Housing Policy Options to Tackle Urban Inequalities

Policy Brief Series

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Contents

Pathfinders Policy Brief Series

These briefs were produced as part of the a new policy brief series, "Housing Policy Options to Tackle Urban Inequalities," the product of a collaboration between the Pathfinders for Peaceful, Just, and Inclusive Societies, the International Institute for Environment and Development (IIED), and the Sierra Leone Urban Research Centre (SLURC), which seeks to tackle inequalities through housing policy development.

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About the Grand Challenge

Inequality and exclusion are among the most pressing political issues of our age. They are on the rise and the anger felt by citizens towards elites perceived to be out-of-touch constitutes a potent political force. Policymakers and the public are clamouring for a set of policy options that can arrest and reverse this trend. The Grand Challenge on Inequality and Exclusion seeks to identify practical and politically viable solutions to meet the targets on equitable and inclusive societies in the Sustainable Development Goals.

Our goal is for national governments, intergovernmental bodies, multilateral organizations, and civil society groups to increase commitments and adopt solutions for equality and inclusion.

The Grand Challenge is an initiative of the Pathfinders, a multi-stakeholder partnership that brings together 43 member states, international organizations, civil society, and the private sector to accelerate delivery of the SDG targets for peace, justice and inclusion. Pathfinders is hosted at New York University's Center on International Cooperation.

About this Publication

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Cover Photo: "Township near Freetown, Sierra Leone," ©Adobe Stock/JAMES.

About the Editors

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Introduction to the Series

Across the world, people are calling for action to ensure their right to affordable, adequate, and secure housing and to the city.[1] The housing crisis is affecting cities ranging from San Francisco in the United States to Accra in Ghana, as most housing frameworks fail to respond to the growing demand for affordable and adequate housing, and the housing sector becomes increasingly financialized, treating housing as a commodity rather than a human right.

Access to adequate housing and having a home "is key to advance people's capabilities to live a dignified and flourishing life."[2] Yet, even as the COVID-19 crisis unfolded, societies have failed to provide minimum protection to residents,[3] as continuing evictions and inadequate responses to people's housing needs and aspirations deepen housing injustices and hamper our ability to build more inclusive and equal societies.[4] Reversing this trend of growing inequalities in housing provision is an ambitious goal that requires new approaches to policy making and implementation, and rethinking the relationship between the different actors involved in society, from the government, to the private sector, and centrally, to citizens and communities themselves.

The issue of access to adequate housing is of particular urgency in Africa, which is currently undergoing "the most rapid urban transition that we have yet experienced in history."[5] Sierra Leonean cities are an example of such concerns—migration to urban areas and limited planning, paired with low-incomes and informal jobs leave many households in conditions of housing insecurity, which are often tied to vulnerability to demolition or climate-related events such as floodings.[6]

Nevertheless, recent attention to housing as a vehicle for economic empowerment, inclusion, and sustainability—resulting, among other things, from the COVID-19 pandemic's lockdown measures, but also from the tireless advocacy of social movements and urban residents themselves—provides a window of opportunity for policymakers to demonstrate their commitment towards more equitable cities, by designing and implementing housing policies that consider the diverse realities of all urban residents and place equality and inclusion at the heart of their strategy.

This Policy Brief Series proposes practical pathways towards implementing housing policies that help combat inequality and exclusion in urban areas.

The series is the product of a partnership between the Pathfinders for Peaceful, Just, and Inclusive Societies,[7] the International Institute for Environment and Development (IIED),[8] and the Sierra Leone Urban Research Center (SLURC).[9]

Addressing spatial disparities in urban areas was identified as one of the key policy priorities in the Pathfinders flagship report, *From Rhetoric to Action: Delivering Equality and Inclusion*,[10] which warns that the inability to deal with the housing affordability crisis across the world risks heightening grievances and social unrest even in previously peaceful countries.[11] Respondents to the multi-country poll conducted for the report consistently placed housing as a policy priority for the future, including 84 percent in Sierra Leone, and many members of the Pathfinders coalition have highlighted the need to address the housing crisis as key to advance on other goals of the 2030 Agenda. The collaboration also builds on IIED's efforts to promote housing justice[12] in ways that recognize diverse housing needs, democratize urban governance, and address the twin challenges of growing inequalities and climate change. Furthermore, this initiative draws on the knowledge and experiences of SLURC in working with communities to collect information on housing conditions and advocate for improving the well-being of residents in Sierra Leone's informal settlements.
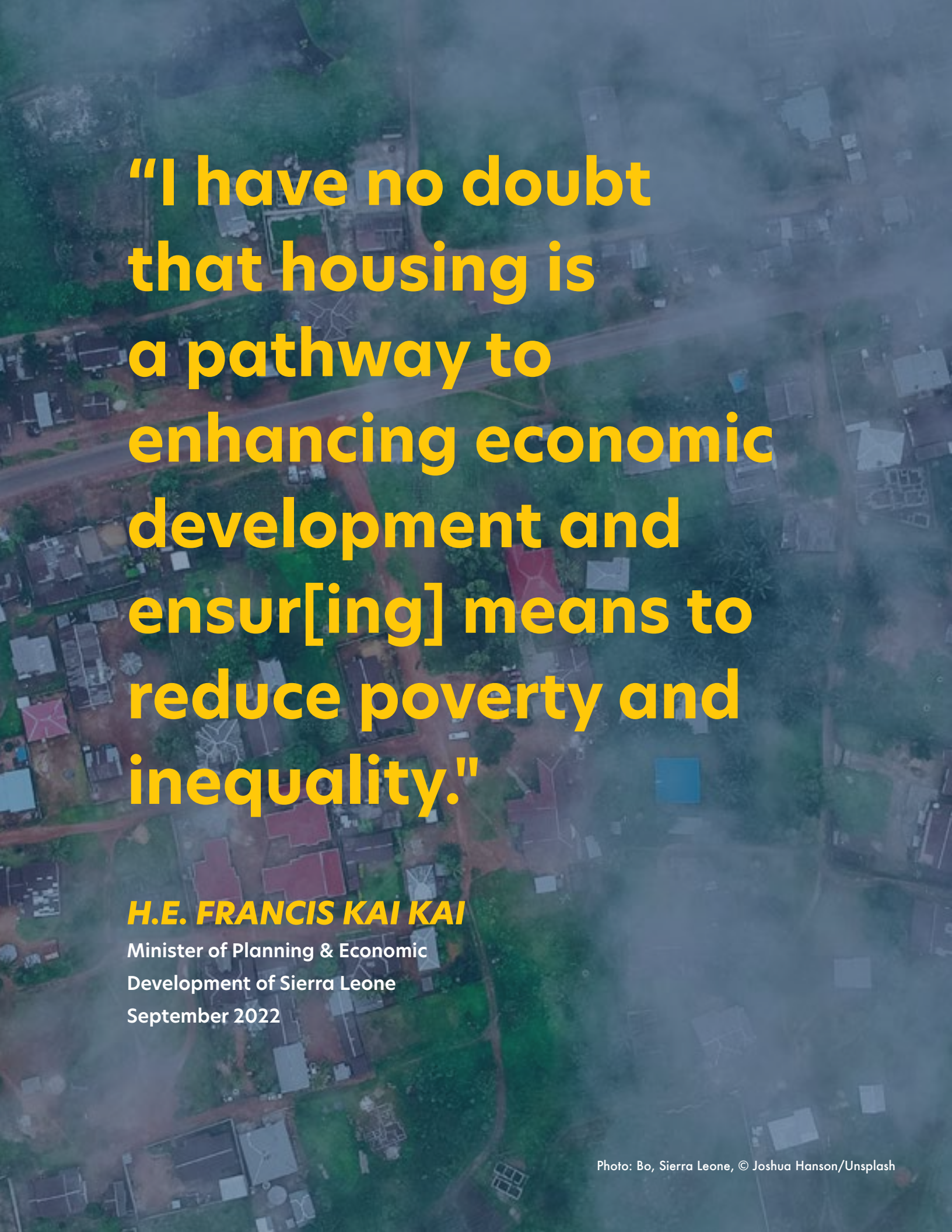
The briefs elaborate on **six key themes in housing policy**, providing examples of innovative approaches and possible entry points to deliver equitable and inclusive outcomes. The themes are the following:

1 **Policy frameworks and reforms to tackle housing inequality**

2 **Governance approaches to equitable housing**

3 **Participation in equitable housing development**

4 **Access to land to provide equitable housing**

5 **Housing finance**

6 **Local building materials for housing developments and the construction sector**

These six briefs propose policy pointers to **advance equitable housing policy and practice**, focusing on guaranteeing access to adequate, secure, and affordable housing to those most marginalized and excluded from housing opportunities.

The key themes were identified collectively between Pathfinders, IIED, SLURC, and the government of Sierra Leone. While they were designed to respond to the priorities and concerns in the Sierra Leonean context, the discussion and recommendations will hopefully prove useful for actors working in urban development and housing justice in other parts of the world.

Housing remains a priority for citizens, for whom it represents not just shelter but also health, economic empowerment, safety, and the recognition of their right to partake in society. As cities become host to the majority of the world's population, designing policies that prioritize equitable access to a home and think of housing as a right rather than a commodity is a crucial step towards building inclusive, and resilient societies where everyone can thrive.

