermediate level of tenure security. The maps below (Figure 42) show land values against key determinants including: the tenure security level of each settlement type in Luanda: access to basic services of water and sanitation and access to road transport.
Figure 42. Map of land values against level of tenure security
Figure 43. Map of land values against level of access to water and sanitation.
Figure 44. Map of land values against road access
5.2.9 Land transaction volumes

Within the study areas, the earliest property transaction recorded by an interviewee goes back to 1920, and is set in Bairro Operario, the oldest bairro in the study. Most transactions here took place before 1970 (23%) and during 1970-1979 (23%). Bairro Val Saroca follows, with earliest transaction recorded in 1965 and most transactions taking place in 1980-1989 (32%). In Bairro Paraiso the earliest property transaction is recorded in 1992, although most occupancy took place in 2000-2004 (49%). In Bairro Panguila, the newest residential area, the first access was recorded in 2000 with most transactions taking place in 2000-2004 (51%). Overall, most land was accessed during 2000-2004 (29%), followed by 25% during 2005-2009 and thus showing that 54% of all transactions took place in the last 10 years and only 12% of the transactions took place from 1989-1980.

Figure 45. Land transaction volumes over time

As discussed in previous sections, the majority of respondents (61%) indicated that they made some sort of payment for their property (space/place). Of this, 39% occurred in Bairro Paraiso where in the last 10 years key picks were recorded in 2001 and 2005. This supports the result concerning the dominance of land purchase as a form of supply in this study area.

This is followed by Bairro Val Saroca with 29%, where transfers have been steadily declining since 1992. In third comes Bairro Operario with 22% which also shows a steady decline in the volume of transaction since 1976 but at a slower rate compared to Bairro Val Saroca. New picks occurred in 1996 and 2000.

Bairro Panguila with 11% supports the result concerning the dominance of state allocation in this settlement type, as well as the relative importance of occupation as the primary mode of property access. Further rises in the volume of sales can be expected in this study area in the short and medium term, as this bairro is currently being developed by both the public and private investors for residential and commercial purposes.

Looking at Figure 46, we can see that since independence in 1975, there has been an upward, but volatile trend in the volumes of transactions. In 1992, the outbreaks of the civil war led to a slowdown in investment and thus a fall in the volume of transactions. Sales picked up again in
1995 and spiked in 2001, 2005 and 2008, but since then, demand fell from 6% to 1%, perhaps with the worldwide economic crisis partly to blame.

Figure 46. Total annual volume of sales

Among the four study areas, Bairro Paraiso and Bairro Panguila have accounted for most of the volume of property sales in the last decade, and there being almost negligible transactions in 2010. Again, this drastic slowdown in real estate transactions may be due to the worldwide financial crisis. The real estate market is expected to be more active for the two above bairros because they are much “younger” neighbourhoods than the other two, and with the real estate market being most active in Bairro Paraiso because it is a peripheral community, and hence with much more room to grow. The real estate market is understandably restricted in Bairro Panguila because as part of the social housing zone, property transactions are controlled by the government.
Figure 47. Estimated volume of sales per *bairro* over time

5.2.10 Financing real estate transactions

Access to credit for land and housing was an issue that frequently came up during the key informant interviews and during the roundtable discussions. The closed banking sector and difficult access to credit for both citizens as well as the private sector is considered to be an important problem. APIMA has been lobbying the government to approve a new law to facilitate real estate alienation. According to a study of the World Bank, in Angola it takes an average of three years for a bank to confiscate mortgaged real estate in cases of non-payment. According to APIMA, this timeframe must be reduced to 6 months.

According to the INH, the government’s Housing Fund (established through the Framework Law on housing in 2007) had already been activated and would be fully operational from 2011 onwards. This Fund, in partnership with commercial banks, will offer credit to citizens under preferential interest rates. Meetings with commercial banks are now taking place and a study is being completed in order to determine the optimum levels of these interest rates. The Fund will be linked to the Ministry of Urbanism and Construction as well as the Ministry of Finance, which are in turn linked to the relevant banks. The approval of the INH will be necessary for the concession of a loan.37

The Housing Investment Fund (*Fundo de Fomento Habitacional*) was announced by President Dos Santos in Luanda on World Habitat Day on the 6th October 2008, indicating a commitment of US$ 50 billion. The plan is to build one million houses over a period of four years – this is an

37 Interview with the director of INH, Luanda, 18 November 2010.

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investment equivalent to US$ 12.5 billion per year (an amount equal to about a quarter of the State budget\textsuperscript{38} every year) starting in the first semester of 2009. It is intended to primarily assist low-income families to purchase homes, finance self-build projects, finance larger building projects, finance housing cooperatives, or to provide housing subsidies through commercial banks by offering loan guarantees and subsidizing interest rates. Hence the role of the State is as guide, regulator, and financier all rolled into one. Figure 48 shows the structure of the Housing Investment Fund as of 2009.

As of March 2011 the Fund had not as yet become operational. According to private sector informants, it was highly unlikely that commercial banks would be interested in getting involved in the Fund even if it were to be offered.

The formal banking sector has shown reluctance to enter the housing finance market. A national study published in 2005 by the Ministry of Urbanism and Environment\textsuperscript{39} showed that less than 2% of the investment that families put into housing comes from banks. As with investment in business start-ups the majority of funding for housing is normally borrowed from the extended

\textsuperscript{38} The 2010 state budget announced in November 2009 forecast an overall expenditure of Kz 3.9 trillion or an equivalent of US$ 45 billion.

\textsuperscript{39} Ministério de Urbanismo e Ambiente (MINUA), Perfil Urbano em Angola, Luanda 2005
family (62%) and from friends (27%). Those with formal jobs can often borrow from their employers (8.6%). On the other hand, another of the Ministry’s studies indicated that the rejection rate by banks for applications for housing loans was 82%. Some of the reasons that banks offered to justify their reluctance to offer housing loans were the following:

- The lack of clear land legislation that would allow property to be used as guarantee
- The long loan periods the bank needs to wait to recoup their investments
- The lack of a government policy on subsidising housing credit
- Lack of title documents by most clients
- Lack of a client culture of repayment of debts

The commercial banks that are currently lending funds for housing mortgages require the land title or the house itself as a guaranteed collateral against the repayment of the loan. Mortgage loans traditionally have a high principal amount corresponding to most of the value of the complete house and are paid back over long periods (often 20 years or more). Since land occupied, or even purchased, by the poor is almost always untitled, this makes it ineligible to be used as a guarantee against a mortgage loan. The principal reason that housing credit is unavailable through banks is the problem of weak land tenure rights.

Development Workshop repeated the study with Angolan banks in 2009 and found only marginal improvement on the ‘supply side’ of credit from these formal institutions. The bank’s share of the housing credit market had improved from 1.7% in 2002 to 7.8% in 2009. The non-approval rate for loan requests was a high 86%, and according to banks that were interviewed, there were three categories of obstacles for housing loans:

First, banks had specific requirements, from the eligibility of the potential debtor and client, to the eligibility of the accommodation to be acquired;

Second, those considered eligible to obtain housing credit were limited to the following:

1. Clients whose salaries were paid direct to the bank where credit is sought
2. Citizens or resident foreigners with authorisation to reside permanently in the country
3. The domicile had a 180-day maturity period
4. Clients aged between 18-45 years. The loan should be repaid within 15-35 years, and before the client completes his/her 60th year
5. A maximum of 35% of the salary should go towards servicing the debt, though in some cases the percentage can reach 50%
6. Life insurance supplied by one of the seven Angolan insurance companies, to the value of the loan, should be in place for the period of the loan
7. To present an individual, potentially a second guarantor with financial means equal to or greater than that of the person seeking the loan, and whose salary was paid directly to the same bank

Third, in relation to the eligible real estate, the following had to be presented:

1. Land Registration Certificate document in the name of the prospective vendor, as proof that he is the deed holder. If the building was not registered in the name of the vendor, he/she needed some documentation to prove legal ownership, and that the legalisation process was under way. In the case of securing a mortgage, the banks required an irrevocable promise regarding the building to be funded, entirely in their favour

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40 Ministério das Obras Publicas e Urbanismo, A Privatização do Stock Habitacional Público, Luanda, 2003
2. Documents to prove that the real estate has been registered at the provincial cadastre office
3. Whenever one dealt with building to be acquired from the Angolan State under Law nº19/91 of May 25 ‘Commission for the Sale of State Housing Patrimony’ (i.e., part of the post-independence confiscation), banks required proof of the said confiscation from the official state gazette (Diário da República). Unfortunately, the majority of abandoned and reoccupied properties were not officially confiscated, which was seen as judicial eviction actions taken by former owners who had gone to Portugal
4. Bank appraisal to determine the economic value of the real estate
5. That a multi-risk housing insurance has been arranged in favour of the creditor
6. When a property was legally approved for a mortgage, the above would be done immediately

When dealing with building loans, it is fundamental that the debtor has legal ownership of the site, with deeds only issued by the Provincial Government, never by the Municipal Administration, and duly land registered. Land rights are generally for a period of 90 years, under the Land Law.

In short, banks consider mortgage lending a highly risky venture in a market where they have other, more lucrative investment opportunities. The National Bank’s high-interest Treasury bill offerings\textsuperscript{41} attract the commercial banks’ liquid assets and traditional mortgages attract little investment nor take-up from home builders who could not afford the exorbitant interest rates.

Figure 49 below shows that the home-builders normally tap informal sources to finance their home building projects -- family and friends provide funds needed to build homes about 84% of the time. Employers are preferred over banks as a source of housing finance, even though the banks are in the business of lending money.

\textsuperscript{41} Through 2010, the National Bank of Angola was offering treasury bills at over 20% per annum interest. In turn, commercial banks offered housing mortgages at about 25% per annum in national currency.
5.2.11 Rental markets
Rental markets for housing in Luanda are principally governed by informal market mechanisms. Rental markets are largely ignored by the state and there is no government policy concerning rental housing; formal renting procedures are not generally adhered to. Pre-Independence procedures were regulated by the ‘Tenant’s Law’ of 1961 (Lei do Inquilinato). Renting practice today is largely defined on an individual basis by the landlord and the tenant; no taxes whatsoever are paid to the state. Often, owners and tenants reach an agreement through a written informal contract for which they define the different clauses, but renting contracts can also be done verbally.

In 2009 Development Workshop carried out a rental market scoping study which involved interviewing 224 tenants and 122 landlords in four bairros of Luanda (Table 18). It showed that about one-third of all respondents in all settlement types were paying monthly rents ranging from US$ 50 – US$ 104. The rents can be considered high considering that the household water connections are almost non-existent. The proportion of renters in this study suggests that there is a significant market for rental housing in Luanda. A 2008 DW study estimated that 15% (about 780,000) of Luanda’s total population live in rented housing.
Table 18. Some characteristics of the rental market in selected *bairros* of Luanda, 2009

<table>
<thead>
<tr>
<th>Location</th>
<th>Settlement Type</th>
<th>Number of Tenants</th>
<th>Number of Landlords</th>
<th>Rent42</th>
<th>Household Water Connection</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Bairro</em> Catambor</td>
<td>Transitional Musseque</td>
<td>70 (31%)</td>
<td>46 (38%)</td>
<td>Kz 7,800 (US$ 104)</td>
<td>24%</td>
</tr>
<tr>
<td>Ngola Kiluanje</td>
<td><em>Old Musseque</em></td>
<td>86 (38%)</td>
<td>20 (16%)</td>
<td>Kz 4,098 (US$ 55)</td>
<td>5%</td>
</tr>
<tr>
<td>Cacuaco Sede/Kikolo</td>
<td>Peripheral Musseque</td>
<td>68 (31%)</td>
<td>24 (20%)</td>
<td>Kz 3,736 (US$ 50)</td>
<td>2.5%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td>32 (26%)</td>
<td></td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>224 (100%)</td>
<td>122 (100%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Source: DW, 2009*

**Characteristics of landlords and their rental property.** The findings of DW’s 2009 study\(^{43}\) suggests that about two-thirds of landlords (64%) only have one property to rent, while the remaining one-third have two or more.

The main reason for becoming a landlord is to have an additional income stream that will augment the other sources of family income (55% of respondents) and to have an investment (22% of respondents). However, rental income from housing is reported as the main source of income in only 10% of cases. Eighty percent of the landlords want to continue to be a landlord in the future, while 16% do not want to continue, and 5% don’t know. The main reason for choosing to continue being a landlord is a financial one: landlords continue to see rental income as an additional source of income in the future, while a small number (16% of all landlords) see rental income as their main source of household income in the future. Seventeen percent of all landlords see rental income it as a means to increase the size of their homes.

Almost two-thirds (62%) of the landlords reported that they had a property as an annex to their own house, and almost one-fourth (24%) reported that the property was in the same *bairro*. Only 12% of the landlords reported that their property was in a different *bairro*. Some landlords said that they had a property in the centre of the city. It is known that there are a significant number of families with property in the centre of the city who have moved out to peri-urban areas so they can rent out their property in the centre of the city. Companies or expatriate workers are often willing to pay very high rents, and this contributes to the process of gentrification of inner city *bairros*.

In 68% of the cases the landlord built the rental property himself or herself and in 21% of cases the landlord inherited the property. In only 9% of the cases did the landlord buy the property, and in only 2% was the rented property bought from the State. This is a clear reflection of the tendency for most houses in peri-urban Luanda to be self-built. When the property being let is a room (or rooms) within a house it is more likely that the property was bought, but still only 20%

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42 Calculated at 2009 prices (US$ = Kz 75)
of this type of property was bought. There is little difference between areas in the way in which the landlord acquired the property that is being let. When a landlord has more than one property it is slightly more likely that the properties have been bought, though this is still a minority of properties.

In 90% of the cases, the capital to purchase or construct the property that is being let has come from savings (i.e., from salaries or from work in the informal economy). In only 3% of the cases did the capital come from loans. In another 3% of the cases, the capital came from rental income on other properties. When a property has been purchased, it is slightly more common for the capital to have come from other rental income, from a loan or from the sale of other property, but it is still the case that 70% of capital came from salaries or from work in the informal economy.

On average, landlords reported that they obtained Kz 11,475 per month from rents (US$ 153). However the average landlord has 1.53 properties, so the average monthly rent per property is about Kz 7,146. This is higher than the average rent reported by tenants, who reported that their average rent is Kz 5,200 per month. The maximum rent was recorded at Kz 26,250 (US$ 350) and the minimum was Kz 525 (US$ 7).

Assuming that the average monthly expenses of a household amount to Kz 22,500 and the household spends an average of Kz 5,200 for rent, the average rent would represent 23% of household expenditures. Based on this, it can be deduced that rental income from one property contributes, on average, approximately a quarter of the landlord’s monthly expenses.

When tenants were asked “Why they rent?” the main reason given was there were “changes in the household”, for example separation of a couple, or youth leaving their parent’s home. A secondary reason is related to limited economic possibilities. Migration from one city to another in the search of better living conditions is a third, but rarely stated reason. Some tenants said that their house had been demolished and that they have not yet received compensation from the state. Some indicated the difficulty of acquiring legally-registered land, and said that they feared the possibility of forced expropriation in the future. The proximity of the rented house to the workplace has also been stated as a reason for renting.

It was found that a tenant will, on average, stay in a dwelling for 28 months. Those living in their present rented housing for less than 12 months accounted for 29%, and those between 12 and 24 months accounted for another 17%. Just over half of tenants have lived in their present property for 24 months or more and 20% for 36 months or more. This is a much shorter period than a household will stay in an owned dwelling, but it is longer than the average period that tenants stay in rented housing in other African countries, where tenants may move every few months or weeks. The normal practice in Luanda of asking for six months rent in advance appears to impose some stability in this sector.

Only 8% of the tenants have some family relationship with the landlord. The most common way to advertise or to seek rented housing is through wall advertisements (45% of the interviewed tenants said they found their place through this form of advertisement). The interpersonal, informal channels remain important means of finding rental property (37% of respondents obtained information from personal contacts and family relations). Newspaper advertisements do not seem to be common for informal renting in peri-urban areas (Table 19).
Table 19. How rental property is found

<table>
<thead>
<tr>
<th>How did you find your rented property?</th>
<th>Percentage of tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wall advertisement</td>
<td>45 %</td>
</tr>
<tr>
<td>Personal contact</td>
<td>31 %</td>
</tr>
<tr>
<td>Family relations</td>
<td>6 %</td>
</tr>
<tr>
<td>Through middlemen</td>
<td>15 %</td>
</tr>
<tr>
<td>Newspaper advertisement</td>
<td>1 %</td>
</tr>
<tr>
<td>n/a</td>
<td>2 %</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The most common methods of formalizing a rental agreement is through verbal contracts in the presence of witnesses, an invoice that confirms payment of the rent, and written, unofficial contracts (Table 20). Official contracts are rare, but common only when rented housing is found through middlemen (in 12% of these cases).

Table 20. How rental agreements are formalized

<table>
<thead>
<tr>
<th>How the rental agreement was formalized</th>
<th>Percentage of tenants</th>
<th>Percentage of landlords</th>
</tr>
</thead>
<tbody>
<tr>
<td>Witnesses</td>
<td>31</td>
<td>22</td>
</tr>
<tr>
<td>Invoice</td>
<td>27</td>
<td>23</td>
</tr>
<tr>
<td>Written contract (without officialization)</td>
<td>26</td>
<td>28</td>
</tr>
<tr>
<td>Written contract (with officialization)</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Other (verbal contract or written in a notebook)</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>N/A</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

As stated earlier, the common practice in Luanda is that rents are paid six months in advance. Almost three-fourths (74%) of the tenants confirmed being under this rental arrangement, while almost one-fifth (18%) stated that they paid rent annually. On the other hand, 80% of the landlords confirmed that their tenants paid rent six (6) months advance, while almost one-tenth
(9%) said that their tenants paid on an annual basis. Monthly payment arrangements are very rare.

The average monthly rents in Luanda ranged from a low of US$ 46 for a single-room, to a high of US$ 131 for a 4-5 bedroom unit (Table 21). It is interesting to note that the rent almost doubles if one upgrades from a 2-bedroom unit to a 3-bedroom unit, otherwise, the difference between a lower category and a higher one is only about US$ 10 - 20.

Table 21. Average monthly rents in Luanda

<table>
<thead>
<tr>
<th>Number of rooms</th>
<th>Average monthly rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Kz) (US$)</td>
</tr>
<tr>
<td>1</td>
<td>3,464 46</td>
</tr>
<tr>
<td>2</td>
<td>4,427 59</td>
</tr>
<tr>
<td>3</td>
<td>8,242 110</td>
</tr>
<tr>
<td>4 or 5</td>
<td>9,847 131</td>
</tr>
</tbody>
</table>

For 61% of the tenants, location was an important factor for deciding where to rent. In Kikolo (46%) and Cacuaco (55%), location played a less important role than on the average. The number of rooms of the rental unit was an important factor for 38% of all interviewed tenants, while having their own kitchen was important to only 6% of the tenants. Surprisingly, more than three-fourths (79%) of all interviewed stated that the quality of the housing construction was not a decisive factor in determining whether the monthly rent is reasonable or not.

According to the tenants, water costs were included in the monthly rent in 17% of the cases and electricity in 39% of the cases. Similarly, 24% of landlords confirmed that water was included in the monthly rent of their tenants and 53% stated the same for electricity bills. In the cases of those tenants with access to piped water, 72% have this cost included in their monthly rent. Of all surveyed areas, this scenario is most common in Bairro Catambor. And in the cases of the tenants with access to the electricity grid, 54% have grid costs included in their monthly rent. Telephone and waste removal costs are almost never included in the monthly rent. In general, monthly rents are higher when any of the above mentioned expenses are included.

5.2.12 Attitudes and the supply and demand of land

Demand for housing and, consequently, demand for land for building purposes has grown significantly since the end of conflict in 2002. One year from now, the total demand for housing is expected to be almost 1.1 million units (Table 22). The demand for housing is projected to continue to grow rapidly during the next years, as shown in the projections made by the National Housing Programme below.
Table 22. Housing demand projections

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>10,098,727</td>
<td>13,373,161</td>
<td>14,187,587</td>
<td>14,613,214</td>
<td>15,988,000</td>
<td>17,448,942</td>
<td>19,066,930</td>
<td>20,834,949</td>
</tr>
<tr>
<td>Housing Stock (units)</td>
<td>1,229,741</td>
<td>1,279,423</td>
<td>1,305,011</td>
<td>1,384,888</td>
<td>1,469,654</td>
<td>1,559,609</td>
<td>1,653,184</td>
<td>1,653,184</td>
</tr>
<tr>
<td>Added Demand (units)</td>
<td>107,575</td>
<td>139,336</td>
<td>156,310</td>
<td>211,937</td>
<td>275,240</td>
<td>347,084</td>
<td>428,426</td>
<td>428,426</td>
</tr>
<tr>
<td>Total Demand (units)</td>
<td>485,267</td>
<td>699,080</td>
<td>754,738</td>
<td>784,021</td>
<td>878,068</td>
<td>982,144</td>
<td>1,097,256</td>
<td>1,224,514</td>
</tr>
</tbody>
</table>

Source: Programa Nacional de Urbanismo e Habitação – Novo Jornal – 4 December 2009

Data from the Banco Nacional de Angola can provide a sharper focus and help identify the different segments of the employed population that will actually drive the demand for housing. Table 23 below shows that the greatest bulk of the demand for housing will probably come from the poor – i.e., those employed in the low-income strata (informally-employed and low income salaried people).

Table 23. Employment profile of the Angolan population

<table>
<thead>
<tr>
<th>Estimated number (millions)</th>
<th>Economically-active</th>
<th>Formally employed</th>
<th>Informal</th>
<th>Informal low-income salaried</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9.75</td>
<td>2.6</td>
<td>7.15</td>
<td>8.5</td>
</tr>
</tbody>
</table>

(Assumption: population = 18 million)


The poor remain the largest sector of the Angolan population. While the proportion of those living below the poverty line has somewhat decreased since the end of the conflict in 2002, Angola’s dramatic economic growth has had marginal impact on the reduction of poverty indicators. While the demand for housing spans all social classes, the supply has rarely reached those at the bottom of the poverty pyramid. Even housing that was originally designated as “social” and built for the poor, has invariably been allocated to social groups with greater political leverage or influence, such as civil servants.

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44 Low-income salaried employees are estimated at 50% of the 2 million formally employed
Figure 50 below reinforces the above discussion and illustrates that the demand for housing and housing finance will likely come from the lower income segments of the population, and that they can only likely tap government programs and NGOs to finance home-building or renovation projects. As discussed earlier, there are very few banks that have mortgage products for their clients, and where these products exist, the eligibility requirements are so stringent that only those who have the abundance of resources can be expected to successfully comply.

Figure 50. Source of demand for housing finance

When asked about demand for their property 84% of the respondents (compared to 75% in 2003) said they were never approached to sell, rent or give up their property (Figure 51). On the other hand, 11.5% of the respondents said they have received inquiries and expressions of interest from others wanting to rent part or whole of their property. This was an increase of 3.5% in the demand for rental properties that was noted in the 2003 DW study. This study found that Bairro Operario has the highest demand for rent (5%) followed by Val Saroca (4%), Panguila (2%) and Paraiso (0.5%)\(^{45}\). In relation to supply, the study shows that 6.5% of the respondents live with tenants who are not members of their family (2.3% in Val Saroca, 2% in Bairro Operario, 1.8% in Paraiso and 0.5% in Panguila). Both the demand and the supply for rental accommodation indicate the preference for housing that is located near the city centre. The overall demand for properties for sale was observed at 5% and this is higher in Bairro Operario (2.3%) followed by Panguila (1.8%), Val Saroca (0.8%) and Paraiso (0.3%).

\(^{45}\) This data only refers to enquiries and not actual offers.
This level of demand can be attributed to the fact that in the periphery of the city, people prefer to buy undeveloped plots (see table and graph on how property is transferred) and such plots are now scarce since these areas are reaching or have reached saturation points. Other factors are attributed to the lack of, or limitations in what are considered basic services/infrastructures as well as lack of knowledge regarding forcible development projects for those areas.

Supply for developed land is also low. When asked what would happen to their place if they were reallocated, very few respondents (only 5%) said they would like to sell their plot of land. The first preference it to renting it out (38%), while a little more than one-fourth (26%) said they expect to leave these properties to close relatives as inheritance. The greatest number of respondents who are willing to sell their property was reported in Bairro Operario (3%) while the renting option was observed to be more popular in Bairros Panguila and Val Saroca (11.5% and 11%, respectively) followed by 7.9% and 7.5% in Bairros Paraiso and Operario, respectively. The desire to leave their property as inheritance is lower in Bairro Paraiso (5%) but slightly higher in Bairro Val Saroca (8.7%).

As Figure 52 shows, 19% of the respondents would consider selling or renting their property to someone else if they could make a profit from the sale. This can be a consequence of the findings above, where in many cases we see that the current asking price does not take into account actual building or renovation costs. Consequently, owners who invested in their property without taking into account the average asking price in that area (this is true in the informal market where the market looks to be the main determinant of price) they stand to lose from a sale. In addition, most residents would consider relocation mainly for social or political reasons. For example, if offered a better place 34%; if forcibly removed (13%) or if living cost in that area rose considerably (4%). On the other hand, 30% see no obvious reasons which would cause them to change residences or migrate. Again, this can be attributed to the scarcity of affordable residential land in an area where people can work/develop their business and cater to the needs of other families, as well as to the fear of losing the little they have due to high levels of corruption and deception when it comes to validation of tenure. As seen above, high
importance is placed on the local people for validation of land, thus the longer someone has lived in an area the safer they feel regarding tenure.

Figure 52. Factors influencing future migration

As some residents considered the possibility of future reallocation if given a better place or if they were removed by force, 13% of respondents believed that their properties would be demolished and 18% did not know what would happen to their property. The prospect of demolition is higher in Bairro Operario (6%) and lower in Bairro Val Saroca (2%). Residents in Bairro Paraiso were the most unsure regarding what would happen to their property were they to leave (8%).

In general therefore, we can see that the informal market is operating efficiently in regulating supply and demand. In the rental market, supply (or willingness to rent) is higher than demand, and in theory this should equate to lower/more affordable rents.

5.2.13 Location, transport, settlement choice, and population welfare
During the war-years when there was a large movement of rural populations to the safe haven of Luanda, the people often chose to live in specific areas due to safety and security considerations. In the post-conflict years and particularly in recent times, the choice of residential location is usually more closely linked to considerations related to livelihoods. For example, proximity to jobs, cost of transport and the cost of rent and services, or the opportunity to realize gains that could be had by cashing in their land or housing assets and relocating.

Livelihoods-related reasons for moving from previous places of residence include unaffordable rent, rural poverty, and unemployment (for people previously living in rural areas). Livelihood related reasons for moving to a specific settlement include good location (close to jobs, shops, facilities and/or transport) and cheaper living expenses (e.g., not having to pay rent and service charges).
Home owners who have moved to the periphery of the city to avail themselves of lower-cost land or housing, and those who have been forcibly removed from inner-city sites such as Boa Vista and were allocated social housing in *Bairros* Panguila or Zango often acquired significant new transport burdens. These come in the form of several additional hours of travel time per day, and the consequent loss of earning power and added stress. The Luanda Provincial Transport Department calculates that on the average, public or vehicular transport in the city streets move at the rate of only 5 km. per hour (barely more than walking pace). In the rainy season, traffic virtually stops in some parts of the city. Therefore, commuters in the periphery of the city often have to set out for work at 4:00 a.m. and do not return in the evening until after dark.

3 shows the relative volumes of traffic and density of population in the city of Luanda.
Figure 53. Map showing transport volumes and settlement density
Adequacy of location (i.e. proximity to jobs, shops, facilities and transport): Rental accommodation in an established musseque often offers good location, as do older musseques that are usually centrally-located (e.g., Bairro Operario) and have developed transport links and a range of facilities over many decades. Informal settlements can also offer a relatively good location, and this is often the reason why people occupy a specific piece of vacant land. Social housing projects (apparently modeled after South African township models) such as that of Bairro Panguila often seem, in practice, to be less well-located than the informal settlements where the recipients’ social housing used to be located (such as Bairro Boa Vista).

Adequacy of shelter: Rented housing generally provides the lowest standard of shelter. Houses that the occupants own themselves are usually of better quality than rented houses. Rented shelters often have inadequate sanitation, and lack individual latrines.

Adequacy of services: Informal settlements have the lowest level of services, and no area has household water or sewer connections. Some areas have communal taps and owner-built pit-latrines. Some households may have connections to electricity (often through informal connections). Social houses have the highest standard of services installed but the supply of such services is usually irregular. Figure 54 shows the main transport arteries and the level of adequacy of basic services.

Figure 54. Map showing basic services and main roads in Luanda

Affordability (purchase costs): Those who received their social housing units as compensation for having been removed from inner-city sites paid nothing for their new houses.
in *Bairro* Panguila. Buying a house or the materials for a house in an informal settlement area can, however, be considerably more expensive.

**Affordability (ongoing costs):** Having one’s own house in an informal settlement is probably the most affordable option in the longer-term (even if the higher cost of fuel and energy is taken into account), as no rent needs to be paid. Renting accommodation in an informal settlement, renting a backyard shack or renting space in the backyard for one’s own shack requires a relatively low monthly rent to be paid.

