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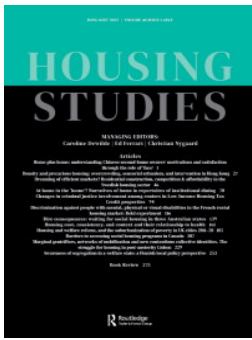
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Homeownership and tenure (in)security in fractured urban peripheries: Ethiopia's mass housing programme

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ABSTRACT

Ethiopia's Integrated Housing Development Programme (IHDP) is among the most ambitious housing programmes in Africa, producing over 300,000 relatively low-cost condominiums. This article considers why, despite bolstering property ownership and achieving moderate success in relation to some of its aims, the IHDP largely failed to address challenges of homeownership and tenure security. We draw on primary research to analyse three elements of this failure. First, although the programme did generate property ownership, many recipients could not afford the loan repayments and had to move out, displacing them from their property and generating a rapidly-inflating rental market that undermined housing affordability. Second, measures to ensure the housing is 'low cost' compromised living conditions, impeding 'ontological security' and a secure sense of home for many renters and owner-occupiers. Third, the tenure security of other communities on the urban fringe was sacrificed as the programme expanded into the periphery. Overall, the IHDP illustrates how problematic it is to combine the affordability and value-creation functions of state housing. Contributing to wider debates on property ownership and tenure security, we suggest that efforts to boost the former can actually undermine homeownership, as well as creating new forms of insecurity for renters and homeowners alike.

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1. Introduction

Urban Ethiopia—and especially Addis Ababa—has been the site of some of the most remarkable housing policy and mass housing production on the African continent in recent decades. The Ethiopian Peoples' Revolutionary Development Front (EPRDF), the ruling political coalition in Ethiopia between 1991 and 2019, initiated the Integrated Housing Development Programme (IHDP) from 2005 as a central element of its urban development strategy. With the aim of producing 400,000 subsidized condominium units targeted at middle- and lower-income people, this was the government's direct response to the country's enduring housing crisis, as well as the

political crisis of 2005 that starkly demonstrated the discontent of Ethiopia's burgeoning urban population. The hundreds of thousands of condominium units built under this state-led housing program have irreversibly changed the landscape of Addis Ababa, as well as introducing a range of new socio-spatial and tenure dynamics to the city.

The IHDP has been interrogated in terms of its limited ability to generate housing affordable to the poor (Tiumelissan & Pankhurst, 2013; UN-HABITAT, 2011, 2017), effects on social class dynamics and the 'right to the city' (Planel & Bridonneau, 2017), job creation capacity (Kassahun & Bishu, 2021), housing design flaws (Ejigu, 2012; UN-HABITAT, 2011), consequences for the city's changing spatial form (Keller & Mukudi-Omwami, 2017), and relocation of poor residents to the peripheries, where access to services is poor (Abebe & Hesselberg, 2013; GebreEgziabher, 2014; Megento, 2013). However, there has been limited academic analysis examining the relations between owners and renters, and how the property ownership drive underpinning the programme has affected wider tenure security and the ability to make a secure home in the city. The IHDP provides a unique case for interrogating how property ownership intersects with questions of tenure security, welfare and home, because of the way it combines a focus on homeownership and a high level of state subsidy with government-sponsored loans and a lottery-based distribution system, in the context of a massive housing backlog.

This article's central research question is why, despite the promotion of universal property ownership being one of the main objectives of the housing programme, the IHDP largely failed to address the broader challenges of homeownership and tenure security. We examine how the IHDP has generated particular dynamics of tenure that do not fully align with the programme's intended outcomes. We explore what this means for the relationship between property ownership, tenure (in)security and a secure sense of 'home'. In particular, we consider how the aim of promoting property ownership and generating security of tenure have, while producing some success and popular appreciation, run into various contradictions.

The IHDP's promotion of homeownership, according to Obeng-Odoom's (2022) categorisation based on theories of value, aligns with the Austrian school of thought. This school suggests that collectivism is the fundamental cause of the housing problem and that private property rights and the commodification of property are solutions to the issues of both housing and economic efficiency, because of the 'psychological joys of security in one's own place' (Obeng-Odoom, 2022: 3). The IHDP was initiated against a backdrop of the collectivisation of land and housing rights under the previous communist regime, and was explicitly designed to 'empower urban residents through property ownership' (FDRE, 2008, p. 3). However, despite boosting property ownership (and a range of other economic goals), the IHDP has had a much more mixed effect on homeownership and tenure security. The owners very often cannot afford to live in the units they are allocated and therefore return to informal settlements or other sites where they live at risk of eviction and displacement. Those who can afford to stay often suffer from challenges of compromised living conditions that undermine a secure sense of home. At the same time, while creating tenure security for some, the programme has undermined it for many households in the urban periphery who have either been displaced or find

themselves in spatially and socially fractured neighbourhoods where the threat of eviction (or unaffordable rising rents) has been ever present.

We argue therefore that the IHDP effectively conflated the concepts of *property ownership* and *homeownership*, assuming that these would largely go together. By integrating the concept of ‘ontological security’ into debates on social effects of promoting property ownership, and by bringing a much needed focus on global South housing programmes, we extend the literature that questions the validity and sustainability of housing asset-based approaches to welfare (Montgomerie & Büdenbender 2015; Prabhakar 2019; Ronald & Doling 2012). Our analysis suggests the need to make a sharper analytical distinction between property ownership and homeownership, as well as underlining how ownership-focused programmes can actually undermine tenure security and broader ‘ontological security’ associated with the home (Dupuis & Thorns 1998).