"I have no doubt that housing is a pathway to enhancing economic development and ensur[ing] means to reduce poverty and inequality."

H.E. FRANCIS KAI KAI
Minister of Planning & Economic Development of Sierra Leone
September 2022

Photo: Bo, Sierra Leone, © Joshua Hanson/Unsplash

Policy Frameworks & Reforms to Tackle Housing Inequality

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

POLICY BRIEF 1

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1.1 Policy Pointers

— To tackle inequalities, housing policies must diversify instruments and mechanisms that respond to multiple housing needs and aspirations from a rights-based perspective.

— Tackling housing inequality entails unlocking the potential of all levels of government, developers, and residents by reviewing roles across sectors, decision-making structures, existing incentives, and resource allocation promoted by housing policies.

— **Wider frameworks, such as national urban policies,** can ensure and mobilize the principles of equality, justice, and human rights in housing.

— Policy frameworks can align with a human rights approach and promote instruments and mechanisms for the Recognition, Protection, and Fulfilment of housing rights.

— **Instruments for the recognition of housing rights** include improving and democratizing mechanisms for data collection, as well as setting up structures to monitor and stop housing rights violations and forced evictions.

— **Instruments for the protection of housing rights** include the regulation of land and housing markets with adequate incentives, regulations to protect different forms of land tenure, and regulations against forced evictions and discrimination.

— **Instruments for the fulfillment of housing rights** include various forms of direct provision of housing, both through subsidies, direct construction, stock recovery, or the production of public rental units, as well as mechanisms for enabling forms of community-led housing, including informal settlements upgrading.

Photo: "A sectional view of central Freetown," Courtesy of SLURC.

1.2   The issue

The scale and complexity of the current housing crisis require more responsive policies. With vast parts of the population living in inadequate housing conditions, advancing the right to adequate housing is an essential mechanism to deal with inequalities and their urban manifestations. Tackling housing inequalities requires a rights-based perspective, and there is an opportunity for policy reforms and frameworks to align with a human rights approach. This translates into instruments that respond to diverse housing needs and aspirations across gender, class, race, ethnicity, age, and ability.

Historically, housing development has followed exclusionary patterns that have reproduced inequalities by not recognizing, protecting, and fulfilling the rights of certain groups. The reasons behind such patterns are complex and diverse, including unequal access to land markets, high transaction and construction costs, difficult access to mortgages for affordable housing, limited support for small-scale developers, and often discriminatory planning instruments unable to recognize and respond to diverse housing realities. Likewise, the emphasis on promoting individual homeownership has limited the development of adequate institutional and financial support for other forms of tenure, often failing to protect groups such as renters and migrants from exclusionary urban patterns.

Advancing the right to adequate housing requires reviewing the coordination among sectors (including transportation, construction, planning, etc.), incentive structures, decision-making processes, and resource allocation promoted by housing policies. In doing so, it is important that policies recognize the role played by incremental financing, self-built housing, and other mechanisms that are better suited for households with lower and less stable incomes, and support small-scale developers in addition to large-scale projects. It also requires a shift in the relationship between authorities, developers, and residents of informal settlements, eliminating all forms of discrimination and criminalization.

1.3   Approach

Diversifying housing delivery mechanisms is key. Current housing approaches tend to focus mainly on large-scale private-sector-led developments, but policies should provide tools and support to other forms of housing delivery. This requires providing conditions that unlock the potential of all levels of government and society to respond to housing challenges.

Some countries, for example, have advanced in overarching national urban policies that enable responses at multiple levels by providing clear mandates and advancing regulations. Importantly, to promote housing that recognizes diverse realities and needs, governance structures must ensure principles of equality, justice, and human rights.

Tackling housing inequality requires policies and frameworks that enable the **recognition, protection, and fulfillment** of the right to adequate housing. Each of these entails the mobilization of instruments and mechanisms that diversify the scope and reach of housing policies. In what follows, we discuss a series of instruments that have been mobilized by different levels of government and society to recognize, protect, and fulfill the right to housing in ways that tackle inequalities.

1.3.1 Instruments for the recognition of housing rights

One of the main challenges of housing systems is to **respect** and **recognize** the entitlements of those systematically discriminated from their rights, and to acknowledge housing processes that take place beyond the realm of formal planning. Developing mechanisms that recognize and support these existing diverse housing efforts and realities is an essential first step to tackling housing inequalities.

One crucial way of advancing the recognition of housing rights is improving and democratizing instruments for data collection. Local planning offices are usually in charge of this task but often don't have the adequate mechanisms to capture the housing and urban reality of those living in informal settlements or other forms of precarious housing conditions. Data gathering exercises, such as mapping, informal settlement profiling, and enumerations, are crucial to respond to people's housing needs. To do so effectively, they should build on ongoing local processes and existing knowledge, include residents in decision-making processes, and act in inclusive ways when exposure to risk.

Examples of this include several experiences led by grassroots groups of community-led mapping of informal settlements, such as those mobilized by the local affiliates and federations of Slum Dwellers International (SDI)[13] or by members of the Asian Coalition of Housing Rights (ACHR).[14] Those community-led mapping efforts have been used by communities to negotiate their right to stay in place and to have a say in the decisions made about their neighborhoods.[15] To leverage these efforts, policy frameworks must provide planning instruments and capacities to recognize and support them, creating the conditions for meaningful democratic engagement in the production of local data. Examples of such an approach include the use of community-driven data for the definition and development of the Mukuru Special Planning Area

in Nairobi, Kenya;[16] or the ongoing process of upgrading and urbanization of the *macro-campamento* Los Arenales in Antofagasta, Chile, which draws directly on SDI-supported community-led mapping experience and has resulted in the formal recognition and support of the regional government.[17]

Another policy mechanism to advance the recognition of housing rights is to set up structures to monitor and stop housing rights violations and forced evictions. Some city governments have embraced notions such as "human rights in the city," "human rights city," the "right to the city," and the global human rights cities movement, which have materialized in the creation, for example, of human rights departments and action plans, offices for non-discrimination, or the protection of the social function of property.[18] Forced evictions are a central issue for such entities, either by monitoring and stopping them or by creating mechanisms to deal the multiple causes behind them, such as large-scale urban development projects, natural disasters, mega-events, or other economic-related evictions.[19]

1.3.2 Instruments for the protection of housing rights

Housing policies and frameworks have a key role in **protecting** housing rights by providing adequate regulations and incentives. These include a wide range of instruments: first, policies can *regulate land, housing, and rental markets* in ways that protect affordability and enable access for those historically excluded from the market. The assumption here is that, without adequate incentives and frameworks, the private sector tends to serve certain sectors while leaving lower-income households and other marginalized groups behind. The range of instruments for land and housing regulations and incentives is extremely wide, and their level of adequacy and pertinence will depend on local conditions.

Examples include:

— land use frameworks and zoning that establish quotas for affordable or social housing for private developers;

— incentives such as tax extensions, land rights transfers or extra constructability for developers that convert under-utilized urban land for social housing;[20]

— regulations that support initiatives of self-help and community-led housing production;[21]

— rent control and rent caps for affordable housing;

— instruments for ensuring that the public sector retains the public value of areas where the private sector invests—through mechanisms for land value capture, impact fees, or development charges and taxes;[22] or

— instruments that focus on enabling and giving priority to local or national governments to acquire land through a public land register or "public land bank," as a way of realizing the social function of land through the development of social infrastructure and housing.[23]

Another form of protecting housing rights is by regulating diverse forms of land and housing tenure, both in terms of individual ownership (through, for example, accountable and transparent property registers) and other forms of collective ownership or rent. For the rental market, some countries have advanced in supporting formal housing rent markets—for example, by providing rent subsidies or tax incentives. However, there are important challenges regarding the regulation and support of rental markets in informal settlements, which constitute a large and complex market, as evidence from Tanzania has shown.[24] This also includes regulating and supporting processes of micro- or medium-sized in-situ densification, as documented in Cape Town, South Africa.[25] Housing frameworks can mobilize several instruments when considering collective or non-individual ownership models regulation. One of them is the Community-Land Trusts (CLTs) model, "based on the management of land as a common good, protected from speculation to ensure long term affordable housing,"[26] and a dissociation between the land and the building ownership. CLTs have been used to regularize existing informal settlements in regions from Puerto Rico[27] to European cities as a mechanism to manage affordable housing for low- and middle-income households.[28] Beyond CLTs, countries have developed wider frameworks to recognize other forms of land and housing tenure through cooperatives and collective ownership. The case of Community Organizations Development Institute (CODI) in Thailand, through its Baan Mankong program, is probably the most emblematic experience of providing financial and legal frameworks and regulations that have protected the right to stay in place of informal settlement dwellers by mobilizing instruments for collective savings and tenure,[29] reaching citywide scale.[30]

Finally, *regulations against forced evictions* and discrimination are crucial to protect the right to housing. In the context of COVID-19, many countries put a moratorium on forced evictions, such as Argentina, Colombia, South Africa, Austria, and France, or rental waivers in countries such as Malaysia and India.[31]

1.3.3 Instruments for the fulfillment of housing rights

Housing policies and frameworks also have an important role in *fulfilling* the right to adequate housing by directly providing housing or enabling its delivery. The *direct provision of housing units* can take several forms. Although most countries have some form of direct housing provision, in all of them, there is some degree of collaboration with the private construction and development sector, either through the provision of subsidies or by sub-contracts for specific functions.