**Physical security:** Houses in informal settlements have the least security and are easily broken into. Renting one room or an annex in a multi-roomed house with a number of other tenants probably provides more security, as there would usually be more people around than in the case of a stand-alone house. Backyard accommodation can provide the most security. Social housing also provides more security than a stand-alone house because the house is more solidly constructed and therefore less easy to break into. However, these houses are normally located at or beyond the margin of the city, and often have few occupants present during the workday hours. The *Bairro* Panguila social housing area also has a police post nearby.

**Security of tenure:** Renting accommodation is the least secure form of tenure, as the landlord can evict their tenant at any time (although in practice, as long as the tenant pays the rent, the tenant can be quite secure). An exception is renting accommodation in an informal settlement. Having one’s own house in an informal settlement is considerably more secure than renting accommodation; recognition of one’s claim by the local community-based organisation and neighbours can result in having a sense of security of tenure. Social housing usually has the highest security of tenure (for the initial owners; and in turn for informal purchasers). However none of the residents of the social housing area in *Bairro* Panguila who were interviewed could show legal titles to the land or housing they occupied. Residents who had purchased houses from the original occupants who had been allocated these houses had proofs of transfer of ownership similar to those living in the informal settlement areas. These normally included bills of sale and other witnessed declarations.

The urban land market can be said to be working well for the poor if households are able to access a variety of different options that reasonably satisfy the above requirements, i.e., if poor households are usually able to access reasonably adequate shelter, services and physical security in a reasonable location, at a reasonably affordable cost, and with a reasonable *de facto* security of tenure. This is clearly not the case at the moment. Although people are able to access relatively affordable accommodation in informal settlements, adequate shelter/services and secure tenure are only often found in social housing settlements. However, these are currently available only to a relatively few families and these are located at a great distance from centres of employment and in areas of difficult transport access. Therefore, the land markets Luanda cannot be said to be working well for the poor.

Overall, it can be said that this study has produced new and original information and insights. However, the researchers did not have the resources nor the time to make a comparative analysis with the findings from other studies from other parts of the world. This would make for another interesting research project that should be undertaken as a sequel to this study. At this point, what we can say is that this study has provided rich insights into the important sector of land and land markets, and the informal arrangements and realities of this facet that make up
the urban landscape. Generally, in all parts of the world, there is a lack of knowledge and understanding about this sector. It is therefore of pertinent importance that these dynamics are studied in an in-depth manner, in their own particular context, in order to better inform development interventions.

6 Findings

6.1 Introduction

The study has set out to find ways in which urban land markets may better facilitate timely supply of land and services for job creating activities, while safeguarding the welfare of the majority of low-income urban residents.

The research has highlighted the complexity of the actual situation concerning urban land, due partly to the already complex situation inherited from the colonial period, the limited attention urban land has received from the state in the post-Independence period, and the effect of major social and economic changes that have taken place partly (but not exclusively) as a result of war. There are parallel systems of land management operating de facto in the urban areas studied, with sub-systems in some cases:

1. The formal state allocation system (with considerable overlap and lack of clarity about which entity has what authority), including some formal market-related activity in Luanda
2. The informal system, largely operating on market principles now, but incorporating action through local administrators and other forms of social action such as within families

The most prevalent of these is the informal system, with around 80% of peri-urban households in Luanda relying on this system in one form or other. The complexity of the situation requires a diversity of responses, not simplistic solutions. Above all, there is a need to gradually move from the current practices, to improved forms of land management, counting on popular support and engagement -- as otherwise any new system will not succeed.

6.2 Characterising musseque markets on the basis of the research

As a result of this work we have been able to update, confirm and deepen our understanding of how the musseque property markets work in Luanda and on this basis refine our recommendations. Building a link between analysis and recommendations in a research study of this magnitude is potentially complex. Our approach in this report is partly about how the study was set up and partly about our analysis. Firstly this study built and expanded upon an existing typology of settlements in Luanda that was previously developed by Development Workshop, and to which reference was made in earlier sections of this report. Each case study exemplifies a typology and the four typologies represented by this research constitute 75% of settlements in Luanda. The following table illustrates this point graphically.
<table>
<thead>
<tr>
<th>Typology</th>
<th>Musseque Antigo</th>
<th>Habitacao Social</th>
<th>Musseque Periferico</th>
<th>Musseque em Transicao</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case study zone</td>
<td>Val Saroca</td>
<td>Panguila</td>
<td>Paraiso</td>
<td>Operario</td>
</tr>
<tr>
<td>Scale (% of total population; population)</td>
<td>40%, 2.3m</td>
<td>2%, 118 000</td>
<td>21%, 1.2m</td>
<td>11%, 623 000</td>
</tr>
<tr>
<td>Age</td>
<td>Older than 35 years, constructed before independence</td>
<td>Built less than 8 years ago, after the end of the war in 2002</td>
<td>Less than 10 years ago</td>
<td>Initially settled before independence</td>
</tr>
<tr>
<td>Developer</td>
<td>families</td>
<td>government</td>
<td>Mainly initiated by families with low incomes</td>
<td>Self – residents / individuals</td>
</tr>
<tr>
<td>Layout</td>
<td>Informal settlement patterns</td>
<td>Aligned street pattern</td>
<td>Unplanned, irregular street pattern</td>
<td>Initially informal, gradually being transformed into formal bairros</td>
</tr>
<tr>
<td>Location</td>
<td>Close to the centre of Luanda</td>
<td>peripheral</td>
<td>peripheral</td>
<td>Very close to urban area, land is considered very valuable</td>
</tr>
<tr>
<td>Services</td>
<td>Electrical connections but water standposts others from the informal market</td>
<td>Formal state service providers being installed</td>
<td>Lacking most services unless provided from informal market</td>
<td>Currently benefiting from some improved investment in urban services</td>
</tr>
<tr>
<td>Structures/houses</td>
<td>Owner-built ad hoc building structures, precarious houses</td>
<td>Formal contractor built housing</td>
<td>Owner-built precarious construction standards, poor houses</td>
<td>Reconstructed and regularly improved by residents over time</td>
</tr>
<tr>
<td>Improvements</td>
<td>Little incentive to upgrade due to insecure tenure</td>
<td>Achieving adequate standards</td>
<td>Housing extended incrementally over time.</td>
<td>Reconstructed and improved progressively by residents</td>
</tr>
<tr>
<td>Other examples</td>
<td>Most of Sambizanga and Rangel</td>
<td>Panguila in Cacuaco, Zango in Viana</td>
<td>Paraiso in Kicolo, Kilamba Kiaxi, Viana</td>
<td>Catambor, Mabor</td>
</tr>
</tbody>
</table>
Secondly, our analysis enables us to distil the main characteristics of the musseque markets from the detailed research as the basis for extrapolating generalisable findings to the city-scale. The empirical findings and analysis show that the following six points characterize the musseque markets:

- They are financial in nature, i.e., the majority (61%) constitute sales
- They are generally well-recorded rather than truly “informal” (although we use the term “informal” for convenience) because of the dominance of documented evidence that buyers use to back up their claims (60%)
- They are perceived as secure by an overwhelming majority (85%) of buyers
- They enjoy a strong local legitimacy due to this perception as well as the widely-used documented evidence
- They are based on rights which are legally uncertain as only 6.8% of transfers can be backed up by legally-defensible documents to secure people’s tenure
- They rarely represent spontaneous occupations or attempts to legitimize the squatting of vacant land (6% of cases).

The importance of these characteristics in guiding how we think about musseque markets in Luanda, and therefore in what interventions we propose concerning how to improve their performance, is emphasized even more when taking into account that each case is representative of a typology which together constitute 75% of Luanda’s settlements.

7 Policy Recommendations

7.1 Guiding principles

The recommendations which follow are guided by an overarching principle that existing practices should be integrated into an inclusive land policy. The study demonstrates that the existing informal mechanisms to access land are well established and have a strong legitimacy among the peri-urban population. It is evident from the study’s findings that transfers of land are commonly sealed by declarations and contracts of sale which do not hold the force of ‘title’. We recommend engaging in discussions with the government on how existing practice can be accommodated to acknowledge and support the legitimacy of common forms of transactions. These mechanisms underpin the access of the large low-income population in peri-urban areas to a vital resource – land. If we generalise the findings from our four case studies to the four settlement types they represent, then we can re-emphasise the prevalence of informal mechanisms, because together, the settlement types studied is home to 75% of the population of Luanda.

A second principle guiding the recommendations which follow concerns the promotion of more functional and inclusive land markets. The wide impact of urban development leads to the need to orient this to maximise the socio-economic benefit for the majority, and not only focus development in urban areas in the formal private sector. To focus urban development and its benefits on a small elite or limited middle-income group at the expense of the much larger lower-income groups of the city will lead to greater social and economic exclusion from development opportunities.

Efficient and equitable land markets are a prerequisite for well-functioning cities. Dysfunctional land markets caused by poor land development and management policies (including poor urban
planning, slow provision of infrastructure and services, poor land information systems, cumbersome and slow land transaction procedures, as well as under regulation of private land development) leads to unplanned development of land in the urban periphery\(^\text{46}\).

The Angolan Government has articulated the need for the banks and private sector developers to invest in social housing and is aware that they must take a role in stimulating housing finance markets if they are to interest these potential private-sector partners. In November 2009, the government announced that it was allocating US$ 200 million to implement the Reserves Fundiarias programme, which is to be implemented through public-private partnerships. However, real estate developers largely shy away from providing low-income housing, in spite of having a large market and a huge demand for this type of product. The general housing shortage across-the-board, and in all economic sectors has resulted in real estate developers being drawn to the lucrative, high-end of the market. The inevitable saturation of the luxury end offerings, when the current construction boom subsides, will likely encourage some developers to look at down-market opportunities, lower down the pyramid. But banks still consider mortgage lending a highly risky venture in a market where they have more lucrative investment opportunities.

The uncertainty regarding property rights creates major constraints from a market perspective. If the markets are to work for poor and middle class Angolans, even in a second-generation sense, then property transfers need to be backed up by claims that can be legally defended. Housing financiers require certainty – even if the evidence falls short of using land titles, for the time being it must have more official recognition than is currently the case. Better access to information will also support more functional markets – property records, wider awareness of purchase opportunities and public access to information concerning development projects. Compensation, accommodated in the letter of the law, should be linked to market valuations. This should work to protect the assets of the poor, which in financial terms often represent a family’s accumulated lifetime savings. At present the demolitions and periphery relocations constitute a loss in asset value for the most vulnerable segment of the population.

In order to function well, land markets require a broader definition of property rights and the means for the regularization of transactions (for example, by public notaries). The roles of brokers and other agents or intermediaries who are currently involved in both formal and informal transactions need to be professionalized, and documentation and acceptable procedures to verify occupancy and term of residency need to be formalised.

In more general terms, real estate transactions – whether informal or formal – cannot be regularized until practices are standardized and brokers better prepared, perhaps thru the Angolan Real Estate Professionals Association (APIMA).

The findings and the recommendations which follow show that the single most important next step is a focus on recognizing the right of occupation in “good faith”, and applying the principle of incremental tenure. These two recommendations will have the largest impact on achieving regularization of the musseques at any meaningful scale. Because of the primacy of these recommendations we place them first in the following section and we return to them toward the end of this section, in the discussion on next steps.

7.2 Primary recommendations

Recommendation 1: Recognize the right of occupation in ‘good faith’

There needs to be recognition of the *de facto* rights of occupation of urban land, with appropriate simple procedures to adjudicate this. Otherwise, the majority of urban residents who, in good faith, purchased or acquired their land through some other legitimate mechanism will be excluded, and the law will be largely seen as illegitimate. The legal basis, regulation and administrative application of this, however, need to also be the basis for avoidance of continuing speculation in land occupation (whether by “formal” or “informal” means).

Any land law and management mechanism which does not incorporate occupation rights in some form or other will lead to a situation of increased conflict over urban land access in general and will undermine the current local (albeit largely informal) procedures by which urban land conflicts are resolved. To minimise this potential situation, simple rules and procedures for operating at the local level, and widespread dissemination of these is necessary.

Practically, recognition of the right of occupation in good faith will need to address the question of a cut off date for eligibility. Typically fear in government is fairly widespread that recognizing the right of occupation may send a signal that encourages more rural to urban migration. Both of these issues will need to be addressed in taking this recommendation into more practical application.

The proofs acceptable for demonstrating occupation in good faith need to be defined. Land occupation in good faith may be validated by documentary or testimonial evidence that can be accepted under a revised legal framework. It is recommended that the most common forms of proofs of ownership that families currently use be incorporated into new legal practice. The most common documentation held by occupants are deeds of sale and declarations of transfer of property. Documents witnessed by local, comuna and municipal administrations and recognised traditional authorities also are commonly considered to be legitimate proofs of occupation.

The process of granting legal tenure should also be linked with the building of a land information system or cadastre which involves the geographic mapping of occupations together with recording and archiving of the legal documentary proofs.

The current land legislation will need to be revised in order to accommodate the principal of occupation in good faith. Bye-laws and regulations of the law will need to define the above mentioned proofs that can be used to validate this occupation and the procedures that will be used to register these claims.

Once these rights of occupation are defined legally, mechanisms will also need to be established to adjudicate conflicting claims. The strengthening of municipal courts in order for them to deal with local land-claims will also be essential.

Recommendation 2: Introduce the principle of incremental tenure into current regulations and practice

In this report we emphasise an approach which finds incremental solutions towards integrating the prevalent informal markets and official systems. Key in this respect is an incremental approach to tenure security. Although the government’s policy to facilitate and simplify land titling is welcomed, the enormous backlog of requests and the limited administrative capacity of
designated institutions such as municipalities make the task daunting. By removing long-term occupation as a basis for tenure, recent land legislation has reduced the opportunities for individuals to acquire legal titles. We recommend that an intermediate solution should be found to provide tenure security for those who are likely to wait for a considerable period of time before they can receive a full title.

An incremental approach should permit the distinction between land rights and land titles, with the gradual progression from rights to titles, using intermediate forms of land management mechanisms. This gradual approach should also permit the provision of improved urban services and general urban upgrading.

While improved urban land management is of potential benefit to all, the issue of how and who can benefit from urban development and urban land management needs political guidance expressed in urban policy. As such, urban policy needs to take into account informal practice and should aim to integrate this with formal development. The current situation and the potential resources available for this process, however, require the development of a gradual approach to urban policy development and implementation -- gradual development through “learning by doing” and gradual implementation which permits maximising individual investment starting from a relatively poor socio-economic base.

The process of development of urban policy should be seen as iterative – based on reality as much as possible, oriented to the maximum benefit, and open to on-going revision based on feedback. Similar to legislation (which it should guide), policy is only as effective as its implementability and needs to be revised in the light of practice.

Full land tenure security is defined to exist when an individual perceives that he/she has rights to a piece of land on a continuous basis, free from imposition or interference from outside sources, as well as the ability to reap the benefits of labour and capital invested in that land, either in use or upon transfer to another holder (Barry 1999, p.19). However, it is not possible to move from the current situation in Angola to one of full formal urban land management – even for the minority – in a short time. The weak institutional capacity of the Angolan state will require an intermediate and incremental approach to land management. The difficulties experienced by some formal sector pilot projects are an illustration of this.

The introduction of the principle of incremental tenure into current land tenure regulations and practice is recommended. Experiences from other countries when incremental tenure is legislated should be shared. Debate needs to be fostered that include all parties that have an interest in access to land. Incremental tenure arrangements in this context include the definition of basic land rights as well as intermediate forms of tenure up to and including transferable land titles. Area-wide legal declaration could be explored, including whether or not existing legal mechanisms can be applied in new or different ways (e.g., the route used for declaring land reserves). Another example could be exploring the regularisation of the role that notaries play in the declarations, and linking their witnessing function to a local land recording and validation process.

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The principle of an interim tenure arrangement was explored in Namibia and applied in law in the Development Facilitation Act in South Africa. Lack of implementation, and limited take-up or use of the legal form, point to important technical and political considerations. One of the main technical issues concerns the relative costs and benefits of a form of initial ownership compared with full, individual title from the outset.

Typically, arguments against the interim form of tenure (such as initial ownership) concern the costs of interim investments (for example in evidence associated with the interim tenure, on block layouts and interim services) weighed against the eventual upgrade to full rights of individual title (with investments in deeds registration, individual survey and pegging and so forth). Arguments in favour cite the technical and bureaucratic demands placed on deeds registries, surveyor generals and planning functions of a full scale and widely implemented titling programme. The implications of such demands are that people are unlikely to see title for a very long time, no matter how well intentioned policy may be, and that certain steps towards greater security can be taken in the meantime that allow public, private and household investments to flow. The political, and at times ideological, considerations concern the disputed role that title actually plays in improving lives, and the political patronage role that it can play for the political interests that provide it.

Other examples of alternative approaches can be found in the Brazilian experience of ZEIS and in the emerging Amendment Scheme innovation in the city of Johannesburg. In both cases a planning intervention, as opposed to a shelter policy, is applied in a blanket or settlement-wide fashion to confer a certain status on a settlement which permits investments to flow.

In Angola the *Lei de Terras* does not recognise scalable or incremental tenure rights as a policy, but the law does not prohibit it either. The range of existing land tenure options permitted by the Land Law can be adapted to an incremental approach. Article 34 stipulates that the state can grant:

(a) precarious (temporary) occupation rights  
(b) surface rights  
(c) useful customary domain to rural communities  
(d) useful civic domain, and  
(e) private property rights to urban land

The law does not, however, articulate a relationship between these rights and does not specify the conditions by which one can transform one form of tenure into another. A specific addenda or regulation of the existing law that maps out the principles and scaling mechanisms for incremental rights should be developed.

The essential aspects of a regulation on incremental land rights are that they are:

- **Intermediate** between full land rights such as freehold or surface rights to land on one hand, and on the other, legally unrecognized rights or the basic property rights enshrined in the Civil Code
- **Evolutive** in that they permit the possibility – given certain circumstances – to evolve through manifestations of these rights to the full rights;
- **Defined** to permit the clarification of what these rights entail, as opposed to the generality of full rights or basic property rights – with respect to such issues as transferability, compensation and limitations
The principles underpinning incremental land rights should include:

- the acceptance of regularization of land occupation where possible, with the re-ordering, upgrading and requalifying of the nature of the land use taking into consideration the value of the land
- the principle that land has to be valorised by the state, even where there is no formal land market, through taxation instruments which are based on actual land transaction costs – or as close to these as possible
- the basis of the actual land instruments, to be the subject of detailed regulation, should draw on actual practices in peri-urban areas as much as possible, representing customs and legitimacy

It is recommended that the existing list of land tenure options be expanded to include the principle of an intermediate level of occupancy, possibly entitled a “Provisional Land Certificate”, that can be considered as the basis for several evolutive land permits, for example:

A temporary residency permit which:

- would be invoked in peri-urban areas where regularization is not possible for a limited number of established reasons
- would be non-transferable
- would be limited in period of validity
- would establish limited rights to compensation of property built prior to its application
- would be allocated by the local municipality on the basis of evidence of right established locally
- could be applied to land which had customary land tenure
- would carry a limited one-off land charge (to cover administration)

A provisional occupancy permit which:

- would be invoked in peri-urban areas where regularization is possible for established reasons
- would be transferable within the direct family
- would have a defined period of validity (15 years) with renewable status if no upgrading is imminent
- would establish rights to compensation of property built prior to its application and any improvements authorized thereafter
- would be allocated by the local municipality on the basis of evidence of right established locally
- could be applied to land which had customary and collective land tenure
- would carry a limited initial and annual land tax (to cover administration)

A provisional surface land permit which would:

- be invoked in peri-urban areas where regularization is planned/underway
- be transferable through a registered transfer process (e.g., notarized sale)
- have to be taken up within a defined period to be validated (e.g., 5 years), with renewable status if upgrading is delayed for recognized reasons

These reasons need to be established in the regulation and would include the overall land use plan for the area and suitable ecological situation.
establish rights to compensation of property built prior to its application and any improvements authorized thereafter, as well as the land value or equivalent
be allocated by the local municipality on the basis of a regularization process or a new plot demarcation process
carry a more onerous initial and annual land tax (to cover regularization process)
permit the individual to request full individual surface title through individual topographic demarcation

7.3 Secondary recommendations

Recommendation 3: Incorporate the right to information into effective practice

Under existing legislation the obligation exists for the government and its partners to publicly disclose their plans, interventions, land concessions and urban upgrading programs. However, these policies are not regulated under the law and are therefore not widely practiced. We recommend that by-laws with clear procedures on the right to information and public consultation be published and put into effective practice. The following principles should be incorporated:

Responsibility for information dissemination. Local administrations and local government must publish the drawings, models and written specifications of proposed plans, in a legible form, through one or more of the most widely-read newspapers, such as Jornal de Angola. The local administration or local municipal council must display the plan at the municipal administration offices for 45 days before they are approved. During this period, individuals or groups of people may present their questions, comments, demands or complaints in writing to the indicated institution that has the authority to modify/adapt the plans.

Information sharing and public forums. The local administration or municipal council should be obliged to call a public meeting, open to all citizens, without restriction, to make public the plans for the occupation of land or the changes to land-use. This can happen through public forums, which would provide an opportunity for people to present their questions, comments, demands or complaints verbally in Portuguese or in one of Angola’s recognised national languages.

Presentation of plans to the Municipal Council. The Consultative Councils (Concelhos de Auscultação e Concertação Social) set out in the Decree 2/07 of 3 January (or future municipal councils which may replace them after municipal elections) are, by their representative nature, the designated forum before which entities who implement urban development and urban upgrading projects must present and seek approval for their intervention plans.

Recommendation 4: Strengthen municipal land management institutions

This research has highlighted the government’s limited institutional capacity to implement urban development and urban land management, and the enormous demand for this. Land administration should involve beneficiaries as far as possible, thus maximising existing resources, that people possess, in the context of limited state capacity.

49 The preambles to the Planning and Land Laws contain a reference to the right to information and public consultation.
State involvement in urban land management should be as decentralised as possible to the local municipal level where effective demand can be better assessed and responded to, albeit within overall policy and legal-administrative frameworks that should be centrally established by the government to ensure coherence and equity.

The Housing Policy (2006) identifies the need to clarify the roles and responsibilities of central and local governments. Capacity building is required for the preceding recommendations to be applied and to implement the land and housing laws. In the particular case of Luanda, there is evidence of issues related to land that are specific to certain settlement types. This suggests that there is a need for appropriate urban policy and system of management that allows for a differential approach to these settlement types. This requires better knowledge of such specific issues, as well as adequate institutional capacity to address these at the local level. A key step to make this knowledge and capacity available would be to equip local administrations (legally, institutionally, and resource-wise) with the framework, mandate and capability to implement initiatives geared towards improving conditions in peri-urban areas through the means that are locally considered to be most appropriate. Our findings generate typology-specific results which can be used to fine-tune differentiated policy recommendations.

The Institute for the Formation of Local Administrations (IFAL) has the mandate to train municipal authorities. It is recommended that a training curriculum for municipal administrations is developed in land management and that courses be made available for the technical staff of administrations in urban areas.

**Recommendation 5: Improve basic infrastructure**

Slow provision of infrastructure and services such as roads, water, and electricity will cause bottlenecks in the supply of serviced land and are a cause of dysfunctional land markets. High prices and speculation result when the demand for serviced land is much greater than the supply of plots with basic infrastructure.

Improvement of infrastructure can proceed without the parallel allocation of titled plots. However, unplanned infrastructure interventions can provoke speculation and unintended increases in land values. The government’s *Agua para Todos* programme commits to providing 80% water access to peri-urban districts across the country. The government has made a promise to deliver water ‘wherever people live’, including peri-urban and rural areas. This programme involves the implementation of infrastructure master plans and the construction of water supply networks in Luanda and other cities. Besides giving an imperative to fast-track physical planning, the layout of water infrastructure networks and the laying down of conduits give a sense of permanency and therefore improved tenure security to land owners adjacent to the pipes, and to communities that will be serviced. Access to water (even on a shared standpost basis) and the improvement of tenure security will have a direct positive impact on land markets in the affected *bairros*.

The preparation of infrastructure plans provides an opportunity for local administration to begin the process of land management by mapping land occupation, and beginning the process of building a cadastre through the mapping occupation that may include “street addressing” and the designation of land for infrastructure “rights of way”.

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50 Communiqué of the National Director for Water on the launch of the *Agua para Todos* programme in February 2008.
Recommendation 6: Promote urban spatial and transportation planning

With the poor relocating to the periphery, and the private sector operating in isolation of any real structure plan the danger exists that Luanda becomes an increasingly difficult city for the poor to survive. Luanda is in some ways an inclusive city but the danger exists that in the process of dealing with the very real infrastructure and housing needs the city becomes increasingly exclusive.

It is difficult to understand land issues without understanding the spatial form of the city. As with most African cities there is a concentration towards the centre with increasing overcrowding and congestion the closer one gets to the core. The periphery is relative to the core and the need to access the centre causes crippling traffic congestion, resulting in a multiplicity of inefficiencies. This in turn has a huge impact on the land markets. In the context of a city of 7 million people the need for a structure plan that focuses on developing a multi-nodal city supported by a public transport system cannot be underestimated.

Recommendation 7: Build municipal land information systems (cadastres)

Municipal authorities have been given the responsibility for managing domestic and commercial-scale land allocation (up to 1,000 m\(^2\))\(^{51}\). The efficient functioning of land management requires efficient and updated land registration and information systems which clearly record legal ownership and occupation of land. The market attaches great importance to legal titles to land. This is evident from the fact that land without legal titles, with disputed titles, or land in informal settlements are priced much lower than that of land with titles. Land registration is also important to the government for the purpose of collecting property taxes. Without knowing who owns the land and what that land is being used for, governments cannot levy property taxes\(^{52}\).

An efficient land registration system (juridical cadastre) consists of two parts: The first is a written record or register with information on each land parcel, such as the name of the owner and the rights of the land, while the second part includes a detailed description of the land parcel in the form of a map or survey measurements. The second part is normally cross-referenced with the first. When the records and descriptions are combined, then the land registration system provides considerable benefits. Some of the major benefits are:

a) **Security of ownership and tenure rights:** This is the most important impact. It reduces the amount of land disputes which is currently a major issue in developing countries. The security of ownership also stimulates land development.

b) **More efficient land transfers:** The costs of delays in obtaining permits is a serious constraint in most developing countries; an efficient registration system makes transfers easier, less expensive and more secure.

c) **Security for loans:** The land title can be used as collateral for loans. This security has a positive impact on the productivity of the land since it enables the release of major financial resources for investment in the land.

d) **Support for the land taxation system:** The expenses for improving the cadastral system would, in actual fact, quickly be covered by increased property tax revenues. The issue of

\(^{51}\) Law No. 06/2

local resource mobilisation through the application of taxes and registration fees warrants further investigation. While the decentralisation reforms\(^{53}\) allow municipal authorities to generate local financing through these mechanisms and by the application of utility fees, a recent modification of legislation\(^{54}\) announced in January 2011, reverses some key aspects of the 2006 law and obliges all locally generated financial resources to be deposited in the central state treasury. The new regulation removes any incentive for municipalities to introduce these local income generation measures because they are not permitted to retain the income. A reversal of this fiscal centralisation policy is recommended.

e) Improved land use and management: It can directly provide better information on land ownership and rights for physical planning as well as facilitate the development of other planning tools such as information banks covering land use, land values, population, etc. It can also provide a tool to restrict certain land uses with a negative environmental impact.

Land information systems are time consuming to develop and may encounter problems where some information and data may be non-existent or conflicting. Systems should be developed incrementally in order to train staff to utilize it to its maximum capacity. Local municipal administrations should develop progressive land information systems. This means that when a new cadastral/land registration system is introduced, or an old one improved, its design should be such that, although technically simple, it can be upgraded easily and is readily adaptable. Data from different sources need to be collected to build a cadastre where each land parcel has a unique identifier. With the advances in information technology, it is becoming increasingly cheaper to develop and maintain land information systems.

The Ministry of Urbanism has engaged Development Workshop to assist INOTU in building a National Territorial Information System (SNIT) which has been piloted in Luanda and Huambo. The SNIT uses methodologies prescribed by UN Habitat’s Urban Observatory programme to monitor indicators of Access to Water, Sanitation, Land Tenure, Housing Quality and Overcrowding. The SNIT programme has built an urban geographic information system (GIS) for Luanda that involved the digitalisation of all built infrastructure and housing in these two cities. This gas allowed DW to do accurate population and settlement modelling of these cities. The SNIT can provide a useful baseline upon which municipal cadastres can be built.

**Recommendation 8: Secure the land rights of women**

This study provides new evidence concerning the proportion of women-headed households (over 46%). With this in mind, we recommend that women’s land rights be reinforced and for legislation to be made compatible with the Family Code (1989).

There is a need to eliminate sources of legal discrimination against women, ethnic and religious minorities, and other disadvantaged groups in economic matters. This includes *de facto*, as well as, *de jure* discrimination; this includes efforts to ensure equal rights for women in key economic areas such as land ownership and inheritance. The following issues identified in the succeeding paragraphs need to be addressed.

It must be kept in mind that the equal rights of men and women to assets and resources, as supported by the Constitution of the Republic of Angola and the Family Code of Angola, extend to rights of land access and land tenure security (the Family Code, 1989).

\(^{53}\) Law No. 06/2

\(^{54}\) Presidential Decree N° 307/10 on receipts form community service fees
Marriage is defined in the Family Code and includes registered unions and de facto unions as set forth in Titles III-IV of the Family Code. Pursuant to the principles contained in the Constitution and Family Code, spouses in a marriage, whether a registered or in a de facto union, are presumed to have equal rights to the land and any buildings that they occupy, and the burden is on the spouse claiming otherwise to provide evidence of the claim.

