Urbanization for the Few

Soaring Housing Inequality in Kinshasa

Paula Sevilla Núñez
Raquel Jesse

iied International Institute for Environment and Development

PATHFINDERS FOR PEACEFUL, JUST AND INCLUSIVE SOCIETIES
HOSTED BY THE NYU CENTER ON INTERNATIONAL COOPERATION

About the Author

Paula Sevilla Núñez is a researcher on housing justice at the International Institute for Environment and Development (IIED). Her work focuses on tackling housing inequalities through inclusive urban policy and multistakeholder partnerships, as well as promoting more effective multilateral action to support local and grassroots groups advancing sustainable development. She is a member of the Secretariat of the Hub for Housing Justice, a collaborative initiative collaborative initiative by civil society and research organizations that aims to transform housing systems by promoting anti-discriminatory, radically democratic, sustainable and caring housing futures.

Prior to IIED, Paula was a Program Officer at New York University's Center on International Cooperation. She has also worked with numerous peacebuilding and international development organizations addressing issues of inequality, urban policy, conflict resolution and youth inclusion. Originally from Spain and raised in Costa Rica, Paula holds a double BA in International Relations and Public Policy from New York University, and received her Master's of Urban Planning from NYU's Robert F. Wagner School of Public Service.

Raquel Jesse is a Program Officer at New York University's Center on International Cooperation (CIC), where she works on the Pathfinders for Peaceful, Just and Inclusive Societies' Grand Challenge for Inequality and Exclusion. With nearly a decade of experience in inequality-related research and policy, across numerous civil society organizations, including trade unions and research institutions , Raquel focuses on advancing socio-economic policies that prioritize the interests of working-class and low-income populations. Notably, prior to joining NYU, Raquel led the UK Race Class Narrative project, an innovative initiative in strategic communications that counteracts polarization and disinformation by unifying and empowering diverse working-class communities through a bottom-up, narrative-led approach. Before this, she spent over five years working in the hospitality and service industry, gaining firsthand experience into the challenges faced by workers in precarious sectors.

Acknowledgments

About the Pathfinders for Peaceful, Just and Inclusive Societies

Pathfinders is a cross-regional and member state-led, multi-stakeholder action platform advancing more peaceful, just and inclusive societies, through Sustainable Development Goal 16, as well as its interlinkages across the 2030 Agenda and beyond (SDG16+). Founded in 2016 by Brazil, Switzerland and Sierra Leone, it is now convened by 46 governments, works with over 100 partners across civil society, regional and international organizations, and the United Nations (UN), and is hosted by the Center on International Cooperation (CIC) at New York University (NYU).

The work of Pathfinders is driven by three Grand Challenges: Justice for All, Halving Global Violence, and Inequality and Exclusion, with cross-pillar support from the Global Advocacy and Policy team. The Grand Challenge on Inequality and Exclusion seeks to identify practical, politically viable solutions to combat inequality, exclusion, and divisions at the national and international levels and advocate for the achievement of the 2030 Agenda targets for more equitable and inclusive societies.

About IIED

IIED is an international policy and research organisation working to build a fairer, more sustainable world, in partnership with others across the globe. We stand up: challenging the systems and structures that perpetuate economic, social and environmental injustice and acknowledging our own role in this. We speak out: calling out the big blockers that prevent progress for communities and working to amplify voices, redistribute power and strengthen rights. We innovate: developing, co-producing and supporting evidence-based ideas to drive progress towards a thriving world for all. We collaborate: building connections at local, national and international levels, to support diverse partners to tackle the climate, nature and inequality crises so that people and the planet can thrive.

About this Publication

Paula Sevilla and Raquel Jesse "Urbanization for the Few: Soaring Housing Inequality in Kinshasa," *NYU Center on International Cooperation*, February 2025, available at www.sdg16.plus.

Contents

Introduction

Why does housing matter?

The Democratic Republic of the Congo (DRC) has the third-largest urban population in sub-Saharan Africa, with an urbanization rate of 42 percent that is expected to reach 60 percent by 2050. Kinshasa, the capital city, is expected to become the largest megacity in Africa by 2030.[1] Covering an area of 9.965 km—almost 100 times the size of Paris[2]—Kinshasa is already more populous than half of all African cities and home to 17 million people.[3] The population is expected to grow to 30 million people by 2030, and some calculate that the city receives new residents at a dizzying rate of 61 people per hour.[4] This rapidly changing demographic growth would be a massive challenge for any city in any country.

Kinshasa is not alone. By 2030, five billion people will live in cities,[5] most of which will occur in Asian and African cities. However, the growth of many of these cities in recent decades has not necessarily resulted in the positive outcomes historically associated with urbanization. Poor economic opportunities, combined with inadequate infrastructure, lack of basic services and sanitation—including but not limited to formal housing—and complex land management systems prevent cities from generating shared prosperity and lock them into cycles of disparities and exclusion.[6]

In an era of urbanization marked by inequality, housing policies can either drive equitable and sustainable development or perpetuate a harmful cycle of exclusion.[7] Improving access to adequate housing for those in informal settlements, for instance, would save more lives than curing malaria, bring back 16 percent of youth into the classroom, and could increase economic growth by as much as 10.5 percent globally.[8] With just five years remaining until the 2030 mark for the Sustainable Development Goals (SDGs)—including the target to "ensure access for all to adequate, safe, and affordable housing and basic services and upgrade slums"—the housing crisis remains dire.[9] In 2022, 1.12 billion people live in informal settlements, an increase of 130 million since 2015. Beyond slums, the global housing crisis affects an even larger population, with 2.8 billion people facing some form of housing inadequacy.[10] Meanwhile, housing is treated as a profitable investment as global wealth accumulation increases.[11] In many cities, the built environment provides a physical manifestation of the conflict between the responsibility of political actors to uphold the human rights of inhabitants, and the desire to generate and protect wealth for a select few.

With more than 1,000 types of minerals and precious metals found across the country and 80 million hectares of arable land,[12] the Democratic Republic of Congo (DRC) has the potential to nourish the development of the people living within its borders and across the continent. However, the legacy of colonial economic and political models, followed by a series of authoritarian regimes and the heavy influence of foreign companies has left very little of this richness to benefit an estimated population of 105 million people.[13] This contradiction between great wealth and extreme precarity is clearly visible in the country's urban areas.

The cities of the DRC, in particular the capital, Kinshasa, are experiencing a pattern of "urbanization without growth" characteristic of many urbanizing societies today.[14] Insecurity in rural areas, fueled by violence, conflict, climate-induced disasters and insufficient services, is driving people into cities, rather than the existence of economic opportunities. The rapid population growth in urban areas is overwhelming already strained infrastructure, leaving many without access to essential services. The low incomes of the majority and lack of affordable housing options leaves the majority of the population excluded from formal systems of housing and services provision. It is estimated that 75 percent of the urban population across the DRC live in informal settlements, which is 15 percentage points higher than the average in sub-Saharan Africa.[15]

Paying attention to the dynamics in Kinshasa is particularly important not only because of its sheer size and growth rate, but because of the **interplay of economic inequalities, state capture, and asymmetrical power dynamics on housing and urbanization that reflects not just local but also national and international trends around inequality, financialization of the built environment, and the fight for the right to housing**. While these dynamics are occurring around the world, much of the literature continue to focus on the Global North or, if in the Global Majority, mostly in Anglophone contexts. Kinshasa's history and the legacy of colonial and segregationist laws continues to shape urban inequalities today, impacting people's everyday lives, as explored in the first chapter of this report, "A Brief History of Kinshasa's Urban Development." In Chapter 2, "Housing Inequality at the Heart of Kinshasa's Urban Development," the authors explore how economic inequalities lie at the heart of the housing crisis, revealing the incentives that shape urban policies, underscoring that housing cannot be divorced from its historical context, nor from the interlinkages between global resource extraction, governance, and local inequalities.

Providing adequate housing—whether in Kinshasa, Jakarta, or São Paulo—will be increasingly difficult unless the entrenched power dynamics that determine who matters, who belongs, and whose interests are served, is addressed. This is why Chapter 3, "Housing as a Gateway: Towards Equity, Justice, and Opportunity," examines the concept of housing justice, emphasizing that housing is above all a fundamental human right—not an aspiration, privilege, or tool for wealth accumulation. Hence, this paper contends that **the future of urbanization and housing lies in understanding housing as a governance and justice issue**. Developing more inclusive forms of housing provision that recognizes and strengthens grassroots actions and conducting reforms with the right to housing— rather than its profitability—as the foundation is essential to redirecting cities to be equitable and inclusive spaces for all.

1 A Brief History of Kinshasa's Urban Development
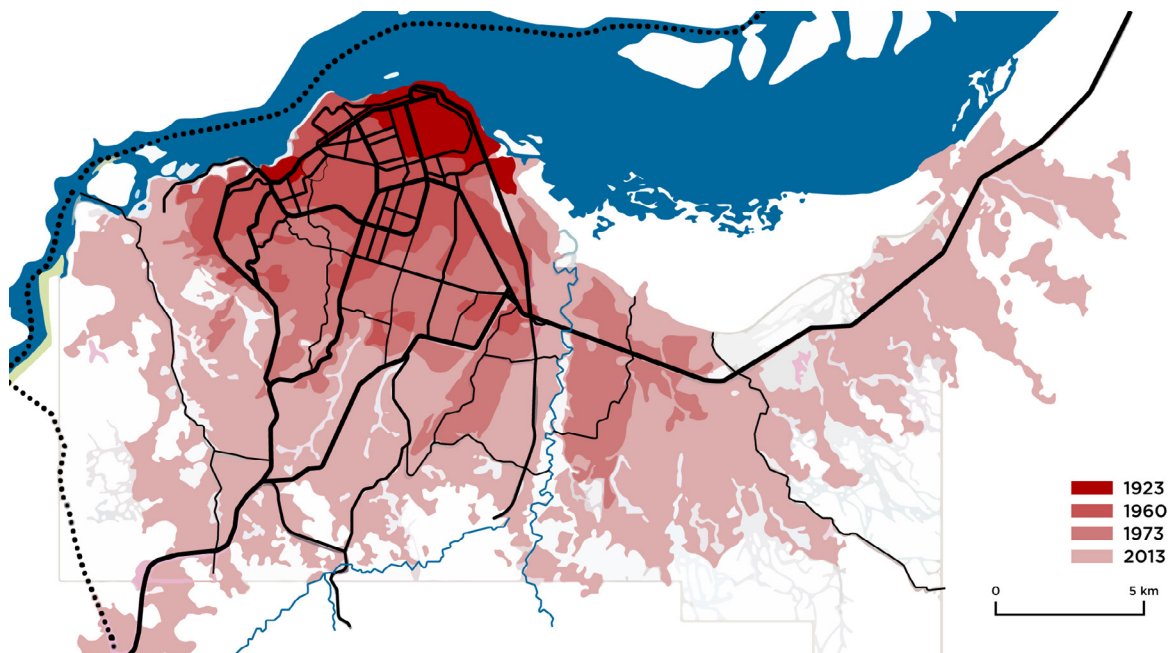
Historical map produced for the Kinshasa Metropolitan Area Strategic Master Plan.[16]

■	1923
■	1960
■	1973
■	2013

0   5 km

Kinshasa's history reflects the complex legacy of colonial exploitation, post-independence struggles, economic crises, and ongoing challenges in urban development. **From a segregated colonial town to a sprawling and unplanned metropolis, Kinshasa has been shaped by the economic and political upheavals of each era**. The striking rate of population growth since independence has made it hard to keep up with the increasing demand for housing and basic services. This has been exacerbated by weakened institutions and the economic and political turmoil that have defined the country's modern history. Nevertheless, Kinshasa remains the seat of political and economic power in the country, reflecting the stark inequalities that are shaping Congolese society.

Before European colonization, the region now known as the DRC was home to numerous kingdoms, including those of Kongo and Luba. The Kongo Empire, founded in the fourteenth century, was a major center of trade and governance in the west that thrived on local and long-distance trade in goods like iron, ivory, and copper, fostering political and economic growth long before European contact in the late fifteenth century. The area that now makes up Kinshasa originally hosted two villages, Nshasa and Kintamo, and served as a space of exchange between fishermen and traders. In 1881, a Welsh-American soldier, colonial administrator and politician, Henry Morton Stanley took control of the area and named it Léopoldville after his financier, King Leopold II of Belgium.[17]

1.1 Early segregation and urban division

What would eventually become the DRC endured a brutal colonial regime. First in the late nineteenth century as the "the Congo Free State," private property of King Leopold II of Belgium, and then, under Belgian rule between 1908 and 1960. **This era was marked by resource extraction, severe exploitation of its people, and extensive human rights abuses, with an estimated 10 million people killed** that led to a population decline of nearly two-thirds by 1924.[18] The massive wealth extracted from the region's large supply of rubber and ivory came at an enormous human cost, with forced labor, torture, and mass killings. The colonial power also practiced 'divide and conquer' tactics, which exacerbated deeply entrenched rifts between communities and ethnic groups, and these tensions persisted even after independence.[19] The formal establishment of Belgian rule saw some reforms, but continued oppressive practices, such as forced labor, strict racial segregation, and resource extraction.

Continuing the regime of King Leopold II, the Belgian state deprived Congolese people of legal rights, education beyond basic literacy, and economic opportunities. Congolese were barred from political involvement, with all authority held by the white ruling elite who monopolized economic and political power while exploiting their labor.[20] These policies left most Congolese economically marginalized, without legal rights or the ability to participate in civic life. The stratification of society reflected in these policies also

shaped the development of the colony's cities. Kinshasa, then known as "Leopoldville," developed as a dual city segregated by race. European quarters were separated from "cités indigènes," designated for African workers brought to the city to work, with controlled movement and limited urban expansion.