The paper starts with a discussion of key concepts, distinguishing between homeownership and property ownership, and their respective relations with tenure security. These discussions are contextualized within the developmentalist framework espoused by the Ethiopian government. Following the methodology section, we discuss the evolution of the IHDP and how it built upon earlier modes of housing policy, how the enduring housing crisis in Addis Ababa influenced the policy’s financial model, and how it aimed to enhance housing security through ownership. Following this, we draw on our primary data to analyse the complexity of tenure types within these housing projects, the mixed physical and social impacts of the housing scheme, and how this affected the tenure security and ‘ontological security’ of different categories of residents both within the IHDP sites and in the wider neighbourhood. Finally, we conclude by reflecting on what the Ethiopian experience tells us about the consequences of promoting state-subsidised ownership in a context very different from the West, and what it reveals about the relationship between property ownership and homeownership.

2. Homeownership, tenure (in)security and the developmentalist vision

In contrast to ‘social housing’ in which the state rents units to tenants, ownership-focused state housing programmes have become more widespread since the late twentieth century, as the ‘ideology of home ownership’ (Ronald 2008) has been diffused around the world (Forrest 2014; Lemanski 2022). ‘Self-help’ approaches to housing dominated global policy agendas in much of the global South in the mid-late twentieth century (Ogu & Ogbuozobe, 2001; Pugh, 1994; Turner 1972), but in recent decades a number of governments with ambitious urban agendas have moved towards large scale construction of homes for ownership. In sub-Saharan Africa, some of the most prominent examples of this include Angola (Croese 2017; Croese & Pitcher 2019; Gastrow 2020), South Africa (Charlton 2009, 2013) and Ethiopia—each with significantly different models of provision and allocation. The decision in Ethiopia to go for a multi-storied condominium approach reflects a desire to generate increased tenure security by providing ownership of individual units while also maintaining public ownership of land, as in Singapore, and limiting sprawl: factors that have been very important in the context of significant land

scarcity and an intense ethnicized land politics, particularly in area surrounding Addis Ababa (Lavers 2023).

Within this discourse, there is a tendency to conflate the terms homeownership and property ownership, despite their nuanced social, economic, and political ramifications. Property ownership is promoted by governments for a range of reasons, but foremost among these are agendas of wealth accumulation and economic growth. The economic benefits should however be acknowledged as having accompanying financial risks, especially amidst housing market downturns, hindering direct equivalence between property ownership and tenure security if property owners cannot afford to pay back mortgages and need to move out, or even risk having their property repossessed. Homeownership, meanwhile, implies that one not only owns a property but lives in it (i.e. owner-occupation) and makes a home there; as an idea, it holds substantial political and psychological significance beyond mere property ownership.

Homeownership has long been seen as offering a higher level of security than any other form of property relationship. Consequently, in the security of tenure debate, many scholars focus on formalizing property titles to the homes in which people already live, arguing that this is key to unlocking tenure security and prosperity—most famously de Soto (2000). Others hold that secure tenure is affected by a complex set of factors beyond legality, and should be approached through a variety of different means (Payne 2001, 2004; Varley 1987). A helpful tripartite definition of tenure security is provided by Van Gelder (2010), who distinguishes between tenure security as (i) a *legal* construct that provides protection from eviction through the law, (ii) a *de facto* condition in which (for whatever reason) people are actually able to ‘hold their ground’ against eviction or expropriation, and (iii) a *perceived* situation of security where residents have confidence in their ability to hold onto their homes, regardless of whether they actually could in practice. *De facto* tenure security can be as much about people’s capacity to bolster and legitimise their *claims* to a plot of land or housing unit as it is about legally recognised *rights* (Goodfellow & Owen 2020).

Despite generally positive associations between homeownership and tenure security, the security that homeownership brings to some does not necessarily spread to the rest of society, and can be part of structural processes that undermine tenure security for others. In the case of Ethiopia’s mass housing program, as the analysis will show, the emphasis on building affordable housing and providing tenure security through homeownership has existed in tension with a focus on economic growth and the creation of a class of *property* owners, which has actually produced a burgeoning unregulated rental market, decreasing the prospect of both homeownership and tenure security for lower-income groups. Many property owners have no choice but to rent out their unit as they cannot afford loan repayments.

Even for those who remain in their units, the supposed benefits of homeownership and tenure security are often undermined by the material and social challenges they face in the condominiums. While tenure security is often seen as the key to all other forms of housing-related security, if important dimensions of financial security and ‘ontological security’ are not met in the home then the value of tenure security significantly diminishes. Dupuis and Thorns (1998) define ‘ontological

security' as being present when home is the site of 'constancy in the social and material environment', where this an element of predictable routine and a feeling that people are 'in control of their lives', enabling them to form a stable identity based on the home (Dupuis and Thorns 1998, 29). This can also be thought of in relation to the idea of 'secure occupancy', which as well as tenure security also involves elements of financial security and 'feelings of autonomy concerning home-making practices' (Bate 2018, 2). As we will show, pushing a homeownership agenda does not necessarily lead to this kind of ontological security and secure sense of home, even for those who have increased their tenure security.

Ethiopia offers an interesting and important context in which to further explore these relationships between property, tenure security and the 'ontological security' of home. It is one of very few African countries in which the government has driven a state-led mass housing programme focused on generating ownership, tenure security and affordability. The EPRDF regime that was in power until 2019, which has often been compared to the East Asian 'developmental states', was characterized by a ruling political coalition that attempted to attain widespread support by distributing land, employment, and urban housing (Lavers, 2023). Within this framework, inner-city slum redevelopment has been construed as a strategy to project the state as developmental and reinforce its authority (Weldeghebrael, 2022). In the discussion that follows, we trace the origins of the programme and evaluate it in relation to its key aims, particularly with respect to property ownership, teasing some of the tensions and contradictions and their consequences both for Ethiopia's urban fabric and for broader debates on homeownership.

