

TRAINING FACILITATOR'S GUIDE

QUICK
GUIDES
FOR POLICY
MAKERS

housing
the poor
in African
cities



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ACKNOWLEDGEMENTS

Quick Guides for Policy Makers: Housing the Poor in African Cities Facilitator's Guide

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Digital Annex: USB card with additional resources (Videos, PowerPoint presentations, Quick Guides) is enclosed with this Training Facilitator's Guide

ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
CBO	Community-based organization
CDM	Clean Development Mechanism
CLIP	Community Land Information Programme
CLT	Community Land Trust
GIS	Geographic Information System
HIV	Human Immunodeficiency Virus
NGO	Non-governmental organization
OHCHR	Office of the United Nations High Commissioner for Human Rights
PPHPZ	People's Process on Housing and Poverty in Zambia
SDFN	Shack Dwellers Federation of Namibia
SPV	Special Purpose Vehicle
UN-Habitat	United Nations Human Settlements Programme

FOREWORD



Africa is currently the world's fastest urbanising region and this makes the issue of housing in the continent's cities even more critical. Analysis made by UN-Habitat based on the data collected by the Global Urban Observatory suggests that urbanization in sub-Saharan Africa has become a synonym of informal and spontaneous urbanisation. It is therefore a vital time to act to address the existence of slums and informal settlements and to improve housing conditions of Africa's urban population. Addressing the access to adequate housing in African cities will enable governments to redress the challenges of spontaneous urbanization and bring cities to a planned and sustainable urban development path, creating the conditions for urban planning and legislation to work in favour of a prosperous urban future.

UN-Habitat is pleased to introduce to a wider audience this training pack focusing on such a relevant topic of Housing the Poor, particularly at this moment when the international community is engaged in the preparations for the United Nations Conference on Housing and Sustainable Urban Development, Habitat III, to be held in Quito in 2016.

For UN-Habitat, the development of knowledge, skills and know-how in the area of housing is fundamental for addressing the challenges of urbanisation and this training pack is certainly an important contribution to this effort. The Facilitator's Guide and the accompanying training materials have been prepared on the basis of the *Quick Guides for Policy Makers: Housing the Poor in African Cities* series, which was produced through a joint work programme by UN-Habitat and Cities Alliance. This training pack has been made possible

through the financial contribution of Cities Alliance. This comprehensive knowledge product fills a gap in this field and provides training and capacity building institutions with a valuable set of tools, methods and case studies that will enable them to further strengthen the capacity of institutions, housing practitioners and policy makers in this very fundamental field. The training materials draw on the resources provided by the series but also include additional materials.

The *Quick Guides for Policy Makers: Housing the Poor in African Cities* series was written by a team of experts from the African Centre for Cities and produced by UN-Habitat and Cities Alliance. This series of the *Quick Guides* has been inspired by and prepared on the basis of a similar and successful series of *Quick Guides on Housing the Poor in Asian Cities* that was developed by UN-Habitat in cooperation with the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) and the Asian Coalition of Housing Rights.

The *Quick Guides* series for Africa consists of eight concise and user-friendly publications. They are meant for housing practitioners, policy makers and decision makers in the housing sector and provide them with quick access to knowledge on housing issues to make decisions that benefit the poor in African cities. The series is available in English and in French.


The training pack that accompanies the *Quick Guides* series aims at disseminating housing knowledge and strengthening capacities of individuals and institutions in African countries. The focus is on using participative methods to discuss key housing issues, draw on key

practical concepts and experiences, learn from case studies and develop problem solving approaches.

It is a critical time to take action on housing in African cities, to address the housing needs of growing urban populations, and to improve existing housing stock, particularly considering the international debate on the Post-2015 Development Agenda leading to the formulation of the Sustainable Development Goals and the preparatory process for the Habitat III conference.

I am confident that these training tools on the *Quick Guides for Policy Makers: Housing the Poor in African Cities* series will promote improved knowledge on housing issues and lead to better outcomes for the urban poor. Given that housing is an important aspect of the new

urban agenda, these training tools will also contribute to increasing the knowledge of the decision makers formulating and implementing the new urban agenda.



Joan Clos
Under-Secretary-General and
Executive Director, United Nations Human
Settlements Programme (UN-Habitat)



Freetown, Sierra Leone © Shack Dwellers International

INTRODUCTION

This *Facilitator's Guide* prepared by UN-Habitat and Cities Alliance accompanies the *Quick Guides for Policy Makers: Housing the Poor in African Cities* series. The *Facilitator's Guide* comes with a USB flash drive containing the *Quick Guides* series, PowerPoint presentations on each *Quick Guide*, and videos that can be used in training activities. The training pack is intended for the use of training institutions in Africa and other interested institutions. The training pack focuses on experiential training, which draws on the experience of the workshop participants and emphasises the sharing of ideas and opinions.

The *Quick Guides* series covers the following housing-related themes:

1 Urban Africa: Reviews urbanization in Africa and proposes a range of policies and strategies that can steer urban development in positive directions.

2 Low-Income Housing: Describes different approaches for improving the housing and living environments of people living in slums and informal settlements.

3 Land: Discusses access to land in African cities and identifies strategies for making land more accessible for the poor.

4 Eviction: Discusses alternatives to evictions, the impact of evictions and guidelines to follow before, during and after evictions.

5 Housing Finance: Introduces some of the key concepts of housing finance, provides an overview of how a housing finance system works and offers advice to policy makers for improving access to affordable housing finance.

6 Community-Based Organizations (CBOs): Considers how governments and other policy makers can work with CBOs to address the problems that the poor experience in urban settlements.

7 Rental Housing: Discusses why rental housing exists, identifies the characteristics of good quality rental housing and presents policy options for promoting the expansion of rental housing.

8 Local Government: Provides an overview of local government in Africa and discusses the urban challenges and opportunities local authorities face and shows how physical, economic and social development need to be integrated in order to promote effective urban development schemes.

How this Facilitator's Guide is organized

Part One: Training Modules

Part One of the *Guide* contains notes and advice for facilitators on conducting training events based on the themes of each *Quick Guide*. The PowerPoint presentations and videos referred to in Part One can be found on the USB flash drive accompanying the *Facilitator's Guide*. Emphasis is put on participatory training methods. It is assumed that the participants in the workshops will have copies of the relevant sections of the *Quick Guides* given that case studies and information from the *Quick Guides* are used in the training modules.

Part Two: Toolkit

Part Two of this *Guide* is a toolkit for trainers. It gives information on how to design a training workshop, including training needs assessment and training evaluation. Part Two also contains descriptions of some of the discussion techniques recommended in Part One, additional case study handouts and brief descriptions of video clips that are recorded on the accompanying USB flash drive.

Cross-cutting issues:

Throughout this training pack cross-cutting issues such as human rights, women's rights, vulnerable groups such as those with HIV/AIDS, poverty, and participation and engagement are addressed. It is suggested that all of the workshops devote some time to these issues. In some cases there are specific points on these themes in the training modules. In other cases, it is suggested that facilitators raise cross-cutting themes during discussions and exercises.

At the end of the *Facilitator's Guide* are videos and other resources on climate change. This topic was not included in the *Quick Guides* series and these additional resources allow facilitators to include some climate change- and housing-related topics.

How the training resource pack can be used

It uses a methodology that recognizes that participants come to workshops with skills and knowledge, as well as experience in working on urban development. The target group for the sessions are policy makers and they may have many demands on their time. It is therefore envisaged that the most appropriate length for the workshop would be half a day or about four hours. But, anticipating that sometimes more or less time will be available, flexibility has been built into the formatting of the event, particularly with regard to the structuring of discussion sessions. Therefore, options are given for use of brainstorming in plenary or for holding small group discussions. These will allow the trainer to quicken the pace with presentations or slow it with case study explorations.

Although most of the material in the pack is drawn from the *Quick Guides*, and although PowerPoint presentations will be made, a great deal of emphasis is put on encouraging participants to reflect on their own experiences of low-income housing schemes – and to relate these experiences to the information and ideas presented in the *Guides* and to the case studies.

We also encourage trainers to use their own experiences and local case studies and to personalise the PowerPoint presentations. There may also be other themes related to housing which are very important but have not been covered in the *Quick Guides* series. One such theme is climate change.

Please note that, throughout the resource pack, the terms 'low-income housing' and 'social housing' are used

interchangeably – and this does not necessarily mean that the housing is of low quality or low cost. Please also note that data presented in the training module PowerPoint presentations and in the *Quick Guides* may differ due to the availability of more recent data.

Facilitation

The facilitator may be a single person or a team. The facilitator's role is to help participants enhance their understanding of low-income housing issues so that they can make informed policy decisions that benefit the poor. The facilitators should include trainers with capacity development expertise. The facilitator should seek the group's motivation at all times by utilizing the following principles:

Participation: Facilitators should ensure that everyone has a chance to participate and benefit from the group's knowledge

Sensitivity: Facilitators should find ways to manage sensitive issues and encourage sharing of ideas and points of view

Learning Space: Facilitators should ensure that the learning space is 'safe' and suitable for open dialogue and discussion and there should also be respect for the participants' prior knowledge and experiences

Reflection: Use the collective reflection of main issues as a method to come to common understanding among participants and make use of flip charts and blackboard to record ideas and views in order to come to common views

Case study-based learning: Facilitators should use case studies of housing issues to enable participants to reflect on and acquire housing knowledge and understand of the complexity of stakeholders, policy issues, and convergent and divergent positions, processes and outcomes

Knowledge: In addition to the training pack, facilitators should familiarize themselves with issues of urban housing and the participating organizations

Further Reading

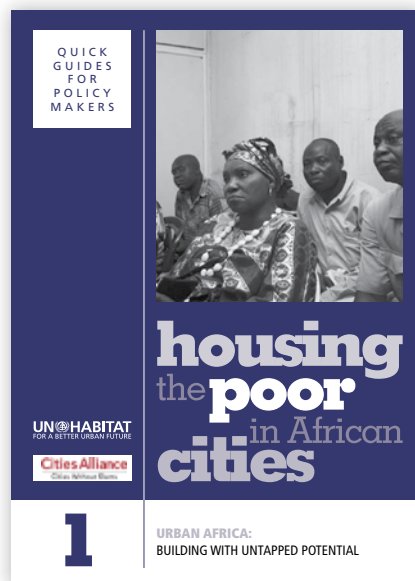
Each *Quick Guide* presents suggestions for further reading, which are the main additional reading. However, at the end of each module in this *Guide* you will find a select number of other suggestions. In Part Two of this *Facilitator's Guide* further reading is also given on training techniques.

PART ONE: TRAINING MODULES

<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>1</p> <p>URBAN AFRICA: BUILDING WITH UNTAPPED POTENTIAL</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>2</p> <p>COMMUNITY-BASED ORGANIZATIONS: APPROACHES TO HELPING THE URBAN POOR FIND ADEQUATE HOUSING IN AFRICAN CITIES</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>3</p> <p>LAND: A CRUCIAL ELEMENT IN HOUSING THE URBAN POOR</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>4</p> <p>EVICTIION: ALTERNATIVES TO THE DESTRUCTION OF URBAN POOR COMMUNITIES</p>
<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>5</p> <p>HOUSING FINANCE: WAYS TO HELP THE POOR PAY FOR HOUSING</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>6</p> <p>COMMUNITY-BASED ORGANIZATIONS: THE POOR AS AGENTS OF DEVELOPMENT</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>7</p> <p>RENTAL HOUSING: A MUCH NEGLECTED HOUSING OPTION FOR THE POOR</p>	<p>QUICK GUIDES FOR POLICY MAKERS</p>  <p>housing the poor in African cities</p> <p>UN@HABITAT FOR A BETTER URBAN FUTURE Cities Alliance</p> <p>8</p> <p>LOCAL GOVERNMENT: ADDRESSING URBAN CHALLENGES IN A PARTICIPATORY AND INTEGRATED WAY</p>

MODULE 1:

URBAN AFRICA – BUILDING WITH UNTAPPED POTENTIAL



OBJECTIVE

To deepen the understanding of the causes and consequences of unmanaged urbanization in sub-Saharan Africa, and to review options for low-income housing and land

LEARNING OUTCOMES

- Understand patterns and drivers of urbanization in Africa, as well as the consequences of poor urban management
- Discuss the key themes of migration and informality
- Discuss options for low-income housing, and making land more accessible
- Understand the importance of good governance

TIMING

2 or 4 hours or a whole day

RESOURCES

[Quick Guide 1](#)

[PowerPoint Set 1](#)

Video clip 1: [Upgrading Slums for Better Cities in Uganda](#)

Video clip 3: [Profiling Informal Settlements in Namibia](#)

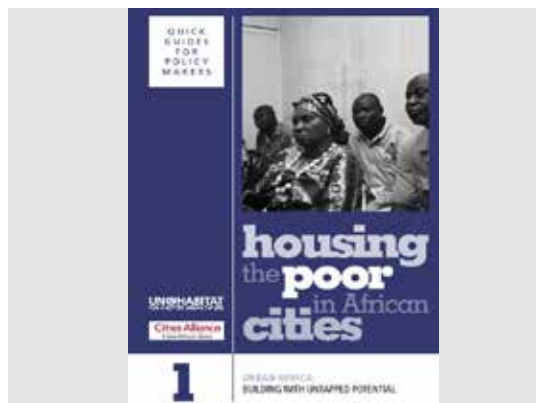
Toolkit item 1: Brainstorming

Toolkit item 2: Force Field Analysis

Toolkit item 6: Stakeholder Mapping

Sequence

1 Welcome the participants and discuss their background and knowledge on the topic of the workshop. Explain to the participants the length and format of the workshop. Put up the title slide showing the cover of the first Quick Guide:



Explain what the learning outcomes and structure of the module are, as shown in slides 2 and 3:

Learning Outcomes

Participants will be able to:

- Understand patterns and drivers of urbanization in Africa, as well as the consequences of poor urban management
- Analyse the key themes of migration and informality
- Discuss options for low-income housing and making land more accessible
- Understand the importance of good governance

2

Structure of the Module

This is an introductory module covering many of the key themes of the Series

- Understanding urbanization and its drivers and consequences
- Managing urbanization and options for low-income housing

3

Also briefly explain what the other *Quick Guides* in the series are:

Quick Guide Series

1. **Urban Africa:** building with untapped potential
2. **Low-Income Housing:** approaches to helping the urban poor find adequate housing in African cities
3. **Land:** a crucial element in housing the urban poor
4. **Eviction:** alternatives to the destruction of urban poor communities
5. **Housing Finance:** ways to help the poor pay for housing
6. **Community-Based Organisations:** the poor as agents of development
7. **Rental Housing:** a much neglected housing option for the poor
8. **Local Government:** addressing urban challenges in a participatory and integrated way

4

Explain that the workshop will be in two parts. First, an exploration of factors making for a better understanding of urban growth in Africa and the social dynamics of informal settlements. Second, a review of options for a more effective management of housing developments for the poor.

PART ONE

Understanding Urbanization

5

2 Start Part 1 by discussing the definition of urbanization in plenary. Ask participants for their views and relate the discussion to the quick figures on the next slide. Comment that the first figure is a projection.

Some Quick Figures

- Between 2000 and 2030, Africa's urban population will have increased from 294 million to 742 million
- Between 2000 and 2005 average urban growth and slums increased at the same rate (4.5%)
- Right now, most African states are unable to meet the needs of their urban populations
- People living in slums and informal settlements will continue to be particularly disadvantaged

6

3 Show the brief video clip: the opening of a UN-Habitat documentary, *Upgrading Slums for Better Cities in Uganda*, and follow with slide 7 with the key statistics from the clip:

Figures from the Video Clip

- More than half of humanity live in towns and cities – and this number is continuously increasing
- In 2012, one out of every three people living in cities in the developing world lives in a slum
- UN-Habitat projects that this figure will rise to 1.4 billion slum dwellers by 2020 if nothing is done

7

Slide 8 poses four questions triggered by the figures presented in the previous two slides:

Questions

1. Do you see such an expansion of cities in your own country?
2. What are the causes and consequences?
3. Is it a wholly negative vision?

8

This is where distinctions can be made between your having a meeting of a single session of, say, two hours – or a meeting of about four hours or even more. The difference will determine how long you can spend in the discussion sessions – whether a quick brainstorm (see Toolkit item 1), a longer one or, if you had a full day, the opportunity of small group discussions and feedback to a plenary session. Whichever of these options you choose, the responses from the participants should allow you to assess their level of experience and knowledge of the issues you will be covering throughout the module sessions. This will help you determine the pace and tone of your presentation.

4 Show slide 9:

Four Key Messages of the Quick Guides

- Urbanization is both understandable and manageable
- Sustainable urban development solutions do exist
- Success comes from a continuous process of acting – learning – acting – learning
- Urban settings have power dynamics that need to be understood, acknowledged and managed

9

The first two of these 'messages' provide the structure for the module: first, through exploring a number of key issues, demonstrating that some common misconceptions about urbanization can be challenged; second, presenting a number of strategies for providing better housing for the poor – strategies that will be dealt with in greater detail in the following seven modules and workshops. Point out that the second two of these messages are lessons about managing urbanization that emerge clearly from the situation analysis that will be made during the workshop and from the review of durable solutions.