By the 1940s, colonial authorities constructed housing estates outside of European neighborhoods, such as Kasa Vubu and Ngiri Ngiri. These neighborhoods were reserved for "évolués" ("the evolved")—a racist term used to refer to native communities who had adopted European customs and were therefore considered superior. The Belgian Parliament made legislative decisions that affected all aspects of urban life, with total disregard for its constituents. In the last decade before independence, some efforts were made to build housing for Kinshasa's residents, notably under the premise of addressing health and sanitary concerns.[21] The Office des Cités Indigènes (native estates office)—later called Office des Cités Africaines, or OCA, meaning Office of African Estates—was created in 1949 to develop, build, and provide large-scale housing projects for low-income households, totaling around 35,600 units by 1959.[22] In the meantime, numerous companies built housing estates for their own workers.

1.2 Post-independence urbanization and unregulated expansion

The years leading up to independence were marked by frustration and discontent, with strikes by African workers and mutinies against the Force Publique. At the same time, the decimation of the peasantry and traditional farming way of life drove many people towards the cities.[23] The mass urban uprisings of 1959 underscored Belgium's waning grip over the working classes, and by June 30, 1960, the Belgian government was forced to concede independence. It however privatized the copper mining company, Union Minière du Haut-Katanga, the core of the economy, and retained control over its security forces. Retaining control of the DRC was of strategic importance during the Cold War as it was the number one supplier of uranium to the United States for the atomic bomb.[24] The assassination of Prime Minister Patrice Lumumba, the first democratically elected leader, was followed by civil conflicts from 1961 and 1967 that claimed the lives of over of thousands of Congolese people.[25]

Independence ended many restrictions on people's movements, which contributed to the rapid urbanization of Kinshasa. In the first six years following independence the population doubled its size from 400,000 to 800,000. However, limited infrastructure to accommodate the sudden increase in population led to unregulated settlements on open land, including hillsides.

In 1965, Joseph-Désiré Mobutu (later Mobutu Sese Seko) seized power, and spent the next 32 years plundering the country as the leader of Zaire with the support of Western allies.

Mobutu's rule was characterized by an increased centralization of power, the weakening of institutions, and a loss of state resources to corruption and embezzlement. Mobutu brought about the "Zairianization" program, which aimed to nationalize businesses (including the Katanga copper mines) and launch large-scale construction projects. During the three decades of rule, the administration constructed the Limete and Kinkole interchanges, roads like Boulevard Lumumba, and various monuments and public buildings that still shape Kinshasa's cityscape today. In 1965, Mobutu's plans also included the construction of residential housing, with the transformation of the OCA into the National Housing Office (Office Nationale de Logement or ONL) to continue the construction and provision of housing. The National Savings and Mortgage Fund (Caisse nationale d'épargne et des crédits mobiliers, or CNECI) was designed to provide loans for housing.[26] Hundreds of housing units were built through numerous projects, including Cité Salongo (800 units), Cité Mama Mobutu (674 units), or Cité Verte (442 units), but these were limited in size, and almost always reserved for the city's elite.[27]

In 1966, the Bakajika Law was introduced, it declared all land to be state-owned and placed under the management of the Land Affairs Department. The first regional land use plan was published in 1967, which sought to manage accelerating urbanization. During this time, informal settlements continued to grow, and rural practices—agriculture, customary land use, and low-rise buildings—became common in Kinshasa's expanding urban footprint.

Between 1970 and 1997, under Mobutu's dictatorship, Zaire's external government debt ballooned from around 5 percent of gross domestic product (GDP) to 150 percent. During this period, loans from the International Monetary Fund (IMF), World Bank, and Western governments were funneled into propping up Mobutu as a Cold War ally.[28] Mobutu would remain in power until the end of the first Congo war in 1997, when he was overthrown by Laurent-Désiré Kabila.

In the 1970s, Kinshasa greatly suffered from the global oil crisis, due to increased fuel costs, transportation and industry. **During this period, the city lost over half of its industrial jobs, infrastructure deteriorated,[29] unemployment rose, and the number of construction companies dwindled**, further limiting the city's ability to provide adequate housing and employment. The decline of state resources led to the cessation of the housing development work of the ONL and the CNECI in 1985, further intensifying the housing deficit.

The Congo war of 1996–97 led to Mobutu's fall and subsequent years of violence and instability which were devastating for Kinshasa. The conflict displaced rural communities who sought refuge in urban centers. Again, this was not met with corresponding investments in housing or infrastructure, leaving the city unprepared to meet the increased demand. The movement of rural communities contributed to the "ruralification" of Kinshasa as new neighborhoods emerged far from the city center where land was cheaper but lacked amenities. Housing construction remained basic and incremental, and these neighborhoods often suffered from erosion as they were built on slopes.

1.3 Revitalization efforts in the 2000s

Following the death of President Laurent Kabila and the succession of his son, Joseph Kabila, efforts to revitalize Kinshasa's infrastructure resumed in the mid 2000s with major construction projects aimed at improving traffic and reviving the city's appearance. During the 2006 presidential campaign, President Kabila announced the "**Cinq Chantiers**" (Five Public Works) program, which aimed to improve (1) education, (2) healthcare, (3) roads, (4) electrification, and (5) housing. Notable developments included the refurbishment of several major arterial roads: Boulevard du 30 Juin, Boulevard Triomphal, and Boulevard Lumumba. The 2000s also saw an increase in **private investment, leading to luxury construction in the city center, such as high-rise buildings, hotels, and shopping centers**. Projects like Cité du Fleuve—a luxury housing estate on the Congo River—and the Congo Trade Center—a skyscraper and shopping center—symbolized the city's efforts to attract modern, high-end developments. While this endeavor brought visible changes to downtown Kinshasa, it had mixed results due to limited funding and the exclusion of low-income populations.

In recent years, Kinshasa has seen a wide range of promised projects that partially or never materialize. For example, in 2014, **the Strategic Orientation Plan for the Kinshasa Metro Area** (SOSAK)—developed by the French planning firm, Groupe Huit, who were contacted by the French Development Agency—laid out ambitious goals to improve urban connectivity and control unplanned expansion by 2030. SOSAK outlined an eight-point strategy focused on expanding the street and public transit network to improve access to emerging commercial and residential areas, and connecting isolated neighborhoods. To improve housing, the strategy proposed enhancing the street network and establishing facilities to improve access to basic services like water and drainage. Additionally, SOSAK aimed to enhance existing districts, align land-use practices with environmental considerations, and foster the creation of recreational and cultural spaces across the capital.[30] However, the estimated USD 4.7 billion required to implement the plan has yet to be assigned.[31]

In recent decades, the dominant approach to addressing the housing shortage was to promote large-scale partnerships with international or private developers. However, many housing projects announced with international and private developers have failed to deliver. For example, the Cité Millenium project launched by the national government in 2005 promised 4,100 units but had delivered only 152 by 2015.[32] Similarly, in 2017 a partnership was announced between the government and the American firm, Soft, which promised to build 10,000 "social housing" units, but again, this was not realized.[33]

1.4 Recent social housing policies

In 2018, the government announced the creation of three public agencies to address the housing crisis:

1. The Congolese Agency for Real Estate Promotion (ACOPRIM), tasked with managing state-owned housing.

2. The National Housing Fund (FONHAB), established to gather the funds for housing construction.

3. The Single Window for Building Permit Issuance (GUPEK), created to streamline the construction permit process, reduce bureaucratic burden, and prevent fraud.[34]

The implementation of these efforts has faced serious challenges. The FONHAB did not become operational until May 2023. In June 2023, President Félix Tshisekedi urged authorities to support FONHAB and ACOPERIM in a new push to provide affordable housing for low-income families in both urban and rural areas,[35] with little change. While the FONHAB strategic plan for 2023 includes the construction of 6,071 housing units, the funding has not yet been assigned despite an annual obligation from the government to provide funds.[36]

Efforts to build housing remain largely reliant on external funding, largely due to a lack of public funds allocated for housing, the scarcity of affordable land, and the high cost of importing construction materials, among other issues. **This includes donors such as the United Nations (including UN-Habitat, UN Women and UNICEF), overseas development assistance (notably from France and Germany), but most importantly private sector investment, which has historically focused on the upper classes**. The trend of relying on private investment has therefore largely continued. Furthermore, financing and services offered by ACOPRIM and FONHAB are for now largely limited to those employed in the formal sector and are not accompanied by any support programs for low-income households in the form of housing subsidies or access to credit. As a result, the majority of the proposed housing developments remain financially out of reach for much of Kinshasa's population, who work primarily in the informal economy and and do not earn a living wage.

Lacking effective policies and programs, including adequate infrastructure, local planning, and decent housing, residents have been driven to innovate, fueling the growth of informal and incremental housing as a defining feature of Kinshasa's urbanization. Today, an estimated 75 percent of the city's population resides in informal settlements. These settlements sometimes result from formerly planned neighborhoods that have been subdivided numerous times and have seen the informal construction of new units.[37] At other times, they are built on vacant land near the city center. However, these are often

in high-risk areas prone to flooding and with little security of tenure. This leaves residents with a heightened risk of eviction and displacement as well as being increasingly vulnerable to the impacts of the climate crisis. It is worth noting that the DRC ranks as the fifth most vulnerable to climate change in terms of their adaptive capacity. In Kinshasa, a World Bank study found that torrential rains cost households around USD 1.2 million due to disruption of public transport and damage to infrastructure. Excessive rainfall is feared to exacerbate flooding, land erosion, and landslides.[38]

1.5 The challenge ahead for inclusive housing policies in Kinshasa

Kinshasa's urban development reflects its historical legacies, political upheavals, and economic challenges, culminating in a city marked by stark inequalities and resilience. From its colonial origins as a racially segregated town to its contemporary status as a sprawling metropolis grappling with unregulated expansion and wealth, Kinshasa's growth has been shaped by a highly national extractive economy that has primarily benefited a small domestic political elite and foreign companies. This economic model has perpetuated stark inequalities and left the broader population with limited access to essential services and secure housing. Numerous revitalization efforts and ambitious projects have had limited impact on housing provision and affordability, leaving informal settlements to be the primary developer of the urban landscape. As Kinshasa moves forward, its development underscores both the urgent need for inclusive urban policies and the resilience of its inhabitants.

Addressing the city's challenges will require not only substantial investment but also the political will to prioritize equitable growth and environmental sustainability, ensuring that Kinshasa can meet the needs of its rapidly growing population while preserving the vibrancy and ingenuity that define its character.

2 Housing Inequality at the Heart of Kinshasa's Urban Development
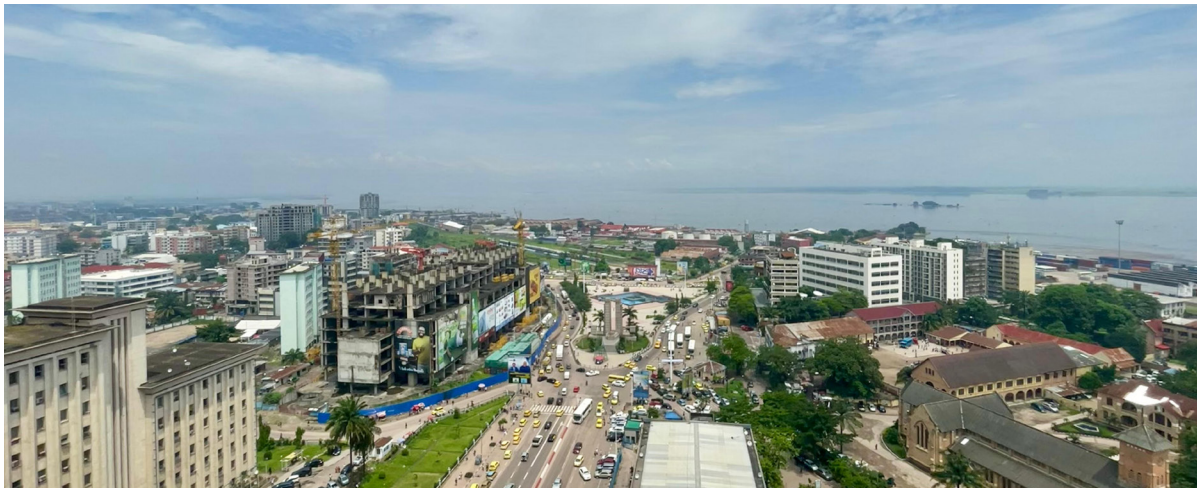
Source: A view of Gombe district. Kinshasa, Democratic Republic of Congo," Photo courtesy of the author.

Turning towards the current context, this chapter explores the dynamics driving housing inequalities, including issues of access, policy incentives, a dependence on foreign investment that is mostly driven by profit, the complex systems of land ownership and regulation, and the dominant narratives regarding urbanization that appear to entrench a view of housing as aspirational rather than a right. These dynamics are not unique to Kinshasa, though they are particularly stark in the Congolese capital.