Where the property rights adversely impacted are held by a married couple, whether in a registered or de facto union, payment of cash compensation shall be made jointly to the wife and husband. If the couple elects in-kind compensation, the title to the property transferred shall be in the names of both spouses.

Recommendations to improve women’s land rights in Angola include: implementing legislative and policy reform to remove legal constraints on women’s rights to land, promoting public information and awareness on women’s constraints and opportunities to land access, ensuring the participation of women in the land rights formalization and adjudication processes, and putting in place monitoring and enforcement systems to ensure that land rights formalization efforts successfully recognize and document women’s land rights, as well as enforce those rights.

Recommendation 9: Advocate learning by doing through pilot projects

An important aspect of the incremental approach is learning from experience. While Angola should draw on the experience of other countries – especially those with similar contexts – where possible, it is important that this form of learning from practice elsewhere be adapted adequately to the contextual reality in the country and in specific situations.

Of particular importance is learning from new practice, and the refinement of new approaches and actions. This process of “learning by doing” is recommended in establishing urban land rights and in urban land titling. Pilot projects on establishing urban land rights should be focussed on refining the nature of occupation rights and the limits to these, including the widespread mobilisation against continued informal occupation without adequate process. These should also establish the mechanisms for gradual evolution of these rights to titles. The pilot projects should be established in peri-urban and peripheral urban situations: the former being generally currently dominated by informal market activity with limited local administrative capacity.

Pilot projects on urban land titling should be focussed on testing the mechanisms, institutional capacities, and costs required for formal identification and titling of urban land in both new land sub-divisions and areas with informal occupation which are suitable for upgrading. The costs of these should be incorporated with improvements in services at different levels to assess different approaches, which can themselves be evolutive, i.e., these should develop from basic standards to fuller standards in time. Ideally, such pilot projects will be implemented through partnerships between provincial and local government, with civil society participation, and the involvement of non-governmental and private sector organisations that have the appropriate technical and service skills. Rigorous monitoring of costs is needed to assess the feasibility of replicating the pilots in wider programmes, as well as permitting the activity of learning by doing.
An innovative approach that addresses the issues of scalable rights and also involves communities and local authorities in participatory methods of securing land tenure has been demonstrated in the province of Huambo where a local approach to “Land Pooling” has been developed. It is recommended that the strategy of land pooling be piloted on a wider scale. (see the case study on land pooling in Huambo province in Annex 10).

**Recommendation 10 Implement the principle of just compensation**

Just compensation is the amount of cash or in-kind compensation necessary to place the holder of the property rights in as good a position as the holder of the property right was prior to the expropriation or taking of land or property rights. Just compensation may include but is not necessarily limited to the fair market value of land taken and any expenses incurred by the landholder as a result of the taking. It is recommended that the following principles be recognized and adopted by the government:

1. Persons whose property rights are adversely affected by implementation of the Plan of Regularization shall have the right to just compensation pursuant to Article 12 of Law 09/04.

2. Persons will be considered as being adversely affected by the Plan of Regularization if: (a) they are required to move from their present place of residence or work, to another area of regularization, (b) as a result of the Plan of Regularization, the boundaries of their land are adjusted to reduce the size of their parcel; or any other property is lost as a direct result of the Plan of Regularization; and (c) their plot of land is reduced in size by more than 15% or if more than 15% of their non-land assets are lost.

3. In cases where the adoption of a Plan of Regularization involves, or implies the probability of involving, the movement or relocation of people from their houses or parcels, the acquisition or redistribution of new terrain in the proposed area, the adjustment of boundaries of plots, or other action potentially adversely impacting holders of land rights, the municipal administration shall notify any rights holders or other potentially-affected people of the possible impact of the implementation of the Plan of Regularization. The notification shall be made in writing or by other effective means no less than 14 days prior to the public meetings on the adoption of the Plan in order to ensure that the affected individuals have an opportunity to review the Plan of Regularization, plan to attend the public meeting, or otherwise have an opportunity to present comments, complaints, observations, and suggestions.

Just compensation is the amount of cash or in-kind compensation necessary to place the property rights holder in as good a position as the property rights holder was prior to the expropriation of land or property rights. Just compensation is deemed to be the fair market value of the property lost or adversely affected by implementation of a Plan of Regularization, including designations of ZEIS or REIS.

4. For purposes of these Peri-Urban regulations only, fair market value is: (a) the value that the rights holder can obtain for the land or property right on the open market [after the completion of the upgrades or development contemplated by the Plan of Regularization], assuming a willing seller and willing buyer; or (b) the amount that the rights holder will have to spend to replace the property right lost, whichever is higher.
5. Just Compensation shall be paid in cash or an in-kind equivalent, at the option of the person whose property rights are adversely affected. Just compensation shall be paid in cash or in-kind to the rights holder within a specified number of days of the land taking or property expropriation.

Valuation of occupied land by the definition of fair compensation
An analysis of the value of the registered land must be assessed and reviewed annually by IPGUL using both market and land-use values to determine the value of the land and levels for just compensation.

Occupants of land and other holders of rights to land destined for urban renewal are entitled to just compensation for land and property rights lost as a result of the development plan. Just compensation is the amount of cash or in kind compensation necessary to place the holder of the property rights in as good a position as the holder of the property right was prior to the expropriation for the development. The landholder has the right to elect whether to take cash or in-kind compensation. The Municipal Authority may offer landholders in-kind compensation in the form of urbanized parcels of land which result from the urban development operations implemented in the municipality. In this case, the value of the parcels of land handed over in the compensation process must be equivalent to the value of the land holding before the start of the urbanization program.
7.4 Priority Recommendations and next steps:
The findings and these recommendations imply that the single most important next step is a focus on recognizing the right of occupation in “good faith”, and applying the principle of incremental tenure. As a result we have prioritized the next steps for these two areas of work.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Next Steps</th>
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<tbody>
<tr>
<td>Recommendation 1: Recognize the right of occupation in ‘good faith’</td>
<td>MINUC (the Ministry of Urbanism and Construction) should draft enabling legislation and implementing regulations for “good faith occupation” and “incremental tenure.”</td>
</tr>
<tr>
<td>Recommendation 2: Introduce the principle of incremental tenure into current regulations and practice</td>
<td>Review the draft regulations that the Ministry of Urbanism and Development Workshop developed on incremental tenure and incorporate into legislation. Work with the support of Cities Alliance, DW and Urban LandMark on putting the regulation into practice in a pilot municipality.</td>
</tr>
<tr>
<td>Recommendation 3: Incorporate the right to information into effective practice</td>
<td>MINUC should develop bye-laws or regulations to the current Land Law and Physical Planning Law that specifies detailed procedures and obligations for the public consultation, hearings and the publication of physical plans and the changes in land-use.</td>
</tr>
<tr>
<td>Recommendation 4: Strengthen municipal land management institutions</td>
<td>IFAL the Institute for Formation of Local Authorities should mount training courses for municipal level staff in land registration and cadastre management.</td>
</tr>
<tr>
<td>Recommendation 6: Promote urban spatial and transportation planning</td>
<td>The Provincial Government of Luanda through IPGUL should develop municipal level physical and transport plans based on a metropolitan-level structure plan.</td>
</tr>
</tbody>
</table>
Recommendation 7: Build municipal land information systems (cadastres)

Selected Municipalities in association with IPGUL or INOTU should develop a pilot GIS based information system for “good faith occupation” and “incremental tenure” in selected bairro’s and initially populate it with information already collected in the research for this study. Such a pilot is being developed in Huambo Municipality with the assistance of Development Workshop.

Recommendation 8: Secure the land rights of women

MINFAMU (Ministry of Family and Women) should work with gender focused civil society organizations in mounting a public information and media campaign to raise the awareness of women’s land and inheritance rights.

Recommendation 9: Advocate learning by doing through pilot projects

MINUC and provincial governments should evaluate the current and past pilot projects and incorporate the successes into good practice principals for implementation and replication on a national scale.

Recommendation 10: Implement the principle of just compensation

MINUC or GPL to publish a bye-law regulation on just compensation linked to Article 12 of Law 09/04 that will give the affected party the right to chose to receive payment in either cash or in kind, calculated in relationship to the market value of the land and/or housing affected.

8 Conclusions

This report would be incomplete if we were not to discuss some of the political issues that arise from proposing implementing change. Strong interests currently vest in the status quo both in the formal and informal property markets, some of which could obstruct change in creating a more inclusive system of land access. Some of the existing interests are likely to be threatened by change. In itself this situation is neither unexpected nor unique to Angola. Elsewhere in the world moments of social and political change have often been accompanied by a strong push from civil society. What might make Angola more unique in this regard is the impact of decades of war on social mobilization and community action.

In this context we cannot over-emphasise the importance of political buy-in on one hand and on the other, the urgent need for awareness-raising among musseque residents. The project of political buy-in is hard to achieve, here in Angola as elsewhere. Pilot projects which demonstrate success stories (recommendation 10) will be one important strategy in this regard and another is the urgent need to raise awareness among musseque residents, and sellers and buyers of property, about the de jure situation regarding land and civic rights. Such land rights awareness-raising could also address the positive legal requirements regarding public
consultation and access to information. To build broad legitimacy around new approaches and activities, there is a need for broad education campaigns on land rights and responsibilities for urban residents. This should draw on the resources of communities and civil society organizations, as well as local and provincial administrations and central government, and as such needs specific dissemination/education campaigns for leaders and activists.

A heightened level of awareness needs to be created among beneficiaries (men and women), community leaders, formal dispute resolution bodies, and government officials (local, municipal, provincial and national) on constraints to land access, and opportunities to strengthen knowledge of land rights via training, public awareness campaigns, and/or legal literacy programs.
Annexes
Annex 1. Deliverables

Development Workshop (DW) has been engaged by the World Bank to provide the following deliverables:

Deliverable #1 – Inception Report
The consultancy was tasked to prepare an Inception Report covering all tasks and sub-tasks that include, but are not limited to the following:

- In collaboration with field researchers, clarify goals and objectives for the study, lists of key questions and interview guides
- Propose neighbourhoods, including musseques, to be selected as part of the study area, based on an earlier typology developed by DW, DfID and other organizations; provide a justification for the selected study areas
- Identify and appraise existing sources of information including censuses, surveys, images, registries, GIS analyses and other material; identify data that is on-hand and additional data that need to be gathered to complement the field work
- Describe the methodology for determining volume of real estate sales and rentals, the types and prices of properties on the market; historical trends and the influences that determine volume and prices
- Suggest contacts for field work in Luanda with national, provincial, and local officials, residents, community groups, real estate players, the business sector, and other intermediaries
- Conduct desk reviews of all relevant reports, legislations and regulations as well as pertinent media and judicial coverage on land issues

Essentially, the Inception Report is a much more detailed and expanded version of the first part of the DW Technical Proposal, but adjusted to reflect findings from more detailed appraisals of information sources (primary and secondary), desk reviews, methodological refinements and other ground realities. Any revisions to the schedule, timetable and budget allocations for all deliverables of the project shall have reference to the commitments made in the DW Technical and Financial Proposals.

Deliverable #2 – A thematic map (hard and soft copies) of the Luanda metropolitan area
This should show the distribution of settlement types and associated tables reliably estimating the extent of the urban space covered by each settlement category in the typology.

Deliverable #3 – At least one workshop
At project commencement, the consultancy was tasked to organize at least one workshop for the appropriate national, provincial and municipal agencies, and covering specific topics to be developed in consultation with officials participating in the project. The workshop material may be co-delivered both by the consultancy and participating officials, if government officials concur. Workshop topics may include the types of data required, what proxies can be used when such data are not available, and the implications of the data for developing appropriate policy responses. The goal is to promote widespread use of these tools for analyzing urban land markets throughout the region and city.
Deliverable #4 – Draft Synthesis Report
This document will provide a larger analytical narrative based on comparative findings from the four study areas, as well as findings from the interviews with commercial interests, and the spatial analysis of settlement type distribution across the metropolitan area. The Draft Synthesis Report will also contain annexes of data for each of the four neighbourhoods or musseques analyzed. These Annexes shall clearly indicate: parties consulted; details of key findings; maps, tables and charts depicting those findings; and a short narrative about the study areas. This Draft Synthesis Report will also make recommendations to policy makers, based upon the analytical work, for ways in which urban land markets may better facilitate timely supply of land and services for job-creating activities while safeguarding the welfare of the majority of low-income urban residents.

The recommendations in the report shall include:

- Methods to phase in a broader recognition of property rights and regularization of transactions including ways to professionalize the role of brokers or other informal agents or intermediaries who are currently involved in informal transactions, and suggested documentation that might be acceptable to verify occupancy and term of residency
- Process by which services can be incrementally extended to residents of musseques with minimal disruption to households and businesses including methods for incorporating community participation and local authority ownership
- Scope for application of innovative land management tools (such as land sharing, land pooling, land swaps etc.) that might be utilized to redevelop land for residential and commercial uses or to solve property disputes associated with the infringement of private property rights by informal settlements
- Method of determining when and where resettlement is the best option and how best to execute such projects
- Estimation of the magnitude of the challenge associated with the regularization of informal settlements (based on the distribution of settlement types in provincial Luanda), the phases of informal occupation, the value of the investments already made by households and the location of labour market opportunities
- Prospects for reducing the friction between urban land markets and urbanization both in terms of land for economic development led by businesses and the shelter needs of a fast-growing urban population. Particular reference should be made to the scope and constraints associated with the new land law, associated regulations, and existing institutions at the national, provincial and local levels
- Potential contributions of the findings of this work to the new Master Plan being prepared for Luanda
- Other recommendations, as appropriate

Deliverable #5 – At least one roundtable discussion with government officials
During the data analysis stage, the consultancy will also organize at least one Roundtable discussion with government officials – national, provincial and local agencies, as appropriate, community groups, and representatives of the private sector to discuss the preliminary findings and recommendations produced as part of Deliverable #4 above, as well as to share successful pilots of less conventional policy tools such as land pooling in Huambo. A Summary Report of the Roundtable will be provided.
Deliverable #6 – A Final Synthesis Report
This will satisfactorily incorporate the feedback received from the World Bank on the Draft Synthesis Report, as well as the feedback from the participants in the Roundtable discussion of preliminary findings and recommendations.

Per Deliverable #4, the purpose of this final synthesis report is to provide a larger analytical narrative based on the comparative findings from the four study areas.

The next section of this report provides a contextual framework by highlighting the main findings of the documentation, legislation and media review. These complement the findings from the interviews with commercial interests such as developers and real estate agents. The detailed findings of the reviews and the interviews carried out are included as Annexes 6 to 9.

The comparative findings from the four study areas are based on:

- Documentation of land use conversion and gentrification from at least the mid-1990s to the present
- Description of the land market dynamics
- Estimation of the impact of location and settlement choices on population welfare
- The spatial analysis of settlement type distribution across the metropolitan area.

As specified in Deliverable #4, the data for each of the study areas are included as Annexes (2 to 5). They contain information on the parties consulted; a short narrative about the study area; details of key findings, together with maps, tables and charts concerning land use conversion and gentrification; the land market dynamics, and the impact of location and settlement choices on population welfare.

This report concludes with recommendations to policy makers on ways in which urban land markets may better facilitate timely supply of land and services for job-creating activities while safeguarding the welfare of the majority of low-income urban residents.

The final annexes to the report include the land pooling case study (Annex 10) and a summary report on the roundtable discussion conducted among Angolan government officials, private sector representatives, real estate and construction companies, and representatives of the communities (Annex 12).
Annex 2: *Bairro Operário* (Sambizanga), Transitional Musseque

**Summary**

The establishment of *Bairro Operário* dates from colonial times (see Figure 55 below, for an aerial view of the boundaries). Built by the colonial state, housing in this neighbourhood was destined for both Portuguese and Angolan working class people. Therefore, direct land occupation is not a common way of land access in this neighbourhood. Most of the inhabitants are long-term residents of the *bairro* or come from surrounding areas, having inherited, bought or rented their houses through the informal market, while upgrading them over time. Rent paid in the informal market varies between US$ 2,000 to US$ 3,000, while houses that continue to be rented from the state are much cheaper with prices varying from Kz 100 to Kz 6,000.

Figure 55. Aerial view of the boundaries of *Bairro* Operario
Although the level of formal housing tenure is low, most of the inhabitants possess some kind of proof of occupation. Combined with the long existence of the *bairro* (and the lack of available land), this gives people a strong sense of security and conflicts over land do not seem to occur. With low levels of (violent) crime, the *bairro* is also considered to be relatively safe.

The provision of basic services in *Bairro* Operário is inadequate. Many residents use generators to compensate for frequent electricity failures. According to the participants, these failures are largely the result of increased demand, illegal tapping and non-payment on the part of the residents and the weak capacity on the side of the state electricity company to deal with the community’s problems. Most residents depend on the state water company to access water. To compensate for irregularities in the provision of this resource, the local administration distributes water through private trucks free of cost. Residents of multi-story buildings use private water pumps to pump water up to the highest floors due to the weak pressure on the grid. Basic sanitation in the *bairro* is poor, since it does not have a (working and maintained) sewerage system. This also contributes to the high risk of flooding. Garbage is collected with some frequency in the area by a private company. However, according to the coordinators of the residents’ committees, garbage collection remains inefficient. They partly see this as a result of inadequate supervision of this service by the communal administration.

Due to its relatively organized structure, the *bairro* has been on the government’s list for formal upgrading for years. However, participants in the focus group discussion, including the communal administrator, did not have any information about the state of these plans. Participants complained about the fact that a project to rehabilitate the water network, initiated by the state water company seven months ago, did not go past the initial test phase.

**Main characteristics**

- The majority of household heads (56%) are women
- Moderate level of education as most frequent level is set at 9th grade and above (30%) with 9% affirming they never went to school
- A high proportion of residents have always lived within same municipality (44%) with a considerable percentage coming from other municipalities (39%) namely: Ingombota (36%), Rangel (30%) and Cazenga (12%)
- Most ‘township’ low-cost houses have been replaced by durable materials such as brick and ceramic block (80%). Roofs are mostly made of zinc (50%) or lozalite (30%)
- Upgrading of structures is done mainly through self-help construction
- Medium to high population density due to its proximity to the centre, but reasonable access to infrastructure and service
- Inadequate provision of services (there are very few piped water connections, very irregular coverage in electricity, and no drains)
- A high proportion of residents paid for their occupation (53%), most residents are not the first occupiers of the land
- The most frequent length of residence categories are: over 40 years, and between 40-31 years
- The majority of occupants (90%) have some sort of “ownership” document, giving residents a high sense of security
- High risk area of flooding as 61% of the respondents in this neighbourhood state that access is very poor during rainy season compared to *Bairros* Val Saroca (20%),
Panguila (16%) and Paraiso (15%). The majority of respondents (55%) reported that pools of water take days/weeks to disappear after a “not very heavy rainfall”.

- 78% of land cost incurred by current owners was paid directly to previous owners and 11% to local or municipal government departments
- Inheritance and house purchase are both significant (reported by 36.7% and 31.6% of the respondents, respectively); lending within the family was also cited by 16.3% of the respondents
- Land is of high value and desired by others for rental (44%) and ownership (45%) purposes
- In the last 10 years developed plots (including houses made up of wood from colonial times) of between 130-360 m² have sold for US$ 2,000 to US$ 40,000
- There were no reports of conflict over land ownership, but if ever faced with it, the respondents point to the provincial government (36%) or municipal administration (20%) as the key entity to turn to for dispute settlement

As an inner-city site with good access to employment opportunities and basic services, values are high, ranging from US$ 500 to over US$ 4,000 per m². Differential prices study area are related to the levels of urban services, vehicle access and land tenure that is evident in the north-east quadrant, an area of multi-story formal construction (see Figure 56).

Figure 56. Map of Bairro Operario showing land prices vs vehicle access
Figure 57. Photos showing typical residences in *Bairro* Operario
Annex 3: *Bairro Val Saroca* (Sambizanga), Old Musseque

Summary

The *bairro* of Val Saroca was founded in 1979 and was initially formed by about 5 families that came from *Bairro* Sambizanga (see Figure 58 for an aerial view of the boundaries). These families conceded plots of land for housing to newly arriving families, hence occupation took place in a fairly organized way. However, during the war the initial level of control and organization diminished. In 2002, there were no unoccupied plots of land left. The rent for one bedroom houses varies between Kz 1,500 and Kz 4,000.

Currently, the *bairro* is composed of six (6) sectors and there are about 21,142 inhabitants according to a survey carried out in 2009. The inhabitants are registered by the residents committees, through the numeration of houses. This is a continuous process which has been installed some time ago and the information obtained is passed on to the local administration. Land conflicts in the area are rare as all available space have been occupied, although only a few of the spaces have been legalized. Rare cases of conflict are adjudicated by the residents’ committees and when necessary, referred to the local administration. Every fortnight, meetings are held between the community and local administration on issues regarding the *bairro*. During one of these meetings, the community was informed about the upcoming upgrading of the area.

Figure 58. Aerial view of the boundaries of *Bairro* Val Saroca
which will start in Bairro Sambizanga. New buildings will be constructed by the government to house the relocated population, but no further details as to when this will start or how the relocation process will be managed have been provided.

Most of the inhabitants are connected to the state electricity network and payment for this service is regular. The installation of 15 PT’s (transformers) to improve access to electricity had been promised by the government in 2010, but so far this promise has not materialized. Likewise, a large water tank should have been installed. Currently, the community has access to four water posts in the bairro which are filled fairly regularly. In principle, this water is provided for free of charge to residents, but in practice, payment can be needed as an ‘incentive’. Furthermore, there are two water posts in the bairro, but these are not always operational. There is no functioning sewerage system, and this creates low levels of flooding during the rainy season. But overall, this does not create significant problems as the bairro sits on a slope and rain water quickly flows downstream and into the sea. Garbage is collected with some regularity at central points.

Overall, the community values the fact that the bairro is located close to the city as well as its proximity to the fishing harbour.

The city’s biggest informal market, Roque Santeiro, used to be located within walking distance. However, in September of 2010 this was closed down by the government and transferred to Bairro Panguila in the municipality of Cacuaco, some 35 km away. As a result, many lost their main source of employment and income, particularly the women and the youth.

**Main characteristics**

- A high proportion (44%) of the household heads are women
- Moderate to low level of education – the most common level of educational attainment is between the 5th and 8th Grade (32% of the respondents) and 18% affirmed they have never gone to school
- A high proportion of residents (41%) have always lived within same municipality; a considerable percentage (39%) come from other provinces (mainly from Malange 30%, Bengo 16%, Kwanza Sul 16% and Uíge 14%)
- All of the houses in the area are self-built, and made with concrete blocks (92%). However, many of the blocks used are of low quality, hence structures are of low sustainability
- The area was originally farm land, and it was transformed into a residential area since 1979. Most of the residents have been living in the area for 21 to 30 years
- Public services such as electricity and water have been put in place by the government and NGOs
- An overwhelming majority of the residents (85%) have a high sense of security, with the most common housing document being a “purchase and sale declaration”
- Most residents (59%) acquired land through informal purchase (i.e., 33% bought undeveloped land while 26% purchased developed land)
- 92% of the land cost incurred by the current owner was paid to the previous owners and 4% to the residents’ committee or a solicitor
- Only five (5) incidents of conflict over land were reported (over demarcation of land and ownership). In the face of such a conflict, most people (45%) would turn to the neighbourhood coordinators in the first instance to settle disputes
- There is low to moderate risk of flooding -- 18% of the respondents state that it takes days/weeks for pools of water to disappear after moderate levels of rainfall
- Land and house purchase are the dominant forms of access to property (33% and 26%, respectively). Vacant land occupation and lending within the family are also observed (18% and 14% respectively)
- In the last 10 years, undeveloped plots of sizes between 100 and 310 m² have sold for US$ 300 to US$ 1,800 and developed plots of sizes between 60 and 135 m² have sold for US$ 1,500 to US$ 17,000

As an old settlement area with poor basic services but with good access to employment opportunities in the neighbouring industrial axis, land values in this bairro are in the moderate range from US$ 50 to over US$ 450 per m². Differential prices within this study area are related to the levels of proximity to urban services in the industrial zone to the north, and vehicle access, also via the northern road artery (see Figure 599 for a map showing land prices and vehicle access in the area). Land tenure security remains weak as the region is zoned for industrial use and may be threatened by future expansion of industry. The southwest half of the bairro, where property values are the lowest, is susceptible to severe erosion during the rainy season and can be considered to have a significant level of environmental risks.

Figure 59. Map of Bairro Val Saroca showing land prices vs vehicle access
Annex 4: *Bairro Paraíso* (Cacuaco), Peripheral Musseque

**Summary**

The first inhabitants of *Bairro Paraíso* were displaced people from various parts of the country, and who had come to seek refuge in Luanda during the war. After the war, the inhabitants displaced from areas destined for urban and infrastructure development came to live in this *bairro* (see Figure 60 for an aerial view of the boundaries). In 2001, large-scale demolitions took place in *Bairro Boa Vista* and the evicted inhabitants moved to *Bairro Paraíso*, where they initially lived in tents. Later, they were given plots of land (225 m²) by the government. In the succeeding years, many of these beneficiaries sold their plots of land or rented out the houses they constructed. Rental agreements are made on an informal basis, and rent for a one-bedroom house varies between Kz 500 and Kz 1,500 per month. Land for housing has also been acquired from farmers in the area.

The residents’ committees issue declarations to the land owners to enable them to formally legalize their ownership. However, it was observed that many inhabitants do not follow up on this process due to a lack of financial resources. Land conflicts have occurred in the past, in which the residents’ committees have acted as mediators.

*Bairro* Paraíso continues to grow as there are still unoccupied spaces of land and the migration of people from other areas, as well as relatives of current inhabitants, is ongoing.

According to the focus group participants, there is little sense of safety among the inhabitants of *Bairro* Paraíso. Despite the presence of a permanent, as well as a mobile police station, the area as a whole is not sufficiently patrolled by the police. There is a lack of public street lighting, and the level of violence and crime are high, especially at night.

There is no access to piped water in *Bairro* Paraíso and access to water is obtained through water posts, although only one of the two present in the area functions regularly. This water is sold for Kz 5 per 20 litres. Residents also obtain water through private companies at prices that vary between Kz 20,000 and Kz 30,000, depending on the capacity of the private tanks in which its is stored. This water is then retailed for Kz 50 per 20 litres. Electricity is obtained through the use of private generators. Some inhabitants with sufficient means have entered into agreements with owners of *PT*'s who charge Kz 2,000 a month. In 2008, about 48 public illumination posts using solar energy were installed by the government. According to community leaders, however, only about half of these posts are functioning currently. There is no system in place for basic sanitation -- there is no sewerage system, and there are no public toilets. Some inhabitants have built their own latrines, but most of the people defecate in the open air. Garbage is also deposited in the open as the company that used to collect it has stopped doing so for unknown reasons.

There are a number of public as well as private schools in the area, but no kindergartens. There are two health centres in place, but residents of this neighbourhood have to travel 8 km to avail of hospital services. The inhabitants make use of informal transport services such as mini...
busses and motorcycles. The roads in the area are not tarred and are in a poor state of repair which makes transit difficult, especially in the rainy season.

Figure 60. Aerial view of the boundaries of *Bairro Paraiso*
Main characteristics of the bairro

- Low level of women-headed households (only 28%) although this proportion is observed to be increasing (in 2003, only 2% of the household heads were women)
- Moderate to low level of education — most respondents (43%) have only attended up to the 5th and 8th Grades; 8% affirmed that they had never gone to school
- A high proportion (50%) of the residents have always lived within same municipality, while a considerable percentage (35%) of the inhabitants have originated from other municipalities – of these, 36%, 30%, and 12% have come from Ingombota, Rangel, and Cazenga
- Characterized by a high level of informality
- Basic services such as water, drainage systems and electricity are limited, the private sector being the main provider of what exists. Most people (47%) buy water from owners of private tanks in the area. These owners, in turn, purchase water from water trucks.
- Almost all of the residents (91%) are the first occupiers of the land, which they accessed mostly by purchasing undeveloped land for construction. There exists a financial market for vacant land. Other forms of supply are insignificant compared to land purchase
- An overwhelming majority of the residents (87%) have a high sense of security, with 66% of the respondents reporting that the housing document they have is a “purchase and sale declaration”
- All of the houses in the area are self-built, and 90% have zinc roofs; 92% of the houses are made of concrete blocks (however, many of the blocks used are of low quality)
- 94% of the land cost incurred by the current owner was paid to the previous owners and 11% to residents’ committee or a solicitor.
- There were no reports of conflict over land ownership, but if ever faced with it, people point at the local committee as the initial contact for settling disputes
- Population density is high and there is a very low number of immigrants (5%) coming from beyond the province of Luanda
- The most frequent length of residence (49%) is between six (6) to 10 years (records do not go beyond 1992)
- 94% of the land cost incurred by the current owner was paid to the previous owners and 4% to the residents’ committee or a solicitor
- 87% of the respondents believe their right of occupation is protected
- Some residents (30%) have seen no improvement in their living conditions compared to their previous home
- This is a high risk area in terms of environmental burdens due to the lack of sanitation, durable infrastructure, drainage system, etc. There is low to moderate risk of flooding -- 13% stated that it takes days for pools of water to disappear after moderate levels of rainfall
- Most of the residents work in the informal market
- There was no report of conflict over land ownership, but if ever faced with it, people point to the neighbourhood coordinators (65%) as the key entity to turn to for dispute settlement
- In the last 10 years undeveloped plots of between 60 and 400 m² have sold for US$ 100 to US$ 4,700 and developed plots of between 90 and 370 m² have sold for US$ 350 to US$ 11,000
As a new peripheral settlement area with poor basic services and poor access to employment opportunities, land values in this bairro are low, ranging from less than US$ 20 to US$ 160 per m². There is a low differential in prices within this study area (see Figure 61 for a map of the bairro showing land prices and vehicle access). Land tenure security remains weak as the bairro does not demonstrate any urban-grid planning that would facilitate infrastructure upgrades. The bairro has grown rapidly during the last five years, with growth concentrated in the north and progressing southwards. Saturation densities for one-story, owner-built structures will be reached in the near future.