5 Slide 10 begins the situation analysis:

Patterns of Urbanization

- African cities are growing more as a natural population growth process rather than because of rural-urban migration
- There are few mega-cities in Africa
- Majority of African urban population resides in cities with less than one million
- New forms of urban settlements include mega regions, urban corridors, and city regions

10

Explain that, according to UN-Habitat¹, there are two megacities (population of more than 10 million) in Africa; these are Lagos and Cairo, with Kinshasa approaching this status. Briefly define the concepts of megaregions (geographically linked metropolitan areas), urban corridors (a system of urban centres that are connected through transport links), and city-regions (major cities extending beyond formal administrative boundaries to engulf smaller cities). Ask the participants if the pattern of urbanization described in the slide matches what they see in their own country or countries. Ask them, also, if it is a common perception that rural to urban migration is a main cause of urban growth.

¹ UN-Habitat, *The State of African Cities 2014*

Link the discussion on patterns of urbanization to the need for national urbanization policies.

National Urbanization Policy

- National policies refer to prevailing and intended patterns of urbanization – networks of cities, towns and rural settlements and their respective functions
- City specific policies refer to intended developments in infrastructure, housing and services – in relation to national urbanization policies

11

6 If there is time, hold a 10-15 minute brainstorm on the participants' views on the reasons for people wanting to move to towns and cities. Log the responses, and then compare with what is said about the 'pull' and 'push' factors in slides 12 and 13:

Drivers of Urbanization 1

Pull factors include:

- Job opportunities
- Business opportunities – economies of scale
- Proximity to administrative agencies
- Better provision of services – education, health, water and so on
- More entertainment

12

Drivers of Urbanization 2

Push factors include:

- Natural disasters
- Conflicts
- Restrictive family, community, rural lifestyle
- Family pressure to find city jobs
- Evictions – when leaders expel young individuals or groups from the community

13

7 As asserted in slide 14 (page 10 of the *Quick Guide*), economic prosperity can be associated with higher rates of urbanization, but this is a connection that is only recently being made in Africa:

Urbanization and Economic Prosperity

'It may be true that economic prosperity is associated with higher rates of urbanization, but in Africa this correlation has never really been present. It is only during the past five years or so that the link between economic performance and urbanization has started to manifest itself.'

>> Question:
Are these valid assessments?

14

Check with the participants whether they think these are valid assessments. Conclude the discussion by saying that the lack of connection between economic prosperity and urbanization resulted into a situation where cities grew in tandem with slums.

8 A central argument in the *Quick Guide* is that the persistent growth of slums and informal settlements in African cities is not inevitable and is because of poor urban management. The consequence is as set out in slide 15. Further information and sources for the data can be found in the *Guide*.

Consequences of Poor Urban Management

- Six out of 10 urban dwellers in Africa are slum dwellers
- 27% of them live in slum conditions of severe deficiency
- Informal activities account for 93% of all new jobs and 61% of urban employment in Africa
- Urban poverty is growing four times faster than rural poverty

>> Question:
What is a slum?
What are 'informal activities'?
What is poverty?
What might be the impact on more vulnerable groups?

15

This is an opportunity to check on the participants' perceptions about terms used in the slide. The definition

of housing can also be discussed in this context. It can be defined as the following:²

The meaning and definition of housing

Housing is an integral element of a nation's economy. Its backward and forward linkages with other parts of the economy closely bond people's needs, demands and social processes with the supply of land, infrastructure, building materials, technology, labour, and housing finance. These linkages allow housing to act as an important engine for sustainable development and poverty reduction in both society and the economy. Operating within an overarching governance framework, defined by institutional and regulatory systems that enable society to build homes and neighbourhoods, housing has an inescapable physical manifestation through the building of houses, dwellings, shelter, accommodation, site & services and/or residential units. Without a functioning housing sector, urban centres cannot be established or developed. A functioning housing sector offers appropriate, affordable housing and sustainable patterns of urbanization - which are critical for the future of our ever-urbanizing planet.

9 The discussion on definitions will lead to the definition of a slum in slide 16:

UN-Habitat Definition

- A slum household is a group of individuals living under the same roof lacking one or more of:
 - Access to improved water
 - Access to improved sanitation
 - Sufficient living space (max 3 people per room)
 - Durability of housing
 - Security of tenure

>> Question:
Is there a difference between a slum and an informal settlement?

16

The operational definition used by UN-Habitat has been controversial among scholars, government officials and wider housing professionals but has been widely accepted as a basis for monitoring.³ Informal settlement is used by

² UN-Habitat, first revision 2011, *A Practical Guide for Conducting: Housing Profiles, Supporting evidence-based housing policy and reform*. Another housing definition can be found in UN-Habitat and OHCHR Factsheet no. 21 on *The Right to Adequate Housing which lists characteristics for adequate housing*.

³ It is the foundation for reporting annually on Millennium Development Goal 7.11. Some years ago the Millennium Development Project took away security of tenure from the monitoring definition but UN-Habitat continues to use this because protection from forced evictions is an important element.

some scholars as a broader definition covering different typologies of human settlements which are poorly served.

10 Slide 17 presents a logic that is a summary of the *Guides'* positive view on the relationship between urbanization and development:

A Development Logic

- National development is fuelled by economic growth
- Economic growth depends on productivity and competitiveness of private firms
- Private firms rely essentially on availability of reliable infrastructure, capital, suitable labour force, strategic information, and markets
- These are often found in urban centres
- Therefore cities have potential for making countries rich

17

Go through this and note that it is a challenge to the negative views about urbanization commonly held – and that is epitomized in slide 18 (quote is from page 14):

Negative Perceptions

- In 2007, 74% of African governments were concerned that their countries were urbanizing too quickly
- 78% of them had active policies to reduce rural-urban migration
- 'As long as these obsessions with stemming migration remain the predominant preoccupation of African governments they will continue to fail to turn their cities and towns into the dynamic engine rooms of the national development project.'

>> Question:

*Have perceptions and policies changed since 2007?
Should they have changed?*

18

Data are from a survey conducted by the United Nations (see the *Guide*). Pause for a quick brainstorm on reactions to what the *Guide* calls an obsession about stemming rural-urban migration, and taking up the questions raised on the slide.

When you think the timing is appropriate, explain that this first module introduces themes that are dealt with in more detail in subsequent modules. Refer the participants to the

seven other *Quick Guides* for more information. The extent to which you deal with a particular issue will depend on the experience and interests of your participants.

11 Suggest that, in order to counteract such negative perceptions, mind shifts are needed by urban planners and politicians, of the kind indicated in slide 19:

Three Major Mind-shifts Needed

- Towards a better understanding of:
 - drivers and value of migration
 - dynamics of informality in urban economies
 - need to involve all urban actors – especially the urban poor

19

Present the next four slides, which deal with factors about the nature of migration, the characteristics of the informal sector, the importance of partnerships, and the roles of various stakeholders in providing housing for the poor.

Understanding Migration

- Pushing and pulling forces of migration
- Most have little chance of making a decent living in agriculture
- Migration to cities improves the prospect of finding better jobs
- People know what cities have to offer them
- Urban migration is often a survival strategy

20

(Noting that the 'pushing' and 'pulling' factors have already been discussed.)

Understanding Informality

- Most of Africa's urban poor work in the informal sector
- Formal sector jobs are hard to find, require education and skills
- Poor do not have access to networks that can help them secure formal jobs
- People see the informal sector as a livelihood safety net
- For women informal sector provides income opportunities near home
- Informal sector substantially contributes to urban economy

>> Question:

How can this resource be harnessed better and what does it imply for city planners?

21

Pause for a brief brainstorm on the question raised on the slide but explain that the rest of the workshop will present and discuss various ways of using knowledge about the informal sector and building on the creativity that can be found there. Explain how informal sector is diverse.

Next move on to the important topic of partnerships.

Appreciating Partnerships

- Currently, development of cities is based on an interplay of land politics, private sector investments and foreign-funding of projects
- For success, there needs to be dialogue and consensus between stakeholders
- Partnerships are vital in ensuring a good supply of land, low-income housing and associated infrastructure
- Partnership can also reduce duplication of efforts and increase efficiency

22

Recognising the Stakeholders

- **Governments**, national and local, can define policies, set aside land for low-income housing, act as mediators between land-owning agencies and squatters, regulate the processes
- **Poor communities** can save collectively, develop and implement their own plans for housing and settlement improvement, form strong CBOs
- **NGOs** can facilitate the processes of community organization and train community leaders
- **The private sector** can negotiate on-site land sharing agreements or subsidize the relocation of squatters instead of eviction

23

Ask the participants if they can identify further stakeholders. For instance, cultural leaders or international development agencies may be relevant. You could use the Stakeholder Mapping technique here (Discussion Technique 6 in the Toolkit).

12 This makes for a natural break point. Following the short break continue with slide 24:

PART TWO

Managing Urbanization

24

13 To start the second part of the session, introduce the concept of the right to adequate housing. As part of the right to an adequate standard of living, international human rights law recognises the right to adequate housing.

The Universal Declaration of Human Rights

Article 25

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services..."

25

Explain that the right to adequate housing includes both freedoms and entitlements. Mention that the freedoms are protection against forced evictions and arbitrary destruction and demolition of one's home; the right to be free from arbitrary interference with one's home, privacy and family; and the right to choose one's residence, to determine where to live and to freedom of movement.

The entitlements are security of tenure; housing, land and property restitution; equal and non-discriminatory access to adequate housing; and participation in housing-related decision-making at the national and community levels.

Refer the participants to the Office of the United Nations High Commissioner for Human Rights (OHCHR) and UN-Habitat fact sheets on the right for adequate housing and on forced evictions for further reading if they are interested in more detail. If time permits, you can ask participants if they are familiar with the human rights perspective to housing.

After this introduction on the importance of adequate housing, engage the participants in a decision-making exercise, Force Field Analysis, which is described in Toolkit item 2. In this case, the objective would be 'To design and promote an effective strategy for providing housing for the urban poor'. This will be both a 'stocktaking' reflection on what has been discussed so far in the workshop and it should also give the participants a chance to present their own views on possible strategies. It will also lead into the following discussion in the *Guide* related to viable options for managing urbanization.

Explain the nature of the exercise, as described in the Toolkit. Form two or three sub-groups or clusters and ask them to work in a brainstorming fashion using flip chart papers for logging the constraining and driving forces at play and for noting key action points.

After half an hour or so, reform the plenary group and ask the clusters to display their flipcharts. Facilitate a discussion on the main points that have emerged from the exercise – points that the participants should bear in mind when considering the strategies from the *Guide* that will now be presented.

14 Show the next two slides, 26 and 27; the first is on the need for effective baseline information, and the second presents five options for providing low income housing:

Establishing a Baseline

- A first step in planning is to get information on:
 - Housing variety
 - Infrastructure profile
 - Location dynamics
 - Land tenure
 - Affordability
- When this baseline information is established, sustainable developments can be initiated

26

Affordability refers to profiling the median annual expenditure of households to get information on affordability of housing.

As an example of community involvement in establishing a baseline, you could show the five-minute film, *Profiling Informal Settlements in Namibia*, Video Clip No.3.

Five Options for Low Income Housing

1. **On-site upgrading:** improving the physical, social and economic environments of an existing informal settlement
2. **Resettlement:** re-housing on alternative sites
3. **Government-led new public housing:** governments designing, building and delivering low-income housing for sale or rent
4. **Sites-and-services schemes:** government providing plots and basic services for people who build their own houses
5. **City-wide housing strategies:** in a comprehensive and systematic manner

>> Question:

What are the pros and cons of these options?

27

Explain how city-wide housing strategy is a complement to the other four options. Hold a plenary brainstorm on the pros and cons of the options and refer back to points made in the Force Field Analysis exercise, as well as to the pros and cons mentioned in the *Quick Guide 1*. Explain that this topic is covered in more detail in *Quick Guide 2* on low-income housing.

15 Now turn to the crucial issue of Land, with a quote from page 25 of the *Guide* in slide 28:

Strategies for Making Land More Accessible to the Poor

'The inaccessibility of decent, secure, affordable land is the major reason why there are so many informal settlements in African cities, and it is a contributing factor to urban poverty.'

>> Question:

Do you agree?

What are the important issues related to land tenure that are affecting the provision of land for the poor?

28

Land Strategies 2

6. **Establishing cross-subsidy schemes:** private sector developers reserving a portion of their projects for low-income housing
7. **Regularizing existing slums:** recognizing and granting legal tenure
8. **Using public land:** planning and building houses on public land
9. **Learning from informal land developers:** relaxing conventional land allocation and regulation systems
10. **Supporting community initiatives:** assisting communities in improving their existing stock of informal housing

30

For a full-day workshop, this would be another opportunity for sub-group discussions and feedback to the plenary but, if only a half day is available, the discussion of the questions posed will have to be in a plenary brainstorm. Mention how land is one of the key inputs to housing, the others being finance, infrastructure, building materials, and labour. Even with affordable and accessible land, the cost of the other inputs pose challenges to many urban poor.

Slides 29 and 30 present a brief review of options for making land more accessible for the poor. Explain that this is the topic dealt with in detail in *Quick Guide 3*.

Land Strategies 1

1. **Planning more efficiently:** e.g. reducing land unit costs, providing affordable basic services
2. **Having better information:** developing a reliable land information system on rights, land use, etc.
3. **Having better land taxation system:** whether related to capital gains, vacant land, or land use
4. **Sharing land:** making compromises between land owners and squatters
5. **Pooling land:** joining adjacent pieces of land to create development sites, and allocating plots for the original land owners

29

16 The final topic of the module is Governance. Show slide 31, with a quotation from page 34 of the *Guide*, which emphasises the need for a 'fundamental transformation' of governance structures and practices:

Governance

'...It would be a grave error to assume that urbanization challenges can be solved without a fundamental transformation of governance norms, institutions, practices and expectation.'

>> Question:

Do you agree with this viewpoint?

What transformations are necessary or desirable for governance norms, institutions, practices and expectations?

How best can governments support CBOs?

31

Take up the questions in a plenary discussion.

17 As a confirming or elaboration of points made in the discussion, move to slide 32, which lists ways in which governments can support community-based organizations (CBOs). Start the discussion by saying that local governments can also stimulate the formation of cooperatives and CBOs to develop local capacity so that the community can actively engage with state and non-state actors.

Government Support for CBOs

1. Recognise and work with CBOs
2. Support community mapping and enumeration initiatives
3. Support community-based savings and credit initiatives
4. Facilitate local development partnerships with CBOs
5. Participate in the establishment of community development funds
6. Support the creation and participation of CBO networks at higher levels

32

18 Put up slide 33 (page 37 of the *Guide*), which asserts the case for decentralization of government for establishing policies and strategies on housing, land and livelihoods:

Building Effective Local Governments

'The most urgent challenge is to sharpen and strengthen national decentralization policy frameworks... At the heart of this decentralization agenda is the capacity of local governments to function in a partnership mode, underpinned by sufficient fiscal resources and focused on development priorities of housing, land and access to livelihood opportunities for the poor'

>> Question:

Do you agree?

In what aspects do local governments need strengthening, and how can this be done?

33

19 Hold a final brainstorm on the two questions posed. Finish by discussing the conclusions on the following slide and by conducting a workshop evaluation. Remind participants that the other *Quick Guides* go into more detail on the issues covered in this workshop. An example of an evaluation sheet is included in this *Facilitator's Guide* and further information on evaluations can be found in the Toolkit section.

Conclusions

- Africa is urbanizing rapidly and urban poverty and urban slums are widespread
- Mind shifts are needed to better understand informality, migration and the need to work together
- Everyone has the right to adequate housing
- A number of policy options exist for low-income housing
- Inaccessibility of suitable land is a key reason for the prevalence of informal settlements in African cities
- Urban poor must be the central actors

34

Further reading for this module:

Also see the further reading at the end of Quick Guide 1.