In Kinshasa, the majority of residents live in informal settlements, while major development projects continue to focus on one-off, isolated luxury projects geared towards the needs of the middle and upper classes. This model of development, driven

by the aspirations of a wealthy minority, risks contributing to the phenomenon of "bunkerization," where privileged residents retreat into isolated spaces, disconnected from the broader city. This phenomenon has already taken a stronghold in many cities across the world and in Africa, such as Lagos or Johannesburg, where resources are concentrated within the boundaries of gated communities, providing roads, water, and electricity exclusively to residents who are wealthy enough to pay. Funds that could improve infrastructure for all are instead lost to privatization, speculation, and even corruption, exacerbating inequalities and deepening the divide between efforts to retain or recover the splendor of "Kinshasa la belle" ("Kinshasa the beautiful") and the reality of most people surviving in "Kinshasa la poubelle" ("Kinshasa the trash heap").[39]

Overcoming these challenges is not simply a matter of constructing more housing. Instead, it requires tackling both technical challenges as well as political obstacles. Achieving meaningful progress demands a nuanced understanding of urban planning alongside the political and governance dynamics that shape land and housing policies in Kinshasa and DRC as a whole.

2.1 Inequality in the DRC

The housing inequality in Kinshasa mirrors the profound disparities in income and wealth across the country. The World Bank estimates that in 2024, 73.5 percent of the population in the DRC lives on less than USD 2.15 a day.[40] Meanwhile, the DRC's mineral reserves are worth an estimated USD 24 trillion. These deposits include the world's largest coltan reserves and considerable amounts of cobalt, which is used in the rechargeable batteries of smartphones, computers, and electric vehicles, etc. Despite the vast wealth in the country, much of it is concentrated in a small domestic political and economic elite, and an even greater extent flows out of the country. Today, very little of the country's mining revenue goes to providing public services, instead being taken by political and local elites and multinational companies.[41]

In 2024, the DRC's draft budget stands at USD 16.6 billion, allocated for a population of over 100 million people.[42] To put this into perspective, Tesla—a company that profits significantly from minerals mined in the DRC[43]—is worth more than 60 times the entire public budget of the country. The state receives relatively low revenue from the value of the digital commodities it produces.[44] The DRC is among the five poorest nations in the world, with a GDP per capita of just over USD 700.[45] The vast majority of the population has not benefited from this wealth despite physically mining the minerals or working in some part of the supply chain. A survey conducted by Gallup in 2023 paints a picture of widespread inability to afford necessities such as food and shelter.[46] Most people say they are struggling to afford both food (78 percent) and shelter (59 percent), higher than most other countries in sub-Saharan Africa. As is the case in the rest of the world, women are more likely to live in

poverty than men. 61.2 percent of women live below the poverty threshold in comparison to 51.3 percent of men.[47]

The World Inequality Database calculates that the top 1 percent of the population represent 19.4 percent of national income, more than the combined bottom 50 percent (which represent 11.6 percent).[48] While data on the wealthiest in the DRC is hard to find, there are significant disparities between different segments of the population. While, for instance, the average worker might earn USD 26 per month,[49] a teacher earns less than USD 500 per month, and reports have placed the base salary of a member of the National Assembly (a politician) at USD 21,000 per month.[50]

Politician
USD 21,000/month

Teacher
Less than
USD 500/month

Average Worker
USD 26/month
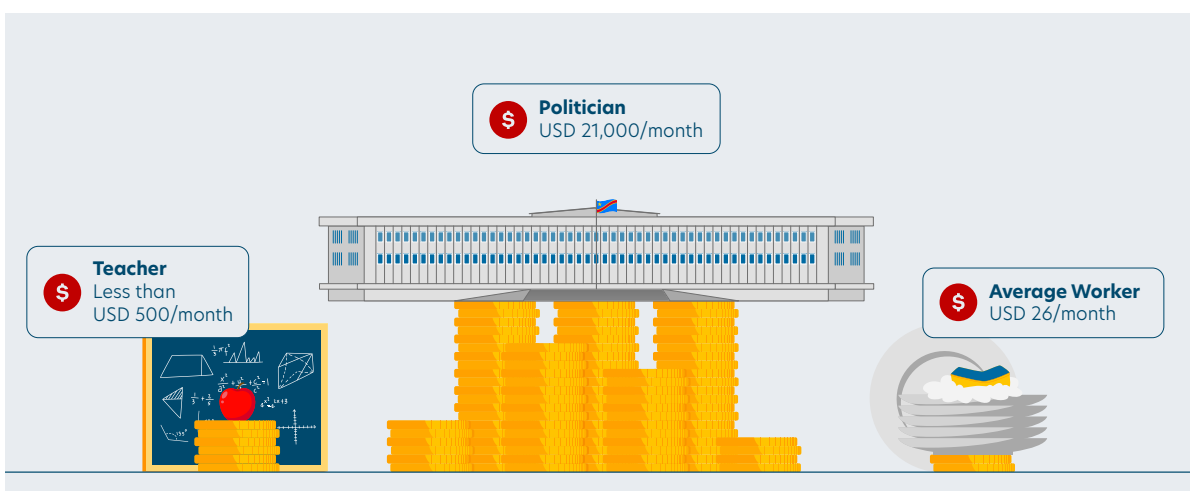
This data, though incomplete, highlights the systemic inequalities and vast stratification in income and wealth in the country. These disparities take physical form in Kinshasa, where a real estate boom in the wealthy Gombe district speaks of the country's great wealth but access to adequate housing and basic services remains out of reach of the vast majority of Kinois.

2.2 Too few homes, too high prices

Despite considerable data gaps, it is estimated that the DRC's current housing deficit is approximately 3,945,500 units, more than half of which are needed in Kinshasa.[51] To meet the growing demand, more than 263,000 housing units would need to be built annually.[52] Of the existing housing stock, only 7.8 percent is considered "decent."[53]

According to calculations by the World Bank, buying a house relative to income in the DRC is one of the most unaffordable in sub-Saharan Africa.[54] The Centre for Affordable Housing

Finance in Africa finds that only 0.58 percent of urban households can afford the cheapest formal housing available. This is in large part due to the low income of the population and the high cost of living (see Box 1 for more). Currently, the average monthly income in the DRC is approximately CDF 62,740.9 (USD 26.25).[55] In addition, financing options are extremely limited. Almost 9 out of 10 workers (88.6 percent) are employed in the informal sector, and their lack of a formal contract or stable income hinders their ability to access financing in the form of a loan to buy a house outright or land and materials. Only 12 percent of DRC adults have a bank account, and less than a quarter (24 percent) have a financial service with another formal supplier.[56]

Beyond incomes, housing prices in the DRC are extremely high, particularly in Kinshasa. With housing prices reaching as high as USD 250,000 for homes in the capital's areas with basic infrastructure like water and electricity, even relatively well-off Congolese are often excluded.[57] Buying a house can cost as much as USD 550,000 in areas considered middle-class, or USD 750,000 in upper-class neighborhoods.[58]

Box 1: The cost of living in Kinshasa

Urban prices in the DRC are significantly higher than expected based on the country's income level and urbanization rate.[59] According to estimates, prices are about 40 percent higher than what would typically be expected, while food costs are 58 percent more expensive compared to urban areas in other parts of the world.[60] This high cost of living is a result of a mixture of a history of inflation and high transportation costs due to poor infrastructure and limited local production.

The majority of people living in Kinshasa cannot afford to live in formal, decent housing, and are left with no choice but to live in informal settlements with little access to water, electricity and waste management services, in what is often referred to as "anarchic" structures. Plots of land and buildings are illegally parceled out to house multiple families, and many housing units are built using recycled or poor-quality materials like sheet metal (giving some of them the nickname "555" after the 555 brand aluminum plots).[61]

Housing inadequacy is tied to many of the health and economic issues of the population. Nearly half of adults (48 percent) currently suffer from health problems that prevent them from living their daily lives. According to Gallup's Basic Needs Vulnerability Index, which measures people's ability to afford food and shelter, and resilience of social safety nets, nearly nine in 10 adults can be classified as highly (38 percent) or moderately vulnerable.[62] The average life expectancy is 59 years (men) and 62 years (women). The poor housing conditions also make households extremely vulnerable to the impacts of climate change. In 2022, for example, days of heavy rain in the city led to floods that severely affected the homes of 2,600 households and killed 169 people.[63]

The cost of housing can in part be explained by the fact that construction in the DRC is a cumbersome and expensive process. Building depends to a great extent on imported materials, and thus are highly expensive—particularly cities further away from ports or international borders. Despite some DRC-based companies producing cement, such as "Cimentière de Lukala,"[64] costs remain the highest in the region. Furthermore, inadequate planning laws complicate the ability to undertake planned housing construction, turning it into a legal and politically contentious, and potentially violent issue. The limited supply of serviced land[65] also drives up the cost of construction significantly. Currently, studies show that only 6.4 percent of neighborhoods are well-serviced.[66] Thus, serviced land is in short supply driving up the price. For instance, one hectare (10,000 square meters) of serviced land in Kinshasa can cost up to USD 100,000.[64] Even unserviced land is too expensive for the majority to afford.

Importantly, opaque land tenure systems increase transaction costs and complicate issues of land rights. Even though the 1973 Bakajika Law states that the land belongs to the Congolese state, legacies of customary forms of tenure—as well as the provision of land control to customary chief by colonial powers to exert political influence—and a lack of both capacity and data within the public sector to oversee land use result in a lack of clarity over land ownership that brings competing claims and conflict.[68] Despite the land belonging to the state on paper, many customary chiefs with historical claims to the land continue to exert de facto control. In addition, political officials and politically connected elites use their influence to sell land in other cases. In the absence of any recognized and legitimate form of land governance, decisions and transactions occur mostly informally, leading to an absence of land records and competing claims over ownership. Reflecting the dysfunction of the land tenure system and the pervasive opportunism to fraudulently "sell" people's plots or houses is the phrase "Cette parcelle n'est pas à vendre" ("This plot is not for sale"), often painted on the public-facing walls of many compounds in Kinshasa.

These issues surrounding land make purchasing or renting land for housing construction a very difficult, costly, and risky process. While some international donors have begun supporting efforts to address land regularization by working with authorities, traditional chiefs and communities to grant land titles and develop a land ownership record system, this is an extremely challenging task. By some estimates, at the current rate it would take 350 years to formalize land rights in Kinshasa alone. [69]

2.3 Private interests over public improvements

As explored above, government-led efforts directed towards housing and urban development projects in recent decades have largely focused on attracting large-scale private investment for the construction of what public authorities refer to as "social housing with private operators,"[70] where they are promoted by public agencies but built by private contractors. While the term "social housing" generally refers to housing designed for low-income and vulnerable households that is typically managed by the state and offered as an affordable or free housing option, projects listed officially as "social housing"[71] projects in the DRC like Cité Kin Oasis, Cité du Fleuve, or Cité Belle Vie often have been of a different nature. **The reliance on profit-driven private developers in the face of high costs and limited financing options means that the only viable projects are those that cater to the upper classes**. In this context, even the projects labeled as "social housing" turn out to be high-end or luxury developments, far from affordable for the majority of residents.

Cité Kin Oasis, for example, includes 1,000 "social houses" through a collaboration between ACOPRIM (the Congolese Agency for Real Estate Promotion) and the Chinese company Zhengwei Technical Cooperation (SZTC).[72] The IMCongo website—a luxury real estate platform in Kinshasa—describes Cité Kin Oasis as a real estate complex offering 1,100 residential units, offices, and a hotel, available for both rent and sale in furnished and unfurnished options. Rent prices start at USD 2,000 per month, which includes water and electricity, access to a gym, swimming pool, tennis and basketball courts, a playground, and parking. On Airbnb, apartments in the complex are listed for approximately USD 1,000 per week.[73] If the average worker's wage is USD 26.25 per month, it would take approximately

Source: "Screenshot from IMCongo website," https://www.imcongo.com/homepage-immo-en.html."

76 months (a little over 6 years) of work to save enough to pay for one month's rent in the cheapest apartment in Cité Kin Oasis.

These privately-built housing projects are developed in isolation from a broader approach to transforming urban development and services in Kinshasa. Instead of attempting to undertake broader reforms on land planning, local governance, or financing that would make providing housing easier, cheaper and more accessible, public and private resources, both financial and legal, are directed towards facilitating specific private projects usually in gated communities, providing roads, water, and electricity exclusively to their residents. Public land and assets are effectively privatized without any mechanism to use the revenue to fund basic services,[74] and planning and financing tools remain inadequate, maintaining housing costs high for everyone. As a result, these efforts do not result in improvements in the quality of life of most Kinois, who not only face increasingly dire housing conditions but also remain without access to reliable water, electricity, or good roads.

A vicious cycle takes place, where such housing projects are presented as an attractive escape to the city's "chaos" and an "oasis" of calm, security, and exclusivity,[75] but the channeling of resources exclusively into these privatized spaces further deprives other areas of investment, deepening the gap in quality of life between those who can afford to live in such "oases" and those who cannot, leading to the phenomenon of "bunkerization"[76] mentioned earlier. While on one hand wealthier neighborhoods like the Gombe host apartment complexes rented out at prices comparable to Paris or New York, Kinshasa still has a lower paved road density than that of other capital cities in Africa,[77] and lower rates of access to piped water than most other major sub-Saharan cities.[78]

2.4 Housing in Kinshasa: An investment rather than a right

The drive to attract investment plays into a broader purpose of turning Kinshasa into a symbol of urban prosperity. Promises of a "Kinshasa of Tomorrow" or a "new quality of life" have dominated the narratives on its urban development, in which the old "parasitic" or "sick" city is replaced by a metropole that is modern, clean, and prosperous. From the Cinq Chantiers program under Joseph Kabila's administration to President Tshisekedi's Kitoko Ville, these visions of clean, modern cities with luxurious homes, five-star hotels and conference centers, and cutting-edge infrastructure—often invoking the aura of Dubai or Singapore—aim to capture the attention of investors and both national and international elites.[79] Even those unlikely to benefit directly from these developments often perceive them positively, seeing in them a tangible expression of the aspirations for the kind of city they wish to live in and envision being invested in.[80]

The "social housing" projects like Cité du Fleuve and Kin Oasis also feed into this narrative of luxurious living and encourage investment—in many cases from domestic and diaspora elites but also from international investors[81]—in high-end properties. The resulting real estate boom,[82] however, doesn't serve the purpose of housing residents whose earnings remain far too low. Instead, they offer an opportunity for those with significant wealth to "park" capital while property prices continue to rise. This phenomenon, often referred to as the "financialization of housing," mirrors challenges faced by major cities worldwide, where real estate is presented as the "safest bet" for investment[83] and thus is increasingly treated as a financial asset rather than a social necessity (see Box 2 for more).