Figure 61. Map of Bairro Paraiso showing land prices vs vehicle access
Figure 62. Typical houses in *Bairro* Paraiso
Figure 63. The office of the Bairro Paraiso Residents' Committee
Figure 64. Preparing for field work: the DW research team at the Bairro Paraiso Residents' Committee office
Annex 5: Bairro Panguila (Cacuaco), Social Housing Zone

Summary

This social housing project was initiated under the auspices of the former Ministry of Public Works (now renamed the Ministry of Urbanism and Construction). This Ministry continues to be in charge of this social housing project, a fact that is lamented by the residents’ committees. The argument is that everyday management would be more efficient if the Ministry would delegate this function to the Municipal Administration. There is little communication between the committees and the management office of the project at the Ministry.

It is estimated that Bairro Panguila currently has about 10,000 inhabitants, and it is generally acknowledged that the population has been rapidly growing, especially since 2008 (see Figure 65 for an aerial view of the boundaries). Bairro Panguila has eight (8) sectors and two (2) new sectors are under construction. Each sector of the bairro is locally administered by a residents’ committee. These committees register new inhabitants and carry out some other oversight functions, but have no decision-making power.

Bairro Panguila is inhabited by people that were relocated by the government from the inner-city in different stages and time periods. The majority of the participants in the focus group came to live in the area in 2005 after being evicted from buildings or areas that had been designated for private development (e.g., the construction of a shopping centre) or urban or infrastructure development (e.g., road works). In most of the cases, the procedures used in the relocation process differed, as well as the institutions that managed the process of relocation. For instance, in the case of the evictions related to the construction of the shopping centre, the construction company was responsible for managing both the relocation process and the allocation of houses. According to the participants in the focus group, most of the processes had irregularities, and as a result, not all evicted families received houses or received the specific houses they had been promised. Some cases of irregularities involved the police as well as officials from the Ministry of Public Works and the Ministry of Social Assistance and Reintegration.

Transport facilities and the roads are in a poor state of repair, and this has posed difficulties for many of Bairro Panguila’s new inhabitants who continued to work in the city. There are public busses that can be used to travel to the city, but these do not meet the demand; private mini-busses are used as the main means of transport. The roads within the Bairro Panguila area continue to be untarred, and in the rainy season, this means that few people manage to get in or out of the area. Travel between the inner-city and Bairro Panguila has been very difficult especially since 2005, and as a result, many people who have just relocated to Bairro Panguila decided to rent out their houses and move back to the city instead. They made the decision despite the fact that they had not yet received the title deeds to secure their tenure of the houses. Rents for the two- or three-bedroom houses vary between US$ 50 and US$ 150, depending on the availability of water and electricity. Rental agreements are made on an informal basis, without the involvement of any authorities.

55 These two sectors were not included in the study due to differences in management compared to the other sectors. One of the sectors (designated as Sector 9), has its own residents’ coordinator separate from team which coordinates all the other sectors. Houses are being built from pre-fabricated material and some houses are already inhabited.
Currently, licenses to perform construction works in the area must be requested from the Ministry. Generally, participants are not aware of the specific guidelines and requirements to obtain such licenses. The costs to obtain a construction license are estimated to be between US$ 3,000 and US$ 5,000.

Licenses for construction work on the existing houses cost US$ 300. Construction work on the houses have to be made according to government guidelines, and those that do not follow these guidelines are subject to a fine. The most common work carried out by the inhabitants of Bairro Panguila is the construction of an annex to serve as a utility space. Due to the poor construction quality and unfinished state of the houses when delivered, many inhabitants have had to level their floors and plaster their walls at a cost of about US$ 1,000. Due to the infrequent availability of water, those with sufficient resources have also installed underground water tanks costing about US$ 5,000. Residents do not have to pay for public water, but those who do have water tanks pay private companies for these to be filled. These prices show that inhabitants have the ability to pay, which is in stark contrast to the non-payment of rents reported in the survey.
While all the houses have been equipped with the necessary infrastructures to have direct access to water and electricity, many claim that this access is very irregular. The cost of electricity is Kz 800 (about US$ 8) per month, which is paid to TEG, a private company that provides electricity.

There are no mechanisms in place to provide for maintenance of infrastructure in the area. As a result, and combined with the initial poor quality of the material used as well as alleged misuse by the inhabitants, the sewerage system has already become severely degraded.

There are five (5) public schools and four (4) private schools, as well as a number of private kindergartens in Bairro Panguila. Inhabitants lament that there are no institutes of higher education, forcing youngsters to travel considerable distances to attend classes in the city. There is one basic health post in Bairro Panguila, but this post does not have facilities to attend to childbirths. For these kinds of services, the inhabitants of Bairro Panguila have to travel to the Bengo General Hospital which is about 35 km away or to a medical centre in São Lucas which is about 15 km away. These distances translate to significant travel time and costs, given the poor state of roads and transport system.

There is one state supermarket and a recently-established market in the area, apart from little informal shops. There is also a police station. Despite the high number of children, there are no facilities or green areas for children to play in, apart from one soccer field.

Overall, the community is unhappy about the poor state of the houses when they were delivered, as well as the lack of regular access to water and electricity. However, inhabitants do value having a house of their own in an area which is reasonably quiet, spacious and safe.

Main characteristics
- The majority (54%) of the household heads are women
- Moderate level of education – most residents (38%) report having reached the 9th Grade and above; 4% affirmed that they have never gone to school
- Low to moderate household density
- A high proportion of residents (72%) come from other municipalities, mainly from Samba (25%), Kilamba Kixi (15%), Sambizanga (15%) and Maianga (11%), while 18% have come from other neighbourhoods in the same municipality of Cacuaco
- Most residents (53%) were relocated by the government to this neighbourhood; the relocations started in 2004 as a project directed by the Ministry of Social Assistance and Reintegration
- The most frequent length of residence (48%) is between six (6) to 10 years; however, 9% of the occupants have lived in the area prior to 2000
- Most houses are standardized in terms of size (i.e., varies from T1 to T3); the housing structures are of low quality as these were delivered without proper foundations or finishing. As a result many of the houses have large cracks in the outer walls. Some self-improvements are already evident.
- Residents indicate that their living conditions have worsened (as reported by 33% of the respondents) since moving to the area; this is the highest level among the four study areas
- The community is equipped with basic infrastructure, but services are limited
- State allocation is the dominant form of housing supply (53%) although there are cases of purchase of developed and undeveloped plots, house occupation and lending within
the family (20%, 11% and 10%, respectively). The high percentage of land being purchased can be taken as an indication of a secondary market

- Compared to the other study areas, *Bairro* Panguila has a high proportion of residents (39%) who have no documents to prove their right of occupancy
- 26% have paid for occupancy; of the amount paid, 95% went to the previous owner and 5% to intermediaries
- Three (3) incidents of conflict over land ownership were reported; in the face of land conflict, most people (45%) would turn to the neighbourhood coordinators in the first instance to settle disputes
- There is moderate to low-risk of flooding (14% of the respondents state that it takes days for pools of water to disappear after moderate levels of rainfall)
- Since 2003, undeveloped plots of between 100 and 250 m² have sold for US$ 350 to US$ 500 and developed plots of between 80 and 400 m² have sold for US$ 5,500 to US$ 30,000

As a formal government-planned social housing district, *Bairro* Panguila is considered an area of secure land tenure. However due to the long distance from the city-centre and the lack of access to employment opportunities, land values are in the low range, i.e., from under US$ 25 to US$ 100 per m². Differential prices within the study area are related to the levels of proximity to vehicle access to the southern road artery (see Figure 66 for a map of land prices vs vehicle access). While land tenure security is considered good, none of the residents actually had been issued titles of occupation. Being an area within a government-designated economic development zone, there is a likelihood that land prices may increase in the future. However, neither land accumulation nor price speculation has been noted in the current study.
Figure 66. Map of *Bairro* Panguila showing land prices vs vehicle access
Figure 67. Photos of various types of residences in *Bairro* Panguila
Figure 68. Pre-fabricated housing in Sector 9
Annex 6: Documentation review

After independence in 1975, a new constitution and Law 43/76 was approved which determined the irreversible nationalization and confiscation of all land and real estate of which the owners were unjustifiably absent for more than 45 days after publication of the law. This turned the new Angolan state into the largest and sole owner of land and housing stock in the country.

However, at the same time the formal colonial land cadastre ceased to be managed. The colonial land cadastre project had been implanted by 1974 in most urban areas and generally in the western half of the national territory where populations were higher and Portuguese settlements were more prevalent. With independence, the colonial technicians who had administered the cadastre left and in some cases took maps and registry information with them.

As part of the transition to a market economy in the 1990s, Law 19/91 determined the stipulations for the sale of the state housing patrimony and privatizations allowed for the granting of concessions for property and land. According to the Angolan Ministry of Agriculture and Rural Development, up to 1999 more than two (2) million hectares of land were granted to commercial farmers – close to half the surface given to commercial agriculture before 1975.56

A housing inventory carried out in 1983 registered 127,560 urban units controlled by the state.57 It is unclear how many of these units have been privatized. Some reports point to 40,000 units that were sold by the state for an average price of US$ 3,250, earning it an estimated US$ 130 million.58 According to other, more recent sources, about 85,000 units were privatized from 1991 to 2006.59 The rent to be paid to the state for the houses that continue to be state patrimony is fixed, and the amount varies from Kz 1 to Kz 10,000.60

All in all, the revenues collected by the state for its housing patrimony are so low that coupled with the effects of the war (increased population in the cities, lack of new formal urban construction, planning and maintenance, informalization of the land and housing market) the buildings as well as related infrastructures and services became severely degraded. At the same time, the end of the war in 2002 saw an increase in demand for housing, particularly from companies and expatriate workers. This demand turned these same buildings as well as land into very valuable assets and important sources of rent-seeking in an increasingly informalized rental and real estate market. As a result, prices skyrocketed and many of the original inhabitants of the city centre were forced to move to the outskirts of the city.

Likewise, the demand for and price of land in the periphery of Luanda has risen. However, so far most peri-urban land has been made available by government for commercial development, directed at high-end housing. The local administrations have been having difficulties in processing requests and providing serviced land for self-help building.

In 2001, the first mass evictions and demolitions in Luanda took place in informal settlements located in the bairro of Boa Vista. The 6,000 evicted families were relocated to Bairro Zango, an area 35 km away from their original homes. Since then, other resettlements have taken place as a consequence of urban development or reconstruction projects. Residents of the Luanda inner-

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56 Clover (2005), p. 358
57 Sita José (2005)
59 Gameiro (2010)
60 Executive Decree 18/96
city settlements that have been targeted for upgrading have been relocated to the periphery of the city. In the process of eviction and resettlement, international organizations and national private media have reported on the government’s use of intimidation and violence, excessive use of force, insufficient notice and inadequate compensation, as well as a lack of opportunities for information and consultation as provided for in national and international law to families affected by evictions.61

In 2009, the Angolan National Assembly called for “the creation of minimal and acceptable conditions” and “the dialogue with and engagement of these citizens” (Resolution 37/09) after populations of Chicala, on the Island of Luanda were faced with demolitions and subsequent resettlements. This call is particularly pertinent considering that there were forthcoming upgrading projects in the city of Luanda, such as those in the municipalities of Sambizanga and Cazenga, which will necessarily involve demolitions and resettlements.

In 2006, Angola had a population of about 15 million people, and the government estimated the formal national housing deficit to be around 878,000 houses. For 2008, it estimated a deficit of 1.7 million houses, and for 2009, 1.9 million.62 In 2008-2009, a nationwide survey, the first since the end of the war, indicated that as much as 90.9% of the urban population live in inappropriate conditions.63

In Angola, the housing problem is a correlate of poverty and inequality. Between 2003 and 2009, poverty measured as the percentage of people living on less than US$ 2 a day decreased from 67.9% to an estimated 58.9%.64 Inequality is considered high in Angola, as indicated by a Gini coefficient of .586 (0 for maximum equality and 1 for maximum inequality) in 2009. While the Human Development Index ranking for Angola has somewhat improved in the post-war era, it is still very low: the country occupied the 143rd place out of 182 countries in 2009 compared to the 166th place out of 177 countries in 2002.65

The urban informal economy is normally understood as economic activities that are socially accepted and are generally for the survival of families, although they are fully or partly outside the control of public administration in terms of taxes, legislation and statistics.

A commonly cited disadvantage of the informalisation of the economy is that the government’s tax revenue is reduced because informal enterprises escape paying tax. However, a common government response throughout the world to the development of an informal economy (discouragement of the visible part of the informal economy on the streets) may not actually address this problem. Tax revenues will not be increased by acting against informal individual survival strategies and by formalizing such informal survival strategies. Collecting small amounts of tax from these survivalist businesses will be difficult. On the other hand, significant tax revenues can be obtained, particularly for municipal levels of local governance, through income derived from the transfer or transaction of land and housing. In many parts of the world municipalities draw most of their revenues from local taxes or rates that are drawn on the basis of landholdings or house occupation, and administered on the basis of a municipal cadastre. A major constraint to Angola’s decentralization programme is the absence of up-to-date municipal land cadastres and a registry of housing and real-estate.

62 Gameiro (2010)
63 INE (2010)
64 CEIC (2010)
65 UNDP (2002, 2009)
The informal economy developed in Luanda in the late 1970s, but most authors date the beginnings of the informal economic sector in Angola as during the early 1980s. The informal economy by the mid 1980s had two components: a visible sector of individuals creating their own schemes (esquemas) to survive and are manifested in the growth of markets such as Roque Santeiro and on the streets of Luanda and other towns, while the other was the less visible informalisation of the formal economy as nominally formal enterprises deviated further from the rules in order to continue in operation.

Important factors that led to the appearance of the informal economy were

- The growth of the population of Luanda
- The crisis of the rural economy
- Growing level of imports
- Unrealistic exchange rate and other manifestations of a dysfunctional formal economic system
- Breakdown of the formal supply systems
- Breakdown of national industrial production
- Payment of salaries in kind (for example companies paying workers in kind and the workers then selling on these products)

The informal economy continued to grow throughout the late 1980s and the 1990s. Petroleum came to dominate the economy. Petroleum is found along the coast and in deep-sea waters, so there was little economic incentive to invest in the interior of the country and improve its devastated infrastructure. The various attempts at economic reform reduced the amount of formal sector employment, but did not make the changes to the economy that would produce employment-creating growth. Hyper-inflation during most of the 1990s reduced earnings in most formal employment. The continuing, and intensified, war after the election of 1992 brought more people to the major cities. Popular explanations of the growth of the informal economy (in, for example, the local press) say that the resumption of war in late 1992 led to a major growth in the number of people involved in petty trading to survive.

There are, however, no reliable surveys of the informal economy from the 1980s or early 1990s. It was only in the mid- to late- 1990s that attempts were made to systematically describe parts of the informal economy. Although the informal sector had its beginnings in Luanda in the years immediately after independence when the State was unable to manage the economy through centralized administrative management, the ending of the mechanisms of centralized control in 1989 had little effect because, by then, informalisation had restructured the economy. Informal economic actors had become part of the system for supply of basic services such as water, energy and housing. Powerful actors had entered and established themselves in the economic system as suppliers of the informal, survivalist sector.

Improved post-war security and economic stability should lead to a growth in the formal economy and a gradual shrinking of the informal economy as formal employment is created and absorbs labour from the informal economy. However, according to the EIU the official rate of unemployment was estimated at 40% in 2008, but this figure relates only to a small fraction of Angolans who work in the formal sector and does not take high levels of underemployment into account. Also, productivity levels continue to be very low and the effective internal capacity to

66 Lopes (2002)
create employment is limited. On the other hand, Angola has an annual growth rate of 2.9%, the highest demographic growth rate of sub-Saharan Africa.\(^\text{67}\)

In the post-war period, an Office was created to manage major reconstruction projects with Chinese funding (best known under its Portuguese acronym GRN - *Gabinete de Reconstrução Nacional*). The availability of loans from China and the willingness and ability of Chinese construction companies to carry out work quickly have become an essential element in the country’s reconstruction. Private Chinese companies are often subcontracted by national as well as foreign construction firms. The Chinese presence has also led to the closure of some markets for rebuilding on the same site, or the removal of markets to other sites as well as the launching of large-scale housing projects. There are signs that this is having an impact on the informal sector, i.e., restricting trading and employment opportunities and changing the geography of the distribution system within the city of Luanda.

The effects of these changes may be perverse, as the government is only able to implement a few policies at one time (possibly leading to the restriction of the informal economy before growth in the formal economy comes about). Also, levels of literacy and technical training are low and the high participation rates of young people in the informal economy have negative implications for skills and innovation in the future.

There are additional factors that inhibit the development of the formal economy. For example, the business environment continues to be difficult. Enforcement of contracts is extremely difficult and costly, and can take around 1,000 days from filing a complaint to restitution. It is almost impossible to enforce loan repayment and generally not cost-efficient for small loans, as the cost of the legal process will mostly far exceed the actual loan.\(^\text{68}\) It is difficult to use houses or land as security for loans as most people do not have papers showing their ownership, even in central city areas, due to the inefficient working of the land registry.

A recent study confirms that in urban areas, formal and informal systems of distribution and commercialization of land and houses co-exist and a mix of the law of the market, customary law and bureaucratic practices related to the ruling law is applied. In the management of urban land, different roles, responsibilities and authorities overlap.\(^\text{69}\)

Studies carried out on the Angolan real estate sector emerged in 2008\(^\text{70}\), but there is still a lack of information about this sector. Existing studies indicate that formally, the sector is still in an incipient stage. It is mostly geared towards the high-end market as the majority of the population does not have the means to acquire a house through the formal market. Those who do, face interest rates of 8% for housing loans, an average of 12% for loans in American dollars, and 24% for finance in the national currency for investment loans and/or consumer or private loans, with short repayment periods of 36 months.\(^\text{71}\) The real estate market lacks structured financial products, partly due to the inefficiency of cadastre and land registration but also due to the lack of legislation on ‘horizontal property’ to provide for warranties. This further inhibits access to credit for housing and the development of a mortgage market. Other barriers to the development of a vibrant land and housing market are high levels and costs of bureaucracy, acquisition of land and construction material.\(^\text{72}\)

\(^{67}\) CEIC (2010)
\(^{68}\) BNA (2006), World Bank (2009)
\(^{69}\) Santos and Zacarias (March 2010)
\(^{70}\) Proprime (2008, 2009 and 2010)
\(^{71}\) Development Workshop & FinMark Trust (May 2010)
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Annex 7: Legislation review

Since 2004 an increasing amount of laws and regulations related to land, urban development and housing have been adopted, coupled with increased centralization within government (see Table 24 for a list of relevant post-conflict land and urban development legislation). There is not yet an established tradition to facilitate public consultation processes before the adoption of these laws and when consultation does take place there is no guarantee that different points of view will be taken into account. Upon approval, there is often a lack of dissemination and of a timely and systematic follow-up. As a result, not all necessary by-laws are in place to facilitate the implementation of the laws. Another limitation to the implementation of new legislation is the lack of technical and financial capacity of state administration, especially at the local level. Generally, while many laws have come in place, an actual strategy on how government should deliver on these laws is missing. On the other hand, sometimes the government delivers before legislation is in place to regulate what is delivered.

In 2004, a new Land Law (Law 9/04) and a Territorial Planning Law (Law 3/04) were adopted. Under the land law, informally-occupied land needs to be regularized within three years (Article 7 Law 9/04). Land may only be expropriated by the state for specific public use, while the purpose of this use must be declared and just compensation provided (Article 12 Law 9/04 and Article 20 Law 3/04). The territorial planning law provides for the restoration or rehabilitation of degraded urban or illegally-occupied areas (Article 4(d) Law 3/04). The process of elaboration, execution and revision of urban plans needs to contain mechanisms for citizens to exercise their right to information and participation (Article 21 Law 3/04). Municipal and provincial territorial plans are subject to central government approval, which by law should be assisted by an Inter-ministerial Commission for Territorial Planning (Articles 45-46 Law 3/04).

The Land Law and Territorial Planning Law are mainly regulated by the following decrees:

- General regulation of the territorial, urban and rural plans (Regulamento geral dos planos territoriais, urbanísticos e rurais) (Decree 2/06)
- Regulation of the licensing of land allotment, urbanization and construction works (Regulamento de licenciamento das operações de loteamento, obras de urbanização e obras de construção) (Decree 80/06)
- General regulation of urban buildings (Regulamento geral das edificações urbanas) (Decree 13/07)
- General regulation of land concession (Regulamento geral de concessão de terrenos) (Decree 58/07)

Article 34 of the Land Law stipulates that the state can grant: (a) private property rights to urban land; (b) useful customary domain to rural communities; (c) useful civic domain; (d) surface rights; and (e) precarious (temporary) occupation rights.\(^\text{73}\)

The concession of urban land in urban areas of up to 1,000 m\(^2\) may be authorized by the municipal administration, while land between 1,000 m\(^2\) and 20,000 m\(^2\) needs the approval of the Provincial Governor. Urban land in sub-urban areas of up to 1,000 m\(^2\) may also be authorized.

by the municipal administration, while land with areas up to 50,000 m² may be approved by the Provincial Governor. The concession of areas larger than 50,000 m² may only be authorized by the Minister of Urbanism and Housing.\textsuperscript{74}

An official Housing Policy was approved in 2006 (Resolution 60/06). With a view of guaranteeing the universal right to housing\textsuperscript{75}, the specific objectives of the Policy are to:

- create legislation to frame the interventions of state institutions with regard to the promotion and management of the housing stock and to determine the competencies of central and local state administration
- promote the development of a national construction sector
- incentivize the training of professionals for the construction industry, environment and the preservation of the historical-cultural patrimony
- systematically reduce unorganized construction in the entire national territory
- guarantee the social protection of vulnerable groups (the elderly, demobilized and maimed citizens as a result of the war, and those with social needs) and support the acquisition of dignified housing

Subsequently, in 2007 a Framework Law for Housing was approved by the National Assembly.\textsuperscript{76} The Law seeks to promote public and private housing policies through:

- the definition of new criteria of human settlement and the construction of new \textit{bairros} and cities
- the regulation of a system of fiscal incentives
- the regulation of a system of credit for housing
- the promotion of raising public or private funds for housing
- the promotion of public or private partnerships in the field of housing
- the guarantee of urban security, access and infrastructures
- the consolidation of the urban and rural identity of the country

The Law identifies four different housing types: urban or rural houses; social houses; market-rate houses; and self-built houses. It also establishes the existence of a Housing Fund meant for “all public, private and cooperative entities that promote the construction of social houses and for citizens in genera”. The financial, functional and organizational structure of the Fund was defined in 2009 through Decree 54/09, but to date it has not entered into operation. Other by-laws to regulate the provisions of the Framework Law have yet to be adopted.

In the run-up to the legislative elections of September 2008, the governing political party MPLA announced a plan to build one million houses throughout the country until 2012. The National Urbanism and Housing Programme was officially approved in 2009 (Resolution 20/09). The Programme aims to benefit an estimated 6,000,000 people across the country (all the government’s calculations are based on an average of 6 people per household).

\textsuperscript{74} Ministry of Urbanism and Housing (2009)
\textsuperscript{75} The new constitution of 2010 enshrines the right to housing and quality of life (Article 85)
\textsuperscript{76} Law 03/07
The target of 1 million homes was initially broken down into:

- 115,000 dwellings - to be supplied by the Public Sector (11.2%)
- 120,000 dwellings - to be supplied by the Private Sector (12%)
- 80,000 dwellings - to be supplied by Cooperatives (8%)
- 685,000 dwellings - Self-built (265,000 rural/ 420,000 urban) (68.5%)

Figure 69. Sectors that will supply the targeted 1 million houses

Source: Housing Finance in Angola, Development Workshop & FinMark Trust (2010)

Half-way through the timeframe for implementation, the latest figures announced for 2011 and 2012 by the Executive comprise the construction of:

- 56 urban areas with 144,037 social dwellings and 10,000 self-built dwellings
- 200,000 dwellings of which 120,000 is to be delivered by Sonangol and 80,000 by the private sector
- 420,000 plots of land for self-help building (urban, of which 10,000 is to be delivered by Sonangol)
- the promotion of social housing for 564,000 families, equivalent to 3.3 million people

In these new figures, cooperatives seem to have been taken out of the equation and mention is no longer made of the provision of rural land for self-help building. It is not clear how the number
of families for whom social housing is to be promoted has been calculated or how these houses are to be provided.\textsuperscript{77}

In 2008, state land reserves (see Figure 22) were identified in the provinces of Cunene, Uíge, Zaire, Namibe, Bié, Luanda, Benguela, Cabinda, Kuando Kubango, Huíla, Lunda Norte, Lunda Sul, Kuanza Sul, Kuanza Norte and Huambo, some to be used by the respective Provincial Governments and some by the GRN (Decrees 80-112/08). In 2007, the President had already decreed the creation of state reserves for the construction of 'new cities' within the capital metropolitan region, including Dande and Cacuaco, both located north of the existing capital of Luanda, as well as areas in the city of Luanda and an area for state-led self-help building in Capari (Decrees 62-65/07).

This turns this land into areas of public utility with the consequent legal effects, not excluding the possibility of compensation or the possibility of being integrated in the projects to be implemented in those areas by the government (Article 2 of the aforementioned decrees). This compensation should correspond to the real and current value of the land (Article 30 (4) General Regulation on the concession of land – Decree 58/07). However, this only applies to those who have a provisional, definitive or full property title while the right to precarious/unregistered occupation is annulled (Article 30 (1) Decree 58/07).

The following map (Figure 70) shows the reserves in Luanda as identified in Decrees 64/07 and 87/08. This was plotted against DW’s population density estimate, calculated in 2008, which allow us to see that some of the areas are relatively dense.

\textsuperscript{77} Jornal de Angola, 18 January 2011
New cities destined for the middle class have started to be built in the state reserves of Luanda, Cabinda, and Lunda Norte under the auspices of the GRN. In September 2010, the President announced that the management and commercialization of the housing projects run by GRN would be transferred to Sonangol Imobiliária (Sonip), a subsidiary of the state oil company that manages its real estate. To date, regulations have yet to be defined on how access to these houses will be organized.

Meanwhile, the opening of a one-stop shop (Guiché Único) for property registration has been announced, similar to the already existing Guiché for company registration. This kind of entity would concentrate diverse services and facilitate the rapid acquisition of title deeds, with a view to simplifying procedures and reducing the transaction costs for users. It has been announced that in early 2011, the National Assembly would vote on the necessary changes to the country’s Civil Code, the Land Registry Code and the Notary Code in order to enable the creation of this Guiché. In declarations to the press, the Minister of Justice has stated that the foreseen changes in the Civil Code seeks to alter the legal regimes of the mortgage, the alienation of real estate as well as the rules that apply for loan agreements. With regard the changes to the Land Registry Code, the main objective is to simplify registration and to enable the cadastration of houses since registers were destroyed during the war as well as for the houses built after independence. Non-registration will lead to the doubling of the taxes to be paid. The main change to be made in the Notary Code is that notary services will be liberalized, allowing private persons that meet the necessary requirements to offer these services.
At this point, it is not clear to what extent the renewed legislation foresees any actions regarding the strengthening of the financial, technical and human capacity of the relevant state entities.

Since 2001, social housing projects have been developed in Luanda – examples of these are in Bairro Panguila in the Cacuaco municipality, Bairro Zango in the Viana municipality and Bairro Sapú in the Kilamba Kiaxi municipality. To date, these projects have not been cadastred and there is no legislation in place to regulate social housing. In a similar vein, there is no legislation to regulate the Angolan rental and real estate markets. However, four laws are currently under review by the National Assembly with a view to replacing non-existent or outdated legislation on:

- **Real estate mediation**
  This law seeks to regulate the process of the establishment and practice of activities of real estate agents. The practice of real estate activities will become subject to a license and identification cards to be requested from and issued by the National Institute of Housing. This Institute will also inspect and control real estate activities. Information on licenses shall be published on the official website of the Institute.

- **Urban rental**
  This law seeks to regulate the rental of urban houses, not including those of the State. The law stipulates the content of a rental contract. Under the law, the payment of rent in advance upon conclusion of the contract is limited to one month and increases in the rent, including cases of subletting, are conditioned. The tenant may appeal to a special commission, of which the composition and functioning are to be defined by an executive decree of the Ministries of Finances, Justice, and Urbanism and Housing, in case he does not agree with an increase in the rent by the landlord. The law also regulates the practice of evictions. Furthermore, it stipulates what constitutes a crime of speculation. The law applies to all rental contracts celebrated after the law enters into force. As long as no new legislation is approved to regulate appraisal, appraisal commissions continue to be regulated by a decree dating from 1961.