Quick Guide for Policy Makers 1: Urban Africa <http://unhabitat.org/publications/quick-guide-1-urban-africa-building-with-untapped-potential/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, Forced Evictions, Fact Sheet No. 25/Rev.1 <http://www.ohchr.org/Documents/Publications/FS25.Rev.1.pdf>

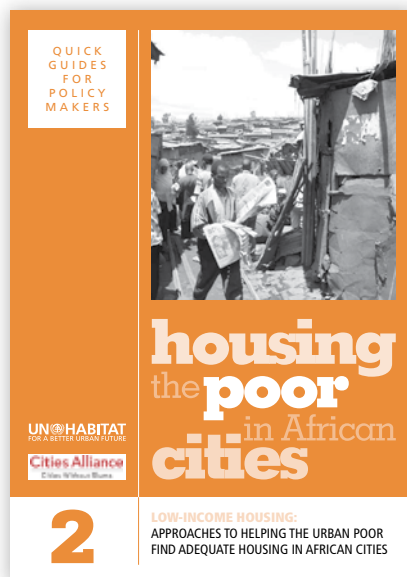
UN-Habitat, The State of African Cities 2014 <http://unhabitat.org/the-state-of-african-cities-2014/>



One of the Rubavu housing project supported by UN-HABITAT and ONE UN in Rwanda 2012 © UN-Habitat /Julius Mwelu

MODULE 2:

LOW-INCOME HOUSING – APPROACHES TO HELPING THE URBAN POOR FIND ADEQUATE HOUSING IN AFRICAN CITIES



OBJECTIVE:

To describe and discuss ways of addressing low-income housing in African cities, focusing on five strategies

LEARNING OUTCOMES:

- Describe and discuss five ways of addressing low-income housing in African cities
- Understand the role of women in housing
- Explain how housing is a human right

TIMING:

2 or 4 hours or a whole day

RESOURCES:

[Quick Guide 2](#)

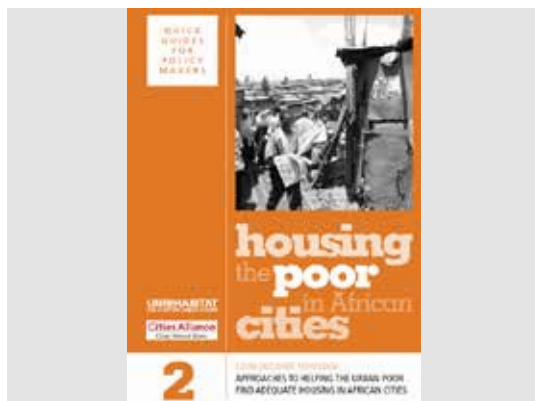
[PowerPoint Set 2](#)

Toolkit Item 2: Force Field Analysis

Toolkit Item 4: Persuasion

Sequence

1 Welcome the participants and ask about their background and knowledge on the topic of the workshop. Explain how the workshop session will take place, and put up the title slide:



Noting that this module is on the second *Quick Guide*, read out the learning objectives and the structure of the module as given in slides 2 and 3.

Learning Outcomes

Participants will be able to:

- Describe and discuss five ways of addressing low-income housing in African cities
- Understand the role of women in housing
- Explain how housing is a human right

2

Structure of the Module

- Definition of slums
- Women and low-income housing
- Right to adequate housing
- Five approaches to low-income housing

3

In case participants are receiving training on all of the *Quick Guides*, explain that the opening section of this module recaps some of the material already covered in module 1.

2 First discuss the definition of housing. It can be defined as the following:⁴

The meaning and definition of housing

Housing is an integral element of a nation's economy. Its backward and forward linkages with other parts of the economy closely bond people's needs, demands and social processes with the supply of land, infrastructure, building materials, technology, labour, and housing finance. These linkages allow housing to act as an important engine for sustainable development and poverty reduction in both society and the economy. Operating within an overarching governance framework, defined by institutional and regulatory systems that enable society to build homes and neighbourhoods, housing has an inescapable physical manifestation through the building of houses, dwellings, shelter, accommodation, site & services and/or residential units. Without a functioning housing sector, urban centres cannot be established or developed. A functioning housing sector offers appropriate, affordable housing and sustainable patterns of urbanization - which are critical for the future of our ever-urbanizing planet.

Then discuss the definition of a slum in the next slide from page 5 of the *Guide*.

What is a Slum?

'UN-Habitat defines a slum household as a group of people living under the same roof in an urban area who lack one or more of the following conditions: durable housing, sufficient living area, access to clean water, access to proper sanitation and secure tenure.'

4

The operational definition used by UN-Habitat has been controversial among scholars, government officials and wider housing professional but has been widely accepted

⁴ UN-Habitat, first revision 2011, *A Practical Guide for Conducting: Housing Profiles, Supporting evidence-based housing policy and reform*. Another housing definition can be found in UN-Habitat and OCHCHR Factsheet no. 21 on *The Right to Adequate Housing* which lists characteristics for adequate housing.

as a basis for monitoring⁵. Informal settlement is used by some scholars as a broader definition covering different typologies of human settlements which are poorly served.

Grouping slum households into categories based on the number of deprivations mentioned in the quote can give further useful information. This is shown in the next slide:

Degrees of Deprivation

Household deprivations can be grouped as:

- Moderate: having one deprivation (slide 4)
- Severe: having two
- Extreme: having three or more
- This categorization enables a more effective tracking of degrees of deprivation or degrees of improvement

5

Ask the participants whether they know about the degrees of deprivation in slums in their cities.

After this discussion, move on to discussion when a community is a slum (as opposed to household).

When is an Urban Community a Slum?

- Lacks basic services
- Contains dilapidated and poor-quality housing structures
- Overcrowded or with extremely high density of dwellings and people
- Unhealthy living environment, and perhaps located on 'hazardous' or 'undevelopable' land
- Residents have insecure land tenure
- Residents experience high levels of poverty and social exclusion

6

3 Then put up slide 7, which reviews the reasons why informal settlements exist and are growing:

Slums and Informal Settlements: Why do They Exist?

- Competition for urban land and high cost of land and housing
- Poor people find it hard to access housing finance
- Powerful groups skew housing development in their favour
- Poor communities find it hard to overcome bureaucracy
- Local and national governments lack political will to address overall housing strategy
- Planning is constrained by lack of information about the conditions and needs of people living in informal settlements
- Speed of supplying housing does not keep up with rate of urbanization

>>Question:
What options do poor people have?

7

Ask whether the participants have any comments on this list and hold a short brainstorm on what options poor people have for bettering their housing and their environment.

4 This brief discussion will lead into the summary of key aspects that need to be taken into account when developing low-income housing schemes – aspects identified in slide 8. With regards infrastructure, also mention that the higher density of informal settlements and slums may hinder service provisions such as fire brigades and ambulances during emergencies due to difficult access.

Key aspects of Informal Housing Development

- Housing: Of a wide variety of structures and quality, and different levels of poverty, freedom from housing regulations
- Infrastructure: Where basic infrastructure is in place, it is often piecemeal, poorly planned and implemented
- Location: Very important for the urban poor in relation to income earning opportunities – but often people are forced to squat on hazardous sites
- Land tenure: One of the most serious problems faced by informal urban settlers – insecurity of tenure means that residents have little or no incentive to improve their housing

8

5 The topic of gender is now introduced in *Quick Guide* 2. The following three slides present discussable issues but how you structure these discussions will depend on whether you have a quarter, half, or a full day for the workshop. For the two shorter meetings, we suggest you hold brief brainstorms in plenary sessions; if you have a full day, you can have the more extended discussions in sub-groups and report back to the plenary. For example,

⁵ It is the foundation for reporting annually on Millennium Development Goal 7.11. Some years ago the Millennium Development Project took away security of tenure from the monitoring definition but UN-Habitat continues to use this because protection from forced evictions is an important element.

you could divide the participants into two groups, one arguing for the statement made in slide 9 and the other arguing against. They could use the format for structuring an argument as presented in Toolkit Item 4 on Persuasion.

Slide 9, a quotation from page 14 of the *Guide*, raises a general issue about the role and potential influence of women in low-income housing projects:

Women and Low-income Housing

'The full involvement of women is the best guarantee that any housing project will succeed.'

>>Question:

Do you agree with this statement – and for what reasons?

9

The brainstorm should take only a few minutes; the sub-group discussions about half an hour. Having logged the responses, they can be compared with the points in slide 10:

Women and Low-income Housing 2

- Women are the key stakeholders – the most concerned about housing conditions for their families
- They have the intimate knowledge of their community and its problems
- They have strong social networks within the community – hence the ability to mobilise support
- Involving women in housing projects can counteract entrenched patterns of inequality

10

Slide 11, a quotation from page 15, focuses on the theme of discrimination against women in low-income housing schemes:

Gender Discrimination

'...women often face both hidden and open discrimination when they try to meet their own and family's housing needs, through laws and customs in their countries which restrict their ability to legally own, lease, inherit or control the use of property, and to obtain housing finance loans.'

>>Questions:

How valid is this statement?

What is the situation in your country?

What is being done about it?

What should be done?

11

Here, then, are more opportunities for promoting discussion on the topic, especially for relating the arguments to the participants' own contexts.

6 You come now to the main topic of the workshop: the development of low-income housing. Before you explain the different approaches to low-income housing, introduce the concept of the right to adequate housing. As part of right to adequate standard of living international human rights law recognises right to adequate housing. Explain that this right includes both freedoms and entitlements and go through slides 12 and 13. Refer the participants to the Office of the United Nations High Commissioner for Human Rights (OHCHR) fact sheet on the right for adequate housing for further reading if they are interested in more detail.

Right to Adequate Housing

Freedoms

- Protection against forced evictions and the arbitrary destruction and demolition of one's home
- The right to be free from arbitrary interference with one's home, privacy and family
- The right to choose one's residence, to determine where to live and to freedom of movement

Source: The United Nations Committee on Economic, Social and Cultural Rights

12

Right to Adequate Housing

Entitlements

- Security of tenure
- Housing, land and property restitution
- Equal and non-discriminatory access to adequate housing
- Participation in housing-related decision-making at the national and community levels.

Source: The United Nations Committee on Economic, Social and Cultural Rights

13

7 After this topic, move on to the approaches to low-income housing. Slide 14 lists the five different approaches that will be explored in the rest of the meeting. Prior to discussing the approaches, mention that there are several key inputs to housing: land, labour, infrastructure, building materials and finance.

Approaches to Low-income Housing

1. On-site upgrading
2. Resettlement on suitable land
3. Government-led new public schemes
4. Sites-and-services and incremental land development
5. City-wide housing strategies

14

Hold a discussion on the benefits and drawbacks of each approach. This will also allow you to gauge the participants' knowledge on this topic.

8 Having logged the main issues from the discussion that need to be carried forward, explain that you will now be exploring the different approaches, one by one. You start with slide 15, with its definition of on-site upgrading:

1. On-site Upgrading: Definition

- Means improving the physical, social and economic environment of an existing informal settlement, without displacing the people who live there
- As well as improving infrastructure, a comprehensive scheme can involve improvements to:
 - Houses
 - Land tenure
 - Income-generating opportunities
 - Common facilities
 - Access to public services
 - Welfare

15

Check with the participants whether they have experience of such schemes in their own cities.

Slide 16 is a quotation from page 18 of the *Quick Guide*, arguing that on-site upgrading should usually be the best option:

On-site Upgrading: Best Option?

'When cities and governments support the process of upgrading informal communities, it is the least expensive, most humane way of enhancing a city's much-needed stock of affordable housing, instead of destroying it.'

>>Questions:

Do you agree?

Why or why not?

16

Take up the questions posed in a short brainstorm, logging the key points that emerge. Then compare the responses with the list of 'best option' points on page 19 of *Quick Guide 2*.

Slide 17 presents a counter argument, from page 19:

On-site Upgrading: An Argument Against

'One of the first arguments against upgrading informal settlements in situ is that the land they occupy is needed for other purposes.'

>>Question:

Is this the case for your situation?

17

Discuss the question in plenary. Mention the point made in the *Guide* that, in most African cities, no more than 20 per cent of the existing informal settlements are on land that is genuinely needed for urgent public development purposes, such as new roads, drainage lines, flood control projects or government buildings.

Slide 18, a quotation from page 20, raises the issue of whether standards should be lowered when developing low-income housing:

The Question of Standards

'Standards in upgrading projects have been a source of controversy. While donor agencies seek to reduce standards as a way of ensuring the widest possible provision of needed housing government agencies are intent on imposing high standards on all construction projects – at best because they are keen to reduce maintenance costs and at worst because they aspire to a highly formalised utopian vision of their cities.'

>>Question:

How is it in your own case?

18

Ask the participants for comments on their own experience. Note the examples from Burkina Faso, Cameroon, Ghana, Zambia and South Africa given on page 20 of the *Guide*.

Slide 19 is a summary of main principles involved in successful upgrading projects:

Principles of Successful Upgrading

- It has to be participatory
- It has to be done in partnership
- It has to provide secure land tenure
- Communities have to contribute
- Upgrading must be affordable
- The project must be financially sustainable
- It should be part of the larger urban development strategy

>>Questions:

Is there any way you would amend these principles?

Are they being upheld in your own situation?

19

Raise the two questions posed in a short brainstorm session. In particular, ask the participants what they understand by 'participatory' and 'partnership' – how and with whom?

If you have time, refer the participants to the case study given on page 23 of the *Guide*, - *People-Financed Upgrading in Senegal*. In particular, ask the participants for their comments on official and unofficial land prices – and how important this issue is.

On the Do's and Don'ts of upgrading, refer the participants to the table on page 24 of the *Guide* and ask them how their own upgrading projects match up to the lists.

The final slide on upgrading identifies the stages that have to be gone through:

Stages of Upgrading Projects

- **Selecting the settlement to be upgraded** – by what criteria?
- **Strengthening the community's internal organization** - how and by whom?
- **Organizing meetings to get stakeholders involved** – with what kind of agenda?
- **Surveying all aspects of the community** – what kind of information is needed?
- **Designing all aspects of the upgrading plan** – with which elements?
- **Carrying out the actual upgrading work** - by contracting out or through community action?
- **Continue with meetings as a platform for further work** – with what purpose?

20

The questions which are not in bold type can guide the plenary discussion.

If you have a half or full-day workshop, you can ask the participants to break into groups and apply the checklist given on page 29 to examples of their own upgrading projects. What and why are the shortfalls?

9 We now come to the second approach: resettlement on suitable land. Slide 21, with a quotation from page 30 of the *Guide* poses a challenge:

2. Resettlement on Suitable Land

'Experience shows that it costs ten to 15 times more to develop new housing than it costs to upgrade the housing, living environments and settlements in which people have already lived and have already invested.'

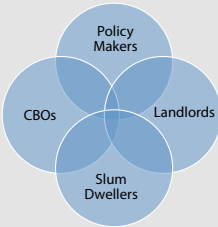
>>Questions:
Would you challenge this assessment?
Why or why not?
What are the implications for deciding on resettlement or upgrading?
Do you agree that resettlement should never be the first choice?

21

These questions are best taken up in a plenary brainstorm.

On page 32 of the *Guide* there is the case of the 'Resettlement with Partnership in Kaputei Town, Kenya'. Give the participants a short time to read through this half page and put up slide 22:

Participatory Management of the Resettlement Process



>>Questions:

Having read the text on P32:

What factors have influenced the success of this resettlement project?

What factors need to be taken into account to achieve sustainability in such Schemes?

How does the choice of site for Kaputei meet the criteria described on p34?

22

If there is time – which is likely if you are holding a half-day or full-day workshop – let the participants take up the questions in sub-groups. Otherwise it has to be a short plenary brainstorm. Compare the responses with what is said on page 34 of the *Guide*, especially in the box about quality and location.

10 The topic of government-led new public housing is introduced in slide 23, with two quotations from page 36 :

3. Government-Led New Public housing

'Experience shows that large-scale public housing delivery is not a solution.'

Questions:
Is that your own experience?
Why is that the case?

'Public resources are better spent on improving the existing stock of affordable housing (no matter how substandard) and implementing a range of innovative and flexible approaches to creating new stock.'

>>Questions:
Do you agree?
Why or why not?

23

The two quotations express a negative view of this approach. Ask the participants about their own experience of, and views on, government-led schemes. If there is time, look at the case study on South Africa's Social Housing Programme (page 37 of the *Quick Guide*) – perhaps the most ambitious scheme in sub-Saharan Africa. Ask what lessons can be drawn for similar schemes elsewhere.

11 A more favourable perspective is given in the next slides dealing with sites-and-services schemes and incremental land development. The first, slide 24 (quotes from page 38), presents two definitions:

4. Sites-And-Services and Incremental Land Development

'Governments provide plots and basic services in a planned manner but let people build their own houses on that land.'

'In some projects that take a cost-recovery approach, the people may be expected to repay the cost of land and development gradually, but in other projects these are provided free as a public subsidy.'

24

The second, slide 25, highlights the benefits:

Benefits of Sites-And-Services (S.A.S) Schemes

- Enable governments to share responsibility with low-income groups
- Provision of infrastructure and services are planned and cheaper
- Beneficiaries are in control of the pace and form of house construction
- Schemes can reach large numbers of people
- Can be used in essential resettlement projects
- Can be a flexible way of meeting future housing needs

25

The third, slide 26, identifies ways in which such schemes can be improved:

Ways to Better S.A.S Schemes

- Provide land in good locations
- Recognize that sites do not have to be huge or at the city edge
- Keep plot sizes small
- Reduce services costs through good planning
- Develop incrementally to reduce people's costs

>>Questions:

To what extent are these principles being followed in S.A.S schemes in your context?