Housing financialization, fueled by the presence of economic domestic and diasporic elites but also foreign investors, further widens inequalities in the city. In Kinshasa, the built environment becomes "the easiest way of parking the funds that one does not know what else to do with,"[84]—whether this is motivated by money laundering or investing funds that have been sanctioned internationally.[84] This flow of capital leads to property speculation and rising prices, and those who benefit from this speculation re-invest it into land and property or abroad.[86]

Housing thus loses its nature as a basic need over its function as an investment, and is no longer the vehicle into a better life, but rather serves to concentrate wealth in the hands of a few and entrench inequalities in and across cities.

In other words, its "exchange value" completely overwrites its "use value."[87] Furthermore, many of these high-end development projects struggle or even fail to deliver their promises, and in the worst cases they are never even implemented.

Financialized approaches to urban development and the cycles of speculation they create fuel greater conflicts and corruption around land. In cities like Kinshasa, with a limited productive economy or access to formal jobs, owning land is an important source of wealth and political power. Given the opaque land tenure system in the DRC, this leads to a situation where "fragmented power groups lay competing claims on political, economic, spatial and social legitimacy and control over the city, resulting in a divided urban society where key actors continuously challenge one another's legitimacy to govern urban space."[88] Those who do not own land are continuously displaced and forced to rebuild their lives, while land prices continue to soar, further swallowing up money that serves to consolidate power rather than nurture economic activity.

2.5 The case of Cité du Fleuve

Beginning in 2008–09, the Cité du Fleuve (City of the River) was listed across DRC's governmental websites as one of its efforts to build "social housing," and provides an example of the shortfalls and dangers of a financialized approach to housing. Lauded as a "new Manhattan," or "the Dubai of Kinshasa," promotional videos offered clients high-end housing properties away from the chaos of the city, with swimming pools, gyms, schools, and grocery stores. The project's plans assured "a standard of living unparalleled in Kinshasa" that "will be a model for the rest of Africa."[89]

Since the beginning, its development was fraught with controversy. The project was financed by Mukwa Investments, a company registered in Bermuda, a tax haven, via British hedge fund Hawkwood Properties. The managers of Hawkwood Properties in turn were named in the recent Panama Papers.[90] The megaproject encountered various difficulties from the beginning, including various investigations by the Central Bank and the national office of financial intelligence, but it avoided sanctions through the creation of a separate society to channel funds—millions of dollars of which were taken out in cash. An investigation by the Congolese anti-corruption consortium Congo Hold Up[91] demonstrated the project was given support by a partner financial organization, BGFIBank, to reassure political figures and encourage their investment in the project—selling apartments for more than USD 220,000. The investigation also showed that some of these actors had previous ties to companies used by the political elite to embezzle public money.[92]

The megaproject also reflected the unequal reality of urban development in Kinshasa. While the Cité du Fleuve was to be built on land recovered from the river, hundreds of families in the adjacent Cité du Pêcheur (City of the Fisherman)—who had already suffered from ways of displacement under Belgian colonial rule—found themselves under threat of displacement.[93] While the company claimed that each household was paid compensation, the fishermen reported that the landlords kept the money and forced people out without compensation.

Ten years later by 2021, only 40 out of 400 hectares had been serviced, and 500 apartments had been built out of the 10,000 promised. The frequent flooding and lack of amenities have led to battles between investors and the project's management, and millions of dollars lost to an unaccomplished promise.[94]

Box 2: What does the "financialization" of housing mean?

There is no universally accepted definition of the concept and its many attributes and outcomes.[95] According to the Office of the United Nations High Commissioner for Human Rights (OHCHR), the financialization of housing occurs *"when housing is treated as a commodity—a vehicle for wealth and investment—rather than a social good."* Similarly, it has been described as *"the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households."*[96]

Financialization can be seen as representing a shift in motivation from producing goods and services—such as providing people with homes and safety—to profit generation and financial activities such as investing, lending, and speculative trading.

The growing global pool of capital, whether in the form of banks, high net worth individuals, endowment funds and pension schemes, is attracted to housing—which is often seen as a safe and profitable investment.[97] While in some cases, individuals may purchase multiple homes that they privately rent out, there are many large-scale investors such as large trade surpluses amassed by emerging economies, including the many petroleum-producing countries with sovereign wealth funds, as well as the accumulated profits held by transnational companies in tax havens.[98]

While originally housing financialization was mostly associated with the Global North, it is now a global phenomenon. According to a report from real estate firm Savills, global real estate had a total value of USD 379.7 trillion in 2022, stating that "property remains the world's biggest store of wealth."[99] Real estate is worth more than the global equity and bond markets combined and is almost four times the size of global GDP. The value of all the gold ever mined—USD 12.2 trillion—is worth a mere 3 percent of the value of global real estate. It is worth noting that three-quarters of the value of real estate is residential property, worth USD 287.6 trillion. Commercial property accounted for around 13 percent, while agricultural land had a share of 11 percent.

As African cities strive to integrate into the global economy, their urban landscapes offer significant opportunities for surplus value investment. However, efforts to attract investment through ambitious projects promising rapid prosperity entails considerable risks. The rush to secure funding to address urban challenges like the "infrastructure gap"[100] and realize the vision of a "world-class city" has positioned Africa as a "real estate frontier,"[101] fostering speculation on rising land values and accelerating the financialization of land and housing.

The financialization of real estate has largely failed to benefit city residents overall. As cities expand, inhabitants of informal settlements on desirable land face displacement by political actors or developers aiming to construct luxury properties. Land and housing are often sold to the highest bidders, who retain them as speculative assets rather than using them for housing. This approach normalizes private urban governance, employs militarized strategies against residents, and limits democratic accountability. Such exclusionary urban development models divert resources away from expanding access to basic services, instead creating privatized "enclaves" that cater to an elite minority while excluding the majority from their vision of the city's future.[102]

2.6 The narratives that perpetuate housing inequality

The dangers of a commodified approach to land and housing lie not only in its prioritization of profit and the interests of a select few over the universal right to housing but also in the cultural narrative it reinforces—that housing is an aspirational, "earned" asset or privilege, rather than a fundamental human right. It emphasizes the economic power of land and housing without understanding its potential to be a gateway to access to basic services and economic opportunities. It places economic gain as the responsibility of the individual. These narratives promote a worldview that frames wealth as the result of merit and hard work, while poverty is seen as a failure to succeed. This perspective obscures the deep structural inequalities discussed earlier in this chapter. It disregards the reality that, for the average Kinois, earning enough to rent—let alone purchase—a home in developments like Cité Oasis is utterly unattainable.

One common story is the idea that in a "modern Kinshasa," wealth is around the corner, which fits into a wider narrative that upwards social mobility is a possibility waiting to happen, that poverty is temporary. It is often said that Kinois "do not accept being called poor (...); they see themselves as temporarily disadvantaged. *They believe they can change their status and situation overnight, moving from a state of precarity to one of affluence.*"[103] This vision of a "new Kinshasa" and potential prosperity, appealing as it is, carries with it the myth of a meritocratic society which in turn carries a powerful implication: wealth is seen as a reward for merit, while poverty is framed as a failure to earn it, ignoring the perverse inequalities that shape these outcomes. Similar narratives in cities across the world serve to advance "new forms of 'seductive' boosterism through which national and urban elites can present exclusionary visions of urban development as being developmentally beneficial, sustainable or even necessary."[104]

Another narrative perpetuated by urban development is the double standard that frames low-income groups as engaging in informality and "not playing by the rules," while similar actions by elites are celebrated as too urgent to be hindered by bureaucratic red tape. The aggressive battle over control of land arguably reflects the culture of "se débrouiller"[105] ("get by" or "figure things out") that has come to characterize Kinois society in response to ineffective and unaccountable institutions—a legacy from the colonial era. It also demonstrates that "functioning outside of formality" is as much a behavior of the wealthy—who use their political capital and money to access land and get permission to build—as of the poorer populations.[106] However, the actions of the wealthy and politically connected groups are justified in the hopes of attracting investment, while low-income communities building themselves a home out of necessity are punished and often evicted in the name of paving way for prosperity.

Lastly, in many contexts, "informal" or "illegal" housing is spoken of as innately problematic, with low-income populations living in the settlements or "slums" described as "parasitic" or "a cancer" in cities like the Congolese capital. This narrative that again so drastically contrasts with the ambition of a "modern," "clean" city, is often used as the justification to evict or displace populations in cities across the world. While incremental and informal housing is the response of urban residents to housing systems and policies that have failed to provide solutions to their needs, these kinds of responses are often criminalized, criticized as "dirty" or "chaotic," and demolished as they don't comply with formal regulations. This punitive approach fails to recognize the ways in which partnering with these communities and small-scale providers to transform these informal settlements into improved housing solutions, overlooking a key opportunity to mobilize resources to address the housing needs of a large part of the population in cities like Kinshasa.

Deeply ingrained narratives about land, housing, and meritocracy perpetuate systemic inequalities, criminalize informal housing solutions, and not only prioritize but serve the purpose of legitimizing the interests of elites over the basic rights and needs of the majority. The culture and narratives surrounding housing in Kinshasa need to be challenged, as they serve to justify exclusionary policies and reinforce systemic inequalities, privileging the elite while criminalizing the survival strategies of low-income communities.

2.6 Conclusion

The large housing deficits observed in Kinshasa and elsewhere today call for urgent, ambitious efforts to provide adequate housing for all. However, a financialized approach to land and housing risks further entrenching inequalities, leaving the most vulnerable to live in informal settlements, criminalized and excluded, while resources are concentrated within elite enclaves. Without a shift towards inclusive, equitable urban policies, the housing crisis in Kinshasa will remain a glaring symptom of broader systemic failures.

3 Housing as a Gateway: Towards Equity, Justice, and Opportunity

Housing lies at the intersection of basic human rights and the broader social contract that binds societies. In the DRC, the 2006 Constitution recognizes the family as the foundation of the community and guarantees the right to decent housing. Yet, the persistent housing crisis reflects not only a failure to fulfill this fundamental right but also a breakdown of the social contract itself. Addressing this issue requires reimagining housing policy as a cornerstone of equitable governance—one that prioritizes people over profit, rectifies historical injustices, and ensures housing serves as a gateway to broader inclusion and opportunity.

While the scope of this paper cannot comprehensively address all the challenges or solutions to Kinshasa's housing crisis, this final chapter highlights possible areas of focus to guide more equitable urban development. Having examined the complexities and dynamics driving Kinshasa's unequal growth, an important step is to challenge the increasingly dominant logic that frames housing as an investment rather than a home. **A housing justice lens, as explored below, not only reshapes housing policy but also reignites our political imagination, grounding visions of inclusive societies in the physical reality of the built environment.** The chapter emphasizes the critical role of community-driven solutions, and the need to increase partnership with the small-scale providers and communities that have been providing housing to the vast majority of Kinois. Finally, reflections on the role of government and public policy in addressing the crisis point to the need to update planning laws, strengthen anti-corruption measures, prevent land misuse, and bridge financing gaps to ensure a more just and sustainable future for Kinshasa's residents.

Table 1: Practical Housing Solutions for Change

1. HOUSING JUSTICE	2. SUPPORTING COMMUNITY-DRIVEN SOLUTIONS	3. IMPROVING PUBLIC POLICY
Reclaiming housing as a human right through narratives and messages that build solidarity across groups for the collective need for a home and belonging in the city.	**Adopt community-public partnerships** with collaborative approaches involving civil society organizations, grassroots organizations, and local stakeholders. Strengthen dialogue to empower communities in decision-making processes.	**Improve existing dwellings and urban spaces by:** • Improving rental conditions through price controls, safety regulations, and tenant protections. • Legalizing backyard units and informal housing to provide secure tenure. • Upgrading slums through programs like UN-Habitat Participatory Slum Upgrading Program with sustainable infrastructure investments, Indonesia's Kampung Neighborhood upgrades and Chile's Quiero Mi Barrio program.
Advocate for a **people-centered housing policy** to ensure immediate needs are met and centered as part of the policy process.	Encourage **participatory housing initiatives** to reflect community voices and ensure equitable outcomes, especially for marginalized groups.	**Update and enforce planning laws and responsibilities to:** • Address urban sprawl and equitable land distribution. • Streamline regulatory processes to improve affordable housing access.
Integrating housing policy as part of a climate adaptation and welfare-focused anti-poverty policy.	Support **community-led housing initiatives** with alternative housing designs, production, and management. Facilitate access to finance through: • Small savings groups. • Cooperative ownership models. • Public-private investment partnerships to reduce land and housing costs.	**Enhance state capacity through:** • Expanding financial resources via progressive property taxes. • Fighting corruption and state capture in land management. • Leveraging bilateral and multilateral funds for sustainable housing programs.