Effective direct provision of housing requires robust and healthy financing systems that allow the direct involvement of the state in the design, construction, and management of them. Local or national governments might directly build housing units, either for private ownership through loans or supply-subsidies or, alternatively, to keep and manage them as public rental units, which has been historically important in European cities such as Vienna and Barcelona. Individual demand-subsidies might also be used for the acquisition of affordable housing units, which has proved to be an effective form of reducing the quantitative deficit through private enterprises, but this can easily lead to problematic urban expansion and segregation if proper regulations to the market are not in place.[32] Another form of direct provision is the recovery of the existing building stock as a way of maximizing the social function of well-located land. Authorities in Ecuador, for example, recently launched a competition to recycle public buildings and transform them into social housing.[33]

Finally, a key mechanism for fulfilling the right to housing is enabling different forms of community-led housing. These include the legal, financial, and political support of cooperatives and organized housing groups, as well as the creation of informal settlement upgrading programs. There is a broad consensus about the importance and benefits of providing in-situ urbanization and housing solutions for those already living in well-located land, prioritizing upgrading when possible and limiting eradication to only when necessary.[34] These strategies are particularly relevant for countries where vast parts of the population live in informal settlements. Housing frameworks across the world have implemented upgrading programs of different natures, from massive federal Growth Acceleration programs in Brazil, city-led integrated upgrading programs in Medellin, more punctual experiences emerging from alliances with civil society in Mumbai, or the abovementioned nationwide program

in Thailand, to name just a few.[35] What they tend to have in common is the emphasis on multi-sectoral interventions, tenure regularization, and the mobilization of resources to increase access to basic services, infrastructure, and improving housing habitability.[36] Crucially, most upgrading programs involve some degree of community participation and engagement, with successful outcomes intrinsically tied to the kind of participation behind the implementation of the process.[37]

Conclusion

Housing challenges and their implications for inequality are complex and diverse, and policy frameworks need to acknowledge such complexity by expanding and diversifying their scope. Policy reforms can help recognize, protect, and fulfill housing rights through a range of mechanisms which include:

— improving and democratizing instruments for data collection;

— monitoring, regulating, and stopping housing rights violations and forced evictions;

— regulating land, housing and rental markets with adequate incentives;

— regulating and promoting different forms of land tenure;

— directly providing housing through healthy and well-regulated financial mechanisms that rely on multilevel governance and redistribution principles, recovering stock or producing public rental units; and

— promoting and enabling community-led housing and informal settlement upgrading programs.

Realizing the potential of all these instruments requires clear roles and investment in competencies across local and national governments, as well as understanding and unlocking the potential of private and civil society actors through decision-making structures, incentives, and resource allocation. All in all, it requires widening the definition of housing policies in ways that recognize, support, regulate, and multiply the everyday efforts for housing production that take place in cities as key enablers for tackling housing inequality.

Governance Approaches to Equitable Housing

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

POLICY BRIEF 2

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2.1   Policy Pointers

— While governments might not be equipped to directly deliver housing, they play a key role in setting forth a united vision on the right to housing to then dictate policies and regulations that explicitly seek to address inequalities.

— Emphasizing the connection between housing and other priority strategies in the reduction of inequality, such as health, education, or climate adaptation, can help build coalitions in favor of the agenda and support coordination between different actors.

— The sharing of responsibilities for spatial planning between central, regional, and subnational authorities should be accompanied by the appropriate financial and human capital resources to undertake and implement plans.

— There are varied examples of formal structures created to coordinate and implement national or subnational plans for housing delivery, which may include infrastructure providers, financial actors able to provide loans to lower-income populations, and civil society representatives or local leaders, among other actors.

2.2   The issue

A shift towards market-driven urban development has often led to a project-focused approach to solving urban issues, rather than comprehensive, long-term plans. Cities then cannot follow a strategic urban development vision, relying on more informal or fragmented programs, which risk leaving those most in need behind.[38] In many cases, administrative structures inherited from colonial periods are highly centralized, leaving subnational governments with no capacity.[39]

Increasingly, subnational governments are required to perform more functions at the local level. Nevertheless, these delegations of authority and decision-making power are not followed with the necessary funds and capacity, resulting in greater frustration and the erosion of the social contract, as citizens perceive the government is not delivering for them.

Photo: "A housing workshop session at SLURC," Courtesy of SLURC.

Local governments "are the level of government that directly interfaces with residents over housing issues," and thus "can support responses tailored to particular local problems (including local informal settlements) in ways that higher levels of government cannot."[40] Empowering local governments and aligning local strategies with national vision is therefore key to delivering inclusive housing policies. In many countries, however, low incomes, revenue-generating capacities, and historical structures have prevented local governments from truly delivering.

2.3   Approach

The role of national and subnational governments might no longer be that of the direct provider of housing, but what they are still in the right place to provide is a united vision of the kind of urban spaces society wants, and a clear distribution of responsibilities across different levels of government agreed to achieve such vision. For example, Rwanda's 2015 National Housing Policy and 2017 Informal Urban Settlement Upgrading Strategy recognize housing as a basic human right and outline the responsibilities of different levels of government.[41] Johannesburg's Corridors of Freedom is also an example of such a vision, which also aligned with South Africa's National Development Plan of 2011 and the city's long-term Growth Management Strategy to support coordination across government levels and actors.[42]

In governance, it is important to reflect how housing extends beyond four walls and is not just a matter of shelter. Housing for many, particularly the most vulnerable households, is for example "the first line of defense against the impact of climate change."[43] The connection between housing delivery and efforts on climate change, infrastructure, health, education, and other aspects of government intervention can portray inadequate housing as an obstacle to achieving broader development goals. This allows coalitions to grow and be stronger—such as the case of Surabaya, Indonesia, where urban issues were promoted not just as a poverty matter, but also an environmental and anti-corruption endeavor.[44] Political coalitions and alignment across levels of government are easier when issues like housing are focused on delivering visible material change in the life of people, with concrete objectives and results-driven strategies, so that "the city benefits from harnessing synergies, minimizing trade-offs, and increased collaboration between actors on implementation."[45]

Chile's *Recuperación de Barrios* program is an example of a national strategy associated with housing delivery that links housing to other issues, such as health and education, through the targeting of deficiencies in public services, parks, and other community facilities.[46] Similarly, Medellín in Colombia's Housing Policy Committee serves as a platform for heads of planning, housing, environmental, and public works departments of the city to coordinate policies and implementation.[47]

An important role played by national and local governments alike is anticipatory planning for urban resilience—understanding the potential for urban growth as well as the environmental implications.[48] Cities in Ethiopia and Colombia, for example, are working across national and local levels to understand patterns of future urban expansion, in order to mark space for arterial roads and services.[49]

Making housing a central part of national strategies on inclusive development allows for the identification of the different ministries and departments involved in housing delivery in some shape or form. This can be done more broadly through the acknowledgment of synergies or regular convenings of the different actors, including for example a direct line of coordination with Ministries of Finance and of Social Services, or through the establishment of housing-specific coordinating agencies or institutions—though models vary. Aside from Ministries of Housing, catalytic institutions can serve for financing (e.g., the *Akiba Mashinani Trust* in Kenya that supports savings schemes and housing programs of the Kenyan federation of slum dwellers), or partnerships (e.g., the Indian Alliance).[50]

Morocco's 2003 National Urban Strategy outlined intergovernmental relations and included a series of forms of support, including budgetary allocations and the provision of serviced land for housing. To deliver housing, a group of public construction companies came together to form Al Omrane to implement to a large extent the housing objectives, including through private public partnerships or the Villes sans Bidonvilles ("Cities without Slums") program.[51]

While no initiative is perfect, there are examples of authorities established to coordinate housing delivery. The Urban Resource Center in Pakistan's Karachi has served as a space for housing deliberation since 1989 and brings together government officials and civil society through public forums.[52] The Agency for Rehabilitation and Urban Renewal (ARRU) in Tunisia operates under the Ministry of Equipment, Housing and Territorial Development (MHEAT), and serves to provide basic infrastructure, utilities, and public spaces, as well as making ad-hoc housing improvements in informal settlements. It incorporates local participation and consultation as well.[53] Similarly, Mexico's Institute of Housing (INVI) was created to support housing policies for low-income groups through construction, provision of loans, and support financing to banks.[54] In

the Philippines, the local branch of the Philippines Homeless' People's Federation (HPFP) in Iloilo supports housing delivery in a wide range of ways including land acquisition. Work like this became easier with the establishment of the Local Housing Board order law in 2008, which institutionalized a mechanism to promote savings and connect networks of low-income residents.

National governments can require subnational governments to implement specific plans, but they have to be supported with the necessary capacity and funds. Brazil's federal law, for example, required municipal authorities to establish Municipal Housing Councils, funded through the "Fundo Municipal de Habitaçao" (Municipal Housing Fund), and the National Social Interest Housing Fund. State (or regional) governments can provide support to municipalities in the development of social-interest housing plans.[55] This can also be done through financing mechanisms, such as subsidies, loans, and tax incentives, both for local governments themselves and for other actors such as the private sector.