What factors can lead to failure?

26

Put the two questions to the group. If time allows then, have a look at the case study on page 40 of the *Guide*, - *Sites-and-Services in Parcelles Assainies, Dakar, Senegal*. Again, what lessons emerge from this account? For further information you can refer the participants to the UN-Habitat Urban Lecture by Reinhard Goethert.

12 The final approach presented in the *Guide* is 'City-Wide Housing Strategies'. First, assess what the participants understand by this approach. Then put up slide 27, which identifies the conditions for such larger-scale strategies:

5. City-wide Housing Strategies

Conditions:

- Horizontal links between poor communities – to provide networks of mutual support
- Room for innovation in the policy environment – loosening and adjusting regulations
- Public investment in infrastructure
- Investment in building vision and capacity – of communities, architects, NGOs, governments and other stakeholders

27

Refer the participants to the two case studies given on pages 43 and 44: *The Neighbourhood Upgrading Project in Bissau-PMBB, Guinea-Bissau*, and *City-Wide Slum Upgrading in Lusaka*. Ask them to identify reasons for success and failure.

13 The final two slides, 28 and 29, identify what needs to be done in order to scale up low-income housing schemes:

Scaling up City-wide: What is Needed? (1)

- Political will
- Integrated approaches and a city vision – long-term planning
- Supportive local policy environment – including a good information base
- Appropriate national regulatory framework – stimulating upgrading and service provision
- Responsive land and housing policies – releasing unused public land for low-income housing

28

Scaling up citywide: What is Needed? (2)

- Policies to secure land tenure
- Mechanisms for financial sustainability – subsidy systems and cost recovery strategies
- Strategic alliances - partnerships that include poor communities, local authorities, utility companies, landowners, land developers, NGOs, private sector etc. Strong and well-coordinated institutions
- Technical capacity – supporting communities and implementing agencies

>>Question:

To what extent are these conditions being met in your cities?

29

In whatever time is available, in plenary or in small groups, ask the participants to relate the conditions to their own city-wide schemes.

14 Complete the workshop by holding an exercise for which you can either use Force Field analysis (Toolkit Item 2) or Persuasion (Toolkit Item 4). Ask participants to identify a housing problem in their city or region and apply one of the above techniques to it. This exercise will allow participants to consolidate their knowledge and to apply it to their context.

15 Conclude the workshop by discussing the conclusions in the following slide. Subsequently, conduct the workshop evaluation. Further information for evaluations can be found in the Toolkit section of the *Facilitator's Guide*.

Conclusions

- A slum is a household in an urban area that lacks one or more of the five key elements
- Everyone has the right to adequate housing
- There are different policy options for low-income housing
- On-site upgrading is often the best option

30

Further reading for this module:

Also see the further reading at the end of Quick Guide 2.

Quick Guide for Policy Makers 2: Low-income housing <http://unhabitat.org/publications/quick-guide-2-low-income-housing/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

UN-Habitat, State of the World's Cities 2012/2013 <http://unhabitat.org/books/prosperity-of-cities-state-of-the-worlds-cities-20122013/>

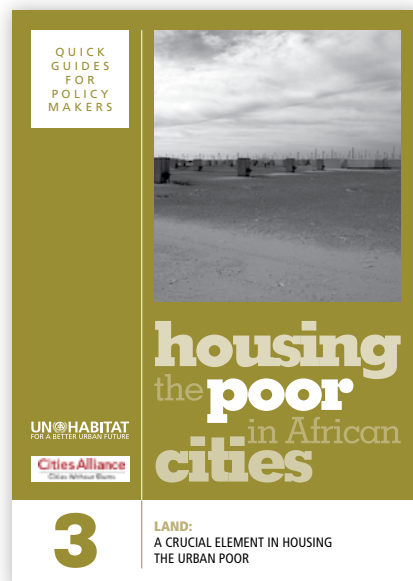
UN-Habitat, The State of African Cities 2014 <http://unhabitat.org/the-state-of-african-cities-2014/>

UN-Habitat, 2012, Gender Issue Guide: Housing and Slum Upgrading <http://unhabitat.org/publications-listing/housing-and-slum-upgrading-gender-issue-guide-series-title/>

UN-Habitat Urban Lecture Reinhard Goethert - Incremental Housing <https://www.youtube.com/watch?v=DuQrOLxUfTI>

MODULE 3:

LAND – A CRUCIAL ELEMENT IN HOUSING THE URBAN POOR



OBJECTIVE:

To discuss the issue of accessing land in African cities and identify strategies for making land more accessible for the poor

LEARNING OUTCOMES:

- Explain why land is an important issue in African cities
- Identify the different kinds of land tenure operational in Africa
- Discuss strategies for making land more accessible for the poor

TIMING:

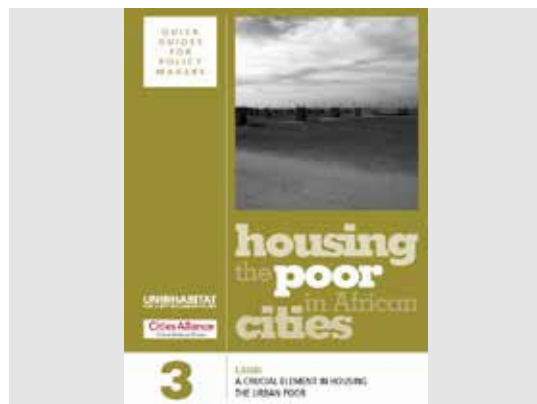
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 3](#)
- [PowerPoint Set 3](#)
- Case Study 1: *People's housing and infrastructure development in Namibia*
- Toolkit item 4: Persuasion
- Toolkit item 6: Stakeholder Mapping

Sequence

1 Welcome the participants, ask about their background and knowledge on the topic of the workshop, and explain the length and format of the workshop.



Note that this is a workshop on the **Quick Guide 3**. Explain how the theme of land is closely linked to the theme of eviction and **Quick Guide 4**. Read out the learning outcomes and the structure of the module, as given in slides 2 and 3:

Learning Outcomes

Participants will be able to:

- Explain why land is an important issue in African cities
- Identify the different kinds of land tenure systems operational in Africa
- Discuss strategies for making land more accessible for the poor

2

Structure of the Module

- Accessing land in cities
- Different types of land tenure systems in African cities
- Informal land markets
- Strategies for making land more accessible to the poor

3

You might want to check on the participants' understanding of what is meant by 'land tenure'. It will be a topic dealt with in more detail in the module but, from this early brainstorm, you should expect to be able to log responses to do with legal recognition of ownership or defined length of occupancy, legal protection from eviction and right to compensation if the ownership or occupancy rights are taken away.

You could then refer the participants to what is said about tenure security on page 8 of the **Guide**: security of tenure having the two main components – 'reasonable duration of rights' and 'effective legal protection against eviction'. In addition, you can refer the participants to the Office of the United Nations High Commissioner for Human Rights (OHCHR) and UN-Habitat fact sheet on forced evictions and its definition of security of tenure which is defined as 'whether living in public or private rental accommodation, cooperative housing, lease, owner-occupation, emergency housing and informal settlements, including occupation of land or property, everyone should enjoy the protection of the law against being arbitrarily displaced from housing and land'.

2 Put up slide 4 with a quote from page 4:

The Key Issue

'The inaccessibility of decent, secure, affordable land is the major reason why there are so many informal settlements in African cities and is a contributing factor to urban poverty.'

>>Questions:

Do you agree with this assessment?

What are the main reasons why poor people cannot access decent and secure land?

4

In plenary, have a brainstorm on the quotation from page 4 of the **Guide** and the questions posed. This will raise some of the main issues that will be explored throughout the session – and it will also give you a good idea about the experience of the participants and their knowledge of the topics that you will be covering. Mention how land is one of the key inputs to housing, the others being finance,

infrastructure, building materials, and labour. Even with affordable and accessible land, the cost of the other inputs pose challenges to many urban poor⁶.

The next slide will enable you to summarize the points raised in the brainstorm:

The Importance of Accessing Land

- The problem of land is a fundamental one and a major factor in the ability of poor households to survive
- Yet few urban issues are more complex and conflict ridden
- The demand for land is increasing
- Land has become a commodity, bought and sold to the highest bidder
- Land use is a political issue

5

Make sure to relate these points to what the participants have been saying about the situation in their own cities.

3 Slide 6, is another quotation from the *Guide*, from page 5. It makes a sharp criticism of the way the urban poor are often treated when development plans are made and implemented:

Cut and Paste Solutions

'In many places and in many ways, the urban poor continue to be treated like blocks of colour on a development map, to be lifted up here and pasted down there – not like human beings with real needs, real families and real aspirations, living in real communities.'

>>Questions:

Is this what is happening in your own situation?

Do you agree with what is said in the Guide about the importance of community participation in finding dignified and durable solutions?

6

Here is an opportunity for the participants to break into small groups to respond to the questions posed on the slide. Remember that the way you are able to structure the discussion sessions will depend on the time available: if you have only a couple of hours, then the format will,

⁶ While land is a fundamental factor, we recognize that in some countries there are other important factors such as lack of affordable housing finance.

in the main, be a lecture with brief pauses to check on the participants' response; if you have half a day, then the brainstorming sessions can be longer and one or two small group discussions can be held; if you have a full day, then you can operate more in a workshop mode with extended group work.

If you have the time, then it would be worth promoting a more extended debate on the second question about the importance of community participation in planning housing developments for the urban poor because this touches on a principle that underpins many of the approaches presented in all eight of the *Quick Guides*.

4 Slide 7 highlights the theme of informality and land given in the *Guide*:

Informal Land Markets

- Research in six African cities shows that 50-70% of land for housing is supplied informally
- While informal land markets can be motivated by social relationships there is an increasing move towards commodification of land

>>Question:

Do these statements match your own context?

7

Make a brief check whether these match with the participants' own contexts. For further information on informal land markets you can refer the participants to the *UN-Habitat and Urban LandMark Handbook for Practitioners on Urban Land Markets*.

5 Slide 8 focuses on barriers to access to land.

Why the Poor Can't Access Public Land in Cities

- Centralized decision making
- Inefficient use of urban space
- Government-driven approaches
- Rigid and costly regulatory frameworks
- Poor land recording systems

8

6 Slide 9, with a quotation on the variety of land administration systems in Africa, (page 9), prompts a review of what is the case in the participants' own countries:

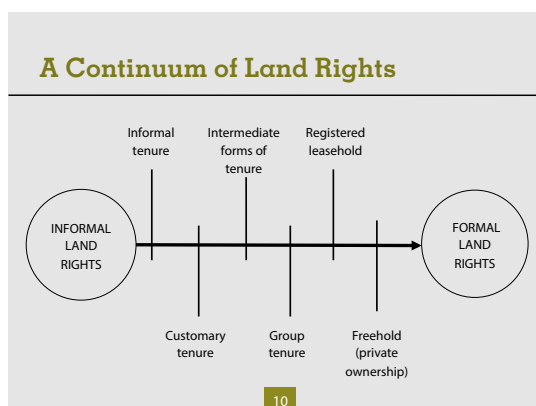
Land Administration Systems in Africa

'It is important to note that land administration systems differ considerably across Africa. In most countries, there is co-existence of formal/legal, customary and extra-legal/informal systems.'

>>Questions:
What is the situation in your own country?

9

This brings you to an opportunity for a small group exercise. Slide 10 notes the range of informal and formal land rights:



Clarify the meaning of these, by referring to Table 2 on pages 13 and 14. Then put up slide 11, with its quotation from page 9 of the *Guide*:

Customary and Common Law Tenure

'Legally, land in most African cities is made available through the dual systems of customary tenure and land titling under freehold or leasehold tenure, under customary and common law respectively.'

>>Question:
What are the advantages and disadvantages of each system?

11

Unless you have only a couple of hours for the meeting, divide the group into two (assuming you have 24 or fewer participants) and assign each group to argue for either customary tenure or land titling systems. Ask the groups to use the Toolkit Item 4, Persuasion – the model for conducting an argument. Also, suggest that the groups look at pages 9 to 14 of the Guide, particularly tables 1 and 2.

Allow at least 20 minutes for the small group discussion; in plenary invite each group to present their case – and then facilitate a discussion on the advantages and disadvantages of each approach to providing housing for the urban poor.

7 It is likely that, for a session with a workshop pattern, you will now be having a break – and this also makes a change of theme. Afterwards, put up slide 12, a quotation from page 15, which promotes a discussion on women and land rights:

Women and Land Rights

'Even in countries that have up-to-date laws forbidding discrimination, the property rights of women are often ignored in the buying, selling, inheriting, leasing or allotting of land.'

>>Questions:
Why is this the case?
What are the consequences?
What should/can be done about it?

12

There are the three questions displayed for discussion. If you are in workshop mode you can again divide into small groups; if you have less time you can deal with them in a plenary brainstorm. Whichever way you proceed, log the points on a flip chart and summarize the views, noting both significant agreements and disagreements.

8 Slide 13, a quotation from page 16, picks out the key issue related to demand and supply of land:

Demand for, and Supply of, Land

'Market forces, demographic pressures and urban growth keep driving up the demand for land but the supply in most cities continues to fall very far short of this demand.'

>>Questions:

Is this the case for all cities in Africa?

What is the situation your country?

What are the consequences?

13

The questions are not complex or controversial, so they can easily be dealt with in plenary.

Slide 14 presents a quotation from page 18 of the *Guide* that deserves a good pause for discussion. Slide 15 gives further information.

Effectiveness of Informal Markets

'Most African cities have vibrant informal land markets which are meeting the land and housing needs of poor citizens, including squatters and migrants. These informal markets are so effective that a majority of land transactions taking place in many African cities are now informal.'

>>Questions:

How valid is this argument?

Is this the case in your own situation?

What is the consequence for the future of African cities?

14

How Informal Land Markets Work

- Land occupied without permission is sold or rented
- Customary tenured land is sold or rented
- Government project land is sold or sub-let
- Land in zones not for residential use is sold or rented
- Legally-owned land is informally sub-divided into illegally small plots and sold or rented

15

This discussion on the effectiveness of informal markets can be either in plenary or in small groups, depending on the time you have available. At the close of the discussion, refer the group to the screened text on page 19, which comments on the opportunities and risks of informal land markets.

9 You now come to the main business of the workshop: land governance and strategies for making land more available for the poor. Slide 16 lists the ten strategies that will be explained and discussed for most of the rest of the session:

Strategies for Making Land More Accessible for the Poor

1. Planning more efficiently, with people, and adjusting land use regulations
2. Ensuring better land information
3. Establishing better land taxation systems
4. Promoting land sharing
5. Promoting land pooling
6. Setting up cross-subsidy schemes
7. Regularizing existing slums
8. Using public land for housing
9. Learning from informal land developers
10. Supporting community initiatives

16

The following slides will present each of these in turn.

10 Slide 17, on planning more efficiently, identifies four ways in which this can be done. This is a very important topic.

1. Planning More Efficiently

- Planning with people in mind
- Planning for pedestrians and cyclists, not cars
- Planning for higher density
- Creating more acceptable housing layouts

17

We suggest you explain what is meant by each of these, drawing on what is said in the *Guide* on pages 25-27.

11 Slide 18 focuses on land information systems:

2. Ensuring Better Land Information

- Maintaining a database on land, including an inventory of all publicly owned land
- Essential for natural resource management, service delivery, valuations, rating of properties, cost recovery on services, land taxation, raising finances, dispute resolution and conflict management
- Using aerial photographs, land records and GIS

'In most of the developing world, less than 30 per cent of all urban lands are recorded in the public registries.'

>>Question:

Is this the case in your own country?

18

After noting what is said about the characteristics of a good information system, pause briefly to check with the participants about the situation in their own countries. Finally, refer the participants to the example on page 29 of the *Guide* of how property has been registered in Berbera, Somaliland, using GIS.

12 Slide 19 takes up the theme of land taxation:

3. Establishing Better Land Taxation Systems

- Three main categories:
 - Capital gains tax
 - Vacant land tax
 - Land use tax

'In many countries, however, these land taxation policies have not won much support from political elites.'

>>Questions:

Why do you think this is the case?

What is the situation in your own country?

19

After explaining what is meant by the three taxes referred to (drawing on what is said on page 30 of the *Guide*), note the benefits described on page 31 (generating urban revenue, bringing more land into the market, dividing the benefits of development more equitably) and pause for comments on the quotation given on the slide.