3. Methodology

This paper is based on mixed-methods research in two peripheral areas of Addis Ababa between 2017 and 2019, as part of the larger international comparative project *Living the Urban Periphery: Investment, Infrastructure and Economic Change in African City-Regions*. The research team, of which the authors of this paper are members, comprised researchers from both inside and outside Ethiopia. The former undertook most of the qualitative data collection at the household level, which was usually conducted in Amharic and then translated. In addition to an analysis of relevant academic and policy literature, primary data was collected between 2017 and 2019 in Tulu Dimtu and Yeka Abado, two areas containing major IHDP housing sites that straddle the border with the federal state of Oromia. The locations of the two case studies are shown in [Figure 1](#). Tulu Dimtu is dominated by residential development, the majority of which consists of IHDP condominium buildings ([Figure 2](#)). Yeka Abado ([Figures 3–4](#)), located in the Northeast of the city is a residential and service-based area which combines IHDP housing with significant investments in luxury real estate that have (controversially) emerged on the Oromia side of the border. These areas were selected as they demonstrate some of the broader trends in investment on the urban periphery.

In these areas, a household survey of 408 households (half in each neighbourhood) was carried out on living conditions among various categories of dwellers, including residents of IHDP housing, displaced farmers, residents in private housing

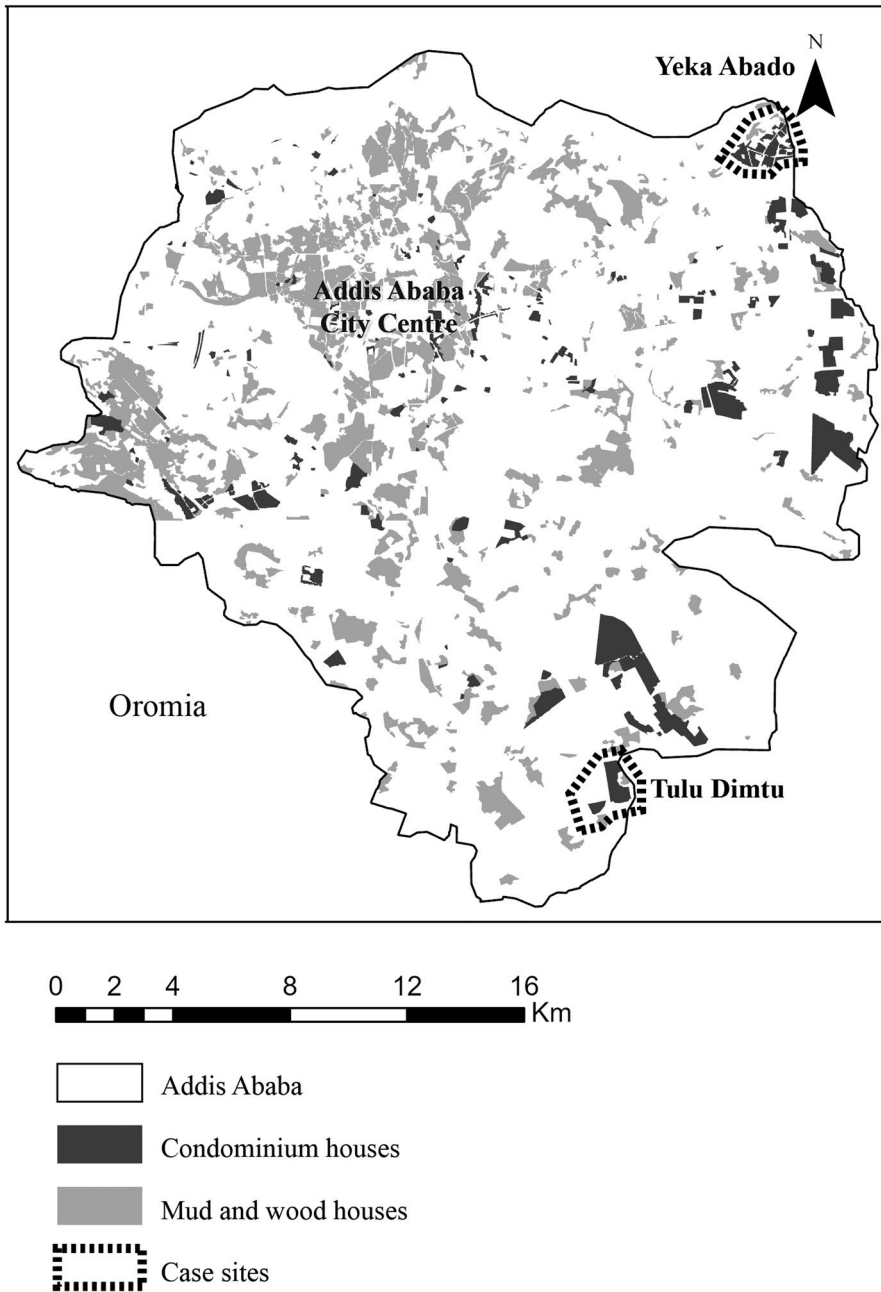


Figure 1. Map showing case sites in Addis Ababa. Adopted from map by Larsen *et al.* (2019).

development, and informal settlers. In addition, solicited diaries, sometimes accompanied by photographs, were collected with 100 residents (50 in each area) followed by qualitative interviews with those same residents, in order to understand the expectations, experiences and changes of these areas in more depth. This paper draws primarily on the qualitative data, though it also draws on some specific questions from the questionnaire concerning housing and tenure, access to



Figure 2. IHDP condominiums in Tulu Dimtu.



Figure 3. Street views in Yeka Abado.



Figure 4. View from a high vantage point over the IHDP housings in Yeka Abado.

infrastructure, and perspectives on living conditions. In the analysis, we refer to interviews and diaries from Tulu Dimtu as ‘TD’ and those from Yeka Abado as ‘YA,’ in each case followed by the relevant number.

We also carried out interviews with key informants from city administration and other relevant government departments, with a focus on the housing and related sectors. Finally, we returned to the city in June 2019 following a period of upheaval and regime change (with initial data having been collected in 2017–2018) to validate findings through community dissemination workshops, which also helped us revise some of our interpretations of the data. Building on the analysis of the design of the housing programme, we highlight three main themes: ownership/title, affordability, and housing quality. We use these aspects to analyse the first-hand data collected from the two case studies and examine their implications for ‘ontological security’ and homeownership.