The Kampung Improvement Program in Indonesia, for example, included central coordination from the national Directorate General of Human Settlements of the Ministry of Public Works, but the planning and development of the projects were led by local government and infrastructure departments staff that forms KIP units, in consultation with community and neighborhood organizations.[56]

Regional and national urban strategies are well fitted to develop a plan that interconnects different urban areas across a specific region or country, which is needed to better expand economic activity. Incorporating a spatial lens into regional and national-level planning can support better national development plans.[57] Tanzania's Kahama Strategic Urban Development Planning Framework is an example of regional coordination.[58]

Beyond coordination amongst governmental entities, governance structures require mechanisms for the involvement of non-governmental actors such as community-based organizations and the private sector. Some benefits of this include a better alignment of priorities to ensure investments provide return (and avoid, for example, large-scale programs that are then not taken up by populations), a combination of different capacities (technical, financing, legal) to complement the efforts of the government, and—of particular importance in the housing sector—the provision of data on housing conditions and financing. National government agencies—as seen in programs in Latin America and in Asia—can support the provision of public housing in coordination with private and non-profit sectors, without building the housing themselves. They can support poor communities as they organize themselves, like they did for CODI in Thailand. This is conducive to a better relationship, where poor communities are not targeted or threatened by government agencies and instead are supported into producing data, savings groups, and plans for their communities.[59]

Therefore, national and subnational governments should play a series of roles in the provision of housing, some of which are outlined below.

National governments can:

— Provide a national shared vision and guidelines around resilience planning that place housing at the center of an inclusive development strategy linked to climate change, economic development, and transparency efforts.

— Align competencies with resources at the local level.

— Enable regional and local governments to enforce spatial development plans through legal provisions—such as the devolution of spatial planning & land use regulations to the local level—along with capacity building and adequate financing mechanisms.

— Establish coordination mechanisms for actors working on housing, whether informally or through specific housing institutions.

— Develop spaces for cross-jurisdictional coordination and alignment of goals across local governments and regions.

— Promote financing mechanisms and incentive structures to promote inclusive delivery, including reviewing fiscal frameworks and their relationships to the delivery of housing and urban development.

Subnational governments can:

— Align local strategies and spatial development plans with national visions.

— Ensure stakeholders across different sectors are incorporated into policy decision-making processes.

— Develop new housing market regulations and respond to increasing financialization.

— Use partnerships with civil society and the private sector to complement local government capacities and resources and catalyze action.

— Consider reforms to local planning, land use, and zoning regulations.

2.4   Challenges

Processes of fiscal reform or decentralization are no small feat, take a long time, and can only succeed if there is sustained political will. Efforts to decentralize are undermined if influential actors in the central government are opposed,[60] or if they are merely a response to donors or international pressure.[61]

Even when there is political will to engage in productive partnerships between different actors, there is often a lack of capacity and funds available for subnational governments and organizations. Capacity building for national or ministry employees who will work with local officials or themselves move to the local level can be a good strategy to overcome capacity challenges,[62] as well as demanding technical assistance as part of lending and grants provided.

Conclusion

Building housing directly might not be within the reach of many governments, but the governance structures in place should ensure that responsibilities are clear and well-resourced, and that the incentives in place serve to advance the goal of reducing inequalities. Aligning national, regional, and subnational visions and plans—including those developed in collaboration with international development actors—linked to the provision of housing and the goal to tackle urban inequalities can help identify opportunities for joint action and avoid duplicating efforts and responsibilities.

Depending on the number and kind of actors involved, a certain coordination mechanism, whether in the form of a cross-sectoral entity, or a department within the appropriate ministry, can facilitate the implementation of housing plans in collaboration with the private sector and civil society. These multi-sectorial exchanges can shed light on what kind of incentives, land use and zoning ordinances, and financial and legal support is needed for housing delivery. Focusing on tangible issues around urbanization, including housing, can provide clear goals and actions to be taken that can build the ground for more difficult efforts around decentralization and multilevel coordination.

Participation in Equitable Housing

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

POLICY BRIEF 3

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3.1   Policy Pointers

— Participation in housing related decision-making should be prioritized, as it is a right recognized by the United National Committee on Economic, Social and Cultural Rights.

— Equitable opportunity for meaningful participation in housing requires providing the necessary support and conditions for marginalized voices and experiences to be recognized.

— Housing policy frameworks can promote the right to participation by incorporating procedures for participation into housing production so that grassroots groups and their support networks can engage meaningfully in the planning, design, construction, management, and ownership of equitable housing initiatives.

— By promoting participation in housing needs assessments, action plans and monitoring, housing policy can promote transparency and accountability in ways that contribute to wider democratization of housing governance.

3.2   The issue

Integrating participatory principles and processes into affordable and social housing initiatives has the potential not only to generate more equitable housing solutions, but also to contribute to a wider democratization of urban governance. However, housing policies have tended to prioritize the interests of large-scale private developers in the delivery of affordable housing programs, rather than guaranteeing the conditions for meaningful participation of civil society and low-income groups. This top-down, market-driven approach to affordable and social housing has systematically failed to meet the needs of low-income groups and to advance sustainable urban development. Even when community participation is addressed in housing policy frameworks, it is often not accompanied by the necessary conditions that ensure meaningful community participation in the implementation of housing policy frameworks. As a result, communities asked to take part in housing programs are often invited into mere consultative exercises, with little scope to substantially affect decision-making process.

Photo: "A City Learning Platform meeting on housing in Freetown," Courtesy of SLURC.

Nevertheless, United Nations Committee on Economic, Social, and Cultural Rights has recognized "participation in housing-related decision-making at the national and community levels" as a key entitlement needed to realize the right to adequate housing. For this entitlement to be guaranteed, housing policy needs to create mechanisms to guarantee meaningful participation throughout the various stages of housing developments, from policy formulation, to housing construction and post-occupancy support programs. Furthermore, it is crucial that housing policy promotes participation in ways that build synergies, strengthen, and complement other mechanisms and spaces of public deliberations such as participatory spatial planning and participatory budgeting processes.

3.3   Approach

To recognize, protect, and realize the right to participate in housing processes, housing policy needs to tackle the uneven set of opportunities to participate in housing policy development and delivery, removing barriers that have impeded marginalized voices and experiences to be heard, and establish platforms for them to meaningfully influence housing related decision-making processes. Housing policy and practice can then play a vital role in building societies' capabilities to participate in public deliberations and therefore deepening democracy.

3.3.1 Participation in planning and design

Housing policy can enable participatory approaches by aligning the planning and design process of housing developments with wider frameworks for participatory area-based planning. It can also identify contexts where participation is already recognized, such as in processes of local area development or spatial planning, to synchronize rather than duplicate or undermine public engagement. Meanwhile, housing policy can provide an important entry point to integrate participation in spatial planning and territorial development.

Box 1: Experiences of participatory planning and design of equitable housing

There is a growing amount of expertise by social-technical assistance groups providing support and facilitating processes of participatory planning and design in equitable housing initiatives. These groups are often made up by inter-disciplinary teams, drawing on expertise from disciplines of planning, design, architecture, social development, and law. Their organizational set-up varies, as the groups work from non-government organizations (NGOs), academia, social enterprises, as well as networks of volunteers. While the activities of these groups are fundamental to guarantee meaningful participation, they require a supportive policy framework in order to be sustainable. For example, the Uruguayan Federation of Mutual Aid Housing Co-operatives, FUCVAM (*Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua*) comprises of over 500 housing cooperatives, representing more than 25,000 families in Uruguay. Their work is supported and promoted by the national housing policy framework, which helps them access capacity building and flexible finance as they build housing and develop structures for collective decision-making.

To integrate participation into housing initiatives, housing policy needs also to emphasize the need to recognize people's lived experiences and aspirations in the process of housing design. Delivering housing programs through a process of co-design is crucial to enable housing interventions to respond to the needs of people and nature. This process of co-production needs to be properly budgeted and facilitated, creating the conditions for people to engage meaningfully. Often governments lack capacities to undertake such complex processes of co-design, and the collaboration with civil society, academic, and other forms of social technical assistance groups play a key role in creating inclusive methodologies of participatory housing planning and design.

The table on the next page summarizes some experiences that generated important methodological innovations in this field.