13 The next two slides, 20 and 21, present the key features of land sharing and land pooling:

4. Promoting Land Sharing

- Method of resolving land conflicts, whereby land is shared between landowners and squatters
- Benefits:
 - Landowners are able to clear some land for development – saving time and costs of eviction litigation
 - Squatters stay where they have been living and working, get secure land tenure and keep their communities intact
 - Governments get needed land and housing delivered to a city's poor communities at no cost

20

5. Promoting Land Pooling

- Joining several adjacent pieces of land (held by different landowners) and eliminating the property boundaries to create a large site for redevelopment
- Methods:
 - Government managed land pooling, especially through reserving plots in housing projects for low-income occupants
 - Re-blocking within existing settlements, through demolishing existing shelters and building a new, more efficient housing scheme
 - Involving several linked settlements

21

We suggest that you can move fairly quickly through presenting these but pause after the next slide, which is 22, in order to check with participants whether they have experience of cross-subsidy schemes:

6. Setting Up Cross-subsidy Schemes

- Requiring private sector developers to reserve a portion of their formal, market-rate housing projects for lower-income housing (sometimes known as 'inclusionary zoning' or 'inclusionary housing')
- Stipulating that a certain percentage of the total number of units a developer builds – or a proportion of the land – must be low-income housing
- Specifying minimum unit sizes and maximum sale or rental rates

>>Questions:

Have such schemes been tried in your country?

How have they fared?

22

If participants do have experience, ask for comments on their effectiveness.

14 Slide 23 explains the process and benefits of regularizing existing slums:

7. Regularizing Existing Slums

- Recognizing and granting legal tenure to informal settlement residents
- Involves negotiating with landowners (if not on government land) to sell or lease land to community members, cooperatives or intermediary organizations for managing repayments
- Benefits:
 - Most economical way to preserve investments in housing
 - Unleashes a wave of investments for improvements
 - Entitles people to access basic services
 - Enables government to extend basic services

23

Also, if there is time, refer the participants to the case study of the Bairro Fatima Land Registration Project in Huambo, Angola, which is presented on page 35 of the *Guide*. Ask what lessons they would draw from this account.

15 On the eighth strategy, of using public land for housing for the poor, slide 24 highlights a quotation from page 36 of the *Guide*:

8. Using Public Land for Housing

'There is an unfortunate trend these days, however, to see publicly-owned land as a marketable commodity rather than as a public good and to sell it or rent it out to the highest bidder for high-income housing, shopping malls and luxury hotels, instead of using it for the public parks, schools, playgrounds, public markets and low-income housing our cities so desperately need.'

>>Question:

Do you see this trend in your country?

24

In plenary, put the question to the group that is posed on the slide.

16 Slide 25 explains what the *Guide* means by learning from informal land developers :

9. Learning from Informal Land Developers

- Officials going to the people and allocating land on the spot and providing adequate tenure security
- Reducing to a minimum application, leasing and allotment steps
- Insisting that people allocated land must start building immediately they take possession
- Fixing only the layout of plots
- Providing only the most basic of services

25

Mention that, as restated on page 36, it is not surprising that the poor resort to informal land markets because they are easier to access, simpler to understand and faster.

17 The last strategy identified is concerned with supporting community initiatives. Slide 26 presents a quotation from page 37 of the *Guide*, a claim that supporting the poor themselves is one of the best ways to enhance the supply of affordable land and housing:

10. Supporting Community Initiatives

'One of the best ways to enhance the supply of affordable land and housing in African cities is to find ways to support the poor themselves. While the housing they produce may not be ideal, the informal systems they have developed to produce and deliver it are still the most effective, large-scale and far-reaching housing delivery systems we have in African cities.'

>>**Question:**

Do you agree?

26

One example you could mention is the Community Land Trust (CLT) – a means for a community taking on responsibility, in the form of a non-profit corporation, for developing and managing affordable housing schemes and other community assets. It was an initiative started in the United States but there are also examples in other countries such as India, Israel and Kenya. For further information on CLTs you can refer the participants to the UN-Habitat publication *Community Land Trusts: Affordable Access to Land and Housing*. Other approaches taken in some African countries include Issuance of Certificate of Rights (Botswana), Land Tenure Regularization Program (Rwanda) and Land Amendment Bill (Uganda).

If time permits you could use the case study on *People's housing and infrastructure development in Namibia* found in the Toolkit of this *Facilitator's Guide*. This case study shows how community involvement can lead to access to land, and also illustrates the importance of access to land for women. The Stakeholder Mapping technique (Toolkit item 6) can be used to discuss the different stakeholders and power relationships involved in land initiatives.

18 Slides 27 and 28 present the key features of an effective land supply policy – a policy for making land more available to the poor:

Effective Policy Measures - 1

- Utilize a holistic 'best use' framework for making decisions about the use of public land
- Provide basic short-term security for all households in existing informal settlements
- Determine whether all informal settlements in a city can stay or not
- Offer priority for relocation to residents in settlements that can't stay

27

Effective Policy Measures - 2

- Grant all other slums and informal settlements secure tenure
- Revise rules and procedures to increase the supply of land and housing
- Introduce and collect taxes on all developed and undeveloped land
- Allow incremental development of buildings and services

28

In presenting this summary, drawing on the information given in the Guide on pages 40 to 42, refer the participants particularly to the 'best use framework'.

19 Conclude the workshop with slide 29, which highlights the need of adapting measures to create a supportive environment for the policy options described in previous slides. Subsequently, discuss the conclusions in the last slide. Lastly, undertake a workshop evaluation as discussed in the Toolkit section of this *Guide*.

Supporting the Policy Measures

- Decentralize resources and responsibilities to lowest administrative level
- Strengthen community participation
- Encourage mixed land use developments
- Encourage financial institutions to provide forms of housing credit other than mortgages
- Strengthen the capacity of land administration and land record agencies
- Improve transport links between residential, commercial and industrial areas

29

Conclusions

- Inaccessibility of suitable land is a major reason for prevalence of informal settlements in Africa
- There are both formal and informal land markets
- There are many different measures policy makers can take to make land more accessible to the poor

30

Further reading for this module:

Also see the further reading at the end of Quick Guide 3.

Quick Guide for Policy Makers 3: Land <http://unhabitat.org/publications/quick-guide-3-land-a-crucial-element-in-housing-the-urban-poor/>

United Nations Human Settlements Programme (UN-Habitat) and Urban LandMark, Urban Land Markets: Economic concepts and tools for engaging in Africa, 2010 <http://unhabitat.org/books/urban-land-markets-economic-concepts-and-tools-for-engaging-in-africa/>

United Nations Human Settlements Programme (UN-Habitat), Community Land Trusts: Affordable Access to Land and Housing, The Global Urban Economic Dialogue Series, 2012 <http://unhabitat.org/books/community-land-trusts-affordable-access-to-land-and-housing/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, Forced Evictions, Fact Sheet 25. Rev.1 <http://www.ohchr.org/Documents/Publications/FS25.Rev.1.pdf>

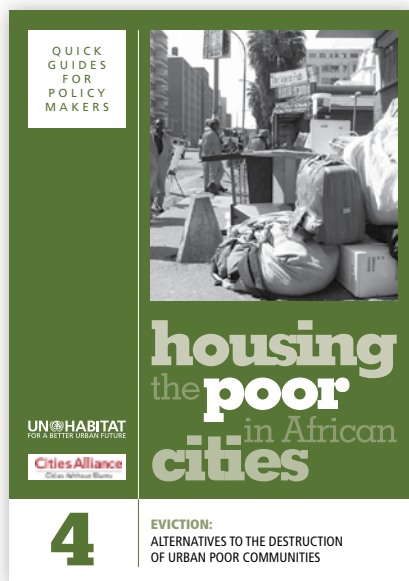
United Nations Human Settlements Programme (UN-Habitat) 2012, Gender Issue Guide: Housing and Slum Upgrading <http://unhabitat.org/publications-listing/housing-and-slum-upgrading-gender-issue-guide-series-title/>



A woman from Mathare slums after her house set a blaze. Kenya, January 2008. © UN-Habitat / Julius Mwelu

MODULE 4:

EVICION – ALTERNATIVES TO THE DESTRUCTION OF URBAN POOR COMMUNITIES



OBJECTIVE:

Understand the impact of evictions and discuss the causes and alternatives to forced evictions, highlighting the legal context

LEARNING OUTCOMES:

- Understand causes of evictions and impacts on the lives and livelihoods of the urban poor
- Describe the right to protection from forced evictions
- Discuss the obligations before, during and after eviction
- Identify alternatives to forced evictions

TIMING:

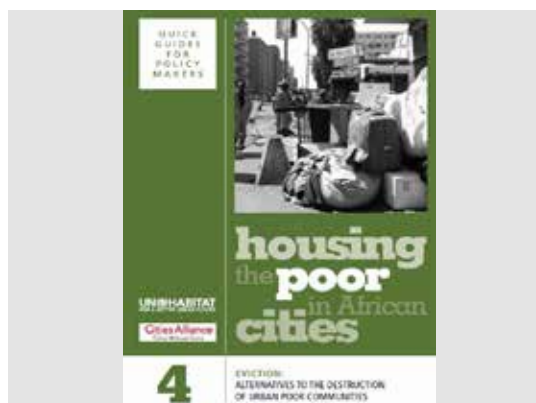
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 4](#)
- [PowerPoint Set 4](#)
- Video clip 2: [Forced Evictions in Nigeria: The Ngofaka-polo Waterfront Community](#)
- Case Study 2: [Voices -The Waterfront Evictions in Port Harcourt](#)

Sequence

1 Welcome the participants, ask about their backgrounds and knowledge on the topic of the workshop, explain the length of the workshop, and then refer to the title slide:



Note that this is a workshop on the fourth *Quick Guide*. Explain how the theme of eviction is closely linked to the theme of land and *Quick Guide 3*. Read the learning outcomes and structure of the modules, as given in slides 2 and 3:

Learning Outcomes

Participants will be able to:

- Understand causes of evictions and impacts on the lives and livelihoods of the urban poor
- Describe the right to protection from forced evictions
- Identify alternatives to forced evictions
- Discuss obligations before, during and after eviction

2

Structure of the Module

- Reasons for forced evictions and their impacts
 - Right to protection against forced evictions
 - Alternatives to evictions and ways to avoid evictions
 - Obligations before, during and after forced evictions
 - Useful trends and making use of housing knowledge in communities
- 3

Suggest that it could be important to check on the participants' understanding of the term 'eviction'. Hold a fairly quick brainstorm on definitions: this should also give you an idea of their existing knowledge of evictions and what they entail. Log the responses and compare against slide 3:

Definitions

- Forced eviction: 'The permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land they occupy, without the provision of, and access to, appropriate forms of legal or other protection'
- UNHCR (1997) CESCR General comment 7, The Right to Adequate Housing (Article 11.1: Forced Evictions)
- Evictions that are not forced in the strictest legal sense but not voluntary either are usually in the form of negotiated removal
- 4

2 Slide 5 presents five reasons why evictions happen:

Five Reasons for Evictions

- Increasing urbanization: spaces for informal settlements are appropriated
 - Large infrastructure projects: especially in order to attract investments
 - Market forces: through the liberalization of land markets and increasing pressure on informal settlements ('gentrification')
 - City 'beautification': cleaning up in order to attract investment
 - Ineffective laws and institutions: lack of legislation, procedures and related institutions to protect communities from eviction
- 5

These are indisputable so just go through them, using the explanations you find in the text on pages 7 and 8 of the *Guide*.

3 The *Guide* presents the following points as facts about poor people in cities. This should stimulate a useful discussion, along the lines indicated by the two questions on the slide:

Some 'Facts'

- The poor migrate to cities for good reasons
- Cities need the poor to prosper
- The poor have no choice but to live in informal settlements
- Informal settlements are a solution to housing problems

>>Questions:
Are these really facts?
Do you agree with them?

6

Here is the first decision point as to how you will handle the discussion based on the two questions posed on the slide. If you have only a couple of hours, you will have little time to pause, even for a short brainstorm. If you have half a day you can extend the brainstorm session, log the responses on a flip chart, and highlight the key points that emerge – and note agreements and disagreements. If you have a full day, then you might choose here to divide the participants into sub-groups for a discussion of, perhaps, 30 minutes, and then a report back session in plenary.

Slide 7 looks into how poor households can have different priorities for their housing than more well-off households.

Needs and Priorities of Poor Households

- Location: being close to earning opportunities
- Space for work: as well as for a home
- Community support system: reliance on networks of family, friends, neighbours
- Cost: no more than about 25-30 per cent of monthly income

>>Questions:
Do you agree with this list?
Could you add to this list?

7

We suggest that a short brainstorming discussion of the questions would be appropriate here.

4 Move on to the important topic of the impact of evictions on poor households. The first slide lists generally applicable effects and the next slide focuses on women in particular.

How Eviction Affects the Poor

- Poor communities are the greatest targets for eviction – and the worst prepared
- Forced evictions lead to loss of investments into houses, belongings, earning opportunities and community support networks
- They do not resolve housing shortages
- Evictions are increasingly clearing public and private land for commercial development

8

Highlight how women in Africa suffer disproportionately for forced evictions because they often experience eviction at household level from family and community members. Slide 9, with its quotation from page 16 of the *Guide*, leads us into the key, and pivotal, exercise of the workshop on the particularly detrimental effects forced evictions can have on women.

Women and Forced Evictions

'Governments need to recognise that, for women, housing often means much more than a roof over their heads.'

>>Questions:
What does 'much more' mean?
What is demonstrated in the film (and the handout) on an eviction in Port Harcourt about the impact on women?
What measure should be taken to minimise these impacts?

9

Play the seven-minute video, *Forced Evictions in Nigeria: The Ngofaka-polo Waterfront Community*. For background, refer the participants to the case study on pages 8 and 9 of the *Guide*: *Forced Evictions Cause Large-Scale Homelessness in Port Harcourt, Nigeria*. Explain how the short documentary focuses on the evictions related

to the construction of the Silverbird Showtime project. When the film has been shown, give out the handout, *Forced Evictions in Nigeria: The Ngofaka-polo Waterfront Community*, which contains the statement by the Governor about 'sacrifices from us all' – and the despair of the mother as she wanders across the wreckage of the homes.

Unless you have only the two hours, this is a time for breaking into sub-groups to discuss the questions raised on the slide. Allow about half an hour before feedback in plenary. Having logged the key points that emerge from the discussions, explain that they touch on issues that will be addressed in the rest of the workshop. Compare what the participants have said about the impact of evictions on women with what is said on pages 16 and 17 of the Guide: about the disproportionate effect on women because of gender-based discrimination with regard to land and property, and because the destruction of the home often also means the destruction of a woman's livelihood.

If you have time, refer the participants to the small case study on page 17, where evictions in Yaounde were the result of a 'beautification' project.

5 Slide 10 raises the topic of HIV/AIDS, summarizing the argument on pages 18 and 19 of the Guide that the suffering from the infection for people living in informal settlements is so much harder:

Eviction and HIV/AIDS

HIV and AIDS are a reality for urban and rural communities across Africa... Access to health care facilities, a stable supply of healthy food and clean water, and support from social networks in the settlement are all removed by eviction of the household, loss of their economic resources and destruction of the settlement.

Questions:

What are the particularly detrimental effects of eviction on people living with HIV/AIDS?

What measures should/could be taken to minimise these effects?

10

The questions on the slide can be discussed in a plenary brainstorming session.

6 Slide 11 has a key quotation from page 19 of the *Guide*, suggesting that it is a paradox that security of tenure can actually make the residents of informal settlements less secure:

Tenure Security and Market Forces

'...one of the paradoxes of social development and poverty alleviation programmes is that tenure insecurity can actually protect poor people from market forces. As soon as you make an informal settlement more secure by formalizing user rights or giving land title to its residents, those tiny plots which used to be insecure and unattractive suddenly enter the formal urban land market and become marketable commodities.'

>>Question:

Is this a valid argument?

Has it happened in your cities?

Can it be seen as a form of eviction?

11

If there is time, the questions deserve the attention that can be given in sub-group discussions. The Kigali case study on page 21 is a good illustration of the impact of market forces on residents of irregular settlements – more victims of 'urban renewal' programmes.

7 The next slides highlight the issue of human rights and evictions.

Forced Evictions and the Law

'Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services...'

Article 25 of The Universal Declaration of Human Rights

'The State itself must refrain from forced evictions and ensure that the law is enforced against its agents or third parties who carry out forced evictions.'

International Covenant on Economic, Social and Cultural Rights, General comment No. 7

>>Question:

To what extent are these principles being upheld in your country?

12

Note that the right to adequate housing is a human right. As part of the human right to an adequate standard of living international human rights law recognises everyone's right to adequate housing. Explain that the right to adequate housing contains freedoms and entitlements, and go through the next two slides.

Right to Adequate Housing

Freedoms

- Protection against forced evictions and the arbitrary destruction and demolition of one's home
- The right to be free from arbitrary interference with one's home, privacy and family
- The right to choose one's residence, to determine where to live and to freedom of movement

Source: The United Nations Committee on Economic, Social and Cultural Rights

13

Right to Adequate Housing

Entitlements

- Security of tenure
- Housing, land and property restitution
- Equal and non-discriminatory access to adequate housing
- Participation in housing-related decision-making at the national and community levels

Source: The United Nations Committee on Economic, Social and Cultural Rights

14

Point out the freedom on protection against forced evictions and ask participants if they knew that forced evictions are a violation of human rights. Refer the participants to the Office of the United Nations High Commissioner for Human Rights (OHCHR) and UN-Habitat fact sheets on the right to adequate housing and on forced evictions for further reading if they are interested in more details. You can also refer the participants to Amnesty International's publication on the right to adequate housing, which contains a wealth of information.