- **Construction and housing cooperatives**
  According to this new law, construction and housing cooperatives are exempted from paying any taxes on their profits. With regard to access to land, the state will assist cooperatives by making land available from the state’s reserves intended for housing. These plots of land will be made available with basic infrastructures properly installed, although cooperatives themselves may also parcel up and urbanize the land. The State will also assist cooperatives by swiftly issuing the necessary surface rights, construction licenses as well as other licenses. With regard to financial assistance, the state commits itself to making public funds as well as preferential funding available to those cooperatives with at least 100 effective members. The law stipulates the rights and obligations of members of cooperatives and the workings of the national assembly, administration and financial council of the cooperative. Houses within the cooperative may be of individual or collective property. The prices of houses must correspond to the sum of the following values: cost of the land and infrastructures; cost of the studies and projects; cost of the construction and complementary equipment; administrative and financial costs related to the execution of the works; cost of all licenses and taxes made until delivery of the house. A deposit for the house is to be fixed in the statutes, which may not be higher than 10% of the sum of the aforementioned values.
Social housing

Through social housing and low or mid-income housing, the state seeks to create better conditions in the access to quality housing for those that have less purchasing power, including the most disadvantaged people. The National Institute for Housing is responsible for the promotion of the construction of social houses. The legal and financial regime for the construction of social housing is provided for in the Fundo de Fomento Habitacional (Housing Fund).

In order to have access to the rental of social housing, citizens must: be over 18 years old; have an income of not less than 24 times the minimum national wage or 24 times the minimum wage of public servants; have been employed for over 3 years; be the head of the family or earn a salary that allows for the payment of the respective rent; not have benefitted from social housing in the context of a government programme. In order to have access to the purchase of social housing, citizens must: be over 18 years old; have an income higher than 48 times and lower than 144 times the wage of public servants; be the head of the family or earn a salary that allows for the payment of monthly installments for the acquisition of the house. The prices of social houses will be established by the Ministries of Finances, and Urbanism and Housing. Monthly installments, with interest rates to be approved by the competent entities, shall be paid over a period of maximum 20 years. Buyers also need to acquire a life insurance for the price of the house as well as insurance to cover fire, for the price of the house. For rental houses, only fire insurance is needed. The selling of social houses for a price higher than that established by the State constitutes a crime of speculation.

Citizens need to present their request for social housing until 31 of August of each year at the local department of the National Housing Institute. The Institute will publish a provisional list of the beneficiaries before the 31st of January of each year.

Apart from the Institute, the initiative for the construction of social houses may also be taken by public institutes or private companies, housing cooperatives, organized communities, construction companies, real estate agents or individuals. If these initiatives are carried out in the context of the government’s Housing Programme, they may benefit from technical and financial assistance from the State.

Legislation that pertains to Luanda

With regard to legislation exclusive to Luanda, the following main documents apply:

- creation of the Working Group for the execution of the urban upgrading of Sambizanga and Bairro Operário (Dispatch 55/04)
- creation of the Technical Commission for the Analysis of Urban Development Projects of the Province of Luanda (Dispatch 7/05)
- creation of the Institute Urban Planning and Management of Luanda – IPGUL (Decree 6/07)
- creation of the Technical and Executive Office for the Coordination of Projects of the Province of Luanda – GATEC (Dispatch 7/07)
- creation of the Working Group for the promotion of the Project for the Upgrading of the Municipality of Cazenga (Dispatch 30/08)
- creation of the Commission to manage the elaboration of a Master Plan for the urban development of the city of Luanda (Dispatch 6/09)
- creation of the Council for the Strategic Coordination of the Economic and Social Territorial and Development Planning of the province of Luanda (Presidential Decree
104/10) and Technical Commission for the Support of this Council (Presidential Dispatch 29/10)
- creation of the Technical Office for the Urban Reconversion of Cazenga and Sambizanga (2010)

As becomes clear from the list of dispatches and decrees, urban development and upgrading programmes have clearly been on the agenda since 2004. However, the government does not seem to have found the proper format yet on how to deal with the implementation of these programmes as every new Commission or Working Group replaces the one formerly in place. Overall, a general tendency over the years is the centralization of responsibilities.

This has limited the scope of action for municipal administrations with regard to land planning, administration and management. For instance, the management of social housing projects is vested at the level of the Provincial Government, the relevant Ministry or the GRN (now by Sonangol - Sonip). Another area in the south of Luanda falls under the concession of a public-private partnership called Edurb, made up of the Provincial Government of Luanda and a Brazilian company (see Annex 10 for a discussion of this model). Yet another area, referred to as the ‘disannexed perimetry of Futungo de Belas’ destined for tourism development (Resolution 2/10) is managed by an office that reports directly to the President, while the state reserves are either under central or provincial government control.
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</tr>
<tr>
<td></td>
<td>Criação Grupo de Trabalho promotor do Projecto de Requalificação do Município Cazenga</td>
<td></td>
</tr>
<tr>
<td>22 de Dezembro 2008</td>
<td>Decreto 120/08</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Regras de acesso às terras terrestres e a aquisição de direitos fundiários com vista à execução das operações petrolíferas no território da República de Angola</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23 de Fevereiro 2009</td>
<td>Despacho 6/09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Criação Comissão para a condução dos trabalhos de elaboração do Master Plan para o desenvolvimento urbano da Cidade de Luanda</td>
<td></td>
</tr>
<tr>
<td>11 de Março 2009</td>
<td>Resolução 20/09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Aprovação do Programa Nacional de Urbanismo e Habitação para o período 2009-2012</td>
<td></td>
</tr>
<tr>
<td>31 de Março 2009</td>
<td>Despacho 9/09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Criação Comissão Nacional para a Implementação do Programa Nacional de Urbanismo e Habitação</td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td>Ato</td>
<td>Descrição</td>
</tr>
<tr>
<td>--------------</td>
<td>------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>17 de Abril</td>
<td>Decreto executivo 26/09</td>
<td>Regulamento de acesso e concessão de habitação social à juventude no âmbito do programa Angola Jovem</td>
</tr>
<tr>
<td>14 de Maio</td>
<td>Despacho 7/09</td>
<td>Regulamento Grupo Técnico de Coordenação Central da Comissão para a Implementação do Programa Nacional do Urbanismo e Habitação</td>
</tr>
<tr>
<td>15 de Maio</td>
<td>Despacho 8/09</td>
<td>Regulamento da Comissão para a Implementação do Programa Nacional de Urbanismo e Habitação</td>
</tr>
<tr>
<td>5 de Outubro</td>
<td>Despacho 35/09</td>
<td>Prorrogação do mandato do Gabinete Técnico e Executivo de Coordenação dos Projectos da Província de Luanda</td>
</tr>
<tr>
<td>15 de Junho</td>
<td>Decreto executivo conjunto 40/09</td>
<td>Tabela de taxas Instituto Geográfico e Cadastral de Angola (IGCA)</td>
</tr>
<tr>
<td>1 de Setembro</td>
<td>Decreto executivo conjunto 90/09</td>
<td>Tabela de taxas Instituto Nacional de Ordenamento do Território e Desenvolvimento Urbano (INOTU)</td>
</tr>
<tr>
<td>1 de Setembro</td>
<td>Resolução 77/09</td>
<td>Conclusões e recomendações da Conferência Nacional sobre Habitação</td>
</tr>
<tr>
<td>7 de Setembro</td>
<td>Resolução 76/09</td>
<td>Aprovação Projecto Nossa Casa</td>
</tr>
<tr>
<td>28 de Setembro</td>
<td>Decreto 54/09</td>
<td>Regula a estrutura financeira, funcional e organizacional do Fundo de Fomento Habitacional</td>
</tr>
<tr>
<td>29 de Setembro</td>
<td>Despacho 296/09</td>
<td>Criação de Gabinete Técnico implementação Projectos da Vila do Camama e Projecto Habitacional Lar do Patriota no Município de Kilamba Kíaxi e sede de Viana (GAT Camama)</td>
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<tr>
<td></td>
<td><strong>2010</strong></td>
<td></td>
</tr>
<tr>
<td>19 de Janeiro</td>
<td>Resolução 2/10</td>
<td>Aprovação Plano Director Urbanístico do Perímetro Demarcado do Futungo de Belas</td>
</tr>
<tr>
<td>12 de Maio</td>
<td>Despacho presidencial 22/10</td>
<td>Comissão Nacional para Implementação do Programa de Urbanismo e Habitação criada pelo Despacho 9/09 passa a ser presidido pelo Presidente da República e Chefe do Executivo</td>
</tr>
<tr>
<td>19 de Maio</td>
<td>Decreto Presidencial 74/10</td>
<td>Estatuto orgânico do Ministério do Urbanismo e Construção (MINUC)</td>
</tr>
<tr>
<td>11 de Junho</td>
<td>Despacho 45/10</td>
<td>Subdelegação de poderes ao Secretário de Estado da Construção</td>
</tr>
<tr>
<td>11 de Junho</td>
<td>Despacho 46/10</td>
<td>Subdelegação de poderes ao Secretário de Estado do Urbanismo e Habitação</td>
</tr>
<tr>
<td>21 de Junho</td>
<td>Decreto presidencial 104/10</td>
<td>Criação Conselho de Coordenação Estratégica para o Ordenamento Territorial e de Desenvolvimento Económico e Social da Província de Luanda</td>
</tr>
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<td>21 de Junho</td>
<td>Despacho presidencial 29/10</td>
<td>Criação Comissão Técnica de Apoio do Conselho de Coordenação Estratégica para o Ordenamento Territorial e de Desenvolvimento Económico e Social de Luanda</td>
</tr>
<tr>
<td>6 de Agosto</td>
<td>Lei 18/10</td>
<td>Lei do Patrimônio Público</td>
</tr>
<tr>
<td>Data</td>
<td>Documento</td>
<td>Instrução</td>
</tr>
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</tr>
<tr>
<td>13 de Agosto</td>
<td>Decreto presidencial 177/10</td>
<td>Instruções de Inventarização dos Bens Patrimoniais Públicos</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 122/10</td>
<td>Regulamento da Direcção Nacional de Materiais de Construção</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 123/10</td>
<td>Regulamento Interno do Centro de Documentação e Informação</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 124/10</td>
<td>Regulamento Interno da Secretária Geral</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 125/10</td>
<td>Regulamento Interno da Direcção Nacional de Urbanismo e Habitação</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 126/10</td>
<td>Regulamento Interno da Direcção Nacional de Ordenamento do Território</td>
</tr>
<tr>
<td>9 de Setembro</td>
<td>Decreto executivo 127/10</td>
<td>Regulamento Interno do Gabinete de Estudos, Planeamento e Estatística</td>
</tr>
<tr>
<td>13 de Setembro</td>
<td>Decreto 98/10</td>
<td>Criação Grupo Técnico Executivo de Preparação, Execução e Apresentação do Balanço do Programa de Reconstrução e Desenvolvimento de Infra-estruturas Básicas (PRDIB)</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 139/10</td>
<td>Regulamento Interno da Direcção Nacional de Infra-estruturas Públicas</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 140/10</td>
<td>Regulamento Interno do Gabinete de Intercâmbio</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 141/10</td>
<td>Regulamento Interno da Direcção Nacional dos Edifícios Públicos e Monumentos</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 142/10</td>
<td>Regulamento Interno do Gabinete de Inspeção</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 143/10</td>
<td>Regulamento Interno do Gabinete Jurídico</td>
</tr>
<tr>
<td>22 de Setembro</td>
<td>Decreto executivo 144/10</td>
<td>Regimento do Conselho de Direcção do Ministério do Urbanismo e Construção</td>
</tr>
<tr>
<td>5 de Outubro</td>
<td>Despacho 151/10</td>
<td>Criação Comissão de Avaliação de Proposta de Criação de um subprograma do Programa Nacional de Urbanismo e Habitação para o fomento de habitação jovem</td>
</tr>
<tr>
<td>17 de Novembro</td>
<td>Despacho</td>
<td>criação Gabinete Técnico de Reconversão Urbana do Cazenga e Sambizanga e aprovação regime especial de reconversão das referidas áreas urbanas. Segundo uma nota de imprensa da Casa Civil da Presidência da República chegada à Angop, o gabinete técnico recém-criado tem por missão fundamental a execução, coordenação, acompanhamento, controlo e fiscalização do processo de implementação dos projectos de reconversão dos municípios do Cazenga e Sambizanga, situados na cidade de Luanda.</td>
</tr>
</tbody>
</table>

**to be approved**

- Lei de Mediação Imobiliária
- Lei do arrendamento urbano
- Decreto promoção e acesso a habitação social
- Decreto cooperativas de construção e habitação
- Código Civil
- Código Registo Predial
- Código Notariado
Annex 8: Angolan media review

Angola’s media landscape is dominated by the state that owns two national television stations (TPA1 and TPA2), the national radio broadcaster (Rádio Nacional), the daily national newspaper (Jornal de Angola) and the national press agencies such as Angonotícias and PortalAngop, which also publishes news online. The state media are accessible throughout the country and is government controlled, meaning that it is not characterized by independent and investigative reporting and largely reproduces government press releases. There is little data available on the type of media that Angolans use to get their information. Also, this varies a lot between the capital and the provinces of the country. However, whatever the type, the content of state media reports is often the same.

It is difficult to talk about independent media in the Angolan context since the private sector in Angola is heavily politicized. This provides a means to control the content of weekly private newspapers as these are heavily dependent on advertising incomes. Still, the quality of reporting of these papers (such as A Capital, Semanário Angolense, Angolense, Folha 8, Agora, O Independente, Semanário Factual) is quite high, presenting a counterweight to the state media and reflective of the issues that ‘move’ society. The sale of weekly newspapers is limited to the capital of the country.

Recently, new weekly private newspapers have been introduced (e.g., Novo Jornal, O País, Expansão, Diário Económico) by media groups (which have close ties to the government) such as Media Nova and Score Media. Apart from various newspapers and magazines, these groups have also opened a TV station (TV Zimbo) and a radio station (Rádio Mais). There is some access to these media throughout the country, but the audience is generally restricted to the biggest cities.

Lastly, the Catholic radio station (Rádio Ecclesia) is considered to operate quite independently although it only has a license to broadcast in the capital of the country.

The state media that are monitored by DW are: Jornal de Angola and Angonotícias, Angolapress, as well as the website of Jornal de Angola and Rádio Nacional de Angola. The independent media monitored by DW are: Agora, Semanário Angolense, Folha 8, Terra Angolana, Actual, A Capital, Chela Press, O Independente, Angolense, Semanário África, Novo Jornal and Expansão, including community publications such as ONDAKA, Ecos da Henda and InfoSambila and the websites Ibinda and Kwacka.net.

Monitoring of the media over these years has demonstrated that land issues and rights have been clearly placed in the public agenda over the last decade. Public awareness of land issues, as represented by the attention that the print media gives to the issue, has been increasing (see Figure below):
Most of the media coverage has a strong focus on Luanda. The main difference in terms of coverage of land issues lies in the different perspectives of the state and private media. The state media will generally reproduce state press releases on the announcement or inauguration of a real estate, construction project or government plan related to this, while the private media will cover the impact of the execution of these plans on people’s livelihoods, focusing on issues of poverty, human rights and social exclusion.

Between 2001 and 2006 many of the CEDOC (the DW media monitoring service) press clippings from the private press are reports on the illegal sale and occupation of land in Luanda, namely in the municipalities of Kilamba Kiaxi, Cacuaco, Viana and Benfica. This reflects the increasing demand for land, sometimes even referred to as the “war on land” in Luanda. According to many of the reports, these practices are often carried out by public servants linked to municipal administrations as well as by army officials.

In an interview conceded to a private newspaper and published in September 2010, the Municipal Administrator of Samba municipality in Luanda confirms that to date, the illegal sale of land continues to be the municipality’s biggest problem. The Administrator refers to the practice of illegal allotment of land by people who are often illegally claiming to act on behalf of the administration when selling this land. According to the Administrator, at a certain point there were about 8,000 illegal plots of land in Samba municipality, each being
sold for a minimum of US$ 8,000. In 2008, plots of 20 by 30 m² were being sold for US$ 25,000, although this had now decreased to US$ 6,000.78

Another topic frequently covered and denounced by the private press is the recurrent expropriation of land, demolitions of houses and forced evictions, especially in the province of Luanda. Large-scale operations have taken place as a result of national reconstruction and urban development projects, while evictions of residents were often justified by claiming that their occupation of the properties was illegal. The main concerns raised regarding demolitions are the lack of prior notice and lack of just compensation.

An indicator of the level of concern about demolitions is reflected by the National Assembly’s call in 2006, to the then Provincial Governor of Luanda, Job Capapinha, to explain himself after having received continuous complaints from citizens.79 In June 2009, Provincial Governor Francisca Espírito Santo was called to task for the same reasons.80

Overall, the extent to which government policies affecting Luanda’s real estate market are publicly disclosed, the number of opportunities for public review and comment on proposed redevelopment that are advertised, and the frequency that the public is notified of major real estate transactions, is quite limited.

Information with regard to real estate projects is often incomplete or inconsistent. Generally, there is more coverage of government projects than of private sector projects, including GRN projects, which are very difficult to access. Opportunities for public review are often only reported in the media after the fact, and after these opportunities for review have passed, and these are often in the form of high-level conferences that are inaccessible to the ordinary citizen.

With regard to the government’s Housing Programme, information is limited to key moments in which information is officially released by the government. An analysis of the media extracts points to an increasing realization on the part of the government of the actual costs of the implementation of the Programme and as a result, a constant adjustment of its objectives. For instance, the price used by the government for low-cost or social houses has increased from US$ 30,000 in 2008 to US$ 60,000 in 2010.

While 1 million houses were promised to be built through state initiatives and private partnerships in 2008, by 2009 it was made clear that the majority of these houses would have to be built through self-help construction. By the end of 2010 the President only referred to the construction of 200,000 low-income houses, but in early 2011 a new list was announced for the remaining two years of implementation of the Housing Programme. This list also included the construction of 144,037 social houses, but the list no longer referred to housing construction by cooperatives or the provision of rural land for self-help building.

In October 2009, Jornal de Angola reported that the National Housing Commission was conceded a budget of US$ 244 million until the end of the year, but it did not specify how or on what this would be spent.81 In the State Budget for 2011, a budget for this Commission does not appear.

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78 Semanário Angolense, 28 August 2010
79 See e.g., Agora, 21 January 2006
80 See e.g., Novo Jornal, 19 June 2009
81 Jornal de Angola, 2 October 2009
In 2010, it was reported that the state had secured US$ 4 billion for the execution of the Housing Programme. Over half of this funding (US$ 2.5 billion) was to be obtained through a Chinese credit line. Another US$ 1 billion would be conceded through an Israeli credit line, while US$ 500 million would be allocated through the State Budget.\(^{82}\) In the State Budget for 2011 (with a total value of Kz 4,290,417,663,145) the following allocations are made to housing development (Programa de Desenvolvimento Habitacional) per state organ or programme (see Table 25 below; the budget allocations for the government’s Public Investment Programme are in Table 26). The listed allocations correspond to 3.16% of the total budget for 2011. The reason why the budget allocated to Luanda is relatively low, is probably due to the fact that most social housing projects developed in Luanda are funded through credit lines. Despite the entrance of Sonangol, the GRN continues to be the main recipient of state funding for the execution of the country’s Housing Programme, together with the Ministry of Urbanism and Construction. It is not clear how or to whom the funds for the Housing Development Programme are allocated.

Table 25. Selected budget allocations for 2011, Government of Angola

<table>
<thead>
<tr>
<th>State organ/programme</th>
<th>Value (Kz)</th>
<th>Percentage of total budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presidency of the Republic</td>
<td>343,000,000</td>
<td>0.01</td>
</tr>
<tr>
<td>Ministry of National Defence</td>
<td>240,882,550</td>
<td>0.01</td>
</tr>
<tr>
<td>Ministry of Interior Affairs</td>
<td>959,685,139</td>
<td>0.02</td>
</tr>
<tr>
<td>Ministry of Planning</td>
<td>368,514,768</td>
<td>0.01</td>
</tr>
<tr>
<td>Ministry of Finance</td>
<td>1,688,903,623</td>
<td>0.04</td>
</tr>
<tr>
<td>Ministry of Ex-combatants and veterans</td>
<td>979,074,877</td>
<td>0.02</td>
</tr>
<tr>
<td>Ministry of Urbanism and Construction</td>
<td>31,192,248,890</td>
<td>0.73</td>
</tr>
<tr>
<td>Secretariat of the Council of Ministers</td>
<td>470,325,110</td>
<td>0.01</td>
</tr>
<tr>
<td>Provincial Government of Bengo</td>
<td>186,277,823</td>
<td>0.00</td>
</tr>
<tr>
<td>Provincial Government of Benguela</td>
<td>1,415,000,000</td>
<td>0.03</td>
</tr>
<tr>
<td>Provincial Government of Bié</td>
<td>106,200,000</td>
<td>0.00</td>
</tr>
<tr>
<td>Provincial Government of Cabinda</td>
<td>2,278,834,079</td>
<td>0.05</td>
</tr>
<tr>
<td>Provincial Government of Huambo</td>
<td>183,726,234</td>
<td>0.00</td>
</tr>
<tr>
<td>Provincial Government of Huila</td>
<td>189,452,109</td>
<td>0.00</td>
</tr>
<tr>
<td>Provincial Government of Cunene</td>
<td>1,963,080,356</td>
<td>0.05</td>
</tr>
</tbody>
</table>

\(^{82}\) Revista Exame, 20 September 2010
In the following overview of the Public Investment Programme which is part of the State Budget, the Housing Fund (Fundo de Fomento Habitacional) appears with a total value of Kz 30,904,949,789 or equivalent to about US$ 333,000,000. Using the latest government figures of US$ 60,000 per social housing unit, this would finance the construction of 5,550 houses.
Table 26. Budget allocations for the 2011 Public Investment Programme, Government of Angola

<table>
<thead>
<tr>
<th>Órgão do Governo / Unidade Orçamental</th>
<th>Rec. Ordinários</th>
<th>Limbas de Crédito</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td><strong>Total Geral:</strong></td>
<td>606.140.228.871,00</td>
<td>286.050.111.646,00</td>
<td>892.290.340.517,00</td>
</tr>
<tr>
<td><strong>Ministério do Urbanismo E Da Construção</strong></td>
<td>171.135.346.882,00</td>
<td>92.785.070.052,00</td>
<td>263.920.416.934,00</td>
</tr>
<tr>
<td><strong>Função De Fomento Habitacional</strong></td>
<td>18.314.359.672,00</td>
<td>12.590.559.917,00</td>
<td>30.904.949.589,00</td>
</tr>
<tr>
<td>Comissão Nac P/Implé Prog Nac De Urbân E Habitação Munic</td>
<td>114.435.907,00</td>
<td>92.785.070.052,00</td>
<td>263.920.416.934,00</td>
</tr>
<tr>
<td>Const. De 500 Casas Pré-Fab No Pangalua 1ª Fase/Munic</td>
<td>376.350.000,00</td>
<td>376.350.000,00</td>
<td>376.350.000,00</td>
</tr>
<tr>
<td>Const. De 500 Casas Pré-Fab No Camama 1ª Fase/Municipal</td>
<td>426.562.500,00</td>
<td>426.562.500,00</td>
<td>426.562.500,00</td>
</tr>
<tr>
<td>Const. De Infra-Estruturas De Edifícios Pub No Pangalua Fase 2/Munic</td>
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<td>376.350.000,00</td>
<td>376.350.000,00</td>
</tr>
<tr>
<td>Const. Infra-Estruturas Do Camama-Eixos Estruturantes/Munic</td>
<td>928.917.000,00</td>
<td>2.941.570.500,00</td>
<td>3.870.487.500,00</td>
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<tr>
<td>Construção 19.160 Habitações Sociais/Munic</td>
<td>429.663.000,00</td>
<td>6.322.825.275,00</td>
<td>6.752.488.275,00</td>
</tr>
<tr>
<td>Construção Das Casas Do Pangalua/Cacuaco/Luanda</td>
<td>650.000.000,00</td>
<td>650.000.000,00</td>
<td>650.000.000,00</td>
</tr>
<tr>
<td>Construção De 20 Edifícios De 16 Apts Cada P/Reab.Dos Edif Degradados</td>
<td>988.000.000,00</td>
<td>988.000.000,00</td>
<td>988.000.000,00</td>
</tr>
<tr>
<td>Construção De 2500 Casas Sociais No Kinepe / Munic</td>
<td>2.210.000.000,00</td>
<td>2.210.000.000,00</td>
<td>2.210.000.000,00</td>
</tr>
<tr>
<td>Construção De 500 Casas No Luanda / Munic</td>
<td>1.082.250.000,00</td>
<td>1.082.250.000,00</td>
<td>1.082.250.000,00</td>
</tr>
<tr>
<td>Construção De Infra-Estruturas Da Vida Da Camama</td>
<td>1.625.000.000,00</td>
<td>1.625.000.000,00</td>
<td>1.625.000.000,00</td>
</tr>
<tr>
<td>Construção De Infra-Estruturas De Lar Do Patriota</td>
<td>974.025.000,00</td>
<td>2.292.664.142,00</td>
<td>3.266.689.142,00</td>
</tr>
<tr>
<td>Construção De Infra-Estruturas Da Pangalua/Cacuaco/Luanda</td>
<td>780.000.000,00</td>
<td>780.000.000,00</td>
<td>780.000.000,00</td>
</tr>
<tr>
<td>Construção Infraestruturas Edificios Públicos Camama-Fase 2/Munic</td>
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<td>426.562.500,00</td>
<td>426.562.500,00</td>
</tr>
<tr>
<td>Construção Infra-Estruturas Vianã</td>
<td>353.925.000,00</td>
<td>1.035.500.000,00</td>
<td>1.387.425.000,00</td>
</tr>
<tr>
<td>Desejamento Limpza E Saneamento De Luanda/Reajuste</td>
<td>1.500.000.000,00</td>
<td>1.500.000.000,00</td>
<td>1.500.000.000,00</td>
</tr>
<tr>
<td>Fiscalização Reajuste Favela Av. Agostinho Neto/Munic</td>
<td>19.950.000,00</td>
<td>19.950.000,00</td>
<td>19.950.000,00</td>
</tr>
<tr>
<td>Projeto De Realização E Ou Ref. Estruturas Edificios Degradados/Munic</td>
<td>2.835.941.798,00</td>
<td>2.835.941.798,00</td>
<td>2.835.941.798,00</td>
</tr>
<tr>
<td>Projeto Nova Vida (2ª Fase)</td>
<td>1.625.000.000,00</td>
<td>1.625.000.000,00</td>
<td>1.625.000.000,00</td>
</tr>
<tr>
<td>Reajuste Favela Av. Agostinho Neto/Munic</td>
<td>475.000.000,00</td>
<td>475.000.000,00</td>
<td>475.000.000,00</td>
</tr>
</tbody>
</table>

Source: *Resumo do PIP do órgão por unidade orçamental – Orçamento Geral do Estado 2011*, p.28

Overall, announcements for housing projects abound, but the government has not published any official statistics on housing supply. Based on figures extracted from the CEDOC press clippings, estimates made by the DW documentation research unit indicate that so far, fewer houses have been delivered compared to the number of houses demolished, and this has severely impacted the poor in Luanda (see Figure 71 and Figure 72).
Figure 71. Housing demolition vs planned housing construction in Angola, 2001 - 2010

Housing announced and demolished 2001-2010

Year

Number of households

-1.500.000 -1.000.000 -500.000 0 500.000 1.000.000 1.500.000

Houses announced
Houses demolished

Figure 72. Housing demolition vs planned housing construction in Luanda, 2001 - 2010

Houses announced and demolished in Luanda 2001-2010

Year

Number of households

-1.500.000 -1.000.000 -500.000 0 500.000 1.000.000 1.500.000
A more detailed chronological overview based on CEDOC media extracts, and complemented by a drawing on the review of recent legislation, will follow below.

2008

- In September 2008, just after the parliamentary elections, *Jornal de Angola* reported that the Vice-Minister of Youth and Sports had announced the construction of 2,000 social houses to be built each year throughout the country, totaling more than 6,000 houses by 2012.\(^{83}\)

The rules and conditions of access for this project, named “Angola Jovem” (Young Angola) would be officially approved in April 2009 (Executive Decree 26/09). The rules stipulate that the structure of each social house for the youth must include three rooms, a living room, a bath room and a kitchen with a covered area of 75 m\(^2\) to 85 m\(^2\) on a plot of land of 450 m\(^2\). The houses were destined for married couples (50%), youth with recognized professional or academic merit (40%) and soldiers and ex-combatants (10%). Upon being selected and approved for the program, each beneficiary would have to make a down payment of 10% to 20% of the value of the house and pay installments over a period of 15 to 20 years.

Part of the project would be the construction of social bairros for the youth, totaling 2,000 houses, or about 100 per province. According to a report in the *Jornal de Economia e Finanças*, the Ministry of Youth and Sports had entered into a partnership with BPC Bank for the Angola Jovem project. Under this partnership, BPC would make available: US$ 10 million for professional kits for youth; US$ 50 million for the construction of 2,000 low-income houses of US$ 30,000 each; and US$ 100 million (initially US$ 75 million) for the construction of mid-income houses with a price of US$ 160,000.\(^{84}\)

Between 2008 and 2010, CEDOC press clippings showed reports on the launch of the project in the provinces of Luanda, Huíla, Kuando Kubango, Bengo, Malanje, Huambo, Zaire, Bié, Kwanza Sul, Kwanza Norte, Cunene and Lunda Sul. In most of the provinces, the construction of 90 to 100 houses was foreseen, but based on the press clippings so far, none of the provinces have achieved these targets.