Table 1: Examples of innovative participatory approaches to planning

No.	Variable	Link
Nairobi	Kambi Moto project is a community-led housing project implemented through a partnership between the Pamoja Trust and social movement Muungano wa Wanavijiji. The house dreaming methodology of Pamoja Trust led to the design of an incremental housing typology, setting up important precedents methodologically but also in terms of spatial land use planning.	Kambi Moto project
Freetown	The Community Action Area Plans in the informal settlements of Cockle Bay and Dwarzack in Freetown were led by the Sierra Leone Urban Research Centre in partnership with Architecture Sans Frontières-UK (ASF-UK) and the Federation of the Urban and Rural Poor of Sierra Leone. The process adapted the ASF-UK Change by Design methodology, bringing together components of housing design and neighborhood as well as city-wide spatial planning.	Publications Video
São Paulo	Usina is a multidisciplinary collective of architects, engineers and social workers based in São Paulo. Usina have facilitated a series of collective self-help housing initiatives in partnership with housing social movements in Brazil. Their methodology has a strong feminist approach and focuses on using design process to support social movements organizational capabilities. The Mutirão Paulo Freire is their most emblematic initiative, using municipal funding to facilitate a collective design and construction process of a high-rise development.	USINA Website World Habitat description Video
Mumbai and Pune	Society for the Promotion of Area Resource Centers (SPARC) has been partnering for many years with community-based organizations of informal settlement dwellers—National Slum Dwellers Federation (NSDF) and Mahila Milan. Together that have implemented various initiatives of incremental upgrading, where the role of design has been to support community-led actions. Beyond incremental upgrading, their participatory methodology has also informed the construction of high-density developments across India. These practices have been extremely influential and disseminated through the international network Slum Dwellers International (SDI).	SPARC website Description of Incremental upgrading practices 2016 Curry Stone Design Prize

3.3.2 Participation in the management, construction, and ownership

Beyond the process of planning and design, housing policy can also recognize mechanisms through which communities can be involved in the management, construction, and ownership of housing initiatives. Collective forms of housing production and management can play an important role in fostering livelihoods of local residents, as this can lead to income generation opportunities in the construction industry.[63] Housing policy frameworks can recognize and promote community-led processes of housing construction and management, while at the same time making the provision to strengthen the capacities of community groups and organizations to take on these tasks.

Collective forms of land and housing ownership can be another mechanism through which housing policy can increase participation in housing

developments. Promoting instruments like community land trusts or housing cooperatives, can be an important means to encourage non-speculative forms of housing provision. By doing so, housing developments can have more chances to remain permanently sustainable and affordable, instead of being driven purely by market interests (see Box 2 for more on this).

It is important for housing policy to also recognize that there are diverse modalities of community-led housing production and ownership. The appropriateness of each of these modalities will differ from context to context, given past experiences and knowledge on collective forms of housing production and ownership. Nevertheless, it is important for housing policies to promote a range of modalities and practices, create a supportive and enabling framework to advance them, and define the process through which the collaboration with other stakeholders can define and develop non-speculative and community-led housing.

Box 2: Community-led housing as a pathway for equality[64]

Community-led housing initiatives are known by different names according to the geographical context where they arise and their institutional and financial arrangements. Common names associated with those practices include collaborative housing, social housing, co-housing, housing cooperatives, housing co-production, self-help housing, and community land trusts. In some contexts, community-led housing is the only way through which low-income households can access adequate housing. The collectivization of housing production and ownership has been also identified as a key mechanism to safeguard land and housing from speculative processes and securing long term housing affordability. Fundamentally, community-led housing are democratic, collective, and non-speculative forms of housing production. Recent studies have been demonstrating that community-led housing can play an important role in reducing poverty, enhancing resilience of low-income groups to health and environmental shocks and stresses, and addressing inequalities.

In Asia, an important contribution to advance housing rights was made through a partnership between the Asian Coalition for Housing Rights (ACHR) and Thailand's Community Organisation Development Institute (CODI). The former is a 30-year-old network of grassroots communities, and the latter is an autonomous government institution aimed at facilitating civil society's access to public funds. Community-led housing actions financed by CODI fall within the scope of housing co-production, in other words, a more horizontal form of collaboration between the state and civil society. In

housing co-production initiatives supported by ACHR, the state's main role is to provide financial, legal, and logistical support for diverse community-led practices, each one designed according to specific local needs and aspirations.

One of these powerful experiences of housing co-production supported by ACHR is the Baan Mankong Program (BMP). From 2003 to 2018, the initiative helped to channel public funds for housing subsidies, loans and slum upgrading actions in more than 300 Thai cities. Beyond the financial support, the active leadership of local communities in the BMP contributed to connecting housing challenges with broader structural problems such as urban poverty and inequality. In the case of Thailand, valuing community-led practiced meant the upscaling of local housing solutions to city-wide and country-wide decision-making arenas without disregarding local specificities.

3.3.3 Participation in policy development, accountability, and monitoring

Housing policy can also define the mechanisms through which civil society as well as other stakeholders can participate in the process of policy development, accountability, and monitoring activities associated to housing rights. Participatory housing needs assessments promotes transparency by enhancing the availability of reliable and relevant information, preventing abuses of power in policy development and implementation. By supporting community-led processes of knowledge production, housing policy frameworks can generate more responsive information about housing conditions, while at the same time expanding communities' capacities to engage meaningfully in decision making processes.

Beyond needs assessment, housing policy accountability and transparency can be improved by the generation of participatory action plans. Action plans can be associated to the implementation of a particular aspect of a housing policy, as well as the elaboration and review of the housing policy itself. Examples of how governments can encourage participation in these processes include the formation of a task group or multi-stakeholder platform to co-design a new housing policy, representing grassroots groups, municipal authorities, built environment professionals, the private sector, as well as financing institutions.

Furthermore, participatory monitoring approaches to the implementation of housing policy and practice can ensure that the relevant housing stakeholders are answerable to their policies and actions. Housing policy can outline mechanisms for participatory monitoring of housing rights.

Some examples of these include:

— the requirement of meaningful participation in social and environmental impact assessments of urban development projects that affect access to equitable housing; or

— the creation of housing rights monitoring office in local governments to document and control displacement and eviction processes.

By securing the right to participate in housing policy development and accountability through participatory housing assessments, action planning and monitoring, housing policy can generate more responsive housing practices, while at the same time playing a more significant role in democratizing governance.

Conclusion

By promoting participation, housing policy is advancing the internationally recognized human right to participate in housing-related decision-making processes. At the same time, participation is a fundamental condition to ensure that housing initiatives are responsive to people's needs and priorities. Furthermore, recent studies[65] show that participatory approaches to housing can play an important role in reducing poverty, building resilience, and strengthening democratizing governance. In other words, participatory approaches to equitable housing create a key pathway to responding to inequalities, and can make sure that diverse voices and experiences are recognized. Having said that, existing experiences have demonstrated that for to take place, participatory processes need to be appropriately resourced and facilitated in a sustainable manner, ensuring strong community ownership and leadership, and require that they result in tangible improvements in people's lives. Government action is key to creating those conditions and to ensure that participatory efforts are sustained and scaled.

Access to Land: Providing Equitable Housing

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

POLICY BRIEF 4

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4.1   Policy Pointers

— Providing equitable access to housing requires ensuring access to well-located, serviced land at an affordable price and with security of tenure.

— Improved land records and broad titling efforts can reduce the cost of land by reducing transaction costs in the purchase or sale of land and provide a vehicle towards greater housing security for urban residents if they are implemented in partnership, rather than in confrontation with communities.

— Outdated laws and regulations, like minimum lot sizes, should be identified and updated to reflect the housing needs and financial resources of urban populations, and not just those of the highest incomes.

— Land sharing and land readjustment processes can be an effective way of providing security of tenure to inhabitants while increasing the availability of affordable housing for urban dwellers but requires long-term political commitment from the different stakeholders to reach agreements.

— In contexts of high urbanization rates, it is critical to prepare cities for urban expansion by setting aside land to be serviced with roads and public services in the upcoming years as cities grow.

4.2   The issue

Land is "the largest line item on any development budget."[66] Therefore, no equitable housing strategy can succeed without establishing mechanisms to reduce the cost of land for housing. Such a task is extremely challenging in a context of high urbanization rates and insufficient supply of serviced land.

Lack of land available for housing construction that is serviced and well-connected to the city center and economic opportunity is exacerbated when ownership of the land is unclear and/or disputed, due to lack of records or competing claims. Lack of security of tenure not only makes residents vulnerable to eviction, but also discourages anyone with claims to the land from investing in it. Limited or absent land titling systems increase uncertainty over tenure security and transaction costs, and land grabbing is common, which might lead to the proliferation of informal settlements.

Photo: "Outskirts of Kenema, the capital of Sierra Leone's Eastern Province" ©Adobe Stock/akslam

Laws and regulations might not reflect the existing realities regarding types of land tenure (e.g., customary or freehold) and might impose harmful restrictions such as minimum lot sizes or lengthy and costly land acquisition processes. Likewise, unregulated land markets might reinforce processes of dispossession that deepen inequalities and exclusion. Access to land is also unequal across different groups—women, for example, have historically been excluded from owning land. While there are often national land policies and acts that can serve as a framework, these are often not implemented due to a lack of funding and capacity.

The issue of land is central to addressing inequality and exclusion. When serviced land is in short supply, developers tend to focus on high-end residential real estate to ensure that the investment provides returns, and lower-income populations are left with extremely limited options in the formal housing market. In a context of land scarcity and asymmetric information between developers, the government, and residents, land value speculation results in grievances and disputes that further erode the relationship between the state and its citizens,[67] and can even lead to violence.[68]

4.3 Approach

Approaches to reduce the high cost and difficulties of acquiring land include reducing the burden and cost of buying and selling land through improved land records and titling, as well as revising restrictive regulations; encouraging a productive use of existing serviced land by encouraging land sharing and other forms of land tenure; and increasing the supply of serviced land in and around urban areas.