It is worth noting that as a national program, the delivery and effects of the IHDP may differ in other Ethiopian cities. This paper focuses solely on Addis Ababa but acknowledges that different effects in other cities may require further scrutiny in their contexts.

4. From *kebele* and cooperative housing to the IHDP

The stark housing shortage in urban Ethiopia dates back to previous regimes, which prompted various strategies to tackle it from the 1970s onwards. What sets Ethiopia’s IHDP apart from many other state-led housing programs in Africa (such as those

in Kenya, Tanzania or Senegal) is its direct government investment in housing provision. Unlike most other contexts on the continent, where public-private partnerships, often backed by international financial organizations like the World Bank, follow the principles of the “Washington Consensus” emphasizing private sector growth and public sector cuts, Ethiopia has prioritized direct public funding for housing.

To understand why such a major investment in housing was made under the EPRDF, it is important to understand the housing policy of the preceding regime. Following the 1974 revolution, a regime known as the Derg (meaning ‘committee’) seized power and adopted a radical socialist approach towards housing. They nationalised urban land and ‘extra houses’—which were numerous, given the scale of multiple ownership and landlordism under the previous regime of Haile Selassie—and restricted private investment in housing (Larsen *et al.*, 2019; Zewdie *et al.*, 2018). In all nationalised houses, small amounts of rent were paid to the *kebele* (local government) in exchange for use. This form of rental housing, which persists to a significant extent into the present day, was known as ‘*kebele* housing’. Meanwhile, a series of government-led housing programmes were implemented to alleviate the housing crisis, including self-help housing, a major resettlement programme (particularly in rural areas), forms of upgrading and—most significantly—the Cooperative Housing Programme (Tolon, 2008; Wegayehu, 1987).

Under this programme, land was allocated for free to individuals and households who organised themselves as cooperatives for the construction of collectively owned multi-household properties. The Housing and Savings Bank provided loans for the cooperatives collectively at substantially low interest rates (Zewdie *et al.*, 2018). This system persisted beyond the Derg regime and remained the dominant form of housing in the early years after the EPRDF came to power in 1991. It delivered 24,820 cooperative houses in Addis Ababa between 1996 and 2003 (UN-HABITAT 2011, p. 4).

Despite these efforts and the assistance from the international organizations to support self-help housing, the housing backlog persisted, especially with regard to affordable housing for lower-income residents. In this context the EPRDF reached a decision—in line with its broader turn towards large-scale investment in urban infrastructure and fixed capital (Goodfellow 2022)—to invest massively in housing that could then be divested to city-dwellers. The Cooperative Housing Programme was officially suspended in Addis Ababa in 2005, around the time that the IHDP became the centerpiece of the government’s housing policy.

The government of Ethiopia had begun collaborating with German Technical Cooperation (GTZ, since renamed GIZ) in 1999 to explore low-cost construction technology, and initiated a Low-cost Housing Project (Ministry of Federal Affairs, 2003). A pilot project involving 750 new housing units was carried out in 2004 as part of the launch of the Addis Ababa Grand Housing Programme (AAGHP), the predecessor of the IHDP (UN-HABITAT, 2011). To expand the programme to a national level, in 2005 the EPRDF government launched the IHDP with the aim of building 396,000 housing units during the first phase, up to 2010 (MoUDHC, 2014, p. 45).

The transition from *kebele* housing and cooperative housing to IHDP was influenced by broader political realities in Addis Ababa and Ethiopia, particularly regarding land control and tenure. The government’s housing policy has consistently aimed at bolstering state power, regulating urban land and space, ensuring tenure

security, and—especially after 2005—promoting a property-owning urban middle class. This use of housing as a tool of power aligns with past housing policies, where *kebele* housing not only served as state-managed rental housing but also facilitated surveillance of residents' political activities by the military government (Lavers, 2023). The government's control over land tenure allows it to maintain legal ownership, facilitating the rapid pace and scale of public housing projects.

The control dynamics become particularly evident with the change in policy following the ruling party's setback in the 2005 election. Prior to this event, the EPRDF government strongly emphasized rural development as a means to alleviate poverty and drive industrialization (Oqubay 2015). This relative neglect of urban issues led urban populations to strongly support opposition parties, particularly in Addis Ababa. Following the election, there was a crackdown on political and civil rights, accompanied by the enhancing of control mechanisms and suppression of opposition (Aalen & Tronvoll, 2009). As well as ramping up repression, the EPRDF government adopted a strategy of promoting homeownership as part of a new approach towards political stabilization and securitization, aimed at cultivating support from newly mobilized groups (Gebremariam 2023) and building a property-owning middle class (Planel & Bridonneau 2017). Within this political context, affordability and ownership emerged as central concepts in the development of the housing program.

The design of the IHDP merits some attention. For the supply end, the government leveraged financial and technical support from banks and international development organizations to facilitate the construction of low-cost buildings. By the end of 2011, the Commercial Bank of Ethiopia (CBE) had provided ETB 3.2 billion (USD 153 million) in bonds to the government for implementing the IHDP (MoUDHC, 2014). At the distribution end, the housing unit recipients had to make a down payment upon the allocation of the housing unit, and pay back the loans over the long-term with a concessional interest rate. There are three types of deposit/loan ratios, each associated with particular housing modalities. The cheapest units, targeted at the lowest income households, pay 10% as a deposit and are loaned the remaining 90%, which they can repay over 25 years at an interest rate of 9.5%. The units under this scheme are studios or one-bedroom apartments. For slightly more spacious two bedroom apartments, recipients make a 20% deposit and are loaned 80%. This 20/80 modality is the dominant one across Addis Ababa's condominium sites. Finally, a 40% deposit/60% loan option is targeted at middle-and-high income groups for bigger apartments, and attracts a higher interest rate (MoUDHC, 2014). In all cases, houses are delivered *via* a lottery scheme, with applicants having to demonstrate they can afford the down payment before being signing up. The primary exception to lottery-based delivery involves the 10/90 units, some of which are allocated to low-income groups evicted from settlements—usually in the city centre—that have been appropriated by the government for urban redevelopment.¹