1. HOUSING JUSTICE	2. SUPPORTING COMMUNITY-DRIVEN SOLUTIONS	3. IMPROVING PUBLIC POLICY
Connecting social movements and policy demands, such as connecting housing as a **women's issue** and a **children's rights issue** to emphasize its broader social impacts.	Invest in **data-driven solutions** by collecting disaggregated data (e.g., gender, age, income levels) on housing needs in Kinshasa. Collaborate with groups like **Slum Dwellers International** to address local priorities.	**Strengthen anti-corruption and transparency measures to:** • Leverage new technologies to increase transparency in financing flows and real estate investments. • Implement corporate social responsibility (CSR) programs that focus on equitable housing provision and urban sustainability • Prevent land misuse and speculative practices. • Ensure transparency in land allocation and housing policy implementation.
Support and fund civil society and advocacy groups to investigate housing policy and related issues.	**Promote community-led conflict mediation** mechanisms to address land disputes fairly and efficiently while reducing bureaucratic delays.	**Utilize community-led land conflict resolution** strategies to prevent violence, improve trust, and ensure equitable access to housing resources.

3.1 Housing for a renewed social contract

The 2006 Constitution of the Democratic Republic of Congo describes the family as "the basic foundation of the human community" ("la cellule de base de la communauté humaine"), and declares that it "is placed under the protection of public authorities."[107] Article 48 of the Constitution also states the obligation to guarantee the "right to decent housing, access to potable water and to energy."[108] The failure of our societies, in the DRC and beyond, to provide housing represents the neglect of a fundamental right but signifies the breakdown of the social contract, where the very people and families that make up "the foundation" of society are unprotected by those entrusted to do so.

Housing policy should be driven by a human rights approach, where housing is understood as the core of the social contract. The goal of fulfilling and safeguarding the right to housing—rather than prioritizing its commodification—should shape the incentives and fiscal decisions of local and national governmental authorities, as well as guide the allocation of resources by international donors supporting the DRC. This requires not only committing to redress histories of inequalities and exclusion in housing policy, but also emphasizing and embedding in policy how housing serves as a gateway to exercising other rights and even consolidating more inclusive forms of governance.

3.1.1 Shifting the tide: A housing justice approach

Achieving SDG11.1—ensuring access for all to adequate, safe, and affordable housing and upgrading slums by 2030—requires more than policy changes. It demands challenging dominant logics about who belongs in a city and who is deemed worthy of spaces designed for them. The current housing crisis faced in the DRC and beyond is not just one of a deficit of housing units, but one driven by systems that are not responding to the needs of the majority of people's needs and aspirations. As discussed in the previous chapter, housing policy decisions are often rationalized by flawed narratives about housing and the diverse groups living in cities. These narratives are not to be overlooked as they both influence and are influenced by deep inequalities in income, wealth, and power.

Advocating for a housing justice lens[109] calls for transforming exclusionary, unsustainable, exploitative and rigid housing systems that perpetuate cycles of inequality. A housing justice approach, as proposed by the housing work of the International Institute for Environment and Development (IIED), recognizes that "housing injustices are grounded in a combination of unjust distribution, unjust recognition and unjust participation."[110] Applying a justice lens impacts regulations, land use, legal protections, budget allocations and financing mechanisms. It also involves transforming decision-making and embracing alternative forms of housing design, production and management (see Box 3). Addressing the housing crisis requires policies and practices that redistribute both material resources and power. Housing must be seen as both "an end and a means for social justice,"[111] reflecting its centrality to equity and inclusion in areas such as health, education, and economic opportunity.

Box 3: Four propositions for a housing justice approach[112]

The Hub for Housing Justice, launched in November 2024, is a collaborative initiative led by a group of civil society networks and research organizations. It aims to advance housing justice by co-designing agendas, sharing resources, aligning advocacy efforts and promoting learning and action across different contexts. The Hub's housing justice framework advocates that a justice lens offers an opportunity to transform housing systems through four propositions, with specific policy implications:

- **Anti-discriminatory housing policy & practice:** Advocate for affirmative actions that support historically marginalized groups, enforce stronger regulations against discriminatory practices, address the unequal distribution of housing burdens and risks, safeguard tenants' rights, and ensure fair rental market regulations.

- **Radically democratic forms of housing production:** Embrace, protect, support and expand democratic approaches to housing development, including collective, non-speculative, and community-led housing initiatives, as well as participatory upgrading, inclusive public housing, and other efforts that position housing as a public good.

- **Housing as an infrastructure for more sustainable, caring and fairer cities:** Focus policies on the social and environmental roles of land by using zoning and incentives to combat housing discrimination and prioritize low-income populations in urban upgrades. Embed the right to housing in disaster resilience efforts, support grassroots efforts in, for example, decarbonization, and apply circular economy principles to housing.

- **Housing policy and practice that broaden imaginations for housing futures:** Promote more inclusive and diverse approaches to understanding housing policies by recognizing alternative practices, even those outside or challenging formal planning systems, as legitimate contributions to city development.

3.1.2 The integration of housing policy

Shifting away from the notion of housing as a profitable investment, policies that incorporate considerations of housing into climate, education, health, and economic planning can help unlock housing's potential as a driver of inclusion, rather than of inequality and exclusion. Hence, housing must also be incorporated into broader policy areas, this includes linking housing to social programs and benefits, incorporating it more explicitly into poverty reduction strategies. Different forms of social assistance tied to housing support can also play an important role in supporting renters,

largely forgotten in many policies that focus on homeownership. Housing is also an important consideration for climate adaptation, particularly as communities in the DRC are highly vulnerable to the impacts of the climate crisis. This includes bringing the housing conversation into disaster risk reduction policy recommendations, exploring the use of local and more sustainable building materials in housing construction.

3.1.3 Joining forces with social movements

The housing struggles of the majority of urban residents are understood from a more systemic point of view, where housing systems are discriminatory, exclusionary, and exploitative.[113] Combating these systems and their policies is not just a housing matter, but also one about women's and children's rights, health, climate justice, and democratization more generally. The push for fairer housing systems is thus interlinked with the demands of many other social movements. When extreme political and socio-economic inequalities block progress, broad coalitions are essential. Housing advocates can, and indeed have, align their efforts with movements addressing poverty, land rights, and environmental justice to drive transformative change.

Investigations such as the one conducted by Congo Hold Up on the Cité du Fleuve project or increasing reports on the use of luxury property in South Africa to launder money from the continent[114] demonstrate the ways in which inequality, state capture, and housing are intertwined. In a country that struggles from striking levels of inequality and decades of weakened institutions, control of land and housing is an important way to consolidate both economic and political power. Investigations by international organizations like Amnesty International[115] have pointed to forced evictions in mineral-rich areas, offering opportunities to understand how housing is linked to broader issues of exploitation and inequalities. Continuing to make these connections to demonstrate the political nature of the housing debate is crucial to understand how to empower citizens to claim their rights and support social movements' calls for social justice and more accountable institutions. By making a clearer link between housing financialization and other forms of state capture and corruption not just within the DRC but as a transborder issue, can help bridge international movements for democracy and social justice.

3.2. Supporting community-driven and inclusive solutions

Despite the challenges posed by these trends, in Kinshasa and many cities, actors within and outside of government, as well as communities themselves, are mobilizing, partnering, and developing creative ways to provide housing. These efforts are not to be undermined nor disregarded as they demonstrated what is indeed possible. They offer valuable insights into delivering housing to those who need it most, emphasizing the importance of building upon and strengthening existing initiatives.

3.2.1 People-centered policymaking

A people-centered approach centers the needs of communities, especially the most marginalized, as the focal point and purpose of policymaking. Significant strides have been made in "people-centered justice systems," where the policy agenda is determined by people's needs.[116] In this context, common issues include a lack of labor rights, unmet civil and administrative needs, victims of non-violent crimes, and insecure housing or land tenure rights. A people-centered approach focuses on addressing these needs first and removing barriers that prevent their fulfillment.

The absence of data on the living conditions of people in Kinshasa limits the ability to develop appropriate responses to their housing needs. As demonstrated by initiatives like the Know Your City campaigns of Slum Dwellers International, communities can organize thorough data gathering exercises that provide useful insights into the quality of life, needs, and opportunities in different informal settlements.[117] However, there can be hesitation to accept this data for various reasons—ranging from a lack of awareness to doubts about its robustness, or because acknowledging it would legitimize the existence of a community that has been historically and deliberately marginalized. Promoting these multistakeholder forms of knowledge production can nevertheless be a critical area of partnership to advance housing rights and improve planning.

Collecting surveys and data is one way to bring communities into the policy design process, but it does not stop there. People-centered advocacy is about mobilizing the politics of the people to ensure that the politics of the state remains accountable, transparent, ethical, and democratic. It is a mode of social and political action that prioritizes community needs and empowers individuals to shape their own futures.

3.2.2 Support community-led housing initiatives

It is crucial to build on existing initiatives by recognizing and scaling up informal and community-driven housing efforts through supportive legal and financial frameworks. In the drive to rapidly address the housing deficit, discussions often focus on private actors, who are viewed as having the capacity to build at the necessary scale. This overlooks the fact that the primary providers of housing in most African cities are in fact smaller-scale providers and the households themselves. Excluded from the formal housing market, communities are forced to pool funds and mobilize to finance and build housing.

While community-led forms of housing production alone are not sufficient to address the housing deficit in its entirety, their potential to contribute to the solutions is often severely limited by a lack of legal frameworks and access to tools to increase their scale. Adopting a collaborative rather than punitive approach can enhance these initiatives, making them more scalable, better aligned with land use and urban regulations.

From Thailand,[118] to Kenya,[119] to Uruguay,[120] community-led housing has taken different forms depending on the needs of the communities themselves, and the legal and financial tools available to them. For example, in Egypt, the "Tahweesha" initiative, meaning "savings" in Arabic, was launched in 2021 to enhance financial inclusion among rural Egyptian women by formalizing traditional women's savings circles.[121] Inspired by the Gameya tradition—where women contribute small amounts of cash regularly into a communal pot and take turns collecting the total sum—Tahweesha modernizes this practice. Instead of physically holding cash, these group savings are now deposited into group bank accounts, offering greater security, reducing the risk of theft or loss, and enabling participants to earn interest on their savings. Additionally, these accounts provide access to microloans. By leveraging the group structure, Tahweesha reduces the need for collateral, making it easier for participants to access financial resources. This could enable individuals to improve informal homes, purchase land, or acquire essential resources, fostering greater economic self-sufficiency and resilience. This innovative model could be adapted for the DRC to empower low-income people and informal workers, building on existing informal savings and loans groups referred to as likelemba or ristournes.[122]

In the DRC, entities such as FONHAB (the National Housing Fund) and ACOPRIM already have existing mandates to engage with forms of collective housing and self-built housing. They could facilitate funds and financing tools that would help formal housing become more accessible to a broader public. At the same time, setting up revolving funds and incentivizing financial and international partners to support community-led forms of planning and housing construction would give way to more inclusive and adequate processes of housing provision. International projects working on improving service delivery will be more impactful if they coordinate with local communities to leverage resources and align housing improvement initiatives. For example, the Kin Elenda Project, part of the Kinshasa Multisectoral Development and Urban Resilience Project, is a USD 500 million initiative led by the Congolese government with financing from the World Bank and technical assistance from the International Labour Organization (ILO).[123] The project aims to strengthen institutional capacity for urban management and enhance access to critical infrastructure and services in Kinshasa. Key objectives include improving roads, mitigating flood risks, combating erosion, developing public spaces, and expanding socio-economic opportunities for residents.[124]

3.2.3 Community-public partnerships to improve land management and upgrading existing housing

An important step towards addressing the housing crisis is making land more accessible, not just on the urban periphery but also in areas in the city where land is not being used productively. **Constructive partnerships with communities can help address competing claims of ownership and negotiate access to housing and basic services, and work to upgrade existing homes and communities.**

Given that land and housing is one of the most common justice issues faced by people across the world, effective conflict resolution and mediation mechanisms that are people-

centered and consider traditional and preparatory justice mechanisms are necessary to advance any housing justice agenda. Understanding the role of each actor is an important step. At the local level, for example, traditional authorities or customary chiefs who have been granted varying degrees of autonomy and legitimacy throughout Congolese history play a critical role in the control and management of land, often a variety of roles from "intermediaries, gatekeepers, facilitators, or speculators."[125] They can often clash with formal public authorities over conflicting claims to land, resources, and decision-making power. They are however important players in managing conflicts and are needed in the negotiation for better outcomes.

One relevant example of progressive land management reforms comes from Sierra Leone.[126] To address the exclusion of local communities from negotiations over land investments, the lack of promised payments or profit-sharing, and the environmental damage caused by industrial activities—such as deforestation, landslides, and soil erosion—Sierra Leone enacted transformative land laws in August 2022. These include the Customary Land Rights Act, which grants land-owning and land-using communities the right to Free, Prior, and Informed Consent (FPIC) for all industrial projects on their land, and the National Land Commission Act, which establishes local land use committees to ensure effective and inclusive land administration. These committees are required to have at least 30 percent female representation. While the law is still relatively recent, according to Sonkita Conteh, director of Namati Sierra Leone, no other legal framework offers such robust protections for communities at risk of harm.

Furthermore, agreements with communities can help unlock land for more productive uses. Land-sharing agreements, where communities and authorities collaborate to rearrange housing units within a plot to create space for public services and commercial uses, have been implemented worldwide.[120] In Kinshasa, initiatives like UN-Habitat Participatory Slum Upgrading Program (or Programme Participatif d'Amélioration de Bidonvilles, PPAB) have successfully worked with communities to build public infrastructure and negotiate the recovery of public land for local authorities. However, these efforts are often one-off projects that struggle to secure long-term financing. Integrating such community-public partnerships into broader housing policies could provide more sustained support through financing and capacity building.