Over the months of April and May 2010, various newspapers (both public and private) reported on the distribution of the first houses of the Angola Jovem project in Luanda. For Luanda, a first phase construction of 600 houses was foreseen, which would be made up of 400 medium-income and 200 low-income houses.\(^{85}\) In April, 90 mid-income houses were attributed by the Provincial Government of Luanda to the Ministry of Youth and Sports. These were commercialized for US$ 170,000 – the houses had a living space of 128 m\(^2\) and a total area of 147m\(^2\) and built at a cost of US$ 1,156 per m\(^2\). Contrary to what was announced, instead of monthly installments of US$ 100, installments of Kz 80,167 (about US$ 800) had to be paid in 20 years. Also, beneficiaries had to be account holders of BPC and must have their salaries directly deposited in this account throughout the contract period. Finally, beneficiaries had to purchase life insurance. Upon visiting the houses, it was found that only 40 out of the 90 houses turned out to be completed and the beneficiaries

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\(^{83}\) Jornal de Angola, 26 August 2008

\(^{84}\) Jornal de Economia e Finanças, 29 September 2009

\(^{85}\) Jornal de Angola, 26 April 2010
were unsatisfied about the size and quality of the houses. Furthermore, no infrastructures (water, electricity, roads) or finishings (e.g., air conditioning units) were in place. 

After the MPLA won the elections, the President publicly reiterated the government’s plan during the celebration of World Habitat day, which was held in Luanda in October 2008. According to the President, the government would mobilize US$ 50 billion to finance this plan (at US$ 50,000 per house).

In the government programme of the MPLA for 2009-2012, Angola’s housing commitment was officially referred to in the following manner: ‘[..] to build new homes and real estate projects in order to achieve the 1 million houses goal, through state initiatives and public-private partnerships [..]’.  

Institutionally, the Ministry of Urbanism and Housing should be the main entity responsible for the execution of this project. This Ministry has gone through various changes over the last few years (see Table 27). Starting as the Ministry of Urbanism and Environment in 2003, it was turned into the Ministry of Urbanism and Housing in 2008 while a separate Ministry of Environment was created. Currently, after the adoption of a new constitution in February of 2010, the Ministry of Urbanism and Housing and the Ministry of Public Works have been brought together to form the Ministry of Urbanism and Construction.

Table 27. Timeline: changes in the status of the Ministry of Urbanism and Construction

<table>
<thead>
<tr>
<th>Year</th>
<th>Ministry Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Until 1976</td>
<td>Junta Nacional da Habitação</td>
</tr>
<tr>
<td>1976-1984</td>
<td>Ministério da Construção e Habitação</td>
</tr>
<tr>
<td>1984-1989</td>
<td>Secretaria de Estado do Urbanismo, Habitação e Água</td>
</tr>
<tr>
<td>1989-1998</td>
<td>Secretária de Estado da Habitação</td>
</tr>
<tr>
<td>1998-2002</td>
<td>Ministério das Obras Públicas e Urbanismo</td>
</tr>
<tr>
<td>2003</td>
<td>Ministério do Urbanismo e Ambiente</td>
</tr>
<tr>
<td></td>
<td>Ministério das Obras Públicas</td>
</tr>
<tr>
<td>2004</td>
<td>Instituto Nacional de Habitação</td>
</tr>
<tr>
<td>2008</td>
<td>Ministério das Obras Públicas</td>
</tr>
<tr>
<td></td>
<td>Ministério do Ambiente</td>
</tr>
<tr>
<td></td>
<td>Ministério do Urbanismo e Habitação</td>
</tr>
<tr>
<td>2010</td>
<td>Ministério do Urbanismo e Construção</td>
</tr>
</tbody>
</table>

In the meantime, the GRN has also been involved in housing projects, notably in new urban centres. These include the Kilamba Kiaxi project launched in Luanda in 2008 which, in the first phase foresees the construction of 20,000 houses as well as schools, shops and other services. Also, about half of the state reserves identified throughout the country in 2008 were allocated to the GRN. Therefore, a Working Group that was set up in 2008 to elaborate an Executive Housing Programme was coordinated both by the Minister of Urbanism and Housing and the head of the GRN. Other members included the economic advisors of the President and the Prime Minister and representatives of the Ministries of Planning, Finances, Public Works, Administration of the Territory and the Ministry of Environment.

2009

- In March 2009, the National Urbanism and Housing Programme for the period 2009-2012 was approved and a National Commission was installed to implement the programme.

The National Commission was to be coordinated by the Prime Minister, assisted by the Minister of Urbanism and Housing as well as the head of the GRN, and 15 high-level officials. For the technical and administrative execution of the housing programme, the President installed a Technical Central Coordination Group of the Commission, to be coordinated by the Minister of Urbanism and Housing. The National Commission was attributed a long list of functions and had to report back directly to the President on a monthly basis, starting with a timetable of the activities and its corresponding budget. These reports are not available to the public. For the financial execution of the Housing Programme another Technical Group was appointed, coordinated by the Minister of Finances.

- In April 2009, a National Conference on Housing was held in Luanda which affirmed the State’s role as ‘a guide, organizer and regulator of the National Urbanism and Housing Programme’.

Instead of building 1 million houses through state initiatives and public-private partnerships, the government announced that 685,000 would in fact have to be constructed through ‘self-help building’ (autoconstrução). To facilitate self-help building, the state would offer plots of land at low prices, construction material at accessible prices, different models of houses for construction, as well as infrastructures and technical assistance on the ground. Only 115,000 houses would be constructed by the government, while 120,000 would have to be constructed by the private sector and 80,000 by cooperatives.

As reported by Jornal de Angola, the conference brought together 700 specialists at a time where ‘the Government already had outlined a strategy for the development of a National Programme for Urbanism and Housing, but wanted to continue collecting contributions from civil society and the academic community on the best ways to execute the tasks related to

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87 Dispatch 27/08 of 4 November
88 Resolution 20/09
89 Dispatch 9/09
90 Dispatch 7/09 of 14 May
91 Resolution 77/09
the construction of one million houses’. However, organizations working on issues related to housing such as Development Workshop, did not receive an invitation to the conference. According to an engineer, speaking at the conference on construction material, large-scale import of construction material would be needed to meet the objectives of the Housing Programme (see Table 28). Jornal de Angola reported the following figures:

Table 28. Estimated supply and demand of construction materials in Angola

<table>
<thead>
<tr>
<th>Material</th>
<th>Supply per year</th>
<th>Demand per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cement</td>
<td>1.56 million tons</td>
<td>12 million tons</td>
</tr>
<tr>
<td>Bricks</td>
<td>91.344 million units</td>
<td>2.540 million units</td>
</tr>
<tr>
<td>paint and varnishes</td>
<td>16,060 million litres</td>
<td>36.5 million litres</td>
</tr>
<tr>
<td>Tiles</td>
<td>396,000 units</td>
<td>more than 7 million units</td>
</tr>
<tr>
<td>Gravel</td>
<td>9 million cubic metres</td>
<td>24 million cubic metres</td>
</tr>
<tr>
<td>Steel</td>
<td>“practically non-existent”</td>
<td>720,000 tons</td>
</tr>
</tbody>
</table>

In the same week, Jornal de Angola also reported that the government was still working on mobilizing US$ 50 billion for the investment in social houses, and that by the end of the year the urbanisation of 3,600 hectares of land reserves in the capitals of all provinces of the country would be concluded and that the elaboration of municipal urban plans had already been initiated.

After the conference, many articles followed in the private press raising doubts and concerns with regard to the execution of the Programme.

The National Conference was also followed by provincial conferences. The CEDOC press clippings below report on those organized in Luanda, Malanje, Huíla, Kuando Kubango, Kwanza Sul, Kwanza Norte, Uíge, Zaire, and Benguela.

- In June 2009, Jornal de Angola reported that the Minister of Urbanism and Housing had announced the construction of 110,000 houses starting in August. The first phase of the project would contain 10,000 houses in Bengo, Luanda, Huíla and Namibe, while for the second phase the construction of 100,000 houses was planned to be constructed in Bengo, Benguela, Namibe and Malanje.

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92 Jornal de Angola, 11 April 2009. The conclusions and recommendations of the conference were published in the state gazette in September 2009 (see Resolution 77/09)
93 Jornal de Angola, 14 April 2009
94 Jornal de Angola, 12 April 2009
In June, the distribution would be initiated with the production of a leaflet containing information on the acquisition of land or houses that are part of the National Housing Programme. Another leaflet will be produced, containing information on access to credit for the acquisition of houses or construction material. Two other leaflets, one on the land registry and another on information for investors, were to be approved by the Housing Commission.95

DW has only had access to the leaflet on the acquisition of land and housing. This referred to the National Housing Programme as “Meu sonho, Minha casa” (My dream, My home). The other announced leaflets seem not to have been published to date.

The leaflet presents the “Meu sonho, Minha casa” project as a “programme created by the Government of Angola to stimulate the construction of social houses all over the country. With the programme, Angolans will have access to bank credit for self-help building and ready-made houses. It is the Government of Angola that reduces the housing deficit, generates jobs and makes those that always dreamt of changing their life benefit. Making your dream of having a house come true is now possible.” The leaflet lists 9 steps to be taken by a citizen to acquire land from the Municipal Administration. To acquire a house under the Programme, 14 steps are listed.

- In June 2009, the private press reported on the launch of a project called “Nossa Casa” (Our Home). According to statements of the Vice-minister of Finances, this project would enable the construction of 600,000 houses in the entire country through the introduction of construction kits for self-help building. The reported price of such a kit varied between US$ 13,000 for a house occupying 80 m² and between US$ 20,000 and US$ 22,000 for houses of between 100 and 120 m².96 The project was officially approved in September 2009 with an estimated investment of US$ 148,931,963 through recourse to the national financial market. The project would be implemented in the period of 2009 and 2010 through PRESILD, the government’s new commercial distribution network.97

- In August 2009, Jornal de Angola reported that after a meeting of the National Housing Commission, it had announced that land allotment works would start in all provinces of the country until the 20th of September. It had also approved an information leaflet on the registro predial. However, the leaflet on access to housing credit had not yet been approved and neither had the leaflet on the rules for participation for real estate investors. Furthermore, it was announced that a budget of Kz 170 million had been approved for the functioning of the 18 provincial Housing Commissions as well as the technical units of the National Housing Programme.98

- In October 2009, Jornal de Angola reported that the National Housing Commission was conceded a budget of US$ 244 million until the end of the year, but it did not specify how or on what this would be spent.99

95 Jornal de Angola, 1 June 2009
96 Jornal de Angola, 6 June 2009 and O Independente, 20 June 2009
97 Resolution 76/09
98 Jornal de Angola, 28 August 2009
99 Jornal de Angola, 2 October 2009
In October 2009, Jornal de Angola reported that the Israeli firm LR Group would participate in the “Meu Sonho, Minha Casa” programme through the construction of 100,000 pre-fabricated social houses throughout all 18 provinces.\footnote{Jornal de Angola, 14 October 2009}

It was reported that while the government would invest in the necessary infrastructures, the company would handle the construction and commercialization of the houses. To this effect, the company would build two factories for the production of parts for the houses.

In December 2009, the private newspaper Novo Jornal published a table with the government’s projected amount of houses by 2012, to be supplied by the public, private and cooperative sector as well as self-help builders under the National Housing Programme. For Luanda, 415,000 houses were projected for 2,490,000 beneficiaries (see Table 29).

Although the figures are impressive, it is not clear how they were calculated.

Table 29. Projected housing supply in Angola

<table>
<thead>
<tr>
<th>PROVINCE</th>
<th>2009 Delivered by Public &amp; Private Sectors</th>
<th>2009 - 2012 (planned)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Housing Units ( Beneficiaries )</td>
<td>Housing Units ( Beneficiaries )</td>
</tr>
<tr>
<td>Bengo</td>
<td>500 3,000 4,792 28,750 5000 30,000 3,333 20,000 28,542 171,250 41,667 250,000</td>
<td></td>
</tr>
<tr>
<td>Benguela</td>
<td>800 4,800 7,667 46,000 8000 48,000 5,333 32,000 45,667 274,000 66,667 400,000</td>
<td></td>
</tr>
<tr>
<td>Bie</td>
<td>300 1,800 2,875 17,250 3,000 18,000 2,000 12,000 17,125 102,750 25,000 150,000</td>
<td></td>
</tr>
<tr>
<td>Cabinda</td>
<td>500 3,000 4,792 28,750 5000 30,000 3,333 20,000 28,542 171,250 41,667 250,000</td>
<td></td>
</tr>
<tr>
<td>Huambo</td>
<td>800 4,800 7,667 46,000 8000 48,000 5,333 32,000 45,667 274,000 66,667 400,000</td>
<td></td>
</tr>
<tr>
<td>Huila</td>
<td>300 1,800 2,875 17,250 3,000 18,000 2,000 12,000 17,125 102,750 25,000 150,000</td>
<td></td>
</tr>
<tr>
<td>Kuando Kubango</td>
<td>300 1,800 2,875 17,250 3,000 18,000 2,000 12,000 17,125 102,750 25,000 150,000</td>
<td></td>
</tr>
<tr>
<td>Cunene</td>
<td>500 3,000 4,792 28,750 5000 30,000 3,333 20,000 28,542 171,250 41,667 250,000</td>
<td></td>
</tr>
<tr>
<td>Kuanza Norte</td>
<td>500 3,000 4,792 28,750 5000 30,000 3,333 20,000 28,542 171,250 41,667 250,000</td>
<td></td>
</tr>
<tr>
<td>Kuanza Sul</td>
<td>200 1,200 1,917 11,500 2,000 12,000 1,333 8,000 11,417 68,500 16,667 100,000</td>
<td></td>
</tr>
<tr>
<td>Luanda</td>
<td>4,980 29,880 47,725 286,35 49,800 298,80 33,200 199,20 284,27 1,70565 415,000 2,490,000</td>
<td></td>
</tr>
</tbody>
</table>
According to an annual report of the Ministry of Urbanism and Housing, in 2009 the following state reserves had been demarcated:

Table 30. Housing reserves for selected Angolan provinces, 2009

<table>
<thead>
<tr>
<th>Nº</th>
<th>Provincias</th>
<th>N.º de Reservas</th>
<th>Area Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bengo</td>
<td>4</td>
<td>2.015.00</td>
</tr>
<tr>
<td>2</td>
<td>Cabinda</td>
<td>9</td>
<td>3.852.00</td>
</tr>
<tr>
<td>3</td>
<td>Huila</td>
<td>11</td>
<td>24.013.00</td>
</tr>
<tr>
<td>4</td>
<td>Kuando Kubango</td>
<td>15</td>
<td>2.137.00</td>
</tr>
<tr>
<td>5</td>
<td>Malanje</td>
<td>13</td>
<td>3.498.00</td>
</tr>
<tr>
<td>6</td>
<td>Namibe</td>
<td>11</td>
<td>150.00</td>
</tr>
<tr>
<td>7</td>
<td>Ulge</td>
<td>4</td>
<td>632.00</td>
</tr>
<tr>
<td>8</td>
<td>Lunda - Norte</td>
<td>13</td>
<td>1.274.00</td>
</tr>
<tr>
<td>9</td>
<td>Lunda - Sul</td>
<td>3</td>
<td>3.172.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>91</td>
<td>38.933.00</td>
</tr>
</tbody>
</table>

Source: Ministry of Urbanism and Housing (2010a)
- In February 2010, *Jornal de Angola* reported that the Minister of Urbanism and Construction has announced that 700,000 construction kits were available for self-help building. The Ministry had 4,000 kits at its disposal. In the first semester of 2010, 400,000 kits would be made available and another 300,000 in the second half of the year. According to the Minister, the prices of the kits were within reach of everyone as credit for the kits could be obtained through the Fundo de Fomento Habitacional. It was yet to be defined how many kits would be made available per province, as this would be done in accordance with the plots of land conceded.\(^{101}\)

- In March 2010, *Jornal de Angola* reported that a conference on real estate legislation was organized by the Ministry of Urbanism and Construction and the Faculty of Law of Agostinho Neto University.

The conference was part of the government’s consultation process on four new laws related to housing that were discussed in the previous section. There are no reports indicating further participation of civil society or non-governmental organizations in the conference.

- In May 2010, the President presided over the National Commission for the Implementation of the Urbanism and Housing Programme by presidential dispatch (22/10). The President downsized the Commission to include only the two ministers of state (civil and military house), the ministers of Finances, Urbanism and Construction and Administration of the Territory.

  During the opening of a meeting of the National Commission in August 2010, the President recognized that the financial crisis had delayed the execution of some programmes. However, according to him, the necessary financial means were now available for the execution of a National Social Housing Plan. Public-private partnerships and conditions for self-help building were also in place. Social houses would be built in urbanized spaces of at least 100 m² and for a price not higher than US$ 60,000. By approving this plan, the President stated that the National Commission would close the chapter of studies, discussion and approval and move on to the execution and monitoring phase.\(^{102}\)

- In his end-of-the-year speech in December 2010, the President stated that the housing programme had resumed and was readjusted, with the construction of 200,000 low-income houses throughout all municipalities of the country in progress.\(^{103}\)

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\(^{101}\) *Jornal de Angola*, 5 February 2010

\(^{102}\) PortalAngop, Íntegra do discurso do Presidente da República (5 August 2010), see http://www.portalangop.co.ao/motix/pt_pt/noticias/politica/2010/7/31/Integra-discurso-Presidente-Republica,a66e513f-fff5-4472-b6de-6af444d5e8e5.html

2011

- In a state press conference in January 2011 the State Minister for Civil Affairs informed the public on the government’s activities and plans with regard to its Housing Programme.

He stated that in the last months of 2010 the government’s efforts had been concentrated on taking initiatives to alter the Civil Code, Land Registry Code and Notary Code in order to make the processes regulated by these laws simpler and less formal. He announced that the Housing Programme foresaw the construction of 56 urban areas, 144,037 social houses and 10,000 houses to be built through self-help building. As responsible institutions he named the Ministry of Urbanism and Construction, the Provincial Government of Luanda, but also the GRN. Furthermore, 200,000 houses were to be built through public-private partnerships of which 120,000 were to be built by Sonangol and 80,000 by the private sector. In terms of land, 420,000 plots of urban land with infrastructures should be provided, of which 100,000 were to be delivered by Sonangol. Lastly, the promotion of social housing for 564,000 families, equivalent to 3.3 million people, was announced.104

Luanda

As mentioned earlier, the CEDOC media extracts cover many stories on the difficulties related to land and property legalization processes. A large scale effort to concede and legalize plots of land for self-help building in Luanda was initiated in September 2009 after the introduction of the “Meu Sonho, Minha Casa” leaflet. In order to submit a request, candidates needed to direct their request to the relevant municipal administrator, including 4 photographs, a copy of their Identity Card and make a deposit of Kz 1,300 (about US$ 14) at the Administration’s account at BPC Bank. However, the number of requests was so overwhelming that this process had to be suspended after two weeks.105

The reported amount of requests received varies between 40,000 and 49,000, predominantly for the municipalities of Viana and Kilamba Kiaxi. However, only 9,000 plots of land were available out of the 300,000 planned.106 According to a detailed report from the Municipal Administration of Viana, and published by the newspaper O País in July 2010, the Administration had received 23,623 requests until the suspension. Applicants living in the municipality of Ingombota submitted 1,718 requests, while 2,126 requests came from the municipality of Viana. All in all, 13,323 requests were filed by men, while 10,300 were submitted by women. In terms of age, the majority of the applicants (13,303) were aged 18 to 35 years, while 272 applicants were under 18 years and 571 were above 59 years of age. With regard to the province of origin, most of the applicants came from Luanda (10,194), Malanje (2,445) and Uíge (1,804). The majority of the applicants from Luanda were born in the municipality of Cazenga (1,916) and Rangel (1,828).

105 Jornal de Angola, 27 September 2009
106 Jornal de Angola, 27 September 2009/2 October 2009 and Agora, 3 October 2009
According to the Administration, the concession of the requested plots of land would depend on the authorization of the Provincial Government, while the announcement of a date for another round of submissions would also depend on ‘orders from above’.\textsuperscript{107}

Meanwhile, private newspapers had already expressed concern about the transparency of the process. For instance, it was estimated that in the first round of the process the Provincial Government had received over Kz 100 million in taxes and deposits paid, but it was not made clear how this money would be spent.\textsuperscript{108}

In September 2010, it was reported that the Provincial Government of Luanda also suspended the process of the issuing of surface rights in the municipality of Kilamba Kiaxi. This process was initiated in August in order to update and regularize the land cadastre of the area. The Provincial Government acknowledged that it had received complaints from farmers in the area about groups of people as well as companies who tried to expropriate and illegally occupy land from the farmers. However, the amount of requests (13,000) surpassed all expectations, leading to the suspension of the process.\textsuperscript{109} This suspension continues to date.

According to figures published by IPGUL, in 2008 construction licenses were issued in the nine municipalities of the province of Luanda for a total area of 1,063,678 m\(^2\) of which 54\% was destined for housing. In 2009, licenses were issued for a total area of 569,585 m\(^2\) of which 71\% was destined for housing.\textsuperscript{110}

As listed in the section on legislation, a series of Working Groups have been set up over the years to manage urban development in the city of Luanda. However, to date the city has no master plan to direct this development. Various state entities have been involved in housing projects in Luanda. This has led to a situation in which responsibilities have become blurred and municipal administrations have been weakened. Although current legislation delegates powers to municipal administrations for territorial planning, in practice these administrations are often overruled by higher authorities. Likewise, the need for concrete implementation of legislation with regard to information and participation mechanisms for citizens as well as the provision of just compensation remains.

\textsuperscript{107} O País, 9 July 2010
\textsuperscript{108} Agora, 3 October 2009
\textsuperscript{109} Novo Jornal, 17 September 2010 and Semanário Angolense, 18 September 2010
\textsuperscript{110} IPGUL (2010). Revista IPGUL Abril/ Junho (2) 2010
Annex 9: Key informant interviews

Guide questions for key informant interviews

‗Market makers‘: aqueles que falam por parte do mercado, criam os índices de preços de terra, ou interpretam as estatísticas e comentam sobre as tendências. Têm uma perspectiva sobre os mercados de terra urbanos. Por exemplo:

- Empresas imobiliárias ou intermediários (real estate agents)
- Promotores imobiliários (commercial property developers)
- Proprietários de grandes terrenos (large land owners)
- Urbanistas (urban planners)
- Outros actores comerciais formais e informais (formal and informal commercial stakeholders)

Objectivo é obter mais informação sobre:

1. Duração e custos duma transferência legal de terra em Luanda
2. Legislação e regulamentação ligada à terra e serviços
3. Capacidade administrativa e técnica das entidades governamentais
4. Uso de terra
5. Licenças de construção e gestão de terra pública, inclusive processos de atribuição
6. Possibilidade e vontade de adoptar opções de desenvolvimento de terra menos convencionais somo partilha de terra, troca de terra, direitos de desenvolvimento transferíveis (TDR) e ‗land pooling‘
7. Desafios no fornecimento de serviços nos musseques (informal settlements) e perspectivas de ultrapassá-los
8. Medida em que acesso à terra e serviços limita a expansão atempada de negócios em Angola

Segundo o relatório do Banco Mundial 2010 ‗Doing business‘, em 2008/2009 Angola digitalizou o seu registro de terra e dividiu este registro em duas unidades, cada uma cobrindo metade da terra em Angola. A digitalização fez com que o tempo total para a transferência de propriedade diminuísse de 334 a 184 dias.
Questionário ‘market makers’

Data:

Entrevistado:

Profissão/ocupação:

[explicação do projecto]

Perguntas:

Definições e papeis

1. Pode descrever o seu trabalho? / Can you describe your work?
2. Quais são as principais transacções que faz no seu trabalho (terra/imobiliária)? Pode descrever o processo e a legislação/regulação envolvida? / Which are the main transactions you are involved in (land/real estate)? Can you describe the process of legislation/regulation involved?
3. Quais são os actores principais envolvidos no processo do seu trabalho e quais os mais importantes na prática? / Which are the main actors involved in the process of your work and which are most important in practice?

Operação e actividades

4. Quais são os os benefícios e os desafios resultantes da legislação/regulação que se aplica ao seu trabalho? / What are the benefits and challenges arising from legislation/regulation that applies to your work?
5. Quais são as maneiras que usa para confirmar a legitimidade de vendedores ou compradores no mercado em que opera? / How do you confirm the legitimacy of sellers or buyers in the market you operate in?
6. Quais são os factores mais importantes a ter em conta no seu negócio em Luanda? / Which are the most important factors to take into account in your business in Luanda?
7. Quais são os riscos e os desafios que enfrenta fazendo negócio em Luanda? / What are the risks and challenges you encounter in doing business in Luanda?
8. Como se enteira de oportunidades de negócio em Luanda? / How do you find out about business opportunities in Luanda?
9. Pode descrever o processo de aquisição, compra e registo dum lote para a construção duma casa (procedimentos, quais entidades governamentais, tempo, custos)? / Can you describe the process of acquisition, purchase and registration of land for the construction of a house (procedures, government entities, time and costs)?
10. Pode descrever o processo de obtenção de uma licença de construção (procedimentos, quais entidades governamentais, tempo, custos)? / Can you describe the process of obtaining a construction license (procedures, government entities, time, costs)?
11. Pode descrever o processo de registo e/ou transferência de propriedade (procedimentos, quais entidades governamentais, tempo, custos)? Can you describe the process of registration and/or transfer of property (procedures, government entities, time, costs)?
12. Quais são as obrigações que os actores no seu mercado têm para com os outros e como é que estas obrigações são cumpridas/mantidas? / Which obligations do actors in your market have to each other and how are these kept?
13. Como é que você/a sua empresa mede sucesso? (O que é que motiva tamanho, localização, lucro) / How do you/your company measure success? (What motivates, size, location, profit)
14. Sente-se o impacto da crise financeira no seu trabalho? / Do you feel the impact of the financial crisis in your work?

Mercado informal

15. De que forma é que enfrenta processos ligados ao mercado de terra informal? / In what ways do you encounter the informal land processes?
16. Quais factores podem ser identificados na distinção entre processos de terra formais e informais? / Which features distinguish the formal land processes from the informal land processes?)

17. Qual é a sua estimativa da percentagem de terra formalmente registada em Luanda? / What is your estimate of the percentage of land formally registered in Luanda?

Valor

18. Quais factores mais influenciam o valor de terra? / Which factors influence the value of land most?

19. O que pode ser feito para aumentar o valor de terra? / What can be done to increase the value of land?

20. O que pode ser feito para proteger o valor de terra? / What can be done to protect the value of land?

21. Quais são as diferentes motivações que tenha encontrado no acesso, transferência ou posse de terra urbana, particularmente em situações que não são motivadas pelo lucro? / What are some of the different motivations that you’ve encountered in accessing, trading or holding urban land, particularly in situations where people are not motivated by profit?

Ponto de situação

22. Quem são os compradores mais importantes de terra em Luanda em termos de quantidade? / Who are the most important buyers of land in Luanda, in terms of quantity?

23. Quem são os vendedores mais importantes de terra em Luanda em termos de quantidade? / Who are the most important sellers of land in Luanda, in terms of quantity?

24. Quem são os proprietários mais importantes de terra em Luanda em termos de quantidade? / Who are the most important holders of land in Luanda, in terms of quantity?

Informantes chave: entidades governamentais ligadas às questões de terra/habitação a nível central (MINUC, IGCA, Gesterra) provincial (IPGUL) e municipal (departamento relevante administração municipal)

Objective é obter mais informação sobre:

1. Como lidar com construção desordenada (settlements) em terras de alto valor (prime real estate)?
2. A regularização ou partilha de terra com os actuais moradores é uma possibilidade?
3. Qual é a medida em que os musseques (informal settlements) providenciam mão de obra para serviços ou negócios?
4. Em caso de desalojamento, como deveria ser efectuado?
5. Quem representa os interesses das várias partes em conflitos de terra?
6. Qual é o conhecimento/a consciência de transacções?

Questionário entidades governamentais ligadas às questões de terra/habitação: MINUC, IPGUL, IGCA, Gesterra

Data:

Entrevistado:

Profissão/ocupação:

[explicação do projecto]

Perguntas:

Ponto de situação
1. Quais iniciativas tem para melhorar o acesso à terra urbana? / Which initiatives do you have to improve the access to urban land?
2. Quais iniciativas tem para melhorar a transferência de terra urbana? / Which initiatives do you have to improve the transfer of urban land?
3. Quais iniciativas tem para melhorar a posse de terra urbana? / Which initiatives do you have to improve the ownership of urban land?
4. Quais destas iniciativas procuram atingir os pobres? / Which of these initiatives are aimed to benefit poor people?
5. Na sua opinião, quais intervenções são as mais urgentes para apoiar os pobres no acesso à terra? / In your opinion, which interventions are most urgent to support poor people accessing land?

Dinâmicas de terra

6. Pode descrever as ‘dínamicas de terra’ que o governo encontra na gestão de terra urbana? / Can you describe the land dynamics that the government encounters in the management of urban land?
7. Como é que lida com processos de terra informais? / How do you manage informal land processes?
8. Qual é a principal legislação/regulamentação que usa na gestão de processos de terra urbana? / Which are the main laws/regulations you use in managing urban land processes?
9. Pode descrever o processo de aquisição, compra e registo dum lote para a construção duma casa (procedimentos, quais entidades governamentais, tempo, custos)? / Can you describe the process of acquisition, purchase and registration of land for the construction of a house (procedures, government entities, time and costs)?
10. Pode descrever o processo de obtenção de uma licença de construção (procedimentos, quais entidades governamentais, tempo, custos)? / Can you describe the process of obtaining a construction license (procedures, government entities, time and costs)?
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12. Qual é a sua estimativa da percentagem de terra formalmente registada em Luanda? / What is your estimate of the percentage of land formally registered in Luanda?