If time allows, a short brainstorming session can be held on whether the freedoms and entitlements are met in the participants' countries. You can also refer the group to the decision of the Constitutional Court of South Africa with regard to the right to adequate housing – the small case study on page 24. Another success story is the Kampala case study on page 28.

8 The *Guide* now turns to the key theme of almost all evictions being preventable. Explain how the best alternative to eviction is to preserve the community in one place and give people secure tenure rights to the land. The quote is from page 27.

Alternatives to Eviction

'One of the best ways for cities to help their poor citizens access better housing and living conditions is by providing secure tenure in the informal settlements where they already live...and then working with them to upgrade their settlements together.'

>>Questions:

Why are almost all evictions preventable?

What alternatives are there to on-site upgrading?

15

Emphasise that there are intermediate options to forced evictions, such as the community participating in the planning process and being relocated. In cases where on-site upgrading is not possible, resettlement may offer an alternative to eviction. Highlight that resettlement is not an easy option and can entail a high social cost if not undertaken carefully and with community participation and consultation. Go through the following resettlement guidelines for local authorities and housing agencies:

Resettlement Guidelines

- Involve the affected people
- Support organization of communities
- Provide information about the resettlement
- Make use of best practices from other cities/countries
- Survey the communities
- Prepare the new plan
- Select the new site
- Prepare the new site
- Organize the move

16

Go through the nine points, again, informing yourself from the material on pages 40 and 41. The guidelines are based on a special report of the former UN Special Rapporteur on adequate housing, Miloon Kothari.

The next slide is addressed to governments, NGOs, aid agencies and other support institutions – identifying ways to avoid eviction:

Seven Ways to Avoid Eviction

- Recognise the poor are only trying to survive
- Do not forcibly evict the poor from where they can provide their own shelter and livelihood
- Listen to views of residents before making decisions
- Support strengthening of community organizations
- Prepare development plans in collaboration with poor communities
- Introduce better land management and administration plans
- Consider reviewing and reforming urban planning and eviction laws

>>Questions:

How realistic are these prescriptions?

What is the situation in your country?

17

If you have the time, the questions would best be debated in small group discussions.

The next slide lists nine tools that community organizations can use in strengthening their hands in negotiating alternatives to eviction:

Negotiating Tools for Avoiding Evictions

- Community savings: giving access to greater financial resources
- Community enumeration: poor people doing their own counting
- Settlement mapping: making detailed settlement maps
- House model exhibitions: building full-scale house designs
- Negotiating with alternative plans: developing their own solutions
- Land searching: finding vacant land
- Shelter planning: participating in the planning process
- Exchange learning: community-to-community exchanges
- Network building: negotiating together

18

Go through these with the participants, drawing on the material in the text on pages 38 to 40.

9 Now move on to the next topic. Explain that OHCHR and UN-Habitat fact sheet on forced evictions states obligations before, during and after an eviction takes place. These are listed in the following slides:

Obligations Before any Eviction Takes Place

- All alternatives to eviction have to be considered first
- All projects should incorporate an eviction impact assessment
- Evictions must respect human rights and due processes
- The rights to information, consultation and participation should be respected at all stages of the process
- Legal and other remedies should be available at all times
- Forced evictions should not result in homelessness
- Adequate compensation needs to be provided in advance
- All necessary measures should be taken to minimize the impact

19

In this context, explain the concept of eviction impact assessment and how it helps stakeholders to understand the real cost of evictions. Refer the participants to the UN-Habitat and OHCHR publication *Losing your home, assessing the impact of eviction* for more information on how to conduct an eviction impact assessment.

Eviction Impact Assessment (EVIA)

- Allows real cost of evictions to be understood
- The cost of an eviction is more than the market value of the homes of the affected
- EVIA should consider actions before, during and after the forced eviction process
- Further guidelines exist on how to conduct EVIA

20

When Evictions are Unavoidable Ensure That:

- Well-planned and clear procedures are in place
- Evictees should not be coerced to destroy their dwellings and structures and should be given the opportunity of salvaging belongings
- Evictions should not be carried out in a way that threatens the health or life of the evictees
- Authorities are present
- Persons carrying out the eviction are properly identified
- Formal authorisation for eviction is given
- Clear information is provided

21

Lastly, the fact sheet on forced evictions also lists obligations after an eviction. If time permits, hold a discussion on what changes are needed in their communities and countries to ensure the obligations before, during and after an eviction are met.

After an Eviction

Need to monitor:

- Needs of the evictees after the eviction
- Impact of eviction on the community, in particular on their livelihood
- Additional costs resulting from the relocation and because of the new site's location
- Sustainability and quality of the services
- Possibilities for the community to sell and transport their products
- Sustainability of the new site
- Interaction with surrounding communities
- Ensuring security of tenure

22

10 Also, the questions posed in slide 23 deserve a more focused discussion than a brief brainstorm:

Trends to Make Use of

- Decentralization: local authorities having greater freedom and more responsibility
- Community organizations: having 'grown, expanded and matured'
- Partnerships: governments realizing the potential in working with community movements – instead of against them.

>>Questions:

Do you agree with such optimism?

What is the situation in your country with regard to the potential of decentralization and the relationships between local governments and community organizations?

23

Point out that these themes of strengthening local governance and encouraging community participation will be elaborated in later sessions. Also, refer the participants to the examples and achievements of community organizations, as described in the case studies of Zambia and Nairobi in pages 36 and 37.

11 Finish the workshop by the following quote from page 42 of the *Quick Guide*. The quotation is a restatement of an argument that runs through the *Quick Guide* series, concerning the ability of poor communities to devise appropriate housing solutions for themselves.

Cities Have Their Own Housing Experts

'Instead of hiring expensive consultants to tell them how to solve their housing problems, urban decision makers around the world are learning to look for assistance to the groups which are already providing most of the affordable housing in their cities – the poor themselves. It is no surprise that some of the best and most practical ideas for how to make housing programmes work...are originating from poor communities and their larger networks.'

>>Questions:

Do you agree with this statement?

How are communities participating in housing programmes in your countries?

24

This makes for the final discussion session of the day which is best done in small break-out groups if there is time. It is an opportunity to consider how most effectively housing professionals can engage with – learn from – the people who find their shelter – and survive – in informal settlements.

Conclude the workshop by discussing the conclusions in the next slide and by conducting a workshop evaluation as directed in the Toolkit section of this *Guide*.

Conclusions

- Evictions have very detrimental effects on poor communities
- Everyone is entitled to protection against forced evictions
- There are many ways to try to avoid eviction
- In the case of unavoidable eviction, it is important to follow internationally-established guidelines on obligations before, during and after evictions

25

Further reading for this module:

Also see the further reading at the end of Quick Guide 4.

Quick Guide for Policy Makers 4: Eviction <http://unhabitat.org/publications/quick-guide-4-eviction-alternatives-to-the-destruction-of-urban-poor-communities/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, Forced Evictions, Fact Sheet 25. Rev.1 <http://www.ohchr.org/Documents/Publications/FS25.Rev.1.pdf>

Basic Principles and Guidelines on Development-based Evictions and Displacement: Annex 1 of the report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living http://www.ohchr.org/documents/issues/housing/guidelines_en.pdf

Amnesty International 2010, Haki Zetu ESC Rights in Practice: The Right to Adequate Housing https://www.amnesty.nl/sites/default/files/public/the_right_to_adequate_housing.pdf

Handbook on United Nations Basic Principles and Guidelines on Development-based Evictions and Displacement http://www.hic-sarp.org/documents/Handbook%20on%20UN%20Guidelines_2011.pdf

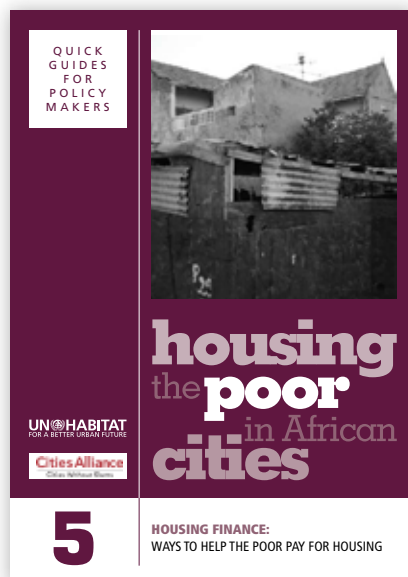
UN-Habitat and the Office of the United Nations High Commissioner for Human Rights, 2014, Losing your home, assessing the impact of eviction <http://unhabitat.org/publications-listing/losing-your-home-assessing-the-impact-of-eviction/>



Self-built housing using locally available materials in the Democratic Republic of Congo © UN-Habitat

MODULE 5:

HOUSING FINANCE – WAYS TO HELP THE POOR PAY FOR HOUSING



OBJECTIVE:

Discuss how the housing finance system works, types of finance, and strategies for making housing available to the poor

LEARNING OUTCOMES:

- Explain why housing finance is important and how the housing finance system works
- Discuss why poor have difficulty accessing housing finance and what options exist for them
- Understand possible roles of the government

TIMING:

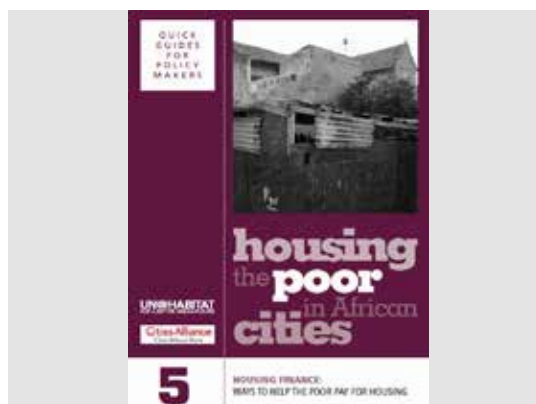
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 5](#)
- [PowerPoint Set 5](#)
- Case Study 3: [The Kuyasa Fund](#)

Sequence

1 Welcome the participants and put up the title slide. Explain how the session is the fifth in a series and ask participants about their backgrounds and knowledge on the topic of the workshop. Give information on the length of the workshop and go through slides 2 and 3 on the learning outcomes and the structure of the module.



Learning Outcomes

Participants will be able to:

1. Explain why housing finance is important and how the housing finance system works
2. Discuss why poor have difficulty accessing housing finance and what options exist for them
3. Understand possible roles of the government

2

Structure of the Module

- Importance of housing finance
- Overview of how a housing finance system works
- Mortgage loans and barriers to access
- Financial access in Africa
- How African households currently finance their housing
- Reducing housing costs through design and policies
- Possible roles of the government

3

Clarify that in this module housing finance is seen as money for buying housing, as well as money that homebuilders use for building houses that they sell to buyers. It also includes finance for incremental building.

2 Slide 4 presents a key introductory quotation from the *Guide*, page 5 and another quotation from page 15:

Where do the Poor Live?

'If a family does not have enough money to afford the cost of a formal dwelling available for sale or rent, they will have to find somewhere else to stay.'

'The goal of a comprehensive housing finance system is to reduce the number of people who need to address their housing needs informally.'

>>Questions:

In your cities, what are their options?

What are the consequences – for them and for the local authorities?

What sort of housing finance scheme is needed for the urban poor?

4

We suggest you put the three questions to the participants in a plenary brainstorming session, log their responses on a flip chart, and highlight the significant points that have emerged. Consider how their responses match with the themes of the workshop. Also, this first discussion session will give you an idea of the extent to which the participants are familiar with housing finance issues.

Slide 5 picks another quotation, also from page 5:

An Ideal Scenario

'To accommodate a wide range of housing needs and a growing population over time, a city needs to provide a steady supply of new housing and expand the existing housing stock by providing housing opportunities at scale for different segments of society.'

>>Questions:

To what extent is this happening in your own country?

What are the constraints?

5

We suggest that, if you have the half or full day for the session, the questions posed on the slide would be best taken up in small groups. Allow about 20 minutes for the group work, and then take the feedback in plenary.

Slide 6 presents an overview of points made in the *Guide* about the importance of housing finance:

Why is Housing Finance so Important?

- Housing is a fundamental human need and right
- Housing is expensive and it makes sense to borrow to pay for the house we are living in
- Housing finance improves the performance of the housing asset
- No government can meet all the housing needs of its population
- Housing finance stimulates economic development

6

3 Slide 7 provides a description of the different parts of the housing finance system:

The Housing Finance System

- Demand for and supply of formal housing units
- Demand for and supply of formal housing finance to pay for these units
- Activities of the government to help the process along such as subsidies, incentives and regulations
- Informal processes of supply and demand for people who cannot access formal products and services

7

4 Slide 8 gives more details on the conditions that need to be met before a formal housing demand and supply system can operate:

Four Conditions

- Land must be available for formal purchase
- Infrastructure (water, sanitation, energy and roads) needs to be in place
- Lenders must offer development finance – construction loans at affordable rates
- Buyers must be able to access loan finance to pay for the housing

8

Refer the participants to the Lilayi Housing Development Scheme in Zambia. Give them time to read it through, and then note how it bears out what the developer said on page 10 about the main problem of housing:

The Housing Finance Dilemma

‘The problem with housing is not building it. We know how to build houses. It is not demand. There are plenty of people who want houses. The problem is allowing the people who want the houses the financing capacity to buy them.’

Developer of the Lilayi Housing Development in Zambia

>>Question:
If people do not have the ready cash to buy a house, what are the possibilities of raising the finance?

9

Hold a brainstorming session, logging comments on a flip chart.

5 Then move on the most common form of housing finance, the mortgage loan. The diagram on the slide shows the process involved in financing through a mortgage loan:

A system for the Relatively Wealthy

- The most common and, in principle, useful form of housing finance is the mortgage loan

```

graph TD
    B[Borrower] -- "Borrower buys house with mortgage loan" --> H[House]
    H -- "House as collateral against loan" --> FI[Financial institution]
    B -- "Loan payment from borrower to financial institution" --> FI
    FI -- "Housing loan from financial institution to borrower" --> B
    
```

10

Trace the processes and then put up slide 11, which identifies the conditions that must be met before a mortgage can be secured:

Conditions for Mortgage Loans

- The bank has enough money
- The borrower can afford the monthly repayment
- There is a reasonable expectation that the borrower will keep his/her job for the term of the loan
- The borrower will be able to get legal title over the house and it is worth the amount the borrower has requested
- The repossession of the property is straightforward and supported by foreclosure laws that are enforced

>>Question:

Why can so few of these conditions be met in Africa?

11

Hold a brainstorm on the question posed on the slide: Why is it that so few of these conditions can be met in Africa? After a brainstorming session, compare answers to those on page 13 of the *Guide* and explain that affordability and access will be discussed in more detail later.

6 The next slides explain how lenders get the money for housing loans:

Where do Lenders Get the Money for Housing Loans?

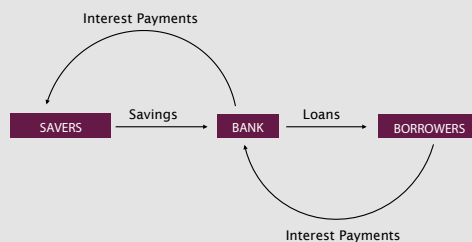
Lenders are defined by the way in which they get the money to lend:

1. Banks lend other people's money (deposits) to borrowers
2. Contract savings institutions are deposit-taking institutions that specialize in housing loans
3. Mortgage banks do not take deposits and fund their loans by selling securities to investors
4. Securitization pools mortgages and sells securities on those pools to institutional investors

12

Slide 13 looks at banks:

1. Banks



13

Slide 14 summarises what is involved in the making of a loan:

Ingredients of a Loan

- Capital amount: Amount borrower can borrow from lender
- Interest: Fee paid for the service of borrowing money
- Collateral: What is offered to the lender to hold in security in the event the borrower is unable to repay the loan
- Deposit: Initial amount the borrower pays towards the cost of the loan
- Risk: Possibility that the expected returns of an investment will be less than forecast

14

Slide 15 describes the processes of current contract savings institutions:

2. Contract Savings Institutions

- Building societies were originally savings clubs but over time formalized – but few remain in Africa
- Current contract savings institution model is popular in some European countries, and parts of Africa and Latin America
- Savers enter into a contractual agreement with the institution to save for a specified period or up to a specified amount – usually at a below-market, fixed rate of interest
- Once contractual obligations are fulfilled, borrower is enabled to take out a below-market, fixed-interest rate loan
- In many cases governments support these institutions by offering savings bonuses and favourable tax treatment

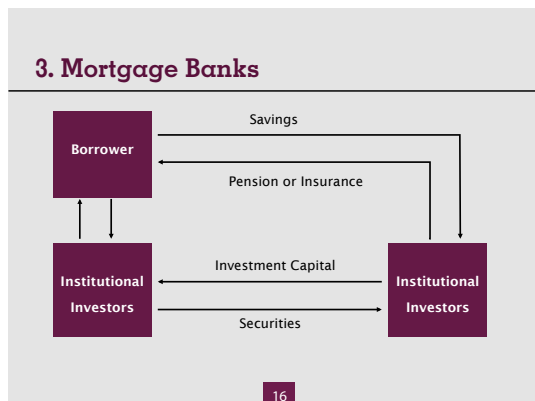
>>Question:

What are the challenges with such schemes?