According to various accounts scrutinizing the implementation of the IHDP, most beneficiaries of the housing program are relatively well-off individuals due to the high downpayment threshold, and it failed to benefit the extremely poor (see: Abebe & Hesselberg, 2013; Keller & Mukudi-Omwami, 2017). Not all winners in the 20/80 scheme can necessarily be considered rich, however. With regard to the less well-off

lottery-winners who managed to stretch their finances to make the downpayment, the government was always aware that the loan repayments might be beyond their reach, meaning that renting the unit is the only option. They framed this in positive terms, viewing these new rental income streams as another mechanism of poverty reduction:

The government appears to support condominium homeownership becoming a tool by which beneficiaries can generate substantial income through renting out their condominium, moving into a cheaper rental place and using the access to rental income for income-generating or other productive activities....This has made rental options more affordable for all income sectors. (UN-HABITAT 2011, pp. 38–39)

As such, while private property ownership was always central to the rationale for the programme, this does not mean that ‘homeownership’ in the strict sense—i.e. owner-occupation—has been the major outcome.

Another important (albeit less explicit) objective of the programme is the removal of urban centre informal settlements, and densification of the periphery (see: Larsen *et al.*, 2019; Di Nunzio, 2022; Weldeghebrael, 2022). This has had impacts on tenure security that sit uncomfortably with the programme’s overall aim of stabilising tenure. The expansion of the IHDP into the peripheries heightened territorial tensions between Addis Ababa and the neighbouring Oromo-based state, exacerbating conflicts within Ethiopia’s ethnic-based political framework. These escalating tensions ultimately precipitated regime change in 2018-19, effectively halting the progression of the IHDP.

5. The IHDP in practice: enhanced tenure security or fractured periphery?

5.1. Owners, renters, and residential stability

It is important to first note the clear positive effects that homeownership had on many owner-occupiers of condominium units. Our interviews across different locations confirm some of the positive impacts of ownership on individuals’ emotions and real-life experiences. Owning one’s own home was associated with pride and increased confidence (TD 034). One Tulu Dimtu resident said that ‘Not living in a rental house is like moving to heaven for me’ (TD 029). Similar religious imagery was used by condominium residents in Yeka Abado, with one resident saying ‘they would ‘like to thank God who has delivered us from rental housing and given us a home of our own’ (YA 001). This sense of gratitude for a house of their own was particularly marked among some of the very poorest residents who had been allocated small and relatively cheap 10/90 condominium units (YA 014; YA 049).

Discussing their positive feelings about homeownership, owner-occupiers cited reasons such as being able to remain in one place with a sense of continuity/stability, including in social and religious relationships and affiliations (TD 090). Freedom was also often cited by residents as one of the great merits of living in (and especially owning) a condominium unit, particularly for those who have experienced various forms of housing in which they had been constrained by communal life and community pressures. Around half of condominium owners surveyed also cited a reduced cost of living as a benefit of being an owner-occupier in a condominium.

Table 1. Condo tenure types in survey.

	Tulu Dimtu	Yeka Abado
Total Interviewed	204	204
Condo residents total	136	131
Condo Owners	85	63
Lottery	81	50
Purchased (private transaction)	3	8
Allocated	1	5
Condo Renters	49	68
Other types of condo tenure	2	0

However, the IHDP's promotion of housing ownership does not imply that all condominium residents will become owner-occupants. Our survey data (see Table 1) shows the high rates of renter-occupiers in the condominiums. Out of the 204 people surveyed in the Tulu Dimtu area, 136 were condominium residents, 85 of whom were owner-occupiers and 49 renters (36%). In Yeka Abado, where 131 out of 204 residents surveyed were based in condominiums, 63 were owners and 68 renters (52%).

The extent to which condominiums are rented out clearly reflects both the difficulty in repaying the loan and the substantial income that can be made from renting out a unit, which exists in tension with the desire for homeownership and the stability of actually living in one's property. Although the creation of homeowners was clearly central to the government's agenda, the fact that many beneficiaries would not be able to afford to live in their condominiums was not unanticipated:

No credit or income checks on potential beneficiaries are undertaken. The assumption is that if beneficiaries have the financial capacity to meet their mortgage obligations, they will do so. If not, they will rent out their unit and finance the mortgage through this income. (UN-Habitat 2011, p. 19)

Although partly anticipated, the extent to which beneficiaries opted to rent out their units, and the rapid escalation of rents in the face of huge demand, has had consequences that are detrimental to the programme's stated aim of creating secure, affordable housing accessible to the poor. Further evidence of this is the fact that there was significant informal selling of the condominium houses immediately after allocation—which is contrary to the rule that officially prohibits resale within 5 years: It was widely known that ‘Those who can afford to live in it are living in it and those who can't or prefer not to are selling their properties’ (YA 050). The housing officials in the city government also recognized that informal transactions of the condominium housing have become a popular practice, through specific legal loopholes (interviews with Addis Ababa housing officials, 2018).

Meanwhile, there were evidently major tensions between owners and renters, with the former often perceiving the latter as undermining living conditions and the social stability of the area. In Yeka Abado where there were higher numbers of renters, some owner-occupiers commented that they had to ‘give up’ on values they deemed desirable in a place of residence, including cleanliness in the shared areas:

When you live in a condominium house there is no point in cleaning your house alone because not everyone is clean and cares about cleanliness like you do. For example, on our floor there are 10 houses and except our house the other 9 are renters. Most renters don't care and most are single men or women; these usually leave in the morning and come back in the evening. (YA001).