4.3.1 Improving land records and titling

Many countries have recently undertaken herculean efforts to develop better land records and formalize titles of landowners and urban residents. In Rwanda, for example, the 2009 Land Tenure Regularization Program was a large-scale process of land registration that employed satellite and aerial photographs, but also local para-surveyors, at a cost of just USD 6 per parcel.[69] This process increased land-related government revenues five-fold.[70] Similarly, Bogotá in Colombia updated its land cadaster in the early 2000s, which cost USD 4 million, but generated a yearly USD 24 million increase in annual property tax revenues.[71]

Digitalization provides an important opportunity to update land records. Cities with computerized land registries, such as Arusha City in Tanzania, have been able to cut their time to transfer properties by up to half.[72] These processes, however, require a heavy initial investment as well as capacity building for local authorities. The involvement of communities is also key to the sustainability and effective implementation of any mapping and registration process. In Côte D'Ivoire, coalitions with village chiefs and local committees provided training to communities on the land registration process, and facilitated the process of identifying land and registering land certificates.[73] Partnerships with existing structures, such as savings groups, have helped organizations like Habitat for Humanity in Zambia to train residents on titling and negotiation and to work with them to leverage their income and savings to obtain formal titles to the land.[74]

Providing titles to residents of informal settlements demands a shift in the relationships between the state and residents, that recognizes the benefits of cooperating with residents rather than persecuting them. An example is in Odisha, India, where the Land Rights to Slum Dwellers Bill was approved in 2017 to provide rights to residents of informal settlements that were inheritable and could be mortgaged, but not transferred. In the Ganjam district, 2000 slum dwellers were provided with land titles.[75] Titles used across the world have various terms and levels of tenure. In Trinidad and Tobago, Certificates of Comfort do not grant residents full ownership, but they protect them from eviction and help them obtain access to services.[76] In Thailand, the Baan Mankong program uses collective land titles to enable communities to participate in the urban planning processes.[77]

However, land titling alone is not the silver bullet to addressing housing inequality. In fact, it is not guaranteed that formal titles will be automatically more beneficial to residents than informal agreements. Land rights might still not be accepted as collateral for poor households, despite demanding new requirements from residents such as paying taxes or might lead to a different form of insecurity where their properties are purchased at a low cost, leaving residents once again searching for housing.[78] Understanding and accounting for the implications can prevent land titling efforts from damaging the populations they seek to empower.

4.3.2 Legal and administrative reforms to support land management

Reducing the cost of land transactions can take different forms, and no single measure will successfully overcome all the barriers. A series of steps can help tackle inequalities and inefficiencies in the system of land management.

A practical way of making it easier to register land and property is by identifying and changing restrictive regulations that might hinder the land registration process and increase transaction costs. A common impediment to land registration, for instance, is minimum lot sizes—often inheritance of colonial planning regulations based on Western standards—that are unrealistic for the current needs and financial resources of urban dwellers.[79] Reducing minimum lot sizes makes purchasing land more affordable to those who do not require as much land and allows for the regularization of previously illegal subdivisions of lots. This approach proved true, for example, in Windhoek, Namibia.[80] Reducing land acquisition costs, like Egypt has done, can encourage investors, though additional measures may be necessary to ensure these investments reduce rather than exacerbate housing inequality.[81]

Understanding that land is one of the key legal struggles faced by residents, a people-centered justice approach towards land disputes can help deliver visible change in people's lives. Ghana's specialized land courts and the use of retired judges to manage backlogged cases helped address land disputes more quickly and shift towards prevention strategies.[82]

4.3.3 Land-sharing and land readjustment

Land sharing can be an effective way of providing security of tenure to inhabitants while increasing the availability of affordable housing for urban dwellers. Land sharing usually takes the form of an agreement between landowners and current or prospective residents, where landowners agree to provide or sell part of the land for housing and the rest is left for development. This proves beneficial to the residents, who obtain some form of ownership, and for the landowner, who profits from the benefits of the commercial development.[83] Multiple cases of this exist in Asia, including in Thailand and Cambodia, which have also explored and implemented collective modes of land ownership.[84]

Land readjustment was also used in many Asian countries, where the government pools private land plots, develops a new plan for the area, and provides public infrastructure in a specific area of the land with the rest of the area being allocated to private owners, who benefit from the improved infrastructure. South Korea and Japan are famous for having used land readjustment, but other national experiences are found elsewhere, such as Angola[85] and Mozambique.[86] Similarly, in the state of Gujarat in India, Town Planning Schemes (TPSs) use land readjustment mechanisms to acquire land for roads and service infrastructure, as well as to provide low-income housing.[87]

4.3.4 Plan for urban expansion

While promoting a more productive use of land in cities is needed for affordable housing provision, preparing for urban expansion is of particular importance in contexts with high urbanization rates and growing cities. Given that servicing land prior to settlement is much more cost-effective than interventions in existing settlements, preparing for urban expansion is an important strategic move to ensure future residents are well connected to city services, infrastructure, and economic nodes. Pre-emptively planning for urban expansion is also useful to prevent land disputes and facilitate their resolution.

Planning for urban expansion involves conducting a study of projected urban growth over a set period of time (for example, 30 years), and working with local authorities and communities to outline areas for arterial roads and public areas for public services. Securing the rights of way for these roads in partnership with owners and residents means that, even if the roads are not built at once, they can be developed as urban expansion demands it.[88] This approach has been adopted by some countries, like Colombia and Ethiopia.

4.3.5 The challenge of political will

Addressing issues of land requires a combination of measures that take a very long time and substantial resources that many local and national governments do not have the luxury of accessing. Above all, it requires political will. Many political and private actors will oppose land reform to either enrich themselves through land speculation, or use it as a political tool for support.[89] Efforts to provide titles to residents or distribute control of property can face strong backlash and become politicized.[90] Overcoming such opposition requires sustained negotiations to demonstrate the benefit of more efficient land systems, but also a strong coalition of actors with the necessary legal and financial tools necessary to organize for reform and confront opposition.

Conclusion

As tackling inequalities, particularly in urban areas, becomes a priority in society, it is beneficial to understand the ways in which improving access to well-located, secure, and serviced land at an affordable price can contribute to the goal of providing housing for all. Key to this is an approach that takes advantage of local knowledge and resources, including those offered by residents of informal settlements, to reduce costs and adapt titling and security systems to better reflect the realities on the ground. Understanding who owns land is an important first step that can be taken in collaboration with the different groups in society.

Land policies and programs can both reduce the obstacles to accessing urban land, such as reviewing restrictive zoning regulations, as well as facilitating its access, by supporting mechanisms such as land-sharing or land-readjustment. An overview of what regulations are in place that should be reviewed or updated can then lead to more creative uses of the land. In countries with high urbanization rates, however, it is also critical to understand and act on predictions of urban growth to prepare cities for urban expansion. Setting aside land to be serviced as urban expansion occurs has proven to be effective and cost-effective in facilitating access to land in fast-growing cities.

The issue of land, because of its value, requires political will to mediate compromises between different actors, and a medium- and long-term view that considers benefits to be seen in the future. Both identifying the main legal and procedural obstacles to reducing the cost of accessing land and the key stakeholders to engage in negotiations and planning are an important step towards prioritizing strategies to ensure land policies contribute to the larger goal of reducing urban inequalities.

Housing
Finance

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

POLICY BRIEF 5

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5.1   Policy Pointers

— Housing finance occurs at different levels, including access to finance by the individual/household, financing for housing actors like larger developers and the private sector, and financial resources available for the public sector.

— Households' ability to finance their homes can improve if they have access to pulled funds and support from communities and organizations to leverage better access to financial resources, as well as when legislation allows for incremental building and supports small-scale developers.

— Partnerships to produce cheaper housing, combine different financing tools, or allow access to data, materials, or training might not successfully build housing at an enough large scale but are nevertheless valuable in providing housing for populations of different incomes and geographies.

— Land-based financing mechanisms like levies, land leasing, or property taxes are important opportunities for revenue-generation by governments, but should be based on the context and resources available in each city and country, such as the availability of public land, or the capacity of subnational governments to raise funds or borrow.

Photo: "Aerial view of Freetown, Sierra Leone," ©Adobe Stock/Michael

5.2   The issue

Housing finance is crucial to strategies to reduce urban inequalities, both at the individual and at the city level. For households, money invested in housing takes away resources from other important and more urgent expenses, including education, health, and food.[91]

At the societal level, housing is "a quintessential local economic activity" that involves multiple sectors "from land and housing, […] to trade and industry, and finance."[92]

The high cost of housing construction is often the main obstacle to market development and reduces the incentives for financial institutions to engage in housing delivery.[93] The majority of housing in countries in the Global South is self-built by households or by small-scale builders, who usually lack access to adequate financing.[94]

In the delivery of housing, different actors will require different forms of finance. Households and individuals, and particularly low-income people require adequate mortgages, loans, and subsidies to finance housing construction and purchases. Developers also require access to substantive finance and adequate investment opportunities in partnership with banks. Finally, local and national governments, even when they are not directly providing the housing, require finance mechanisms to provide serviced land and basic services.