15

Take the participants through the description and let them take the question in a plenary brainstorm or, if there is time, in small group discussions.

The diagram on slide 16 shows the way in which funds are channelled by mortgage banks which do not take deposits but raise capital by selling securities to investors:



Note what is said in the *Guide* (page 18): that the investors are usually long-term financial institutions such as pension funds or insurance companies. They receive savings from ordinary people who buy insurance or pension products. Because these products mature only after a long time, the pension funds or insurance companies are able to invest the money in institutions that also have long-term obligations.

You could ask the participants why it is that pension funds across Africa are generally reluctant to invest in housing finance. Note what is said in the *Guide* (page 19) that the trustees who manage pension fund assets usually believe that low-income housing is a high-risk, low-return business. Ask participants if this is the case in their countries and what can be done to address the situation.

The next slide takes up the matter of securitization, which takes the mortgage bank funding model one step further:

4. Securitization

- Mortgage bank pools mortgages and sells the pool to a special purpose vehicle (SPV)
- SPV invites investors to buy securities in the pool – the secondary mortgages market.
- These securities are called 'mortgage-backed securities' and investors are promised a portion of the collections from the loan package
- The scheme lessens the risks for the bank, improves its liquidity and means it can give out loans more freely.

>>Question:
What was the problem with the securitization industry that threatened the global economy in the years 2007-2010?

17

Take the participants through the points on the slide and also refer them to the example of a securitized loan pool that is given on page 20 of the *Guide*.

In plenary, you can ask the participants if they remember the global problem that occurred concerning securitization between 2007 and 2010. You can then refer them to the description of this 'subprime crisis' on page 21.

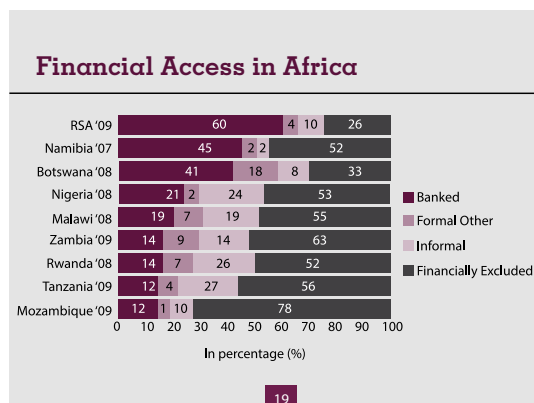
7 Slide 18 summarises how banks assess affordability:

Assessing Affordability

- Using a percentage of a monthly income – usually estimating that households can only afford between 20 per cent and 30 per cent of their income in paying back a loan
- Subtracting actual expenditure from monthly income
- Testing affordability by means of a probationary savings period prior to making a loan
- Ability to make a downpayment of the housing loan

18

This should lead straight into the issue of financial access in Africa. Slide 22 shows the proportions of the public that can access finance through various means in a number of African countries:



Ask participants to comment on the situation in their own country if it is not one of those indicated. If it is indicated, ask the participants whether they are surprised and whether there have been significant changes since 2008/9. The data come from FinScope Zambia 2009 Brochure (see the *Guide*).

Then move on to the reasons why only a small proportion of people in Africa can access mortgages. In this context also discuss interest rates.

Why Fewer than 15 Per Cent of Africans Can Access Mortgages

- Need stable, formal employment
- Few earn enough to afford the loan
- Few properties are legally able to perform as security
- Few borrowers have bank accounts
- There are few mortgage providers in Africa

>>Question:

What other options for finance are there?

20

Interest Rates

- The fee charged for lending money
- Calculated as a percentage of capital amount payable on a monthly basis
- Sometimes governments try to force housing finance institution to keep interest rates low to benefit the poor
- The consequence can be that banks are unable to cover their costs
- Rates often change during the course of loan repayments

>>Question:

For borrowers, what are the consequences of rises and falls in interest rates?

21

Ideally, because there has been a great deal of presentation up to this point, the question could make a break by having some small group discussion sessions. Also, refer the group to the fictional case study on page 29 which explores the different approaches of two people with respect to micro-finance for housing.

8 Now discuss the three other forms of housing finance by putting up slide 22:

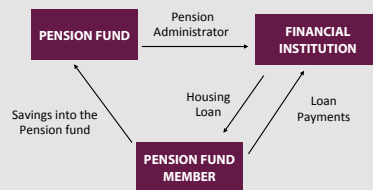
What Systems Exist for the Poor?

- Non-mortgage loans – usually smaller than mortgages, payable over shorter period
 - Pension-backed loans
 - Housing micro-loans
- Informal finance – an incremental financing approach, often a matter of saving materials rather than cash, until enough is available for construction

22

Slide 23 shows the processes involved in accessing pension-backed financing schemes:

Understanding Pension-Backed Loans for Housing



23

Trace the processes as shown on the diagram, and refer the group to what is said about pension-backed funds in the chart on page 26. Also, note the comment about such schemes on page 27 of the **Guide**: that they are available only for formally-employed borrowers who are members of a pension fund scheme. Ask the participants to comment on the use of pension-backed loans in their own countries and if efforts are being made to support those in the informal sector. Several African countries are beginning to embrace the idea of using such loans to support housing finance for those employed in the informal sector.

Slide 24 summarizes the characteristics of micro-loans for housing:

Housing Micro-loans

- For relatively small amounts
- Repayment periods relatively short
- Loan pricing covers long-run costs of the operation
- Generally unsecured
- Finance habitat needs incrementally
- Often grow from conventional micro-finance lending

24

Incremental Housing Process

- A step-by-step approach to financing gradual improvements to housing
- 'If all other planning and environmental conditions are met, and no conflict exists about land rights, governments can provide basic infrastructure and ensure security of tenure, and then slowly, step-by-step, people will begin to build their homes and improve their living environments independently.'

>>Questions:

Do you agree with this optimistic view?

To what extent is it happening in your country?

25

Relate this also to chart on page 26, which outlines the advantages and disadvantages of housing micro-loans. Note that such loans are often used for incremental, step-by-step improvements of households and that they are used by a large segment of the population. Ask the participants about the situation in their own country. In particular, ask if the Grameen Bank loan system is at all being used – whereby security is based on group solidarity and shared responsibility. Refer the participants to the three case studies on page 36 on housing micro-loans, as well as the table on page 37, which details the different types of institutions offering loans. If you have time and there is particular interest in this topic, you can use case study 3: the Kuyasa Fund in South Africa. Ask the participants to discuss in groups what factors are important for the success of such an initiative, what impact it may have on disadvantaged groups, and whether such organizations or initiatives exist in their countries. Then log responses in plenary using a flip chart.

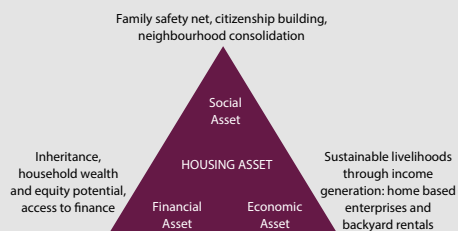
Slide 25 presents a definition of the incremental housing process and an optimistic view from page 39 about the consequences when governments support incremental housing initiatives:

Before putting the questions to the participants refer them to the story of Esau Maxwell and the example of incremental housing through housing micro-finance (page 38 of the *Guide*). Take up the questions in plenary or sub-groups depending on the time you have.

After the discussion on housing micro-loans explain that informal finance is very similar to formal housing micro-loans but the amounts are usually even smaller. In addition, sometimes households save materials rather than cash. Housing micro-loans can make the incremental housing process more efficient.

9 Slide 26 signals a break after the sequence of moving through four types of housing finance: mortgage loans, pension-backed loans, housing micro-loans and informal finance. It diagrams three ways of understanding housing as an asset:

Understanding the Housing Asset



26

Refer participants to the screened text at the bottom of page 41. So housing can be seen as a social asset in that it provides a social safety net for families; a financial asset in that it represents inheritable wealth and a means for accessing finance; an economic asset in that it can be a base for livelihood activities.

10 The concluding phase of the workshop focuses on ways of supporting the housing process of the poor. Emphasise one key principle that should determine such housing policies – keeping the cost of housing to an affordable level.

Supporting the Housing Processes of the Poor

- Providing land with secure tenure and basic services
- Advising on housing design and construction
- Making people aware of their financial and legal rights and obligations
- Advising on possible improvements

27

Here, you could ask the participants who would have the responsibility for each of these functions: governments or non-state actors.

Slide 28 raises a crucial issue of the session by taking quotation from page 44 of the *Guide*:

What Role Should Governments Play?

'Most countries have moved, or are slowly moving, away from an emphasis on government provision of housing to government facilitation for housing developed and financed by non-state actors such as the private sector, community groups and cooperatives.'

>>Questions:

For the poor, is this a desirable shift in policy?

To what extent is it happening in your country?

To what effect?

28

Unless you have only the two hours for the whole meeting, these are questions that would be best taken up in sub-groups.

The next slide lists five ways in which governments can support the housing process:

What Role Should Governments Play?

- Stimulate and create institutional, legal and policy environments enabling non-State actors to play an active role in housing finance and supply
- Promote supply of a variety of affordable housing solutions
- Enable the development of different housing outcomes
- Establish a policy dialogue with lenders, builders and developers
- Promote savings for housing as a national level priority

>>Questions:

To what extent are these things happening in your country?

What are the constraints?

29

Raise the questions in a plenary brainstorm.

11 Slide 30 introduces a tool for making a housing market map:

Making a Market Map Using the Access Frontier Tool

- Current market: those who have a housing loan
- Market redistribution zone: those who are too poor to access a housing loan
- Market enablement zone: those who are within reach of a market but do not have a housing loan
- Market development zone: those who cannot access a housing loan, given their location or income profile and the products current pricing structure but who are likely to access the market in the near-term, given product/ market innovation

>>Question:

What is the use of this analysis for policy makers?

30

To take up the question posed, after a brainstorm, refer the participants to the final paragraph of the section on the 'housing finance access frontier'. Here it is argued that, in using this tool, policy makers can think about their market in a more focused way, understanding the nuances of why different segments of their population can or cannot

access housing finance products. It is emphasized that the goal of the method is to identify and then remove barriers to access so that, over time, more people can be reached in the 'current market' and the 'market enablement' zone – and there will be fewer people in the 'market development' and 'redistribution' zones.

When you are in the workshop mode, having at least half a day for the session, it would be interesting engage the participants in an exercise whereby they use the market segmentation model on page 47 and estimate the proportions in their own country related each of the boxes. It would help them see the demand for housing more clearly and also the challenges involved in increasing the proportion of those able to secure a housing loan.

12 Slide 31 lists a number of ways that housing costs can be reduced. It includes building materials and labour, which are some of the key inputs for housing and affect the cost of housing. The following slides go through each of the methods. Discuss with participants whether these methods exist in their countries or would be feasible in their countries, as well as the pros and cons. This discussion can be undertaken in groups or in plenary.

Six Ways to Reduce Housing Costs

- Design
- Mass-producing housing units
- Internal cost subsidies
- Self-building by people
- More practical, more realistic and more flexible building standards
- Standardized building components and appropriate technologies

31

Cost Reduction Through Design

- Designing tight housing layouts
- Designing housing units of a smaller size
- Using community and household labour
- Using alternative, recycled or cost-saving materials
- Buying materials and houses collectively

32

Mass-producing Housing Units on a Large Scale

- High- or mid-rise blocks of apartments
- Reproducing a standard unit for detached or semi-detached houses
- Depends on participation of city councils or municipalities:
 - Setting up fast track approval processes
 - Offering support to developers in meeting regulations

33

Internal Cost Subsidies

- Cross-subsidizing low-income housing through profits from sale of market-rate housing units on the same development
- This promotes integration and socio-economic diversity in new settlements

34

For self-building, you can direct the participants to page 135 of the UN-Habitat's publication *Enabling shelter strategies: Review of experience from two decades of implementation* for the example of the Build Together Programme in Namibia.

Self-building

'Supporting people to build their own housing is one of the best ways of reducing costs, making housing affordable to low-income households and creating a vibrant housing stock in the city.'

35

The following quote is from page 50:

More Practical, Realistic and Flexible Building Standards

'Many argue that...housing and building standards are too high; roads are too wide, plots are too big, setbacks eat up too much space, engineering standards are too conservative and service levels are too high.'

36

Standardized Building Components

- Promote use and production of standardized components which can be bought off the shelf by householders
- Can be made on smaller scale by local entrepreneurs

37

13 The final slide looks at what governments can do to help promote downmarket lending:

Five Ways Government Can Support Downmarket Lending

- Get the macroeconomic environment right
- Get the housing supply picture right
- Encourage existing lenders to extend mortgage loans downwards
- Promote alternative forms of housing finance
- Collect, organize and distribute data about housing needs and affordability parameters

>>**Question:**

To what extent are these happening?

38

Go through the five points and hold a final brainstorm in plenary before moving to the concluding slide.

Conclusions

- Housing finance is very important
- Few people in Africa can access mortgages but some other forms of finance also exist such as housing micro-loans
- Government has a role to play in enabling conditions for housing finance
- Housing costs can also be reduced through design and policies

39

Conclude the workshop by undertaking an evaluation as discussed in the Toolkit part of this *Guide*.

Further reading for this module:

Also see the further reading at the end of Quick Guide 5.

Quick Guide for Policy Makers 5: Housing Finance
<http://unhabitat.org/publications/92155/>

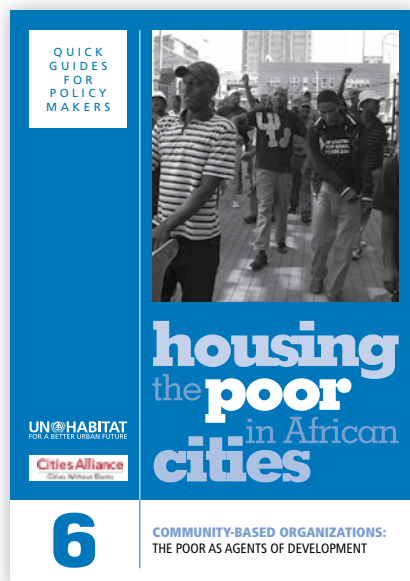
Centre for Affordable Housing Finance in Africa, 2013
Housing Finance in Africa Yearbook <http://www.housingfinanceafrica.org/document/housing-finance-yearbook-full-document/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

UN-Habitat, 2006, Enabling shelter strategies: Review of experience from two decades of implementation <http://ww2.unhabitat.org/programmes/housingpolicy/documents/HS-785.pdf>

MODULE 6:

COMMUNITY-BASED ORGANIZATIONS –THE POOR AS AGENTS OF DEVELOPMENT



OBJECTIVE:

To increase understanding on how community-based organizations operate and what are the best ways for policy makers to work with them

LEARNING OUTCOMES:

- Discuss the role of community based organizations (CBOs)
- Explain different forms of participation
- Identify ways how governments can work with and support CBOs to improve the living conditions of the poor

TIMING:

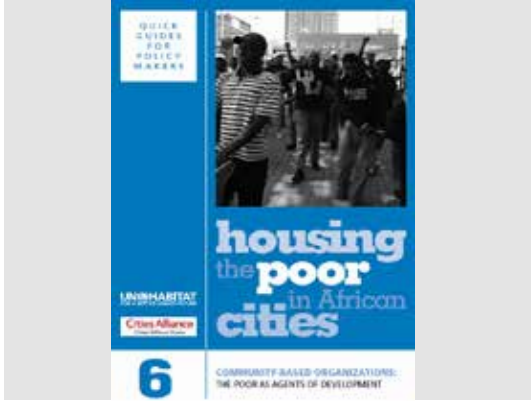
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 6](#)
- [PowerPoint Set 6](#)
- Video Clip 3: [Profiling Informal Settlements in Namibia](#)
- Case Study 4: [People's Process on Housing and Poverty in Zambia](#)
- Toolkit Item 5: Talking Pictures
- Toolkit Item 6: Stakeholder Mapping

Sequence

1 Welcome the participants to this workshop on community-based organizations, ask about their backgrounds and knowledge on the topic of the workshop, and explain the length and format. Explain how this workshop is based on the *Quick Guide* series.