Similar complaints were made about theft in shared areas of the condominium blocks. Interview responses indicate that the IHDP not only failed to achieve widespread homeownership, it also failed to foster the sense of control and stability among different types of tenants. This consequently undermines the conceptualization and emotive resonance associated with the notion of home, a critical aspect of 'ontological security'.

5.2. The affordability dilemma

Owners and renters in the condos may not always agree with each other, yet many of them share the experience of encountering higher costs when moving into condominiums, as our data show. One of the condominium owners in Yeka Abado expressed his feeling of being 'like a renter', because of the substantial monthly fee he paid to the government (YA001). Meanwhile, various kinds of brokers who help to source tenants often take a significant cut of the rents being paid: one Tulu Dimtu resident noted, "rental prices are constantly increasing so that third parties can make commission from them" (TD 011 Diary). Rents of around 2500 Birr per month (around US\$90 in 2018) were cited by residents of a typical condominium in Tulu Dimtu—significantly higher than the figures of 671-1500 per month (depending on size) paid by owner-occupiers repaying their CBE loans. The increases in rents are striking; in just two years, one Yeka Abado resident reported their rent increasing from 600 to 2000 Birr (YA 022).

The increased cost of living in a condominium relates not only to high rents but to the unfinished nature of the units at the point of distribution (see [Figure 5](#)). While the units were considered to be 80% complete, the cost of finishing the remaining 20% was hugely burdensome for many residents, especially when added to loan repayments. Some residents complained of the large amounts they had to spend just to make the apartment liveable given the poor quality of the materials and lack of fixtures and fittings (TD030; TD032; TD034). The sense that the various elements of the apartments were not joined up—with, for example, drainpipes that didn't connect with the guttering, was widespread. The cost of interior decoration and renovation was cited by some interviewees as amounting to 50% of the overall cost of owning the unit (YA001). One resident noted that the condominiums were also 'not comfortable for children' (TD034), and the sense that they could be difficult for family and communal life echoes findings from elsewhere (Ejigu, 2012).

These cases raise the question of affordability of IHDP, and highlights an inherent contradiction within the design of the programme: on one hand, it was initiated to provide massive publicly subsidised housing, ensuring secured tenure for those previously unable to afford it; on the other hand, it aimed to create condos as assets for the middle class to generate income, thus treating them as commodities. Although



Figure 5. An unfinished balcony in a condo unit in Tulu Dimtu.

the program began with the provision of cheaper units featuring a 10–90 payment model, it quickly expanded to include predominantly 20–80 and 40–60 models targeted at middle-income groups, often with higher interest rates.

The rapid provision of a large quantity of bigger housing units necessitates a substantial surge in housing investment, against the backdrop of a government grappling with various economic hurdles. These include high inflation, propelled by heightened public spending and currency devaluation, surpassing established government targets. Furthermore, limited private sector involvement persisted due to extensive state control over economic sectors, constraining investment prospects. Infrastructure shortfalls additionally hinder economic expansion, thereby impeding overall economic activity (Assefa, 2018). Consequently, the state's financial obligations necessitated stringent cost control measures.

Therefore, on the flip side of the affordability dilemma is the program's endeavour to cut costs in construction, which resulted in compromised building quality and consequently the quality of living. It is clear from our survey and interviews that owning one's own condominium did not always live up to the promise of a better life. In both Tulu Dimtu and Yeka Abado, surprisingly, the proportion of condominium residents who acknowledge life improvements as a consequence of moving is lower than the average across all housing types in the same area (see Table 2). Although the difference is minor, this is the opposite of what one might expect for a programme specifically designed to *improve* housing conditions. Furthermore, among the condominium owner-occupiers the proportion of subjective life improvement is even lower than that of condominium renters. Concomitantly, in both neighbourhoods the proportion of condominium owner-occupiers that perceive their lives as worsened after moving into the condos is slightly higher than renters or occupants of other types of housing in the same area, illustrating that condominium ownership does not necessarily correlate with improved living experience.

The cost-control-induced compromise in life quality is also reflected in the provision of basic services and infrastructure. For example, regular cuts in water and electricity,

Table 2. Perspective of life improvement in relation to housing and tenure types.

	Tulu Dimtu		Yeka Abado	
Total Interviewed	204	100%	204	100%
Life improved	103	50%	104	51%
Life worsened	18	9%	31	15%
Life remains the same	50	25%	40	20%
Improved and worsened	33	16%	29	14%
Condo residents total	136	100%	131	100%
Life improved	65	48%	62	47%
Life worsened	13	10%	23	18%
Life remains the same	29	21%	28	21%
Improved and worsened	29	21%	18	14%
Condo owners total	85	100%	63	100%
Life improved	38	45%	29	46%
Life worsened	9	11%	13	21%
Life remains the same	12	14%	10	16%
Improved and worsened	26	31%	11	17%

as well as noise and disturbance from construction and interior decoration, impeded people's enjoyment of their property. Some residents of Tulu Dimtu condominiums—where our survey indicates that basic services such as water and energy provision was particularly poor at the time of our research—commented that they only received water once a week, and even then there was not enough pressure to reach the 3rd and 4th floor (TD 092). In the top floors of the tall G+7 blocks in Yeka Abado elevators had not yet been installed, hazardous drops in elevator shafts were commonplace, and disabled and elderly people—who were supposed to be allocated lower floors if they won the unit in the lottery—struggled with long staircases (YA002; YA017). A scarcity of water, coupled with a lack of assisted vertical transportation, poses significant challenges for residents living on higher floors. One condominium owner commented that:

if there is a problem of water shortage and power cut, a condominium would be among the very worst places to live in. Especially the smell of toilets, carrying water up, and the smell of the fridge from rotten food is very ugly. (YA068).