5.3   Approach

5.3.1 Supporting individual or community finance

Removing barriers to and supporting the finance mechanisms employed by individuals and communities is a practical way for countries to enable households to access decent housing. Low-income households have developed ways to pool their funds and secure them against economic shocks, and many organizations have begun to use these savings groups as ways to unlock finance for housing. Cases of this kind of savings groups are the Self-Employed Women's Association (SEWA) in India which provides microloans, capacity

building, and opportunities for wealth-building to women.[95] Organizations like these can better leverage banks to provide collective loans to members with better interest rates, such as Lumanti in Nepal.[96]

Housing microfinance has become increasingly popular in financing housing construction and enabling incremental building of affordable homes. Habitat for Humanity's MicroBuild Fund has disbursed more than USD 136 million in 32 countries. The organization also offers assistance to microfinance institutions to tailor products to housing needs, and trains savings groups to leverage their funds to access this finance for housing improvements and land registration. The Kenya Women Finance Trust is the largest microfinance institution in Kenya, supporting women in improving their households' access to water and sanitation,[97] and other institutions of housing microfinance include Angola's KixiCredito and Malawi's Select Africa.[98]

Coalitions of organizations and urban poor federations are developing funds that can support residents with better terms than regular commercial banks. For instance, City Development Funds (developed in Asia) provide grants and loans with enough flexibility for communities to use them as they deem necessary, and then reinvest the funds so that they are revolving.[99]

Creating legislation and regulations that facilitate these groups' access to land and financing, as well as tailoring policies to allow smaller homes and incremental building, is a practical approach to supporting smaller-scale builders who currently offer most construction in many countries, particularly in Africa. A successful experience of an enabling environment for alternative forms of housing microfinance is the Uruguayan government's support of housing cooperatives, a model that has been reproduced across Latin America.[100]

5.3.2 Overcoming finance barriers for housing actors

A way to incentivize developers is to address the risks that they currently perceive as too high to involve them in housing construction. Some model examples include Morocco's FOGARIM—which reduces risk by the government serving as a guarantor to low-income residents—or contractual saving schemes that allow below-market deposit and housing loan rates as parties demonstrate their ability to pay through smaller payments by saving a portion of their income,[101] a technique used in Morocco, Nigeria, Ethiopia, and Tunisia, among other countries.[102] Mortgage liquidity facilities created in Kenya, Tanzania, Nigeria, and Egypt have aimed to reduce mortgage rates. Interestingly, some of the measures taken since the COVID-19 pandemic to reduce interest rates have also made housing more affordable to households. There is yet limited

understanding on how to reduce these interest rates and their linkage to housing, which requires further documentation.

Some organizations are also partnering with the private sector to develop cheaper housing—Reall's Casa Real in Mozambique[103] or the MFF house in Nigeria.[104] Mexico's large building material suppliers like CEMEX are also merging microcredits with construction technical assistance and partnerships with construction companies.[105] In Johannesburg, South Africa, the Affordable Housing Company (AFHCO) works with the city to reconvert abandoned commercial facilities into housing for low-income populations.[106]

Data is also key in assessing and lowering the risk for developers. Partnership with the private sector to make data available can reduce the transaction costs for households, microfinance companies, and banks. Thailand's Real Estate Information Center, as part of the Government Housing Bank, publishes data on home sales and mortgages to increase information available.

New creative financial models have emerged recently to try and tackle the housing crisis in many countries but have struggled to produce housing to scale. Shelter Afrique, for example, worked with 44 African governments in the delivery of housing—but in 2020 it only managed to deliver 5,101 housing units. Housing finance's multiple challenges mean to achieve changes at the necessary scale, new partnerships will have to develop to take advantage of the resources available to different kinds of actors. Blended finance models have been used to fund infrastructure development but have not yet been used extensively in the housing sector. Some instruments employed in blended finance include investment grants, reduced interest rates for grants through third parties and loan guarantees, technical assistance, as well as direct contributions from companies or investment funds. An example of such a model is the partnership between Financial Sector Deepening Africa and Sofala Capital, who owns stakes in the mortgage companies Zambian Home Loans and iBuild Homes. This partnership enables lower lending rates, the stability of a diverse portfolio, and greater credibility.

5.3.3 Government resources

As the government's role has shifted away from being the provider of housing via large-scale public housing projects to be the enabler of housing delivery, public budgets have stopped including direct lines for housing. Nevertheless,

there are still ways in which government spending contributes to affordable housing provision, most notably through the provision of serviced land.[107]

There is a wide range of land-based financing mechanisms available to governments to finance the servicing of land and the delivery of public services. Some of these include:[108]

— **One-off payments**, such as the sale of development rights, impact fees/ levies, or development charges. These payments are made in-kind or cash for public infrastructure and services required for new development.

— **Public land leasing and land sales** (if public land is available). Public land is provided by a government authority to a developer or organization for the development of infrastructure or buildings.

— **Land readjustment and strategic land management.** Housing actors pool land together for more productive development, with or without the active involvement of the government in the purchase and reconfiguration of the land.

— **Property taxes and property tax surcharges.** The government taxes landowners for their land and/or property.

— **Tax increment financing (TIF).** Local governments borrow money for development, using revenues from taxes and levies to repay loans.

The use of land-based financing in large cities like Sao Paulo, Bogota, Lagos, or Ethiopia demonstrates the diversity of possible measures, whose applicability vary depending on the context—including the availability of public land, the lending capacity of subnational governments, etc.

5.4   Challenges

Ultimately, the issue of housing affordability is in great part related to the mismatch between housing prices and households' income. No housing finance strategy will be successful on its own if incomes for the majority of the population continue to fall behind the rise in housing prices. Given the

centrality of decent housing for other factors such as health, education, and economic opportunity, social support programs should consider how to support households' access to housing.

The implementation of any financing mechanism, program, or policy requires capacity that may be lacking at the local and sometimes national level. This refers not just to the individual capacity of policymakers but also to the fiscal structures dictating the level of autonomy of local governments and the support to be received from the central government in terms of intergovernmental transfers and technical assistance.

Partnerships require willing partners, which have to invest not just money but also time and energy in maintaining relationships and overcoming resistance. This is true for organizations and banks interested in engaging in housing microfinance or blended financing, but also for companies and developers being asked to take part in land-based financing. Particular resistance is to be expected from landowners and developers asked to pay property taxes or surcharges. Making a clear connection between revenues and visible improvements in the public infrastructure and access to services can help in addressing opposition,[109] but this will be more successful if there is a clear understanding of the incentives and goals.[110]

Conclusion

Even if they don't scale up to the city or national level, actions by local groups and small-scale builders have the potential to serve their communities in providing housing if there are tools in place that can help them leverage whatever resources are available, whether it is pooling funds, or accessing more flexible loans and permits for incremental housing. At a larger scale, partnerships with housing developers that combine housing delivery with processes that can reduce risk—such as access to data—or increase capacity—such as training or provision of local construction materials—offer opportunities for the provision of housing at a lower price. Even in the cases in which the government is not directly delivering or financing housing, certain land-based financing tools are helpful in raising revenues to support the components that contribute to decent housing, such as public services. If these mechanisms are viewed from a perspective of delivering affordable and decent housing, different governmental strategies can be aligned to complement each other.

Local Building Materials for Housing Developments & the Construction Sector

HOUSING POLICY OPTIONS TO TACKLE URBAN INEQUALITIES

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6.1 Policy Pointers

— Governments can make housing more affordable and sustainable by promoting the development and uptake of more locally sourced and sustainable building materials.

— For innovative building techniques to have an actual impact on the affordability and sustainability of housing production, governments need to put in place incentives for sustainable supply at scale, while also encouraging demand by addressing existing stigmas and negative public perceptions associated with sustainable materials.

— A circular approach to building materials can help governments to intervene in ways that reduce carbon emissions throughout the value chain of building materials, from the extraction of resources to their re-use.

— By building the capabilities of small and medium size actors in the construction sector, housing policies can reduce their reliance on international value chains, promoting local economic development while making housing more affordable and sustainable.

— Securing the rights of construction workers to decent work is a key condition to ensure that employment and economic opportunities generated by governments' incentives to the construction sector leave no one behind, and address the existing discriminations, particularly affecting women and migrants.

6.2 The issue

Access to affordable, sustainable, and appropriate building materials is a key condition affecting housing production internationally. In contexts, where there is a strong reliance on imported materials, there is constant fluctuation in access to building materials, which affects the price, quality, and adequacy of housing production.

At the same time, world-wide, the construction sector is recognized as one of the key contributors to climate change and environmental degradation. Building construction contributes to nearly 40 percent of global carbon emissions. Concrete alone is expected to contribute 12 percent of global greenhouse gas emissions in 2060.[111]

Photo: "Sierra Leone village," ©Adobe Stock/Hanne Nesset

Between 40 percent and 50 percent of resources extracted for global materials are used for housing, construction, and infrastructure.[112] Demand for building materials has led to unsustainable sand and stone extraction as well as deforestation, depleting resources, destroying ecosystems, and reducing countries' resilience to current and future environmental impacts.

Meanwhile, the construction sector plays a key role in providing livelihood opportunities for low-income groups, and therefore potentially addressing issues of poverty and inequality. However, it often fails to guarantee secure and decent work for all involved. Gender-based disparities are common in this industry, as women tend to be paid less than men, while carrying out more labor-intensive tasks—especially in extracting, processing and distributing building materials.

Therefore, it becomes critical for housing policies to set up norms and procedures that approach the construction sector as a source of secure and decent work opportunities, while promoting just transitions towards more sustainable construction practices.