Habitação

13. Quanta terra tem sido disponibilizado e preparado para habitação através das reservas fundiárias (total/provincia de Luanda) e planos de urbanização? How much land has been made available and prepared for housing through the land reserve programme (total/province of Luanda) and urban planning programmes?
14. As reservas fundiárias encontram-se nomeadamente em áreas urbanas, peri-urbanas ou rurais? Are the land reserves mainly located in urban, peri-urban or rural areas?
15. Qual é a política do Executivo com relação ao uso das reservas fundiárias? / What is the Executive’s policy with regard to the use of land reserves?
16. Quais são as estratégias do Governo para facilitar e apoiar a auto-construção dirigida? / What are the strategies the government uses to facilitate and support self-help housing?
17. Quantas habitações já estão feitas no âmbito do programa Nacional de Urbanismo e Habitação? / How many houses have been constructed in the context of the National Urbanisation and Housing programme?
18. Como é que empresas privadas podem aderir a este programa? / How can companies adhere to this programme?
19. Como é que se pode aceder o Fundo de Fomento Habitacional? / How can one access the Housing Fund?
20. Como é que se está a implementar a requalificação dos musseques em Luanda? / How is the requalification of informal settlements being implemented in Luanda?
21. Sente-se o impacto da crise financeira na execução do programa de Urbanismo e Habitação? / Is the impact of the financial crisis felt in the execution of the programme of Urbanisation and Housing?
22. Existem programas de troca de experiências entre Angola e outros países no que toca a questão da habitação e terra? / Are there any programmes of exchange of experiences between Angola and other countries with regard to housing and land?

Entrevista IGCA: informação cadastral (informação sobre dimensão é localização de lotes) é disponível ao público? Faz-se uso de Sistemas de Informação Geográfica (inclusive GPS) para criar e actualizar o registo de cadastro?

Interview IGCA: is cadastre information (information about the dimension and location of plots of land) available to the public? Are Geographic Information Systems (including GPS) used to create and update the cadastre register?
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<th>Name</th>
<th>Designation</th>
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<tr>
<td>Mr. José dos Santos Ferreira</td>
<td>Minister</td>
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<td>MINUC</td>
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<tr>
<td>Arquitect Pimentel</td>
<td>Head</td>
<td>National Directorate Urbanization and Housing</td>
<td>MINUC</td>
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<tr>
<td>Mr. Adérrio Mohamed</td>
<td>Head</td>
<td>Department of Exchange and International Cooperation</td>
<td>MINUC</td>
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<tr>
<td>Mr. José Silva</td>
<td>Head</td>
<td>National Directorate Public Infrastructures</td>
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<td>National Institute of Territorial and Urban Planning (INOTU)</td>
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<td>Dr. João Bessa</td>
<td>Director</td>
<td>Legal Department of Cadastre Geographic and Cadastre Institute of Angola (IGCA)</td>
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<tr>
<td>Dr. Eugenio Correia</td>
<td>Director</td>
<td>National Housing Institute (INH)</td>
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<td>Provincial Government</td>
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<td>Dr. Helder José</td>
<td>Director</td>
<td>Institute of Urban Planning and Management of Luanda (IPGUL)</td>
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<td>Dr. António Pedro Bunga</td>
<td>Legal Department</td>
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<tr>
<td>Mr. Artur Carlos Costa do Nascimento</td>
<td>Department</td>
<td>Geographic Information Systems (GIS) Department</td>
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<tr>
<td>Mr. João Gago Nicacio Gomes</td>
<td>President</td>
<td>AECCOPA (Association Companies in Civil Construction and Public Works Angola)</td>
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<tr>
<td>Mr. Luís Peixoto</td>
<td>Vice-President</td>
<td>AECCOPA (Association Companies in Civil Construction and Public Works Angola)</td>
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<tr>
<td>Mr. Manuel Nogueira</td>
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<td>APIMA (Association Real Estate Professionals Angola)</td>
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<tr>
<td>Mrs. Branca do Espírito Santo</td>
<td>President &amp; Administrator</td>
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<td>Mr. Daniel Esteves</td>
<td>Executive Director</td>
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<tr>
<td>Mr. Cleber Correa</td>
<td>CEO</td>
<td>Proimoveis Real Estate</td>
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<td>Mr. Luís Mendonça</td>
<td>Administrator</td>
<td>ARC Construções SA</td>
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<td>Eng. José Miranda</td>
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<td>Eng. Carlos Pereira de Almeida</td>
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<td>Eng. António</td>
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Overall, the picture that emerged from the interviews with high-level government informants is that the understanding, vision and perception with regard to the institutional aspects of the management of urban land encountered during DW’s research in 2003 still apply.

Informal settlements continue to be viewed as ‘anarquical’ situations resulting from the war, and needs to be disciplined by the State. The people inhabiting these settlements are viewed as ‘the poor’ in need of assistance from the State. These understandings continue to be reflected in more recent government legislation and discourse with regard to land and housing.

Although government discourse frequently refers to ‘integrated’, ‘harmonious’ and ‘modern’ housing solutions, in practice housing projects are strictly divided into high-class (private sector projects), middle-class (the ‘new city’ projects) and low-class (social housing projects).

While there is a notion that the implementation of social housing projects such as Zango or Panguila were not entirely successful, there is no space for reflection or an evaluation of the lessons to be learned in order to adapt current strategies. For instance, the Director of the National Institute for Housing (INH) spoke about the new cities as projects being constructed “in an integrated way with access to all social services in order to offer dignified conditions for the population, not like projects as Zango or Panguila which were built quickly to accommodate people that were living in areas of risk in the city. We are not allowed to build these kinds of projects anymore. […] We want to modernize the country and create new areas of development”.111 Meanwhile, new government-led construction is taking place in all existing social housing projects in Luanda and houses continue to be unregistered.

High-level officials will not enter into a discussion or analysis of more complex issues related to urban land management such as land regularization or the provision of infrastructures. On the one hand, there is an increased sense of urgency and openness for ‘new’ solutions as a result of the promises made by the Executive power. Partnerships with private or social

111 Interview with the director of INH, Luanda, 18 November 2010
actors are welcomed. However, because of the centralization of decision-making processes there is little space to put this kind of initiatives into practice. Most officials tend to wait for "orders from above".

On the part of the private sector, there is a general feeling of disconnect from the government. While associations such as the Angolan Real Estate Professionals Association (APIMA) seem to have been able to establish a lobby and partnership with the government, the Association of Civil Construction and Public Works Contractors of Angola (AECCOPA) has not been equally successful.

Private real estate and construction companies continue to operate in relative isolation from the government. The real estate sector is characterized by high levels of informality. In this context, the lack of legal regulation, and information and communication on the sector by the government are seen as fundamental obstacles to be tackled.

According to APIMA, it had been actively involved in the consultation process regarding new legislation, but had not had access to the final versions of the laws currently being reviewed and had not been informed on the expected timeframe for approval. Overall, APIMA is satisfied with the new legislation under review but argues that it still necessary to adopt specific laws to regulate real estate development, a code for real estate professionals and real estate valuation. These instruments would contribute to bring more security and stability to the sector and ensure that it operates in accordance with international rules and standards.\footnote{Interview with the president of APIMA, Luanda, 13 December 2010}

Construction companies face a very challenging operational context in Angola. As the main challenges, they refer to the lack of qualified labour; the lack of and/or high costs of material; the lack of institutional/political stability; and the lack of/difficult access to credit and to information.

In this context, Angolan companies are unable to compete with Chinese companies that operate under government contracts or have easy access to financing, low-cost construction material and labour. It also hinders the establishment of effective public-private partnerships, although the need for this kind of partnerships forms an important part of the government’s discourse. AECCOPA calls for the creation of focal points for construction companies at all relevant ministries as well as financial and legal government support to facilitate the contribution of these companies to the implementation of the National Housing Programme.\footnote{Interview with the president of AECCOPA, Luanda, 29 October 2010}

Specifically, “market makers” are of the view that the government should promote and facilitate the involvement of the private sector in the provision of serviced land and low-cost housing. In fact, a public-private partnership which produced serviced land south of the city of Luanda led to an increase in price per m², from US$ 45 in 2006 to US$ 500 in 2010. This kind of initiative should be replicated to increase supply and lower prices.\footnote{Interview with the CEO of Proimoveis, Luanda, 13 October 2010}

According to visitors of Angola’s construction fair in 2009, many companies had shown their interest and availability to engage in low-cost housing construction. However, the Ministry on its part did not seem to be interested or perhaps is not able to manage the interest in small-
scale projects of this nature. As a result, significantly fewer construction companies participated in the fair of 2010.

Overall, informants agreed that a better management of urban land is necessary, but were hesitant to talk about their experience with the informal land market. The main factors mentioned to distinguish the formal and informal market are documents and the presence of infrastructure. These factors are equally seen as the main challenges faced by the government at the moment in the execution of its Housing Programme.

The main factors that influence the value of urban land are considered to be:

- location
- presence of infrastructures
- legal background of the land, traced line of ownership
- distance to services
- distance to road/transport

Informants considered the main challenges with regard to urban land management to be the following:

- the lack of regulation and existing gaps in legislation
- the need for more rigorous fiscalização (control/supervision) and enforcement of the existing law, especially on the part of the state
- the need to narrow the gap between the commitment showed at the central level and the capacity to implement at the local level
- the need to elevate the level of quality of all actors involved in the process
Annex 10: Land pooling case study: land pooling and participatory planning in Huambo

From 2005 Development Workshop has partnered with the Huambo Provincial Government, local administration and the community to develop a series of participatory planning projects in the periphery of Huambo city. The preparation process of the project started in 2004, when several staff of DW and the provincial government of Huambo participated in a training course in Luanda, on participatory planning. In the course of the training, the participants developed a proposal to implement, or put into practice, what had been learned during the training (i.e., land pooling and other participatory land management techniques). A pilot project was initiated in Bairro Fatima, located south of Huambo city. The Provincial Direction of Urbanism in Huambo (DPUA) and the Institute for Territorial Planning and Urban Development (INOTU) were actively involved in this project. Two staff members from DW and the directors of DPUA and INOTU met regularly during the implementation phase of the project, making all major decisions together.
The concept of land pooling or land readjustment has been used in various countries for at least 200 years.\textsuperscript{115} It has been most successfully used in a number of Southeast Asian countries in recent years. It is an appropriate solution to the problem of land distribution in areas located on the margins of existing urban areas, and where there is scattered settlement, and where large tracts of land are unavailable for private sector subdivision-type land development. Since many of peripheral settlement plots are not for sale, it is often difficult to find a sufficient number of plots next to each other to develop a rational building development plan. It is also appropriate in older urban settlement areas that need to be reorganized in order to provide access to infrastructure and services.

The concept of land readjustment is to assemble small peri-urban or peri-rural land parcels into a large land parcel, provide it with infrastructure in a planned manner, and return a portion of the reconstituted land to the owners, after deducting the cost of the provision of infrastructure and public spaces from the sale of some of the now-serviced land. In Angola, where small landholders on the urban periphery rarely have title documents and are often considered as informal occupiers, the ‘model’ that was developed recognizes their occupation in ‘good-faith’ and employs the land pooling process as a way to help formalize occupation and provide them with tenure security.

Land pooling provides an opportunity for a planned development of land and infrastructure installation where plots in the urban fringe are small, irregularly shaped, and lack access to public roads. Land pooling is an attractive alternative to ‘forced’ acquisition of land which is becoming increasingly difficult to obtain public support for. The method has proven to be attractive to land-occupiers or claimant-owners since they can gain some considerable advantages and even profit by participating in land-pooling projects. Contrary to the obvious alternative methods for city development, land reserves and expropriation, it also avoids the costly and unpopular government procedure of forcibly acquiring land. Unlike expropriation, land pooling will return a significant part of the land to the original occupants. Ideally, a partnership for development should be formed between the public sector and the previous occupants and claimants. It is therefore very important that close links are established during the project through a process of community consultation and participatory planning.

A land pooling scheme is typically initiated when a municipality or government department designates an area as one which is about to be converted from agricultural to urban land use. A subdivision plan is developed as a unified plan for the area. Provision of infrastructure and services is financed through the sale of some of the plots within the area, with the plots being sold having been designated for commercial activities. The original landowners are provided with plots of land within the redimensioned area which, although smaller in size, now have provisions for infrastructure and services, but most importantly, now have formal and legal documents that provide tenure security.

The costs of basic infrastructure and services are recovered by selling surplus plots created through the land redistribution plan. Creation of these new plots provides an opportunity for distributing land more equitably and at the same time providing access to land for low-income housing. Land pooling requires that the land ownership situation be clarified and an accurate land cadastre registration system implemented. In registering land, gender issues

\textsuperscript{115} UN-ESCAP (1998). Urban Land Policies for the Uninitiated
can more easily be addressed, bringing women’s rights to co-ownership of family property into the legal domain.

In Huambo, the project team’s first step in December 2005 was to create a mobilization team that mounted an information campaign in Bairro Fátima, to explain the objectives of the project to the community leaders and the population. This information campaign proved to be very important because land was a very sensitive issue. People were aware of forced removals in other parts of the country and many were afraid of losing their land and homes. After the public awareness campaign, the project team then registered all households (more than 1,300) in the project area, and facilitated the issuance of provisional land tenure documents. Those who received these documents gained confidence in, and soon became advocates of the project.

Maria, a woman living in the southern part of Bairro Fatima for example explained that:

“Never before have I had a document for my land and house. With the document I have received I feel more secure and should ever anybody attempt to take my land, I will have the right to proper compensation.”

At the same time, the project team also initiated discussions about the planning of an as yet unoccupied area to the south of Bairro Fátima. This land was used for agriculture by different families who had established user-claims by virtue of their occupation of the respective farms over several years. These peasant occupiers would stand to lose the use of the land they were currently occupying if a new bairro was to be created. While these peasants had no documents nor registered claims on the lands they used, it was considered necessary and just to compensate them. For this purpose, all agricultural land were mapped using the GPS and were registered under the name of the users. After the physical plan for the new bairro was created, these previous users/claimants also received land parcels in proportion to the land they contributed to the pool. Those who had previously occupied larger areas of agricultural land received more parcels; those with smaller agricultural plots received only one or two. In the beginning, not all owners were happy with this form and system of compensation, but once they received their parcels of land in the new bairro, along with legal tenure documents, they realized that they could sell the title to a small urbanized parcel of
land for a higher price compared to the value of the original, larger piece of unregistered land.

The project received positive feedback from those being compensated. For example João, who received three parcels as compensation, explained that: “With the money I made by selling my parcels I managed to buy a motorbike and I’m now working as a motorbike taxi driver in the city. With this new job, my life and that of my family improved a lot, I’m earning enough now to sustain our household.”

A first draft of an urbanization plan was discussed with the local community in Bairro Fátima. The plan for the new bairro was developed in collaboration with DPUA, INOTU and the local administration. Through this broad participation of important government stakeholders and through the process of community consultation, the project team was able to ensure that the plan was accepted by all main stakeholders and that there would be no objections at a later stage of the process. Professional help was needed for the efficient planning of a rational infrastructure layout. However, it became clear that such physical planning could be implemented without sophisticated materials and software, but by merely using very basic planning techniques, the use of inexpensive hand-held GPS units, and satellite imagery.

By January 2007, the project had issued the first 150 land tenure documents to existing occupants and created the new bairro consisting of 230 land parcels. Ninety of these parcels (i.e., about 40%) were redistributed as compensation to the former occupants of the lands, and the remaining 140 were sold by the project to create a fund to be invested into basic infrastructures such as roads and community collective water points. Some of the money was set aside to fund an expansion of the project in the adjacent area.
Moises Festo, the Development Workshop project coordinator explained that “the government became very interested in this kind of project because it avoids land conflicts and takes a lot of pressure from them. There are so many people looking for land but so little titled land for people to buy or receive officially.”

For all partners involved in this planning process, it was an eye-opening learning experience. It showed a simple and effective way to issue land tenure documents and to prevent the creation of new slums and informal settlements. Much of the success of the project was due to the close partnership with the relevant government institutions and the participation of, and consultation with the population of Bairro Fatima.

Following the successful completion of the Bairro Fatima pilot project, DW implemented three other demonstration projects using the same principles. After the launch of the
National Land Reserve program in 2009, DW was requested to assist with the implementation of the first social housing reserve in Huambo province -- a 300 hectare area that DW had surveyed and parcelled in early 2010. The principles of land pooling were also employed, engaging existing occupants and local land claimants in a scheme of in-kind compensation (i.e., titled, urbanised plots of land). To date, the social housing reserve program in Huambo has been implemented without encountering the serious land conflicts and forced removals that have captured media attention in several other provinces. Land pooling pilot and demonstration projects have given credibility to the principles of participatory planning and community consultation at the local, provincial and national government levels.

The application of the land pooling technique is based on private-public cooperation and negotiation; it requires a significant investment in human resources and training of local administrators and technicians. In particular, skilled negotiators and valuers must be trained.

While land pooling provides an opportunity for both formal and informal land owners and occupiers to develop their land that are located on the urban periphery, the system is not necessarily conducive for large-scale master plans that impose strategic visions for the development of large land tracts or legislatively-designated changes in land use. It is common for large-scale formal or informal landowners/occupiers to use their land as a savings and investment instrument, and this has contributed to increases in land values and land speculation. There is therefore little incentive for large-scale landowners to participate in land pooling schemes. They have no incentives to maintain low prices of land and support the provision of inexpensive social housing.

The land pool model and accompanying methodologies of participatory planning are appropriate today for many peri-urban and urban-perimeter situations around Angola’s cities. In these city-margin situations, the growth of informal musseque settlements is the dominant pattern. The conversion of peasant agricultural plots into scattered owner-built homesteads is common. Land pooling provides a market-framework for regularizing these informal settlements, and providing sustainable and affordable infrastructure and services while enhancing the land tenure rights and protecting the property assets of the poor.
Annex 11: Public-Private Partnership Model

Luanda Sul Self-Financed Urban Infrastructure Program

In 1992 a proposal for a large scale formal urban expansion was commenced for Luanda, based on a master plan which proposed the concept of “three cities” – the centre, the musseques, and an expansion area of some 10,000 ha called Luanda Sul. This proposal was put forward by a Brazilian company and after lengthy negotiations, in late 1994, the Council of Ministers gave agreement for an innovative public–private partnership, called EDURB. EDURB acts as an urban developer, but does not own the land, which remains in state control and is made available to the partnership at no cost by Provincial Government. The developed land is then returned to the Provincial Government for allocation at a price calculated as the cost of the installed infrastructure plus a social contribution (the price is paid to EDURB). The land is allocated with “surface rights” which are transferable, renewable and can be mortgaged (at least in theory as no housing finance instruments are currently available in Angola). The land is to be disposed of either through cash sale with full infrastructure; payment over period with gradual infrastructure provision; or “social provision”. While some land has been provided at no charge in the last category for relocated families, no land has as yet been made available in the second category.

EDURB does not provide housing, but the land for housing development. The main initial clients were oil companies requiring staff accommodation who were attracted to the scheme as an alternative to the high rents in the city and informal sector provision of rented accommodation (e.g. sale of “keys”). However, oil companies are only a small proportion of the more than 100 clients, though most are still foreign companies. Of the several thousand families resident in Luanda Sul by 2000, some 75% were upper income group and 22% were middle income group. An estimated 1500 lower income residents had land provided (and in some cases also housing) as compensation or re-location – one initial objective of the programme had been to relocate occupants of the area destined for the political-administrative centre of Luanda. Two main problems identified so far by the firm include the problems of protecting the project’s land reserves, as these have been invaded and allocated by others; and poor links with urban service providers, which have led to EDURB having to invest in this area. Future plans of the partnership include attracting new investors to re-dimension the original project, and increasing activities in other cities/provinces (especially Benguela). It also hopes to create an Agency for Sustainable

116 Jenkins, Robson, Cain (2002), Luanda City Profile, CITIES Magazine, London UK
117 Information from EDURB (2001) and interview with project director, October 2001.
118 This entailed the creation of a public company EPRO-URBE (Empresa Provincial de Participacoes em Programas de Urbanizacoes) to partner with a newly formed private company (P.V. – Consultoria e Participacoes em desenvolvimento Urbano Limitado, based on Prado Valladores Participacoes, a private Brazilian architectural firm) and was full formulated as a legal entity by mid-1996. One of the principal proponents and initial financial supports for the joint venture was a Brazilian firm already active in Angola in various sectors, OSEL (Odebrecht Servicos no Exterior Lda), which has subsequently been EDURB’s main operator.
119 The final land price varies between $50 and 68/m², including the “social land price” of $2.5/m²
Development to widen activities from housing to include infrastructure rehabilitation and development, as well as develop a housing savings scheme.

While a major achievement by any standards, and especially in war-torn Angola, the sustainability of the programme is questionable. The upper end of the residential land market is finite, and to what extent the programme can expand “downmarket” will be determined by the capacity to pay the upfront developed land costs, unless mortgage finance becomes available, thus permitting access for middle-income groups. In addition, the use of the public resource of land to benefit primarily higher income groups (although low-income groups have benefited from the programme with no cost recovery due from them, this has been exclusively in compensation for relocation) is probably not socially sustainable, as evidenced by the invasions. Despite this, in 2001 the programme received an International Award for Best Practices in Improving the Living Environment from the Municipality of Dubai (United Arab Emirates) and the United Nations Human Settlements Programme (UNCHS-Habitat), awarded for its contribution in urban renewal, sustainable community design and homelessness. The UNCHS Best Practice database asserts that the “model is easily transferred and applied to any other country in the world”.

The total value of contracts signed by EDURB by the end of 2000 was over $133 million, with most of this in land already developed ($93 million). This includes four major developments: Sector Talatona with full services network ($70 million); Sector Novos Bairros with limited water, electricity, road and sewer networks; Morro Bento with a limited water network only (these two developments cost a total of $6 million); and Projecto Morar with water, electricity and public lighting networks This latter seems to have been the social component for re-located families. The company had to build its own water supply and treatment plant, two sewage treatment plants and upgrade the main road to the main new up-market area, Talatona. EDURB indicated its intention to use the $30,000 prize to develop a Centre for Studies and Training in Sustainable Development.
Annex 12: Roundtable summary report and participant list

Development Workshop and World Bank Angola conducted a roundtable discussion on 28 January 2011. This event brought together government officials (Ministry of Urbanism and Construction, Institute of Urban Planning and Management of Luanda – IPGUL), private sector representatives from the Angolan Association of Real Estate Professionals (APIMA) and the Angolan Association of Construction and Public Works Companies (AECCOPA), real estate and construction companies, as well as representatives of the communities. The participant list is attached at the end of this annex (Table 3232).

The roundtable was opened by Ana Maria Carvalho, Communications and External Affairs officer of World Bank Angola. The presentation of the preliminary findings of the study was carried out by Allan Cain, director of Development Workshop Angola, Joyce Jose, research supervisor of Development Workshop Angola and Sylvia Croese, senior consultant on this project.

The presentation outlined the study’s objectives, the methodology used, the survey results, the results from key informant interviews and some preliminary conclusions and recommendations.

The presentation sparked a lively debate among the participants in the roundtable. The survey results were received with great interest. It was repeatedly pointed out that there is a lack of data such as those generated by the study and that it would be of great value if the research could be carried out on a regular basis. A representative of IPGUL’s GIS department referred to the potential benefit of cross-referencing of the data of the study with government data.

Overall, private sector representatives participated in a particularly active manner, indicating a strong will and interest to engage in issues regarding land markets and land management. In this context, the administrator of the real estate company Living emphasized the need for the establishment of more efficient public-private partnerships.

During the presentation of the survey findings, three particular issues were the subject of much discussion among the participants in the roundtable.

Property transactions and rights

The first issue of interest focuses on the findings related to the transfer of property, including the types of property documentation and the weight and validity of each type. The survey findings indicate that although only 8% of the population has legal tenure over their land, 85% feel that their ownership is secure. One of the representatives of IPGUL explained that in cadastration projects of the provincial government, any proof of residence (including utility bills) had been accepted. It is probable that this has contributed to a sense of security.

At the same time, the discrepancy between the individual’s perceptions of security versus the actual legal security of tenure indicates that there is a lack of knowledge among citizens on their rights and obligations. On the other hand, but related to this, it points to a lack of
enforcement of laws on land tenure on the part of the government, since the 2004 Land Law stipulates that all occupied land must be legalized within 3 years.

The Director of IPGUL affirmed that there is a need for awareness-raising and civic education campaigns on land tenure. This was confirmed by various representatives of the private sector as well as representatives of the communities. According to the president of APIMA, it is important to involve social actors in such efforts. The Director of IPGUL also affirmed that in this context, there is a need to strengthen local governments. This is particularly relevant in order to speed up the processes of land registration, allotment and distribution.

Value of land

The second issue that raised questions and debate is related to the findings of the study with regard to the value of land. Much interest was generated by the map on land prices in Luanda and further clarifications were requested by BP’s Real Estate manager on the methodology and definition used to process the data. Periodic studies providing estimates of market prices of land in Luanda were welcomed by the participants.

Participants voiced their concern about common practices of speculation involving illegal land as a result of a lack of enforcement. This ultimately leads to the state losing out on tax revenues and other revenues that could be obtained by putting potentially productive land to use.

With regard to the aspects that determine the value of land, the importance of access and public transport was emphasized by the Director of the real estate company Proimoveis. The new urban centres being constructed in the periphery of the city were referred to as examples where insufficient attention has been paid to the connection of these new parts of the city to the city centre. This is also related to the importance of location in relation to employment opportunities. The Director of Proimoveis argued that alternative forms of transport should be explored to improve this connection.

Another aspect that was raised was the impact of public security on the value of land. A new housing project in the south of the city was referred to as an example where high indices of violence were negatively affecting the attractiveness of the project. The issue of security had also come up in the survey results and will be highlighted in the final report.

Credit for land and housing

The third issue that came up during the discussion of the findings of the study is related to the lack of credit for housing and land. The President of APIMA listed a number of additional factors that inhibit the involvement of commercial banks in this sector. According to her, an important factor is the lack of a centre for risk assessment and the need for specialized financial products for the real estate sector. Proimoveis added that a mechanism for a rapid resolution of non-payment is also urgently needed. The option of introducing fixed interest rates was also discussed.