Moreover, local governance structures can collaborate with communities to enhance existing housing and neighborhoods, complementing efforts to construct new housing. For example, like the DRC, Indonesia began to rapidly urbanize from the 1950s. During the 1960s, the two largest cities experienced approximately 50 percent growth, including the expansion of many kampungs—predominantly low-income, informal, and densely populated neighborhoods. Efforts were made to improve living conditions for around 30 million people by enhancing access to infrastructure and basic services. These improvements included upgrading roads, footpaths, drainage systems, garbage receptacles, safe drinking water fountains, public toilets, neighborhood clinics, and primary schools. By the 1990s, the program had expanded to 800 cities across the country and operated

in up to 70 percent of cities' kampungs. Evaluations demonstrated increased quality of life for residents.[128] In 1976, a survey in Jakarta demonstrated that two-thirds of residents in project areas expressed improvements in their infrastructure due to the program.[129] In Surabaya alone between 1984 and 1990, 70 kilometers of access roads and 150 kilometers of footpaths were improved, 93 kilometers of drains and culverts were constructed, and 56,000 meters of water pipe laid.[130] Kampungs under the program also experienced greater investment by residents in housing upkeep, as well as lower homeowner turnover, taken by some evaluations as an indicator of sustained affordability.[131]

3.3 Strengthening public policies for housing

While the state grapples with significant financial and institutional constraints, the direction of urban policy also reflects choices about whose interests are prioritized. Luxury developments catering to a small elite often consume public resources, land, and attention, highlighting the inequities perpetuated by housing policies and raising questions about the actual value they provide to the broader urban population. Strengthening public policies for housing requires more than technical solutions—it demands a holistic and deliberate shift in priorities towards inclusivity, equity, and long-term sustainability.

This section explores a few key entry points to address Kinshasa's housing challenges, including updating outdated planning laws, combating corruption, and bridging financing gaps. These measures emphasize the importance of aligning housing strategies with the diverse and growing needs of the city's population.

3.3.1 Update planning laws and responsibilities

The most recent urban plan for Kinshasa was approved in 1967.[132] Many regulations have not been updated since before independence, and others remain frozen on paper. Developing a legal and regulatory framework that better outlines the responsibilities at the different levels, from customary chiefs to local authorities, to the different national ministries, can support a more coordinated response to address the housing challenges. This does not mean paying large sums of money for the development of ambitious but unimplementable master plans or projects to create new cities from scratch, as administrations sometimes fall into the temptation of doing, but rather of engaging in the "messy" but necessary effort of institution building.[133]

Addressing this is extremely difficult, not just because of limits in capacity within the public sector, but also because power over land planning and management is politically contentious. Decentralization efforts, while necessary for effective urban planning, are complicated and highly political.[134] Granting certain decision-making responsibilities to the local government level, for example, might mean giving more power to an opposition party, which could potentially increase their influence in future elections. In addition,

overlapping responsibilities between public authorities and traditional chiefs increase the complexity of conducting legal reforms. Finally, undertaking such reforms will have to be done with a careful understanding of other, informal relationships between different actors, including elites and informal settlement dwellers, such as the ways in which service delivery and electoral support have been negotiated in order to prevent further dispossession of vulnerable groups.

In July 2024, the government presented plans to implement a new urban planning and building code.[135] This is a useful opportunity to work across levels to identify ways to translate the new code from paper to action on the ground. International partners—from UN-Habitat to bilateral and multilateral donors—can also provide important financial and capacity support as part of their cooperation agreements with both governmental, private, and civil society actors.

Furthermore, urban policymakers must address the fact that many residents rent and this includes young urban dwellers in search of more diverse economic opportunities, or those who wish to move back to rural areas. Formal housing policies tend to focus on promoting homeownership, but schemes that combine incremental design or legalizing backyard units with legal protections for renters can go a long way towards allowing more flexible housing arrangements that better reflect the needs of urban dwellers.[136] South Africa's move to allow backyard rentals or refurbish inner city rental units[137] and Maputo in Mozambique's Casa Minha Nosso Bairro program to support smaller scale builders represent promising steps towards allowing for a broader range of units that can better reflect the needs and capacities of housing providers.[138]

3.3.2. Strengthen anti-corruption and prevent land misuse

Access to housing is not just a poverty issue, but rather is a crisis driven by inequality and exacerbated by financialization and state capture. Addressing these complex, and often hidden, dynamics requires shedding light on the undue influence of economic and political elites on land and urban development policy. Measures on transparency could include increasing access to information on transactions, landowners, developers and financing flows in the private and public sectors. International actors have a key role to play in this regard through, for example, the protection of whistleblowers and social justice activists, but also through efforts to fund further research into the links between the global dynamics of housing financialization and national and local inequalities. While beyond the scope of this paper, exploring successful examples of leveraging technology to enhance transparency in financing flows and fund utilization in real estate and urban development is a worthwhile avenue for further inquiry by human rights and transparency advocates at local, national, and international levels.

3.3.3 Bridging the finance gap

Kinshasa, and the DRC as a whole, faces a significant mismatch between housing investment needs and available public resources. Mobilizing substantial funds is critical,

but the DRC continues to face a severe shortfall in financing, particularly climate finance.[139] Studies for the country's Nationally Determined Contribution (NDC) estimate its climate adaptation needs at USD 48.68 billion for 2020–2030 (approximately USD 4.8 billion annually), far exceeding what has been realized. This shortfall undermines efforts to build resilience for vulnerable communities and families already bearing the brunt of climate impacts. Furthermore, climate investments often have a limited perspective on the role of housing in improving community resilience,[140] representing a missed opportunity to strengthen efforts to protect communities in urban areas from the consequences of climate change, such as flooding.

Given the wealth within the DRC, it is worth exploring ways in which revenues from natural resources can be more equitably distributed among the population, and to prevent excessive capital outflows from the country. Many countries have utilized wealth taxes on resource-heavy industries, such as Norway with its sovereign wealth fund.[141] Additionally, one-off wealth taxes can serve as a temporary source of income, while being more politically viable when framed as one-off, solidarity-driven measures. This approach could be a feasible option for the DRC to go towards upgrading informal dwellings and building housing designed for low-income residents. For instance, in April 2020, Uruguay established the COVID-19 Solidarity Fund (Fondo Solidario COVID-19) to mobilize public resources for addressing the health crisis and mitigating the pandemic's impacts.[142] The fund was financed through a short-term COVID-19 Health Emergency Tax, applied to government income earners above UYU 120,000 (USD 30,000), including a 20 percent contribution from top political officials. By January 2021, the government reported raising USD 625 million. Private firms also contributed to the fund, although the exact percentage remains unclear. In 2021, government spending from the fund was projected to equal 1.7 percent of GDP, covering additional health expenses such as vaccine procurement and medical supplies.

Finally, it is important to identify opportunities for the use of public policy and planning tools to invest in combating housing inequalities directly. Initial projects on land use and real estate taxation, in collaboration with international partners such as the World Bank, the French Development Agency, the African Development Bank, and other bilateral cooperation agencies, aim to reform land use systems and taxation.[143] Efforts in Freetown, Sierra Leone to implement a property tax are expected to triple the city's revenue.[144] A few cities in the DRC are now starting to receive support to implement property tax reforms.[145] However, it will be crucial to ensure these reforms prioritize wealth redistribution and investment in public services rather than exacerbating inequalities through aggressive privatization. Efforts to require developers to contribute, for example, whether financially or through the construction of public infrastructure, also exist in countries like Ghana and Zimbabwe, but these efforts require substantial investments in the capacity of public service. In this, bilateral and international partners—from the World Bank to cooperation agencies—can also play a role in strengthening the ability of governments (particularly at the local level) to capitalize on public investments, to ensure that improvements in urban infrastructure benefit all city inhabitants, rather than just the wealthy minority.

Conclusion

The housing crisis in Kinshasa reflects broader systemic economic and governance challenges that extend beyond urban development. Addressing housing inadequacy requires, among other things, tackling the precarious labor market to raise incomes, diversifying the economy to create productive opportunities, and improving conditions in other cities to balance urban migration. Without these foundational changes, Kinshasa will continue to struggle under the weight of rapid population growth, limited infrastructure, and stark socio-economic inequalities.

The city's current approach to urban development prioritizes attracting investment, often turning land and housing into vehicles for wealth accumulation and political influence. This practice not only diverts resources from essential services but also fosters "bunkerization," where a privileged minority isolates itself in well-resourced enclaves while the majority live in precarious, underserved conditions. These dynamics deepen inequalities, erode public trust, and perpetuate cycles of crisis.

Transforming this trajectory requires reimagining housing as a right rather than a commodity and ensuring it serves as a foundation for inclusive urbanization. This means addressing structural economic issues, embedding equity into policy and investment decisions, and committing to anti-corruption reforms. Policy recommendations need to account for the complexity of the situation. There is no single "silver bullet" solution. Instead, a thoughtful blend of policies is required to address the multifaceted nature of the issue effectively.

Kinshasa's challenges underscore the urgent need to reclaim the right to the city for all its residents, fostering a future where housing policies build resilience, reduce inequality, and enable equitable urban growth. **Lessons from Kinshasa can inform global efforts to tackle housing injustices in rapidly urbanizing contexts, offering a blueprint for cities to become spaces of opportunity, inclusion, and shared prosperity.**

Endnotes

1   **World Bank Group**, "Democratic Republic of Congo Urbanization Review," *World Bank*, 2018, https://openknowledge.worldbank.org/server/api/core/bitstreams/476fa459-a41b-5ca3-9532-33266c6034f3/content.

2   Nathalie Sala Gisa, "RDC : Kinshasa noyée sous une mer de déchets plastiques," *Le Monde*, January 4, 2023, https://www.lemonde.fr/afrique/article/2023/01/04/rdc-kinshasa-noyee-sous-une-mer-de-dechets-plastiques_6156648_3212.html.

3   **"Kinshasa – DR Congo Population 2024,"** *World Population Database*, accessed December 2023, https://worldpopulationreview.com/cities/dr-congo/kinshasa.

4   **Sameh Wahba, Dina Ranarifidy**, "Re-awakening Kinshasa's Splendor Through Targeted Urban Interventions," *The World Bank Blogs*, September 20, 2018, https://blogs.worldbank.org/en/africacan/re-awakening-kinshasas-splendor-through-targeted-urban-interventions.

5   **"World Urban Population,"** *The World Counts*, accessed December 2023, https://www.theworldcounts.com/populations/world/world-urban-population.

6   **Richard Florida**, "The Problem of Urbanization Without Economic Growth," *CityLab*, June 12, 2015, https://www.bloomberg.com/news/articles/2015-06-12/the-problem-of-urbanization-without-economic-growth.

7   **Paula Sevilla Nuñez**, "Who Will Cities Be For? Inequality, Housing, and the Future of African Urbanization," *NYU Center on International Cooperation*, April 2024, https://www.sdg16.plus/resources/who-will-cities-be-for-inequality-housing-and-the-future-of-african-urbanization/.

8   **Alexandre Aspan Frediani, Camila Cociña, and José Manuel Roche**, "Improving Housing in Informal Settlements: Assessing the Impacts in Human Development," *Habitat for Humanity International*, 2023, https://www.habitat.org/sites/default/files/documents/Home-Equals-Launch-Report_Full.pdf.

9   **United Nations Department of Economic and Social Affairs**, "Goal 11," https://sdgs.un.org/goals/goal11#targets_and_indicators.

10 **Maimunah Mohd Sharif**, "The housing crisis is a symptom of global policy failure." *UN-Habitat*, January 16, 2024, https://unhabitat.org/news/16-jan-2024/the-housing-crisis-is-a-symptom-of-global-policy-failure#:~:text=Approximately%202.8%20billion%20people%20worldwide,%2C%20safe%2C%20and%20affordable%20housing.

11 **Raquel Rolnik.** *Urban Warfare: Housing under the Empire of Finance* (London and New York City: Versobooks, 2019).

12 **Jocelyn Mantempa Nzinunu et al.**, "Access to Decent Housing in Congolese Urban Areas: Evolution of Associated Factors between 2005 and 2016," *Open Journal of Social Sciences* 11 (2023): 479–498, https://www.scirp.org/journal/paperinformation?paperid=123423.

13 **"Data** – Democratic Republic of Congo," *World Health Organization*, accessed January 2025, https://data.who.int/countries/180.

14 **Núñez**, "Who Will Cities Be For."

Endnotes

15 **Joan Tilouine, Pierre Benetti**, "Mégapole insaisissable, Kinshasa croît hors de tout contrôle," *Le Monde*, July 31, 2017, https://www.lemonde.fr/afrique/article/2017/07/31/megapole-insaisissable-kinshasa-croit-hors-de-tout-controle_5167155_3212.html.

16 **T. Guérin et al.**, "Fig 1 - Building commons to cope with chaotic urbanization? Performance and sustainability of decentralized water services in the outskirts of Kinshasa - Scientific Figure on ResearchGate," *ResearchGate*, 2013, https://www.researchgate.net/figure/Historical-map-produced-for-the-Kinshasa-Metropolitan-Area-Strategic-Master-Plan-Guerin_fig1_305384914.