For all of these reasons, the factors associated with 'ontological security'—i.e. 'constancy in the social and material environment', and a feeling of being 'in control of their lives' (Dupuis & Thorns, 1998)—seem to be beyond the reach even of the homeowners in the condominium sites. It is important to note that the lived experience in Addis Ababa is generally characterized by a lack of basic services and rising living expenses. The point is not that condominiums offer inferior living conditions to other options, but that there is a failure to fulfil some of their most central intended purposes: providing secure tenure with affordable and enhanced living standards.

5.3. Densified, fractured and expensive periphery

Outside of the condominium sites themselves, in the surrounding areas the IHDP had a range of negative effects on tenure security, ontological security or both. As the later IHDP sites were pushed further away from the city centre, the consequent densification and spatial restructuring has had a profound impact on land tenure security in peripheral areas. Although land belongs to the government, informal transactions of land use rights among farmers in the periphery are widespread and land value has risen since the expansion of the IHDP in these areas (interviews

with government officials, December 2018). Nevertheless, farmers are given minimal compensation for land expropriated from them by the government for priority projects (Alemu, 2015). These structural and economic changes create major challenges for those living on the periphery outside of the IHDP sites—especially displaced farmers, people seeking to make a home in informal settlements, and those attempting to live in increasingly overcrowded cooperative housing.

The city has experienced a significant land-use restructuring since the implementation of IHDP. Larsen *et al.* (2019) show that average population density in residential land in Addis Ababa increased from 170 people/ha 2006 to 201 people/ha in 2016, while the percentage of informal housing occupation of the total residential areas decreased from 58% to 38%. The decline in informal housing in central parts of the city has accompanied the growth of condominiums in the peripheries, resulting in “disconnected autonomous neighborhoods” on the city edge (Delz, 2016: 109). Given that the lack of adequate compensation and due process for people evicted from the centre is well documented (Di Nunzio, 2022, Weldeghebrael, 2022)—including ‘15-day eviction notices’ (Weldeghebrael, 2023)—the IHDP can be seen as part of an overall spatial reconfiguration of the city that has undermined tenure security for many in the city centre as well as in the periphery.

Ensuring adequate connectivity to the city, when the population in these areas has increased so rapidly, has proved very challenging. Though the roads were built prior to the condominiums, transport services struggle to catch up with growing demand. In Yeka Abado, an official in the transport department of the city administration admitted that no analysis was carried out to evaluate the needs of public transportation before the allocation of city buses to the neighborhood (interview in 2018). This reflects a broader problem with infrastructural integration on the periphery; a study of sanitation in condominium sites notes that despite innovative new technologies, these sites were ‘built on the periphery where networked systems could not keep pace’, creating major challenges for effectiveness, management cost and sustainability (Cirolia *et al.*, 2021). It is also evident that the infrastructural advances *within* the condominium sites—limited though they are—often do not generate broader spillovers to neighboring settlements in the same area, leading to isolated ‘islands of development’ with few links between them.

The lack of infrastructure and public services observed in our case sites is commonplace among the peripheral condominium projects. In many cases the selection of sites for the IHDP is not based on a structural spatial plan of the city, but rather availability of land. Public services and infrastructure, including critical services such as water and sewage for the condo units, have almost always come much later than the housing construction. The absence of infrastructure has contributed to a diminished sense of belonging in these new areas, leading to a perceived sense of insecurity among not only condominium residents but also other tenants, such as those in informal settlements and cooperative housing.

In both Tulu Dimtu and Yeka Abado, small mud houses fill in the interstices between the condominiums and other land uses. Some people living in these houses emphasized the positive aspects, while others were much more negative. One Tulu Dimtu informal settlement resident saying they ‘don’t like the neighborhood or house’ as it ‘doesn’t fulfill their needs’, lacking a water supply or toilet (TD083). For

many residents of such areas, there is 'no comfort', and living with children there is very difficult, not least due to an absence of a water or power supply, leading to a heavy dependence on other people (YA048). Even in these settlements, which constitute the most vulnerable and under-serviced housing in our case study areas, for renters the cost was often increasing every month despite no improvement to the quality of the house or infrastructure (YA045). One Yeka Abado informal settlement resident noted that 'when you stay too long at that house they assume that is it because the rental prices are cheap for you, and hence always look for a reason to increase the price' (YA046).

Some of these informal settlements primarily housed displaced farmers, where families often had to live in one-room houses (YA039). The displacement of farmers to such areas with minimal compensation for their land and lost earnings, in order to make way for condominium developments, has been one of the most controversial aspects of the IHDP. Key informants from within the administration of the programme itself admitted that IHDP only started to properly consider the situation of dislocated farmers almost 15 years into the implementation of the programme, as they became aware that a significant number of displaced farmers could not sustain their lives (Interview, July 2018). Koye Feche, the largest and most recent major IHDP site not far from Tulu Dimtu, resulted in the displacement of an estimated 1,925 farmers in order to build over 400 four-storey housing blocks.² Without land, forced to move into informal settlements and struggling to make a living in the peri-urban economy, the position of these people significantly contradicts the IHDP's claim to provide tenure security and provide shelter to the poorest. In Yeka Abado, the contrast between these settlements and the neighboring large luxury gated real estate development named Country Club Developers (CCD)—in which residents noted their appreciation of the quietness, clean air, cleanliness and beauty of the area (YA100)—could hardly be more stark.

Meanwhile, in the cooperative housing area of Tulu Dimtu, part-constructed two-storey buildings housing multiple households were the norm. Multiple household occupancy is unsurprising given the conditions attached to developing cooperative housing, which required 10–20 people to come together in the formation of a cooperative, and the tendency for them to be unfinished was exacerbated by the discontinuation of support for the programme after 2005 (Matsumoto & Crook, 2021, pp. 27; 41). Although one study found that the majority of inhabitants of cooperative housing are actually from the top two income quintiles (World Bank, 2019, p. 42), our research suggests that the experience of living there can be insecure and even 'scary' due to overcrowding and the perceived social instability of these multiple-occupancy households, which again often house temporary renters seeking scarce work (TD060; TD083).