With regard to construction and real estate development, both the Vice-president of AECCOPA as well as Proimoveis were of the view that more need to be done to make land allotment and the construction of low-income housing attractive to the private sector.
Final recommendations from the Roundtable, 28 January 2011

1. Promoting functional markets
   - Improve access to information
   - Public access to the cadastre
   - Public access to and dissemination of information on urban development projects
   - Establishment of efficient public-private partnerships
   - Improve access to credit for land and housing

2. Incremental tenure
   - Acknowledgement of occupation in good faith
   - Intermediary forms of tenure
   - Surface right
   - Until and including transferable property rights

3. Legal regulation & Institutional strengthening
   - Regulation of the provision made in current legislation on just compensation in case of expropriation
   - Regulation of provisions made in current legislation on public consultation and participatory planning
   - Clarification of the role and responsibilities of central and local government as per relevant legislation
   - Strengthening of local government, particularly the capacity of municipal administrations for the management of peri-urban land
   - Accompaniment of communities after relocation by the state

4. Strengthening women’s rights
   - Acknowledge the high proportion of female head of households (over 40%)
   - Harmonize land legislation with the Family Code

The roundtable was concluded with some final words by World Bank Angola’s representative Eliotério Codato and the Director of IPGUL, Arq. Helder da Conceição José.
<table>
<thead>
<tr>
<th>Name</th>
<th>Institution</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inês Maria Augusto</td>
<td>INOTU</td>
<td>Projectista</td>
</tr>
<tr>
<td>Domingos Velasco Silva</td>
<td>INOTU</td>
<td>Projectista</td>
</tr>
<tr>
<td>Panzo Nzala</td>
<td>INOTU</td>
<td>Projectista</td>
</tr>
<tr>
<td>Cleber Correia</td>
<td>Proimóveis</td>
<td>Director Geral</td>
</tr>
<tr>
<td>Nkiaiine Agostinho Rogerio</td>
<td>Comissão de Moradores do Panguila</td>
<td>Presidente</td>
</tr>
<tr>
<td>Maria Alice Mendes Correia</td>
<td>IPGUL</td>
<td>Arquitecta</td>
</tr>
<tr>
<td>Artur do Nascimento</td>
<td>IPGUL</td>
<td>Engº Geográfico</td>
</tr>
<tr>
<td>Luis Mendonça</td>
<td>Construções ARC SA.</td>
<td>Administrador</td>
</tr>
<tr>
<td>Carlos Alberto Ferandes</td>
<td>Comissão de Moradores do B.Operário</td>
<td>Secretário</td>
</tr>
<tr>
<td>Marleyd Edson Mungongo</td>
<td>Development Workshop</td>
<td>Pesquisa</td>
</tr>
<tr>
<td>José Catito</td>
<td>Development Workshop</td>
<td>Oficial Pesquisa</td>
</tr>
<tr>
<td>Massomba Dominique</td>
<td>Development Workshop</td>
<td>Oficial de GIS</td>
</tr>
<tr>
<td>Branca N.E. Santos</td>
<td>Apima/Imogestin</td>
<td>Administradora</td>
</tr>
<tr>
<td>Luis Peixoto</td>
<td>AECCOPA</td>
<td>Vice-Presidente</td>
</tr>
<tr>
<td>José Cardoso</td>
<td>AECCOPA</td>
<td>Secretário Executivo</td>
</tr>
<tr>
<td>Domingos Bernadino</td>
<td>MINUC</td>
<td>Arquitecto</td>
</tr>
<tr>
<td>Paulo Cruz</td>
<td>BP</td>
<td>Real Estate Manager</td>
</tr>
<tr>
<td>Sandra Africene</td>
<td>Angop</td>
<td>Jornalista</td>
</tr>
<tr>
<td>Gabriela Seara</td>
<td>Genius Living</td>
<td>Administradora</td>
</tr>
<tr>
<td>Helder da Conceição José</td>
<td>IPGUL/GPL</td>
<td>Arquitecto</td>
</tr>
<tr>
<td>Luiz Machado Chikuambi</td>
<td>Development Workshop</td>
<td>Lojistiics</td>
</tr>
<tr>
<td>Bernardo Alexandre</td>
<td>Development Workshop</td>
<td>Assisentente Pesquisa</td>
</tr>
<tr>
<td>Elio Codato</td>
<td>Banco Mundial</td>
<td>Rep. Residente</td>
</tr>
<tr>
<td>Manuel A. Da Silva</td>
<td>Bairro Operário</td>
<td>Presidente Com/Moradores</td>
</tr>
</tbody>
</table>

Table 32. List of participants in the roundtable discussion held on 28 January 2011
Annex 13. The interview schedule

Household Survey

Nº do Questionário ____________ Data: ____________

Tempo Inicial: ____________ Tempo Final: ____________

Tipologia do Local de Entrevista: ____________________

Área de estudo:

Município: ____________________ Comuna: ____________________

Bairro: ____________________ Zona de investigação: ____________

Coordenadas Geográficas/Tamanho do talhão:

<table>
<thead>
<tr>
<th>Ponto</th>
<th>Lat</th>
<th>Long</th>
<th>Tamanho do talhão/Terreno</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3</td>
<td>9</td>
<td>_________________________</td>
</tr>
</tbody>
</table>

Tamanho do talhão/Terreno ____________________
A. Informação básica:

1. **Género:**

<table>
<thead>
<tr>
<th>Género</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masculino</td>
<td>1</td>
</tr>
<tr>
<td>Feminino</td>
<td>2</td>
</tr>
</tbody>
</table>

2. **Idade:**

<table>
<thead>
<tr>
<th>Faixa Etária</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td>1</td>
</tr>
<tr>
<td>31-50</td>
<td>2</td>
</tr>
<tr>
<td>&gt;=51</td>
<td>3</td>
</tr>
</tbody>
</table>

3. **Estado Civil:**

<table>
<thead>
<tr>
<th>Estado Civil</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solteiro</td>
<td>1</td>
</tr>
<tr>
<td>Casado</td>
<td>2</td>
</tr>
<tr>
<td>Viúvo</td>
<td>3</td>
</tr>
<tr>
<td>Divorciado</td>
<td>4</td>
</tr>
<tr>
<td>União de facto/Maritalmente</td>
<td>5</td>
</tr>
</tbody>
</table>

4. **Chefe do agregado familiar:**

<table>
<thead>
<tr>
<th>Chefe do agregado familiar</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sim</td>
<td>1</td>
</tr>
<tr>
<td>Não</td>
<td>2</td>
</tr>
</tbody>
</table>

5. **Nível académico do chefe de família:**

<table>
<thead>
<tr>
<th>Nível académico do chefe de família</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nunca estudou</td>
<td>1</td>
</tr>
<tr>
<td>1ª/4ª classe</td>
<td>2</td>
</tr>
<tr>
<td>5ª/8ª classe</td>
<td>3</td>
</tr>
<tr>
<td>9ª/13ª classe</td>
<td>4</td>
</tr>
<tr>
<td>Superior</td>
<td>5</td>
</tr>
<tr>
<td>Não sabe</td>
<td>6</td>
</tr>
</tbody>
</table>

6. Quantas pessoas vivem na casa principal/ comunhão de mesa? __________

7. Quantos dependentes menores de 18 anos (casa principal)? __________

8. Quantas pessoas do agregado familiar trabalham? (sector formal ou informal) _________

9. Qual é o rendimento médio mensal do agregado familiar (casa principal)?

<table>
<thead>
<tr>
<th>Rendimento Médio Mensal</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Menos de 5.000 Kz por mês</td>
<td>1</td>
</tr>
<tr>
<td>Sexta Classe de Salário (Kz)</td>
<td>Quantidade</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>De 5.600Kz a 10.000Kz por mês</td>
<td>2</td>
</tr>
<tr>
<td>De 11.000Kz a 20.000Kz por mês</td>
<td>3</td>
</tr>
<tr>
<td>De 21.000Kz a 40.000Kz por mês</td>
<td>4</td>
</tr>
<tr>
<td>De 41.000Kz a 60.000Kz por mês</td>
<td>5</td>
</tr>
<tr>
<td>Mais de 60.000Kz por mês</td>
<td>6</td>
</tr>
<tr>
<td>Não sabe</td>
<td>7</td>
</tr>
<tr>
<td>Não respondeu</td>
<td>8</td>
</tr>
</tbody>
</table>

10. **Descreve a estrutura do agregado familiar neste talhão/terreno?** (Enquadramento depois da descrição)

___________________________________________________________________________

<table>
<thead>
<tr>
<th>Estrutura Familiar</th>
<th>Quantidade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casado / Vivendo maritalmente (2 pessoas)</td>
<td>1</td>
</tr>
<tr>
<td>Núcleo familiar (Casal com crianças)</td>
<td>2</td>
</tr>
<tr>
<td>Núcleo familiar (Casal com filhos adultos)</td>
<td>3</td>
</tr>
<tr>
<td>Núcleo familiar + Parentes</td>
<td>4</td>
</tr>
<tr>
<td>Núcleo familiar + Inclinos não membros da família</td>
<td>5</td>
</tr>
<tr>
<td>Uma pessoa</td>
<td>6</td>
</tr>
<tr>
<td>Parente Solteira</td>
<td>7</td>
</tr>
<tr>
<td>Avós + netos</td>
<td>8</td>
</tr>
<tr>
<td>Outros</td>
<td>9</td>
</tr>
</tbody>
</table>

11. **Quantas famílias vivem dentro do talhão/terreno?** ____________

B. **Origens e Motivação**

12. **Onde Nasceu?** __________________________
13. Onde vivia antes desta morada?

<table>
<thead>
<tr>
<th>Não mudei de moradia</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pais:</td>
<td>2</td>
</tr>
<tr>
<td>Provincia:</td>
<td>3</td>
</tr>
<tr>
<td>Municipio (Se na provincia de Luanda adiciona):</td>
<td>4</td>
</tr>
<tr>
<td>Bairro (Se na provincia de Luanda adiciona):</td>
<td>5</td>
</tr>
</tbody>
</table>

14. A sua casa anterior era de:

<table>
<thead>
<tr>
<th>Tijolo</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloco</td>
<td>2</td>
</tr>
<tr>
<td>Adobes</td>
<td>3</td>
</tr>
<tr>
<td>Pau-a-pique</td>
<td>4</td>
</tr>
<tr>
<td>Capim</td>
<td>5</td>
</tr>
<tr>
<td>Chapa</td>
<td>6</td>
</tr>
<tr>
<td>Madeira</td>
<td>7</td>
</tr>
<tr>
<td>Outros (Especifica):</td>
<td>8</td>
</tr>
</tbody>
</table>

15. O que o levou a mudar-se para esta zona? (Descreve e depois enquadra, pode ter + que 1 opção)

(a) Motivos Social

<table>
<thead>
<tr>
<th>Porque o número de pessoas na familia aumentou</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perda da sua casa anterior</td>
<td>2</td>
</tr>
<tr>
<td>Falecimento de um membro chave na familia</td>
<td>3</td>
</tr>
<tr>
<td>Divorcio</td>
<td>4</td>
</tr>
<tr>
<td>Casamento</td>
<td>5</td>
</tr>
<tr>
<td>Estudos</td>
<td>6</td>
</tr>
<tr>
<td>Confliitos na familia</td>
<td>7</td>
</tr>
<tr>
<td>Conflito com o dono</td>
<td>8</td>
</tr>
<tr>
<td>Herança</td>
<td>9</td>
</tr>
<tr>
<td>Conflitos com coordenadores/vizinhos/soba do bairro</td>
<td>10</td>
</tr>
<tr>
<td>Convidado a viver aqui</td>
<td>11</td>
</tr>
<tr>
<td>A criminalidade/violência era muito elevada</td>
<td>12</td>
</tr>
<tr>
<td>Desalojada a força</td>
<td>13</td>
</tr>
<tr>
<td>Outros, (Especificar):</td>
<td>14</td>
</tr>
</tbody>
</table>

**(b) Motivos Económico**

| Perda do trabalho | 1 |
| Começo de um novo trabalho | 2 |
| A casa anterior era muito cara/Precisava reduzir custos | 3 |
| Vendi a minha casa/talho anterior | 4 |
| Desastres naturais enchentes/chuvas/desabamento | 5 |
| Outros, Especificar: | 6 |

**(c) Motivos Político**

| A criminalidade/violência era muito elevada | 1 |
| Fui reasentado pelo governo | 2 |
| Fui removida a força | 3 |
| Por causa da Guerra Civil | 6 |
| Ocupação ilegal | 7 |
| Outros, Especificar: | 8 |

16. **Quando foi que a família teve acesso a este talhão/terreno? (Ano) _____________.**
C. Direito e Segurança de Posse

17. Comprou/Ocupou um espaço vazio (terreno) ou uma casa?

<table>
<thead>
<tr>
<th>Espaço vazio</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casa</td>
<td>2</td>
</tr>
</tbody>
</table>

18. Como consegui o talhão/terreno ou casa? Pede que a pessoa descreva o procedimento, abaixo tem perguntas mas específicas para cada caso.

<table>
<thead>
<tr>
<th>Ocupação de espaço vazio</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ocupação de uma casa vazia</td>
<td>2</td>
</tr>
<tr>
<td>Compra casa</td>
<td>3</td>
</tr>
<tr>
<td>Compra do terreno</td>
<td>4</td>
</tr>
<tr>
<td>Herança</td>
<td>5</td>
</tr>
<tr>
<td>Cedência entre família</td>
<td>6</td>
</tr>
<tr>
<td>Cedência do estado</td>
<td>7</td>
</tr>
<tr>
<td>Outra cedência (Especificar):</td>
<td>8</td>
</tr>
</tbody>
</table>

Se ocupou terra vazia:
- Como soube que a terra estava vazia?
- Que uso tinha a terra antes de a ocupar?
- Como estabeleceu o seu direito de ocupação?
- Foi alocada/atribuída de qualquer maneira?
- Tentou legalizar? Como? Que aconteceu?
- Tem alguma restrição no uso deste talhão?

Se comprou a terra com casa:
- De quem era, onde esta a pessoa? Como foi o processo? Recebeu quaisquer documentação no acto da compra?
- Tentou legalizar? Como? Que aconteceu?

Se foi herança:
- De quem herdou? Houve outros herdeiros?
- Como conseguiu o talhão/terreno a pessoa de quem herdou?
- Tentou legalizar? Como? Que aconteceu?
Se foi cedência do estado/família

- Quem (pessoa/organização) atribuiu o talhão/terreno?
- Como fez o pedido do talhão/terreno?
- Receberam quaisquer documentos?
- Tem alguma restrição na alocação?

Se foi cedência de outro tipo:

- Quem (pessoa/organização) cedeu o talhão/terreno?
- Receberam quaisquer documentos? (ou testemunhas, etc.)

Descreve Aqui:

19. Tem alguma prova dos direitos de ocupação? (Descreve depois enquadra-se)

__________________________________________________________________________________.

<table>
<thead>
<tr>
<th>O acordo foi publicado</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recebi uma declaração</td>
<td>2</td>
</tr>
<tr>
<td>O acordo foi verbal</td>
<td>3</td>
</tr>
<tr>
<td>O acordo foi testemunhado por terceiros</td>
<td>4</td>
</tr>
<tr>
<td>O acordo foi testemunhado por membros do governo</td>
<td>5</td>
</tr>
<tr>
<td>Contrato de compra e venda</td>
<td>6</td>
</tr>
<tr>
<td>Recibo (multas, água, luz)</td>
<td>7</td>
</tr>
<tr>
<td>Título de ocupação precário</td>
<td>8</td>
</tr>
<tr>
<td>Licença de arrematação</td>
<td>9</td>
</tr>
<tr>
<td>Direito de Superfície</td>
<td>10</td>
</tr>
<tr>
<td>Registro Predial</td>
<td>11</td>
</tr>
<tr>
<td>------------------</td>
<td>----</td>
</tr>
<tr>
<td>Não tenho nenhum documento</td>
<td>12</td>
</tr>
<tr>
<td>Outros, Especificar…</td>
<td>13</td>
</tr>
</tbody>
</table>

20. **Pagou por esta ocupação?** (Inclui também custos administrativos antes da ocupação).

<table>
<thead>
<tr>
<th>Sim</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Não</td>
<td>2</td>
</tr>
</tbody>
</table>

Vai para 23

21. **Se sim, quanto pagou?**

<table>
<thead>
<tr>
<th>Casa</th>
<th>USD/KZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terreno/Talhão</td>
<td>USD/KZ</td>
</tr>
<tr>
<td>Custos administrativos (Advogado, comissão de moradores, administração, intermediário, aceleração do processo)</td>
<td>USD/KZ</td>
</tr>
</tbody>
</table>

22. **Pagou a quem?**

<table>
<thead>
<tr>
<th>Proprietário</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intermediário</td>
<td>2</td>
</tr>
<tr>
<td>Advogado</td>
<td>3</td>
</tr>
<tr>
<td>Comissão de Moradores/Soba</td>
<td>3</td>
</tr>
<tr>
<td>Administração Municipal</td>
<td>4</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td>5</td>
</tr>
</tbody>
</table>

23. **Fez alguma renovação/obra desde que adquiriu o espaço?**

<table>
<thead>
<tr>
<th>Sim</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Não</td>
<td>2</td>
</tr>
</tbody>
</table>

Vai para 26

24. **Se sim, quanto tempo levou para fazer estas mudanças?**

| Menos de um mes | 1 |
| 1 a 2 meses | 2 |
| Mais de 2 meses | 3 |

25. **Quanto custou?**

_______________________________________________USD/KZ
26. Desde a identificação do terreno/casa, quanto tempo levou para ter posse (propriedade)?

Dias_________ Meses_________ Anos_________

27. Sente que os seus direitos de posse estão salvaguardados?

<table>
<thead>
<tr>
<th>Sim</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Não</td>
<td>2</td>
</tr>
<tr>
<td>Não sabe</td>
<td>3</td>
</tr>
</tbody>
</table>

Vai para 29

28. Se sim, porque? (Pode Marcar mais de 1 resposta)

__________________________________________________________________________________________

| Os meus vizinhos podem comprovar que este talhão/terreno e meu | 1 |
| A casa/terreno foi numerada pela administração municipal | 2 |
| A casa/terreno foi numerado pela coordenação do bairro | 3 |
| Estou na lista de espera da administração local/municipal | 4 |
| Estou na lista de espera da coordenação do bairro | 5 |
| Tenho documento que prova que este talhão/terreno me pertence | 6 |
| As pessoas não estão a ser removidas | 7 |

Outros, Especificar:

8

29. Se não, porque? (Pode Marcar mais de 1 resposta)

__________________________________________________________________________________________

<p>| As construções anárquicas estão a ser demolidas | 1 |
| Discórdia/conflieto com vizinhos/família/dono | 2 |</p>
<table>
<thead>
<tr>
<th>Perda da documentação</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>As pessoas estão a ser desalojadas</td>
<td>4</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td>5</td>
</tr>
</tbody>
</table>

30. **O que lhe deu segurança que a ocupação seria válida?** *(Pode Marcar mais de 1 resposta)*

<table>
<thead>
<tr>
<th>Opção</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compra do terreno/casa e não ocupação</td>
<td>1</td>
</tr>
<tr>
<td>Um amigo/parente assegurou que a pessoa era de confiança</td>
<td>2</td>
</tr>
<tr>
<td>Recebi um contrato/declaracao</td>
<td>3</td>
</tr>
<tr>
<td>A família/dono deu permissão para eu ficar</td>
<td>4</td>
</tr>
<tr>
<td>A casa estava numerada pela coordenação do bairro/administração</td>
<td>5</td>
</tr>
<tr>
<td>Municipal</td>
<td></td>
</tr>
<tr>
<td>O terreno/talhão estava vazio</td>
<td>6</td>
</tr>
<tr>
<td>Outros estavam a fazer o mesmo</td>
<td>7</td>
</tr>
<tr>
<td>A administração Municipal permitiu</td>
<td>8</td>
</tr>
<tr>
<td>Dei entrada do processo completo</td>
<td>9</td>
</tr>
<tr>
<td>O soba/coordenador do bairro permitiu disse que eu podia</td>
<td>10</td>
</tr>
<tr>
<td>Um oficial da Administração Municipal disse que eu podia</td>
<td>11</td>
</tr>
<tr>
<td>Tive de assinar papéis oficiais</td>
<td>12</td>
</tr>
<tr>
<td>Eu recebi papéis oficiais</td>
<td>13</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td></td>
</tr>
</tbody>
</table>

31. **Desde que se mudou para aqui acha que as suas condições de vida melhoraram ou pioraram?**

<table>
<thead>
<tr>
<th>Opção</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Melhoraram</td>
<td>1</td>
</tr>
<tr>
<td>Pioraram</td>
<td>2</td>
</tr>
<tr>
<td>Esta a mesma</td>
<td>3</td>
</tr>
</tbody>
</table>

Vai para 33
Vai para 34
32. Como melhorou? (Pode Marcar mais de 1 resposta)

Redução do custo de vida 1
Acesso a água canalizada 2
Acesso a electricidade da rede (formal) 3
Posso deixar abrigo para minha família 4
Posso arrendar em parte or na totalidade o terreno/talhão 5
Posso vender em parte or na totalidade o terreno/talhão 6
Menos problemas de saúde 7
O ambiente e mais harmonioso/ silencioso/respeito entre visinhos 8
Gasto menos no transporte/não enfrento muito engarrafamento 9
Renovei a minha casa 10
Expandi a minha casa 11
Proximo do centro da cidade/trabalho 12
Outros, Especificar: 13

33. Como piorou? (Pode marcar mais de 1 resposta)

O custo de vida aumentou 1
O valor da casa depreciou/diminuiu 2
Não tenho acesso a Agua canalizada 3
Não tenho acesso a electricidade da rede (formal) 4
Não poder deixar abrigo para minha família 5
Não pode dividir/arrendar parte ou na totalidade o terreno/talhão 6
Não pode dividir / vender parte ou na totalidade terreno/talhão 7
| Muitos problemas de saúde relacionados com as condições na área | 8 |
| O ambiente não é harmonioso/muito barulho | 9 |
| Custo do transporte mais caro/enfrenta muito engarrafamento | 10 |
| A casa é muito pequena para a minha família | 11 |
| Estou distante das oportunidades de trabalho | 12 |
| Outros, especificar: | 13 |

34. Se alguém (do governo, alguém que se diz proprietário) discordar que este lugar e seu, a quem recorreria ajuda no primeiro instante?

| Vizinhos | 1 |
| Amigos | 2 |
| Família | 3 |
| Coordenador / Coordenação do Bairro | 4 |
| Administração Municipal | 5 |
| Governo Provincial | 6 |
| Polícia | 7 |
| Tribunais | 8 |
| Media | 9 |
| Proprietário anterior | 10 |
| Outros, Especificar: | 11 |

35. Você tem vivido/tido algum conflito em relação ao seu talhão/terreno? (Com pessoas que se dizem proprietários, governo, vizinho, etc)

| Sim | 1 |
| Não | 2 |

Vai para 38
36. **Se sim, que tipo de conflito?**

<table>
<thead>
<tr>
<th>Descrição</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limites com vizinhos</td>
<td>1</td>
</tr>
<tr>
<td>Limites com a administração</td>
<td>2</td>
</tr>
<tr>
<td>Duplicidade de propriedade</td>
<td>3</td>
</tr>
<tr>
<td>Conflitos Familiares</td>
<td>4</td>
</tr>
<tr>
<td>Conflitos com a coordenação do bairro</td>
<td>5</td>
</tr>
<tr>
<td>Outros, especificar:</td>
<td>6</td>
</tr>
</tbody>
</table>

37. **O conflito já foi resolvido?**

<table>
<thead>
<tr>
<th>Resposta</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sim</td>
<td>1</td>
</tr>
<tr>
<td>Não</td>
<td>2</td>
</tr>
</tbody>
</table>

Descreve Aqui:

**D. Valor e Custo**

38. **Nº de divisões da casa principal?** __________________________
39. O tecto da habitação é de ……? SNIT

<table>
<thead>
<tr>
<th>Material</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telhas</td>
<td>1</td>
</tr>
<tr>
<td>Chapa Zinco</td>
<td>2</td>
</tr>
<tr>
<td>Chapa de Lozalite</td>
<td>3</td>
</tr>
<tr>
<td>Placa de cimento</td>
<td>4</td>
</tr>
<tr>
<td>Capim</td>
<td>5</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td>6</td>
</tr>
</tbody>
</table>

40. Como é a estrada de acesso a casa?

<table>
<thead>
<tr>
<th>Tipo</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asfaltada</td>
<td>1</td>
</tr>
<tr>
<td>Terra planada/batida</td>
<td>2</td>
</tr>
<tr>
<td>Terra com buracos</td>
<td>3</td>
</tr>
</tbody>
</table>

41. Depois da chuva como é o estado das ruas do bairro?

<table>
<thead>
<tr>
<th>Estado</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bom</td>
<td>1</td>
</tr>
<tr>
<td>Mau</td>
<td>2</td>
</tr>
<tr>
<td>Péssimo (intransitável)</td>
<td>3</td>
</tr>
</tbody>
</table>

42. Qual é o tipo de transporte que você usa para ir no trabalho?

<table>
<thead>
<tr>
<th>Transporte</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automóvel Privado</td>
<td>1</td>
</tr>
<tr>
<td>Comboio</td>
<td>2</td>
</tr>
<tr>
<td>Autocarro publico</td>
<td>3</td>
</tr>
<tr>
<td>Táxi/Candongueiro</td>
<td>4</td>
</tr>
<tr>
<td>Motorizada</td>
<td>5</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td>6</td>
</tr>
<tr>
<td>Não aplicável</td>
<td>7</td>
</tr>
</tbody>
</table>
43. **Quanto tempo demora para chegar ao trabalho?**

<table>
<thead>
<tr>
<th>Tempo</th>
<th>Código</th>
</tr>
</thead>
<tbody>
<tr>
<td>Menos de 30 minutos</td>
<td>1</td>
</tr>
<tr>
<td>30 minutos - 1 hora</td>
<td>2</td>
</tr>
<tr>
<td>1 - 2 Horas</td>
<td>3</td>
</tr>
<tr>
<td>Mais de 2 horas</td>
<td>4</td>
</tr>
<tr>
<td>Não aplicável</td>
<td>5</td>
</tr>
</tbody>
</table>

44. **O que e que você valoriza nesta zona?**

<table>
<thead>
<tr>
<th>Valoriza</th>
<th>Código</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perto do serviço</td>
<td>1</td>
</tr>
<tr>
<td>Perto das escolas frequentadas por mim ou dependentes</td>
<td>2</td>
</tr>
<tr>
<td>Facilidades de transporte Público ou Privado</td>
<td>3</td>
</tr>
<tr>
<td>Área de baixa renda</td>
<td>4</td>
</tr>
<tr>
<td>Acesso a água da rede na torneira</td>
<td>5</td>
</tr>
<tr>
<td>Electricidade da rede</td>
<td>6</td>
</tr>
<tr>
<td>O silencio/ o respeito entre os vizinhos</td>
<td>7</td>
</tr>
<tr>
<td>Mais próximo da família/ Grupos sociais/Igreja etc.</td>
<td>8</td>
</tr>
<tr>
<td>Melhor segurança</td>
<td>9</td>
</tr>
<tr>
<td>Outros, Especificar...</td>
<td>10</td>
</tr>
<tr>
<td>Não aplicável (Não valoriza nada)</td>
<td>11</td>
</tr>
</tbody>
</table>

45. **Alguma vez foi contactado para:**

<table>
<thead>
<tr>
<th>Ação</th>
<th>Código</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrendar (Por quem):</td>
<td>1</td>
</tr>
<tr>
<td>Vender (Por quem):</td>
<td>2</td>
</tr>
<tr>
<td>Abandonar (Por quem):</td>
<td>3</td>
</tr>
</tbody>
</table>
E. Perspectivas

46. Quais seriam as principais razões que o levariam a sair daqui?

__________________________________________________________________________

<table>
<thead>
<tr>
<th>Razão</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>A casa ser pequena</td>
<td>1</td>
</tr>
<tr>
<td>Para ganhar mais dinheiro</td>
<td>2</td>
</tr>
<tr>
<td>Aumento do custo de vida</td>
<td>3</td>
</tr>
<tr>
<td>Possibilidade de construir/comprar</td>
<td>4</td>
</tr>
<tr>
<td>Cedencia de um outro escalo com melhores condições</td>
<td>5</td>
</tr>
<tr>
<td>Removido a força</td>
<td>6</td>
</tr>
<tr>
<td>Outras, Especificar:</td>
<td>7</td>
</tr>
<tr>
<td>Não aplicável</td>
<td>8</td>
</tr>
</tbody>
</table>

47. O que aconteceria com este lugar se saísse daqui?

__________________________________________________________________________

<table>
<thead>
<tr>
<th>O que aconteceria com este lugar se saísse daqui?</th>
<th>Número</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deixaria/Colocaria um membro da família aqui</td>
<td>1</td>
</tr>
<tr>
<td>Venderia</td>
<td>2</td>
</tr>
<tr>
<td>Arrendaria</td>
<td>3</td>
</tr>
<tr>
<td>A estrutura seria demolida</td>
<td>4</td>
</tr>
<tr>
<td>Outros, Especificar:</td>
<td>5</td>
</tr>
<tr>
<td>Não aplicável</td>
<td>6</td>
</tr>
</tbody>
</table>

48. Se eu quisesse comprar um terreno/casa igual a sua neste bairro quando custaria?
Terreno sem construção __________________________ USD/KZ

Terreno já construído __________________________ USD/KZ
Informação Adicional – Poverty Score Card

1. O chão da habitação é de .......?
   Madeira ou taco □ 1
   Mármore □ 2
   Granulite □ 3
   Cimento □ 4
   Tijolo □ 5
   Adobe □ 6
   Terra batida □ 7
   Outros □ 8 (especificar) ................................................

2. O material de construção da casa é ..?
   Tijolos □ 1
   Blocos □ 2
   Adobes □ 3
   Pau-a-pique □ 4
   Capim □ 5
   Outro □ 6 (especificar) ................................................

3. Que tipo de combustível utiliza para cozinhar?
   Electricidade □ 1
   Gás □ 2
   Petróleo □ 3
   Carvão □ 4
   Lenha □ 5
   Bosta animal □ 6
   Restos de cultivo de agric. □ 7
   Outros □ 8
   Não cozinha □ 9
4. No agregado familiar tem uma ventoinha?
   Sim □ 1
   Não □ 2

5. No agregado familiar tem um telefone?
   Sim □ 1 (fixo ou móvel?)
   Não □ 2

6. No agregado familiar tem um rádio?
   Sim □ 1
   Não □ 2

7. No agregado familiar tem um televisor?
   Sim □ 1
   Não □ 2

8. No agregado familiar tem uma bicicleta?
   Sim □ 1
   Não □ 2

9. No agregado familiar tem uma motorizada?
   Sim □ 1
   Não □ 2

10. Onde os membros do agregado fazem habitualmente as suas necessidades?
   Para o sistema dos esgotos (pia, sanita) □ 1
   Com fossa séptica e poço roto □ 2
   Latrina seca ou com descarga manual □ 3
   Vala negra, aberta □ 4
   Poço roto somente □ 5
   Directamente no rio ou no lago □ 6
   Balde □ 7
   Capim, mato ou ar livre □ 8
   Outro (especifique) □ 9
11. Quando foi última vez que um membro do agregado familiar leu um jornal?  
Hoje ou ontem ☐ 1  
Durante os últimos 7 dias ☐ 2  
Durante o último mês ☐ 3  
Durante o último ano ☐ 4  

12. Para beber, o agregado usa principalmente água de:  
Torneira na residência ligada à rede ☐ 1  
Torneira do prédio ou vizinho ☐ 2  
Tanque do vizinho ☐ 3  
Chafariz público ☐ 4  
Furo com bomba ☐ 5  
Cacimba protegida ☐ 6  
Cacimba desprotegida ☐ 7  
Nascente protegida ☐ 8  
Nascente desprotegida ☐ 9  
Agua da chuva; chimpacs ☐ 10  
Charco; rio; riacho ☐ 11  
Caminhão de água ☐ 12  
Agua mineral em garrafa ☐ 13  
Outro (especifique) ☐ 14  

Gostaria de fazer parte de outros inquéritos de monitoria no futuro?  

<table>
<thead>
<tr>
<th></th>
<th>Sim</th>
<th>1</th>
</tr>
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