17 **Janet MacGaffey and Wyatt MacGaffey**, "Kinshasa: Cultural Life," *Britannica*, last updated December 21, 2024, https://www.britannica.com/place/Kinshasa/Cultural-life.

18 **"Shirambere Philippe Tunamsifu**, "The Colonial Legacy and Transitional Justice in the Democratic Republic of the Congo," *ACCORD*, December 12, 2022, https://www.accord.org.za/ajcr-issues/the-colonial-legacy-and-transitional-justice-in-the-democratic-republic-of-the-congo.

19 **Amnesty International**, "Why is the Democratic Republic of Congo wracked by conflict?," October 29, 2024, https://www.amnesty.org/en/latest/campaigns/2024/10/why-is-the-democratic-republic-of-congo-wracked-by-conflict.

20 **Susan** Graseck (ed.), *Colonialism in the Congo: Conquest, conflict, and commerce*. (Lansing, MI: The Choice Program, 2005).

21 **Hilaire Katalayi Mutombo**, "Urbanisation et fabrique urbaine à Kinshasa: défis et opportunités d'aménagement," *Géographie. Université Michel de Montaigne - Bordeaux III*, 2024, https://theses.hal.science/tel-01151044.

22 **Arter Groupe Huit**, "Schéma d'orientation stratégique de l'agglomération Kinoise & plan particulier d'aménagement de la zone Nord de la ville," December 2013, https://www.fsmtoolbox.com/assets/pdf/Schema_d_orientation_strategique_de_Kinshasa_SOSAK.pdf.

23 **Centre Culturel Andrée Blouin et al.**, "The Congolese Fight for Their Own Wealth," *Tricontinental*, June 25, 2024, https://thetricontinental.org/dossier-77-the-congolese-fight-for-their-own-wealth.

24 **Jasmine Owens and Tara Drozdenko**, "The DRC and America's Nuclear Weapons," *Outrider*, February 27, 2019, https://outrider.org/nuclear-weapons/articles/drc-and-americas-nuclear-weapons?FNAME=Raquel&EMAIL=raj8955%40nyu.edu&subscribe=.

25 **Godfrey** Mwakikagile, Statecraft and Nation Building in Africa: A Post-colonial Study (Dar es Salaam: New Africa Press, 2014).

26 **Deo Batakafua Tshiyoyo**, "Droit au logement en République démocratique du Congo," *Village de la Justice*, February 16, 2022, https://www.village-justice.com/articles/droit-logement-republique-democratique-congo,41668.html.

27 **Francis Lelo Nzuzi & Claudine Tshimanga Mbuyi,** "Pauvreté urbaine à Kinshasa," *Cordaid*, the Hague, 2004, https://www.researchgate.net/publication/321887955_Pauvrete_urbaine_a_Kinshasa.

28 **Debt Justice,** "Democratic Republic of Congo, Debt Statistics, 2017," 2017, https://debtjustice.org.uk/countries/congo-the-democratic-republic-of-the.

29 **Huit,** "Schéma d'orientation stratégique de l'agglomération Kinoise & plan particulier d'aménagement de la zone Nord de la ville."

30 **Huit**, "Schéma d'orientation stratégique."

31 **La Rédaction**, "Kinshasa : Didier Tenge plaide pour la mise en œuvre du SOSAK évalué à près de 4,7 milliards USD," *Zoomeco*, December 2, 2021, Zoomeco, https://zoom-eco.net/developpement/kinshasa-didier-tenge-plaide-pour-la-mise-en-oeuvre-du-sosak-evalue-a-pres-de-47-milliards-usd.

32 **"Kinshasa:** de nombreux projets de construction des logements sociaux piétinent," *Radio Okapi*, March 16, 2015, https://www.radiookapi.net/actualite/2015/03/16/kinshasa-de-nombreux-projets-de-construction-des-logements-sociaux-pietinent.

33 **News**, "RD Congo : la construction de 10 000 logements sociaux en perspective," *AfricaNews,* August 2017, https://fr.africanews.com/2017/05/01/rd-congo-la-construction-de-10-000-logements-sociaux-en-perspective.

34 **"La RDC** accuse un déficit de près de 4 millions d'unités de logement, selon le ministère de l'Urbanisme et Habitat," *Radio Okapi*, June 3, 2023, https://www.radiookapi.net/2023/06/03/actualite/societe/la-rdc-accuse-un-deficit-de-pres-de-4-millions-dunites-de-logement.

35 **Government of the Democratic Republic of Congo**, "Compte rendu de la 100è réunion du Conseil des Ministres," June 5, 2023, https://presidence.cd/conseil-de-ministres/compte_rendu_de_la_100e_reunion_du_conseil_des_ministres.

36 **Fonds National de l'Habitat (FONHAB)**, "Plan d'Action Stratégique du FONHAB," accessed December 2024, https://fonhab.cd/sites/default/files/PLAN%20STRATEGIQUE%20DU%20FONHAB_0.pdf.

37 **Manlio Michieletto, Victor Bay Mukanya Kayembe**, "Analysis of a planned neighbourhood of Kinshasa and its mix with spontaneous extension neighbourhoods: the case of the Maman Mobutu City," *Ciudades*, 27 (2024): 135–153, https://doi.org/10.24197/ciudades.27.2024.135-153.

38 **Ebuteli and the Congo Research Group**, "Expectations and Disillusionment of Climate Financing in the Democratic Republic of Congo," *NYU Center on International Cooperation*, October 29, 2024, https://cic.nyu.edu/resources/expectations-and-disillusionment-of-climate-financing-in-the-democratic-republic-of-congo.

39 **Lemien Saka**, "'Kin la belle' devenue 'Kin la poubelle,'" *Habari RDC,* August 19, 2016, https://habarirdc.net/kin-belle-devenue-kin-poubelle.

40 **World Bank Group**, "The World Bank in DRC," accessed November 2023, https://www.worldbank.org/en/country/drc/overview.

41 In 2009, the Congolese government received just USD 155 million in revenue from the entire mining sector. In contrast, the IMF says that the Congo's mining and oil exports were worth USD 4.2 billion. The Congolese state therefore received less than 4 percent of the minerals' value in tax receipts.

42 **Badylon Kawanda Bakiman**, "DR Congo: Government sets 2024 draft budget at $16.6 billion," *Pan African Visions*, August 29, 2023, https://panafricanvisions.com/2023/08/dr-congo-government-sets-2024-draft-budget-at-16-6-billion.

43 **Ed Cropley**, "Tesla kills three birds with one Congolese stone," *Reuters*, June 17, 2020, https://www.reuters.com/article/breakingviews/breakingviews-tesla-kills-three-birds-with-one-congolese-stone-idUSKBN23O1JW.

44 **Blouin et al.**, "The Congolese Fight for Their Own Wealth."

45 **"Congo, Democratic Republic of the: Datasets,"** *International Monetary Fund*, accessed December 2023, https://www.imf.org/external/datamapper/profile/COD.

46 **Benedict Vigers**, "Humanitarian Crisis Looms Over DRC's election," *Gallup*, December 18, 2023, https://news.gallup.com/poll/547082/humanitarian-crisis-looms-drc-election.aspx.

47 **"Gender inequality and social institutions in the DRC,"** *PeaceWomen*, http://www.peacewomen.org/content/gender-inequality-and-social-institutions-dr-congo.

48 **"Income inequality, DR Congo, 2023,"** *World Inequality Database*, https://wid.world/country/dr-congo.

49   **"RDC: Les enseignants exigent un salaire minimum de 500 $ avant la rentrée scolaire."** *Actualité.CD*, August 12, 2024, https://actualite.cd/2024/08/12/rdc-les-enseignants-exigent-un-salaire-minimum-de-500-avant-la-rentree-scolaire.

50   **Jean-Noêl Ba-Mweze**, "RDC: les salaires mirobolants des élus secouent l'Assemblée," *DW*, September 1, 2022, https://www.dw.com/fr/rdc-les-salaires-mirobolants-des-d%C3%A9put%C3%A9s-%C3%A9branlent-lassembl%C3%A9e/a-62997788.

51   **Nzinunu et al.**, "Access to Decent Housing in Congolese Urban Areas."

52   **Ibid.**

53   **Ibid.**

54   **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

55   **Issa Sikita Da Silva**, "2023 Housing Finance Yearbook: Congo, Democratic Republic of," *Center for Affordable Housing Finance in Africa (CAHF)*, November 21, 2023, https://housingfinanceafrica.org/documents/2023-housing-finance-yearbook-congo-democratic-republic-of-the-profile.

56   **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

57   **Center for Affordable Housing Finance in Africa (CAHF)**, "2023 Housing Finance Yearbook."

58   **Ibid.**

59   **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

60   **"Cimentière de Lukala SA,"** *IFC Project information and data center*, https://disclosures.ifc.org/project-detail/SII/36898/cimenterie-de-lukala-sa.

61   **Manilo** Michieletto and Victor Bay Mukanya Kayembe, "Analysis of a planned neighbourhood of Kinshasa and its mix with spontaneous extension neighbourhoods: the case of the Maman Mobutu City," *CIUDADES* 27 (2024): 135-153, https://doaj.org/article/872b05abb5344a729ab86ce0f6b55976.

62   **Neli** Esipova, Julie Ray, Ying Han, "750 Million Struggling to Meet Basic Needs With No Safety Net," *Gallup*, June 16, 2020, https://news.gallup.com/poll/312401/750-million-struggling-meet-basic-needs-no-safety-net.aspx.

63   **Ebuteli** and the Group, "Expectations and Disillusionment of Climate Financing."

64   **"Cimentière** de Lukala SA," *IFC Project information and data center,* https://disclosures.ifc.org/project-detail/SII/36898/cimenterie-de-lukala-sa.

65   **While** the specific standards of serviced land vary, in general, it is an area of land which has vehicle and pedestrian access and is connected to basic utilities—water, sewage, gas, electricity—and is suitable and ready for construction.

66   **Godelive Phanzu Vangu**, "Contribution à la réinvention de l'aménagement du territoire post-covid 19, cas de la ville de Kinshasa," *Intervention at FGF45E Congress, Webinaire 2: La réinvention de l'aménagement du territoire post-COVID 19, le cas de la Ville de Kinshasa, October 2022*, https://www.geometres-francophones.org/5e8sef5sdgf/uploads/2022/10/11738.pdf.

67   **UN-Habitat**, "Document du programme-pays d'ONU-Habitat pour la République Démocratique du Congo (RDC)," 2022, https://unhabitat.org/sites/default/files/2022/11/document_de_programme_pays_-_drc_web.pdf.

68   **Karen Büscher**, "African cities and violent conflict: the urban dimension of conflict and post conflict dynamics in Central and Eastern Africa," *Journal of Eastern African Studies* 12, no. 2 (2018): 193–210, https://doi.org/10.1080/17531055.2018.1458399.

69   **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

70   **Embassy of the Democratic Republic of Congo, "Housing,"** https://www.ambardcusa.org/invest-in-the-drc/industries/housing.

71 **Agence** Nationale pour la Promotion des Investissements, "Habitat et Immobilier," accessed January 2025, https://investindrc.cd/fr/Habitat-et-immobilier?lang=fr.

72 **Hordel Biakoro-Malonga**, "Société chinoise Zhengwei Technique Congo : L'entreprise ouvre ses portes aux étudiants congolais, *Semaine Africaine*, December 6, 2013, https://lasemaineafricaine.net/index.php/societe/7449-societe-chinoise-zhengwei-technique-congo-l-entreprise-ouvre-ses-portes-aux-etudiants-congolais.

73 **Airbnb UK Listing**, "Adeva Apartment Cité Kin-Oasis," accessed December 2024, https://www.airbnb.co.uk/rooms/24775078?source_impression_id=p3_1732026236_P39UWa1jfRDaTavX&check_in=2024-12-04&guests=1&adults=1&check_out=2024-12-11.

74 **Filip De Boeck**, "'Poverty' and the Politics of Syncopation: Urban Examples from Kinshasa (DR Congo)" *Current Anthropology* 56, no. S11 (2015): S146–S158, https://www.journals.uchicago.edu/doi/10.1086/682392.

75 **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

76 **Huit**, "Schéma d'orientation stratégique."

77 **World Bank Group**, "Democratic Republic of Congo Urbanization Review."

78 **Yele Maweki Batana et al.**, "Profiling Living Conditions of the DRC Urban Population: Access to Housing and Services in Kinshasa Province," *World Bank Group, Poverty and Equity Global Practice*, 2021, https://documents1.worldbank.org/curated/en/638901637330907469/pdf/Profiling-Living-Conditions-of-the-DRC-Urban-Population-Access-to-Housing-and-Services-in-Kinshasa-Province.pdf.

79 **Filip de Boeck**, "Inhabiting Ocular Ground: Kinshasa's Future in the Light of Congo's Spectral Urban Politics," *Cultural Anthropology* 26, no. 2 (2011): 263–286 https://doi.org/10.1111/j.1548-1360.2011.01099.x; also see Vanessa Watson, "African urban fantasies: Dreams or nightmares?," *Environment and Urbanization* 26, no. 1 (2014): 215–231, https://journals.sagepub.com/doi/full/10.1177/0956247813513705.

80 **de** Boeck, "Inhabiting Ocular Ground."

81 **Tom Goodfellow**, "Finance, infrastructure and urban capital: The political economy of african 'gap-filling,'" *Review of African Political Economy* 47, no. 164 (2020b): 256–274, https://www.tandfonline.com/doi/abs/10.1080/03056244.2020.1722088.

82 **Africanews**, "DRC: Turkish builders 'faster than the Chinese,'"Africanews, October 19, 2023, https://www.africanews.com/2023/10/19/drc-turkish-builders-faster-than-the-chinese.