6.3   Approach

There are **three different housing policy areas** that can enable governments to play a more meaningful role in ensuring that the construction sector promotes social and environmental outcomes.

6.3.1 Promotion of innovation, distribution, and uptake of more affordable and sustainable materials

Strengthening the local supply of sustainable building materials can be a key mechanism to reduce the costs of construction as well as promote alternative and more sustainable forms of building. Across high- and low-cost housing developments, contractors have often opted to use building materials that generate a series of negative environmental impacts, such as cement, concrete, and steel. Existing experiences in this field have called for policies that promote the supply of more sustainable materials, as well as creating incentives to make them more affordable and attractive for consumers. Bredenoord identified five promising building materials for low-cost housing construction: 1) bamboo and timber; 2) compressed earth bricks/blocks; 3) adobe blocks; 4) interlocking blocks of recycled materials; and 5) improved concrete panels. Table 1 below outlines some of the key potentials and limitations in relation to each of these building materials.

Table 3: Potentials and limitations of building materials for low-cost housing

	Potentials	Limitations	Experience
Bamboo and timber	The right types of bamboo and timber and building techniques generate durable and earthquake-resistant houses	Need for vast bamboo plantations and reforestation strategy; in some contexts, bamboo and timber are not seen as permanent and desirable materials; danger of fires, particularly in non-regulated dense urban areas.	Hogar de Cristo, an NGO, has built and delivered (as of 2012) around 265,000 traditional bamboo homes in Ecuador. Basic module at a price of USD 2,045.
Compressed earth bricks/ blocks (CEBs)	Good thermal features, reducing heating or cooling costs; low cost; minimum environmental impact; good stability and strength; improvements can be made at local level, potentially contributing to the local economy and job creation.	Training of labor force is required to make the preparations; CEB machines are costly and demands the use of fossil fuel, but only a very limited amount compared to fired bricks.	National Slum Dwellers Federation of Uganda (NSDFU) and the NGO ACTogether have created a building material facility for CEBs in the city of Jinja, In a project of around 300 homes, the costs were USD 3,500 per unit.
Adobe blocks	If built correctly, it offers good insulation and can be earthquake resistant; no cement is used.	Adobe is vulnerable to water and rain; sometimes adobe is locally regarded as "the material of the poor," which may restrict its application; use of adobe is not common in urban dense areas.	In El Salvador, the Salvadorian Federation of Housing Cooperatives and Mutual Aid (FESCOVAM) has developed the know-how on building with adobe as well as disseminating construction techniques through training programs.
Interlocking blocks of recycled materials	Interlocking bricks can be clicked onto each other, with little or no need for cement or mortar; bricks can be reused in other buildings; homes can be built quickly by unskilled workers; particular useful for temporary solutions and situations of emergency.	Technological development requires financial investments and support from NGOs and technological institutions.	"Q-bricks" are concrete building blocks converted from debris in Haiti, through the Mobile Factory strategy. This emerged as a way to re-use some of the 25 million tons of construction debris caused by the 2010 earthquake in Haiti.
Improved concrete panels	Hallow concrete blocks can be earthquake resistant; they are durable building materials and can be produced using locally sourced materials like sand and pebbles.	While residents can provide the labor for the house construction, professional supervision is required.	TAISHIN is a research project promoting earthquake-resistant technologies with prefabricated columns, panel blocks and elements in El Salvador.

Source: Compiled from Bredenoord (2017)

Apart from promoting the supply of sustainable building materials, housing policies can also encourage the uptake of sustainable building materials. This can be done through responsible tax incentives, for example by increasing tariffs on more polluting materials while offering tax breaks in the production and distribution of more sustainable resources. Governments need to pay careful consideration to the impacts on affordability, as higher taxes on imported cement without the necessary supply and distribution of local and sustainable material can lead to increased costs of construction, and therefore reduce affordability. Governments can also increase demand for and change public perception of sustainable building materials by introducing regulations on the type of building materials that should be used in the construction of public buildings, such as schools and ministries.

6.3.2 Enabling a circular approach to building materials

For housing policy to address issues of sustainability and equality embedded in the construction sector, it is crucial to address practices across the various stages of the value chain of building materials: from raw material supply all the way to their re-use. Recent research and policy work in this field have called for governments to promote a circular perspective on the life-cycle of building materials:

"A circular built environment is based on an emerging economic model that covers both techniques and business models to keep materials and resources in use as long as possible, and ideally forever, in a closed cycle of extended use, reuse, and recycling – where the potential for reuse of materials is huge."[113]

Such a circular perspective emphasizes the need to calculate and reduce the embodied carbon of buildings, which is defined as the carbon emissions associated with the materials and construction processes throughout the life-cycle of a building or infrastructure. By doing so, housing policy frameworks can promote mechanisms and actions that move the construction industry towards net zero embodied carbon. The World Green Building Council outlines the following mechanisms through which government actions can do that: by setting standards and targets, implementing legislation on materials, and

planning policies, investing in research and development, and deploying financial and fiscal measures that can shift the market.[114] Furthermore, national governments can play a role in facilitating value chain collaboration, stimulating market demand, and integrating new holistic approaches such as circular principles in buildings and infrastructure.

Existing policy recommendations from international agencies and experts promoting circular built environment have often addressed the realities of global north countries, and rarely interact with the urbanization conditions and trajectories in cities of the global south. Nevertheless, there is an on-going trend to document and recognize the decarbonization potential of incremental informal settlement upgrading practices. Housing policies can open up important precedents to engage and support the value-chain of building materials used by small-scale developers in informal settlements in ways that contribute to just urban transitions.[115]

6.3.3 Building an inclusive, safe, and dynamic construction sector

A circular and systemic approach to building materials in housing policy entails also optimizes the economic opportunities of making the construction sector more efficient, productive, and inclusive. The construction sector tends to be dominated by monopolies in material production and tariffs that prevent small and medium-scale producers in particular from accessing the market. It is crucial for housing policies to make the construction industry more inclusive by facilitating access to necessary licenses and infrastructure for them to operate effectively. By building the capabilities of small- and medium-scale actors involved in the construction industry, governments would not only be reducing their reliance on international value chains, but they would also be creating economic opportunities to low-income groups and therefore addressing issues of inequalities. With a diverse, dynamic, and strong set of local small and medium-sized players, the construction sector can be more productive, resilient, and agile, and at the same time make housing production more responsive and affordable. Nevertheless, for such approach to be socially and environmentally sound, governments need to put in place inclusive regulatory systems, subsidies, organizational, and legal support systems, as well as enhance their access to intermediary technologies.[116]

Apart from supporting the resilience and sustainability of small- and medium-scale enterprises in the construction sector, housing policies can also promote practices and regulatory systems that safeguard the quality of employment in

the construction sector. In many countries, precarious working conditions in the construction sector are often created due to the high levels of informality and "proliferation of non-standard forms of employment (including part-time, casual, and temporary contracts); poor safety and health record; the presence of child and forced labor in material supply chains (such as brick kiln and stone quarrying), a lack of social protection benefits (such as pension schemes, maternity leave, and unemployment benefits) that are often correlated with poverty and vulnerability."[117]

Work precarity and insecurity affect particularly women and migrants. Access to employment in the construction sector is far from equal between men and women, resulting in very low levels of participation by women in employment in the construction sector: women constitute 9.5 percent of the total construction work force.[118] While having unequal access, women tend to also experience lower pay and more work insecurities in the work environment. At the same time, migrants are systematically excluded from mechanisms to protect their right to decent work, making them disproportionally vulnerable to human rights violation in the construction sector. Women migrants are particularly vulnerable as they suffer from double discrimination in the construction sector, on the bases of gender and migrant status.[119]

Therefore, it is crucial for governments to set up rights-based standards that can guide the protection of the rights of workers to have decent work in the construction sector, with specific emphasis on women's and migrants' experiences. Beyond standards and obligations, housing policies can indicate the mechanisms through which the construction sector will be encouraged to adhere to standards and increase compliance, as well as the means through which progress will be monitored. Good practices in this field have emphasized the creation of multi-stakeholder platforms for social dialogue, involving governmental, private, and civil society actors to agree on shared standards, pathways for their adoption and control of work conditions in the construction sector. Furthermore, it is crucial that governments support the setting-up and strengthening of institutions that can enable workers and their organizations to hold employers accountable. And in parallel, housing policies can indicate the need for construction workers (particularly informal, women, and migrant workers) to access gender-specific social projection, as well as comprehensive, affordable, and quality gender-sensitive health services.

Conclusion

Access to affordable and sustainable building materials is a key mechanism to ensure that housing production can address inequalities while responding to climate change. Technological innovations and the development and dissemination of alternative building techniques are extremely important. But for these innovations to have a meaningful impact on the way housing markets operate, they need to be accompanied by a more systemic change in the construction sector. This means housing policies need to take a circular approach to the built environment, engaging with the chain of relationships of building materials, from extraction of raw materials all the way to their disposal and re-use. Furthermore, it involves making the local construction industry less reliant on large monopolies, breaking the dependency on international supply chains, and strengthening the capabilities of local small- and medium-scale actors. Furthermore, by guaranteeing the right to decent work to construction industry workers, governments can ensure equality returns to housing developments, while at the same time making the construction sector as a whole more sustainable, efficient and productive.

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