Taken together, these various forms of housing in the periphery represent not an expansion of the ideal of urban homeownership so much as the generation of a highly fragmented built environment, a new era of private landlordism and new forms of tenure insecurity. While some condominium owners who can afford the repayments have established themselves in a home that they own, there has been a significant cost to this achievement in terms of the wider picture of housing insecurity. In many of the areas surrounding the condominium sites, most people live

without either tenure security or the wider ontological security that is central to the making of home.

The fragmented nature of housing and urban development, coupled with the sense of insecurity exacerbated by large-scale relocations and displacements, along with ethnic-based territorial disputes occurring on the periphery of Addis Ababa and at boundary areas with Oromia, made wider conflict inevitable. This conflict, which began with a dispute over the planned expansion of the city's borders in 2014, ultimately led to the regime change in 2018-19 (Lavers, 2023; Weldeghebrael, 2014). Although the new political regime under Abiy Ahmed from 2018 decided to discontinue the IHDP, many of the relocated households at the periphery continued their lives in precarity, facing the compromised promise of a modern city life, an uncertain housing market and an insecure future.

6. Conclusions

The Integrated Housing Development Programme has without doubt been one of the most ambitious state-led housing programmes in Africa in recent times. Among the programme's many goals was the aim of using the differentiated financial schemes for different sizes of units to promote homeownership across income levels, enabling lower income groups "to not only improve [their] housing conditions but also to take advantage of ... [an] extremely secure private asset" (UN-Habitat, 2011, p. 38). This paper sought to understand why the IHDP failed to adequately address the homeownership problem and wider challenges of tenure insecurity, despite its contributions to increased housing provision and property ownership. The case studies underscore that the various goals set out by the programme, namely the promotion of property ownership, affordability, enhanced tenure security and densification of the periphery, could come to contradict each other in ways that undermine ontological security and general homeownership among urban residents.

Underlying these contractions is the tension between using housing to promote economic growth, and the aim of affordability. The economic prosperity associated with homeownership depends on the rising value of assets, while housing affordability relies on cost control. Under these conditions, the idea that the condominium programme can provide both improved housing conditions and an 'extremely secure private asset' is challenged. In terms of the former, a surprising number of people found that their housing conditions were not improved; they either couldn't afford to live in their unit, or they could but faced material and infrastructural challenges that limited their capacity to establish a stable and secure home. In terms of the latter, the security of the asset is indeed very real for some, but at the cost of stripping the assets away from many others. Moreover, given the loan repayments, many condominium residents could not afford to keep the asset and resold it through a legal loophole, undermining any sense of asset-based welfare.

If the IHDP was therefore limited in its capacity to create homeownership within the condominium sites, it actively destroyed homeownership for some other groups, whose tenure security was sacrificed for the building of condominiums. As the programme advanced, the new sites were pushed further towards the edge of the city, leading to evictions of farmers and the growth of new and highly precarious

informal settlements. Both within and outside the condominiums, the expansion of housing land to the urban periphery and the relocation of low-income households into poorly connected areas has often led to loss of incomes, interruptions of children's education, weakening social fabric and challenges in access to public services. While some people have undoubtedly benefited from the programme, the negative impacts on more vulnerable groups pose a major challenge to the programme's purported claim to be bringing homeownership and tenure security to poorer groups in the city.

Experiences in other countries have shown that the growth of homeownership can contribute to wealth accumulation, the formation of a stable urban middle class, and the strengthening of social stability (Dupuis & Thorns, 1998; Lim *et al.*, 1980; Rohe *et al.*, 2013). However, recent studies from Western countries with historically high levels of homeownership have started to challenge these positive associations, suggesting that they are more ideological than based in reality, as new forms of inequality and exclusion become evident in homeowner societies (Arundel & Ronald, 2021; Fikse & Aalbers, 2021; Forrest & Hirayama, 2018). Meanwhile, evidence from East Asia suggests that housing asset-based welfare has had limited capacity to stand up to economic crises, and can also undermine other policy measures designed to promote social protection and equality (Ronald & Doling, 2012).

The IHDP offers an important contribution to debates on the value of ownership-focused housing programmes and housing asset-based welfare, highlighting the problems that can emerge even in the early stages of such a programme. It is important to recognise that the promotion of homeownership and the objective of housing affordability have always been in tension in the political economy of urban growth (Ortalo-Magné & Prat, 2014). As in other parts of Africa, industrialization is still a relatively small part of the Ethiopian economy, and urban economic growth typically relies heavily on real estate investments (Goodfellow, 2017). The majority of the urban poor reside in informal settlements, facing a critical need for affordable housing solutions.

Conflicting goals and unintended impacts are not exclusive to the Ethiopian case; housing policies have always been an “ideological artifact” directed towards maintaining political or economic order over and above addressing housing shortages (Marcuse & Madden, 2016, p. 184). Cases from elsewhere have shown how housing programmes can be driven by varying political interests and rationalities at different levels, leading to tensions between targets, procedures and results (Charlton, 2009; Huchzermeyer, 2001; Marcuse, 2013). Yet the rise and fall of the IHDP illustrates with particular clarity how problematic it is to combine the welfare role of state housing with the value-creation function, and highlights the importance of protecting the goal of residential need from other goals that serve the interests of more affluent groups. While the challenge of living in a socially and spatially fractured periphery with sporadic infrastructural connectivity compromised the dream of homeownership for many people who did reside in their own property, others were unable to afford to make a home there at all, despite becoming property owners. In this sense, the Ethiopian housing programme has revealed the gulf between property ownership and homeownership, as well as exposing how tenure security is not a housing panacea even for the lucky few who manage to achieve it.

Notes

1. For more detail on the design of the condominium scheme, see Meth et al (2024).
2. <https://www.ethiopia-insight.com/2021/06/21/pushing-boundaries-in-ethiopias-contested-capital/>.

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