83 **Tom Goodfellow**, "Urban fortunes and skeleton cityscapes: Real estate and late urbanization in Kigali and Addis Ababa," *International Journal of Urban and Regional Research* 41, no. 5 (2017a): 786–803, https://onlinelibrary.wiley.com/doi/10.1111/1468-2427.12550.

84 **Sonia Rolley**, "Congo Hold-up: La Cité du fleuve, l'autre histoire de la 'cité merveilleuse' au coeur de Kinshasa," *RFI*, December 6, 2021, https://www.rfi.fr/fr/afrique/20211205-congo-hold-up-la-cit%C3%A9-du-fleuve-l-autre-histoire-de-la-cit%C3%A9-merveilleuse-au-c%C5%93ur-de-kinshasa.

85 **Ibid.**

86 **Jean-Luc Piermay,** *Kinshasa: A reprieved mega-city?* (Tokyo: United Nations University, 1997), https://archive.unu.edu/unupress/unupbooks/uu26ue/uu26ue0k.htm.

87 **Camila Cociña, Alexandre Apsan Frediani**, "Towards Housing Justice: four propositions to transform policy and practice," *IIED*, April 2024, https://www.iied.org/22321IIED.

88 **Büscher**, "African cities and violent conflict."

89 **de** Boeck, "Inhabiting Ocular Ground."

90 **"Putting Humpty Dumpty back together,"** *Congo Research Group Archive*, April 18, 2010, https://www.congoresearchgroup.org/en/2010/04/18/putting-humpty-dumpty-back-together.

91 **Webpage**, Congo Hold Up, accessed December 2024.

92 **Rolley**, "Congo Hold-up: La Cité du fleuve."

93 **Thomas Fessy**, "Congo River luxury condos cause Kinshasa controversy," *BBC*, August 20, 2011, https://www.bbc.com/news/world-africa-14595625.

94 **Rédaction Africanews**, "Hit by delays and shoddy work, Kinshasa's urban housing project falters," *Africanews*, April 20, 2021, https://www.africanews.com/2021/04/20/hit-by-delays-and-shoddy-work-kinshasa-s-urban-housing-project-falters.

95 **Francis Lelo Nzuzi, Mbuyi Tshimanga**, "Pauvreté urbaine à Kinshasa, Kinshasa,"*Edition Cordaid*, 2004, as quoted in Huit, "Schéma d'orientation stratégique."

96 **Manuel B. Aalbers**, *The financialization of housing: A political economy approach* (New York, Routledge: 2016).

97 **Rolnik**, *Urban Warfare*.

98 **Henry,** 2012.

99 **Paul** Tostevin and Charlotte Rushton, "Total Value of Global Real Estate: Property remains the world's biggest store of wealth," *Savills*, September 2023, https://www.savills.com/impacts/market-trends/the-total-value-of-global-real-estate-property-remains-the-worlds-biggest-store-of-wealth.html.

100 **Goodfellow,** " Finance, infrastructure and urban capital."

101 **Tom** Gillespie and Seth Schindler, "Africa's New Urban Spaces: Deindustrialisation, Infrastructure-Led Development and Real Estate Frontiers," *Review of African Political Economy* 49, no. 174 (2022): 531–49, https://doi.org/10.1080/03056244.2023.2171284.

102 **For** more information, see sources quoted in section 5, 'Changing the Face of African Cities' in Núñez, "Who Will Cities Be For."

103 **Francis** Lelo Nzuzi, Mbuyi Tshimanga, "Pauvreté urbaine à Kinshasa, Kinshasa,"Edition Cordaid, 2004, as quoted in Huit, "Schéma d'orientation stratégique."

104 **Laurence Côté-Roy**, and **Sarah Moser**, "'Does Africa not deserve shiny new cities?' The power of seductive rhetoric around new cities in Africa" *Urban Studies* 56, no. 12 (2019): 2391–2407, https://journals.sagepub.com/doi/10.1177/0042098018793032, as quoted in Michaela Collord, Tom Goodfellow, Lewis Abedi Asante, "Uneven development, politics and governance in urban Africa: An analytical literature review," *African Cities Research Consortium Working Pape*r 2, 2021, https://www.african-cities.org/wp-content/uploads/2021/12/ACRC_Working-Paper-2_November-2021.pdf.

105 **Laurent Larcher**, "'Mobte Kinshasa,' la débrouille en RD-Congo," *La Croix*, October 4, 2016, https://www.la-croix.com/Monde/Afrique/Mbote-Kinshasa-debrouille-RD-Congo-pays-rien-2016-10-04-1200793620.

106 **Nicolas Basabose**, "L'anarchie dans la construction à Kinshasa: prévalence, dangers et solutions," *Basabose Studio*, https://www.basabosestudio.com/lanarchie-dans-la-construction-a-kinshasa-prevalence-dangers-et-solutions.

107 **"Budget Enquirer - Constitution de la République Démocratique du Congo,"** *CABRI*, 2006, https://www.cabri-sbo.org/en/documents/constitution-de-la-r%C3%A9publique-democratique-du-congo.

108 **"Congo** (Democratic Republic of the)'s Constitution of 2005 with Amendments through 2011," *s*, https://ictpolicyafrica.org/pt/document/w8w2ra57ss?page=1.

109 **Cociña and Frediani**, "Towards housing justice."

110 **Ibid.**

111 **Alexandre** Apsan Frediani, *Cities for Human Development: A Capability Approach to City-Making* (Ruby: Practical Action Publishing, 2021), https://practicalactionpublishing.com/book/2574/cities-for-human-development.

112 **Webpage,** "Hub for Housing Justice," https://www.hubforhousingjustice.org; Source on the four propositions: Cociña and Frediani, "Towards housing justice."

113   **Cociña** and Frediani, "Towards housing justice."

114 **Carien du Plessis**, "Presidential elites use South Africa as "property laundromat," new report claims," *The Africa Report*, November 14, 2024, https://www.theafricareport.com/368537/presidential-elites-use-south-africa-as-property-laundromat-new-report-claims.

115 **Report**, "Powering Change or Business as Usual? Forced evictions at industrial cobalt and copper mines in the Democratic Republic of Congo," *Amnesty International,* September 11, 2023, https://www.business-humanrights.org/en/latest-news/drc-amnesty-international-and-a-local-ngo-shed-the-light-on-the-disastrous-impacts-of-industrial-scale-mining-on-communities-rights.

116 **Task Force on Justice**, "Justice for All: Report of the Task Force on Justice," *Pathfinders for Peaceful, Just and Inclusive Societies*, 2019, https://www.sdg16.plus/resources/justice-for-all-report-of-the-task-force-on-justice.

117 **Video**, "The Know Your City Campaign," *Slum Dwellers International*, https://sdinet.org/video/the-know-your-city-campaign.

118 **Somsook Boonyabancha et al.**, "Lessons from CODI on co-production," *Environment and Urbanization* 30, no. 2 (2018): https://doi.org/10.1177/0956247818791239.

119 **Davina Wood**, "The role of savings and credit cooperative organizations in Kenya's housing finance sector," *Center for Affordable Housing Finance in Africa*, 2018, https://housingfinanceafrica.org/documents/case-study-12-the-role-of-savings-and-credit-cooperative-organizations-in-kenyas-housing-finance-sector.

120 **Jan Bredenoord**, "Self-Managed Cooperative Housing by Mutual-Assistance as Introduced in Central America between 2004 and 2016 the Attractiveness of the 'FUCVAM' Model of Uruguay," *Journal of Architectural Engineering Technology* 6, no. 1 (2017): https://www.researchgate.net/publication/317554654_Self-Managed_Cooperative_Housing_by_Mutual-Assistance_as_Introduced_in_Central_America_between_2004_and_2016_the_Attractiveness_of_the_%27FUCVAM%27_Model_of_Uruguay.

121 **Rabab Hteit**, "Egypt's Tahweesha initiative enhances rural women's financial inclusion via formal savings groups (2021–ongoing)," *Pathfinders for Peaceful, Just and Inclusive Societies*, April 23, 2024, https://www.sdg16.plus/policies/financial-inclusion-for-rural-women-egypt.

122 **Judith** Hermann Gaelle Fonteyne Régine Nambuwa, "Adolescent girls and young women's trajectories to economic empowerment," Social Development Direct (December 2022): https://www.sddirect.org.uk/sites/default/files/2022-12/17_03_la-pepiniere_trans-et-traj-des-ajf_compressed.pdf.

123 **Agence** Congolaise de Presse. "La ristourne, un moyen pour soutenir le petit commerce," July 13, 2023, https://acp.cd/economie/la-ristourne-un-moyen-pour-soutenir-le-petit-commerce.

124 **Press Release**, "World Bank Approves $500 Million to Support Urban Resilience and Expand Access to Services and Opportunities in Kinshasa, DRC," *World Bank Group*, March 30, 2021, https://www.worldbank.org/en/news/press-release/2021/03/30/world-bank-approves-500-million-to-support-urban-resilience-and-expand-access-to-services-and-opportunities-in-kinshasa.

125 **Núñez**, "Who Will Cities Be For."

Endnotes

126 **Léah Guyot**, "Sierra Leone enacts land laws that allow communities to protect their lands and empower women," *Pathfinders for Peaceful, Just and Inclusive Societies*, June 2, 2023, https://www.sdg16.plus/policies/sierra-leone-enacts-land-laws-that-allow-communities-to-protect-their-lands-and-empower-women.

127 **UN-Habitat**, "Land readjustment in the Republic of Korea: A case study for learning lessons," 2019, https://unhabitat.org/sites/default/files/documents/2019-05/lrk_layout_ha_150519_0.pdf.

128 **World Bank Group**, "Indonesia - Enhancing the quality of life in urban Indonesia: the legacy of Kampung Improvement Program," *World Bank Group*, 1995, http://documents.worldbank.org/curated/en/927561468752367336/Indonesia-Enhancing-the-quality-of-life-in-urban-Indonesia-the-legacy-of-Kampung-Improvement-Program.

129 **A. Das and R. King**, "Surabaya: The Legacy of Participatory Upgrading of Informal Settlements," *World Resources Institute*, 2019, https://files.wri.org/d8/s3fs-public/surabaya-legacy-participatory-upgrading-informal-settlements.pdf.

130 **"The Kampung Improvement Program, Surabaya,"** *World Habitat Awards*, 1992, https://world-habitat.org/world-habitat-awards/winners-and-finalists/the-kampung-improvement-programme-surabaya/#award-content.

131 **World Bank Group**, "Indonesia - Enhancing the quality of life in urban Indonesia."

132 **Batana et al.**, "Profiling Living Conditions of the DRC Urban Population."

133 **Astrid Haas**, "Building Cities for all (not the privileged few)," *African Cities Research Consortium*, April 8, 2023, https://www.african-cities.org/building-cities-for-all-not-the-privileged-few.

134 **Collord, Goodfellow, and Asante**, "Uneven development, politics and governance in urban Africa."

135 **"Le Gouvernement élabore un nouveau code de l'urbanisme et de construction de la RDC."** *Radio Okapi*, July 30, 2024, https://www.radiookapi.net/2024/07/30/actualite/societe/le-gouvernement-elabore-un-nouveau-code-de-lurbanisme-et-de.

136 **Astrid Haas**, "Can we do informal housing better?" *NYU Center on International Cooperation*, 2021, https://cic.nyu.edu/resources/can-we-do-informal-housing-better.

137 **Ibid.**

138 **World Bank**, "Kinshasa Multisector Development and Urban Resilience," 2021, https://documents1.worldbank.org/curated/en/138381614864527545/pdf/Project-Information-Document-Kinshasa-Multisector-Development-and-Urban-Resilience-Project-P171141.pdf.

139 **Ebuteli and the Congo Research Group**, "Expectations and Disillusionment of Climate Financing."

140 **Alexandre A. Frediani**, "No climate justice without housing justice," *International Institute for Environment Development*, June 23, 2022, https://www.iied.org/no-climate-justice-without-housing-justice#:~:text=Climate%20justice%20in%20cities%20must,but%20instead%20tackle%20housing%20injustices.

141 **Symphony Chau**, "Norway has one of the world's highest carbon tax rates (1991-ongoing)," *Pathfinders for Peaceful, Just and Inclusive Societies*, September 5, 2024, https://www.sdg16.plus/policies/carbon-tax-norway.

142 **Raquel Jesse**, "Uruguay established health emergency tax to create COVID-19 Solidarity Fund or Fondo Solidario COVID-19," Pathfinders for Peaceful, Just and Inclusive Societies, June 5, 2023, https://www.sdg16.plus/policies/uruguay-established-health-emergency-tax-to-create-covid-19-solidarity-fund-or-fondo-solidario-covid-19.

143 **UN-Habitat**, "Democratic Republic of Congo: Country Brief," 2023, https://unhabitat.org/sites/default/files/2023/07/drc_country_brief_en.pdf.

144 **International Center for Tax & Development**, "World Cities Day: why subnational property tax can support urban development," October 31, 2024, https://www.ictd.ac/news/world-cities-day-why-subnational-property-tax-can-support-urban-development.

145 **Local Government Reçvenue Initiative**, "Democratic Republic of Congo (DRC)," https://logri.org/our-work/where-we-work/democratic-republic-of-congo-drc.

PATHFINDERS
FOR PEACEFUL, JUST AND INCLUSIVE SOCIETIES
HOSTED BY THE NYU CENTER ON INTERNATIONAL COOPERATION

iied International Institute
for Environment
and Development