Put up Slide 2, which presents the learning outcomes of the workshop:

Learning Outcomes

Participants will be able to:

- Discuss the role of community-based organizations (CBOs)
- Explain different forms of participation
- Identify ways how governments can work with and support CBOs to improve the living conditions of the poor

Structure of the Module

- Definition of CBOs, and different roles and types of CBOs
- Ownership of development process and poor communities as a resource
- Government and civil society
- How governments can work with CBOs to improve the living conditions of the poor

You may want to have a brief discussion about what CBOs are, and any distinctions that can be made between them and non-governmental organizations (NGOs) since the relationship between CBOs and the larger national or international NGOs is an issue that is taken up later in the session. Then move to the definition from page 4 of the *Guide*, given in slide 4:

A Definition

These organisations...represent the urban poor, either the residents of particular geographical areas or people who share some common identity... As structures which allow poor households and poor communities to move from isolation and powerlessness into collective strength, these organizations have become powerful development mechanisms in their countries.

>>Question:
Does this definition fit the CBOs in your own country?

In a brainstorming session, put the question raised on the slide. You may want to ask the participants for their views on the role and usefulness of CBOs.

Ask participants to give examples of CBOs in their own areas that are truly representatives of their communities and are working for the improvement of their informal settlements. You can link the discussion to the next slide which bullets the different types of CBOs that can be found in Africa.

CBO Types

- Community development associations: negotiating access to urban services
- Hometown associations: supporting new rural migrants and maintaining linkages with places of origin
- Religious associations
- Women's groups: responding to specific challenges that women face
- National federations of urban poor such as Shack/Slum Dwellers' International (SDI)

Functions:

- Agents for development; pro-poor advocates and protectors of rights

For examples, refer the participants to the screened text on page 9 of the *Guide*. Finally, discuss the differences between NGOs and CBOs that was alluded to earlier:

CBOs and NGOs

'NGOs can be vital allies of community organizations by providing them with backup support in different ways. NGOs can also be a valuable link between the formal systems and the realities, common sense and confusion that constitute poor people's lives. But the word from strong community organizations to their NGO partners is that communities can speak for themselves, and that communities need to engage with government organizations directly and not through NGOs.'

>>Questions:

What positive roles can NGOs play in their relationship with CBOs?

What negative ones do they sometimes play?

6

The questions are ones that can be discussed fairly briefly in the plenary session. Log the points that arise, and summarise for the group the positive and negative roles for NGOs that have been identified. Also, refer the participants to the screened text about NGOs on page 13 of the *Guide*.

2 Sheela Patel's statement (page 4) in slide 7 raises a key issue that runs through all the Housing the Poor series: ownership of the development process.

Ownership of Development Process

'It is vital that in the long run, communities of the poor, as the main group seeking social justice, own and manage their own development process, and become central to its refinement and expansion.' Sheela Patel, SPARC, India

>>Question:

Do you agree with this statement?

How can communities be supported in this?

7

To what extent can/should communities of the poor 'own and manage their own development process'? And what, then, is the role of local authorities?

The question posed on the slide is best taken up in small groups unless you are working within the two-hours mode. Allow at least 20 minutes in the groups before taking the responses in plenary.

Log the main points that emerge on a flip chart and, if relevant, note that some of these will be elaborated later in the session.

Continuing with the theme of community participation, slide 8 extracts another quotation from page 5 of the *Guide*:

The Poor as a Resource

'The urban poor are the designers, builders and suppliers of the majority of affordable housing in Africa's cities. Their self-help efforts have done what decades of government housing programmes, formal sector development projects, housing rights campaigns and international development interventions have failed to do: provide most of the urban poor with shelter and basic services – right now, when they need it, not in the distant future.'

>>Questions:

Is this a valid statement?

How should it affect the way we regard the residents of informal settlements as a resource?

8

Drawing also on ideas emerging from the previous discussion, the questions on the slide can be taken up in a short plenary brainstorm. The following slide continues with theme of the poor as a resource and has another quote from the *Guide* (page 15).

Skills in the Communities

'Informal communities already contain all the expertise that goes into building cities: bricklayers, carpenters, plumbers, electricians and labourers. When you add the confidence, skills, scale, innovation and organizational capacities that Africa's community organizations have built, refined and scaled up over decades, you potentially have a large problem-solving resource at your disposal.'

>>Questions:

What role should community members and organisations play in the development of their communities?

What experience do you have in building the capacity of communities?

9

If you have time, refer the participants to case study 4 on the People's Process on Housing and Poverty in Zambia. This case study is about a partnership between an NGO and a CBO and illustrates how working together they have managed to find solutions. The case study also illustrates how the poor can be in control of the development of their communities and advocate for themselves. Here, you could use the Stakeholder Mapping technique in the Toolkit. After the participants read the case study ask them to think of a housing related problem in their own city or region and who the different actors are and how they could work together. Alternatively, brainstorm in plenary

about the pros and cons of working together and using the skills and knowledge of the urban poor.

If you have less time (less than one day) you can discuss the two questions on the slide. With regards the second question, discuss with participants whether communities need capacity development to collaborate with national and local governments.

Slide 10 highlights the rather pessimistic view (from page 6 of the *Guide*) on the effectiveness of top-down housing projects:

Housing Project Failures

'Many African cities have a long history of housing project failures: subsidized housing developments that ended up housing the wrong target group, pilot projects that never scaled up, sites-and-services schemes where nobody wants to live and relocation projects abandoned to speculators, often after destroying viable communities through forced evictions.'

>>Questions:
Again, is this a valid statement?
Is this the case in your own country?

10

Again, the questions can best be taken up in a plenary discussion. It is an opportunity for participants to reflect on their own housing schemes and reasons for success or failure. Prompt them to give examples and consider whether the participation of the communities can increase the success rate of housing projects.

The next slide (from page 6) asks participants to reflect on the traditions of self-help and community participation in their own countries:

Self-reliance

'For as long as human beings have been around, they have organized themselves into communities to survive, and to meet needs collectively which they cannot meet as individuals...This collective self-reliance is very much alive in Africa's urban poor communities.'

>>Questions:
What are the self-reliance traditions in your own country?
Are they persisting?

11

Refer participants to pages 71-73 of Amnesty International's publication on the Right to Adequate Housing for examples of activities of self-help groups. These can trigger discussion on the scope of self-reliance.

3 Slide 12, with a quotation from page 9, brings us back to the present situation and a key theme of this module: the relationship between the national and local governments and the civil society.

Governments and Civil Society

'Civil society can only flourish where governments respect human rights and allow freedom of expression and the right to promote opposing ideas.'

>>Question:
What is the situation in your own country, with regard to human rights and freedom of expression – and the relationship between government and civil society?

12

If you have time, this is a question that deserves some small group reflection. With this topic you could use the Talking Pictures exercise that is described in Toolkit Item 5. In line with the sequence described in the Toolkit, you will be asking the participants, in small groups, to draw a picture symbolising their views on the relationship between government and civil society in their own countries.

The discussion, back in plenary now when the sub-groups display their pictures and explain the rationale behind them, can be rounded off with the presentation of the Ibrahim Index for Participation and Human Rights, as set out in slide 10:

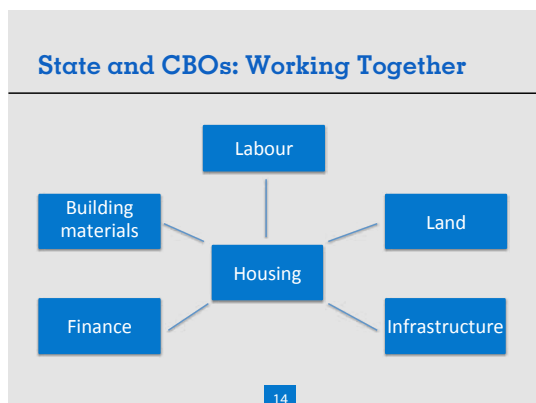
Ibrahim Index for Participation and Human Rights 2014

- High (>70): Botswana, Cabo Verde, Ghana, Mauritius, Namibia, Senegal, Seychelles and South Africa
- Medium high (50–70): Benin, Burkina Faso, Comoros, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mozambique, Niger, Sao Tomé & Principe, Sierra Leone, Tanzania, Tunisia, Uganda and Zambia
- Medium low (30–50): Algeria, Angola, Burundi, Cameroon, Congo, Côte d'Ivoire, Democratic Republic of Congo, Djibouti, Egypt, Ethiopia, Gabon, Gambia, Guinea, Guinea-Bissau, Libya, Mali, Mauritania, Morocco, Nigeria, Rwanda, Swaziland, Togo and Zimbabwe
- Low (<30): Central African Republic, Chad, Equatorial Guinea, Eritrea and Somalia

>>Questions:
Any surprises?

13

The question can be handled in a plenary brainstorm. Now move on to the topic of relationship between the state and CBOs. Start with a slide on inputs to housing. This should generate discussion on how CBOs can work together with local governments in enabling these inputs.



Then move on to the next slide and the relationship between governments and CBOs and possible conflicts.

State and CBO

- Engagement between CBOs and the State may involve collaboration and/or contestation, depending on conditions
- Relationships can involve over time
- It is important to have conflict resolution mechanisms, especially at implementation stage of projects
- In the context of housing, incremental slum upgrading often provokes reactions from different groups

>>Questions:
Why should governments engage with CBOs?
Is conflict inevitable in slum upgrading or slum clearance projects?
How can conflicts be resolved?

15

It would be appropriate to form small groups for the discussion of the questions posed. Remind participants that national and local governments have a crucial role to play in enabling CBOs to act as agents of development. It would be important to ensure CBOs' participation in decision-making processes. Also discuss how CBO involvement in day to day management of local infrastructure creates ownership and helps to make it more sustainable. Back in plenary, log the key points that emerge from the feedback.

4 The focus changes to the functions and capacities of CBOs, with quotations from page 10:

Strategy of Stirring Many Pots

'A healthy, strong community organization needs time to develop, and develops best when it keeps busy addressing many different needs on many different fronts, and in several ways at the same time.'

>>Questions:
Do you agree with the strategy of stirring many pots?

16

Strategy of Stirring Many Pots

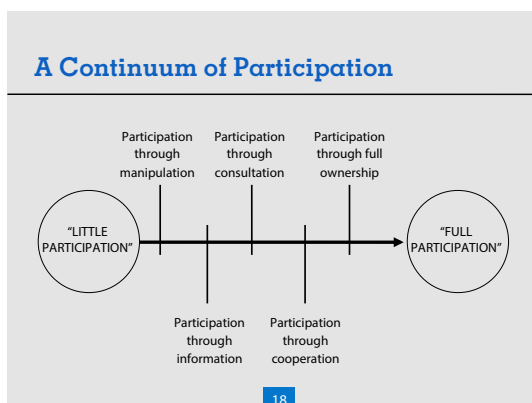
'Stirring many pots is also a means for accommodating the widely varied needs that exist within any poor community.'

>>Questions:
How does this strategy affect the engagement between government and CBOs?

17

The questions can be taken in plenary. Draw the participants' attention to the different type of engagement needed by government when CBOs are 'stirring many pots'.

5 The workshop now moves to the topic of participation. Slide 18 diagrams the way in which community participation can be weak or strong:



Check with the groups on their understanding of the key words here: 'manipulation', 'information', 'consultation', 'cooperation' and 'full ownership'. Ask if they can give examples of how the situation would be at each stage. Note, also, that this is seen as a continuum – holding out the possibility of progress from weakness to strength.

Compare the responses of the participants with the list of points given on slide 19 and refer the group to the fuller descriptions given on page 14 of the *Guide*:

Community Participation

- Through manipulation: for exploitative reasons
- Through information: reduction of potential resistance
- Through consultation: a chance to share views
- Through cooperation: government and communities work together towards a shared goal
- Through full ownership: communities in control of decision making

>>Question:

What examples do you have?

19

Put the question about whether or not there can be 'full ownership' – and, as suggested, ask if the participants have any examples of this happening.

Since your participants are mainly government officials and policy makers, at this point it would be a good opportunity to invite them (ideally, in small groups) to reflect on how best they can work in partnerships with CBOs. The key question would be 'what mechanisms need to be established to facilitate consultations, out of which partnerships related to development projects and service delivery can be established and conflicts resolved?'

As an illustration of community involvement in data collection and building an information system on housing, you could play the five-minute film *Profiling Informal Settlements in Nambia* (Video clip no.3).

The following slides continue the important discussion on partnerships.

Slide 20 summarizes four ways in which community organizations are helping their governments solve housing problems:

Four Ways Communities are Helping Governments Solve Housing Problems

- Partnerships with community organizations in housing
- Partnerships with community organizations in infrastructure
- Partnerships with community organizations for urban regeneration
- Partnerships with community organizations for waste management

20

With this phase of the workshop, perhaps the best way to proceed would be to refer the participants to the examples given from pages 16 to 23 of the *Guide*. Give participants time to read the examples.

When you have been through all four case studies, you could ask what lessons about community participation have emerged. Also ask participants to comment on their own experiences of how CBOs are helping local governments to solve housing problems in a brief plenary.

Now the *Guide* focuses on the reverse process: how local governments can support CBOs:

Six Ways for Local Government to Support Community Organizations

- Recognize and work with CBOs
- Support community mapping and enumeration initiatives
- Support community-based savings and credit initiatives
- Facilitate local development partnerships with CBOs
- Participate in the establishment of community development funds
- Support the creation and participation of CBO networks at higher levels

21

Based on what is said in the *Guide*, you can elaborate on each of these strategies – and also refer the participants to the scenarios on pages 24, 25 and 27. It will also be important to reflect on the meaning of 'community development fund'. On page 27 the definition is: 'A term for a diverse array of institutions that have been set up in

many countries in recent years to deliver loans and grants to poor communities'. What examples do the participants have from their own countries?

The final slide concerns the formation and funding of community networks and federations and how links between communities instead of a vertical 'top-down' approach can develop new solutions. Ask the participants to comment on the situation in their own countries, with regard to such networks and their effectiveness. If you wish to discuss this topic further you can refer to the case of the Odisha Alliance in India as recorded in the World Habitat Awards established by the Building and Social Housing Foundation.

Four Ways Networks are Changing Community Movements

- In the scale of community movements: by linking together
- In how problems of poverty are addressed: through community-driven processes
- In the way communities relate to each other: learning from each other
- Through internal balancing mechanisms with communities: by providing problem-solving and conflict-management tools

22

Finish the workshop by discussing the conclusions and undertaking a workshop evaluation.

Conclusions

- It is vital to engage with CBOs and to make use of their knowledge of their own communities
- Partnerships with CBOs can help to address different aspects of housing problems
- Local governments can support CBOs in many ways, such as supporting the creation of CBO networks and by community-based savings and credit initiatives

23

Further reading for this module:

Also see the further reading at the end of Quick Guide 6.

Quick Guide for Policy Makers 6: Community-based organizations <http://unhabitat.org/publications/quick-guide-6-community-based-organizations-the-poor-as-agents-of-development/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

Amnesty International 2010, Haki Zetu ESC Rights in Practice: The Right to Adequate Housing https://www.amnesty.nl/sites/default/files/public/the_right_to_adequate_housing.pdf

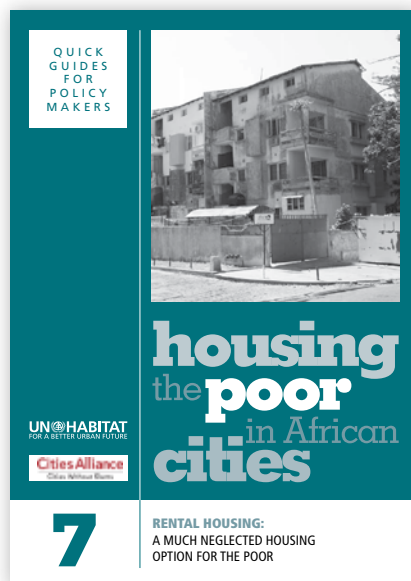
Building and Social Housing Foundation World Habitat Awards Winners and Finalists, 2013, Alliances for building capacities and options for the urban poor: experiences from urban Odisha <http://www.worldhabitatawards.org/winners-and-finalists/project-details.cfm?lang=00&theProjectID=9E8CA653-15C5-F4C0-999297A620768B5B>



Construction work by community members in an informal area of Lusaka, Zambia © Matthew French/UN-Habitat.

MODULE 7:

RENTAL HOUSING – A MUCH NEGLECTED HOUSING OPTION FOR THE POOR



OBJECTIVE:

To increase understanding about rental housing – and explore how to formulate effective, flexible policies to promote and regulate it

LEARNING OUTCOMES:

- Explain what rental housing is and why people rent
- Understand informal rental markets
- Discuss key aspects of rental housing, such as access and supply
- Assess what needs rental housing should respond to
- Understand challenges of rental housing regulation
- Identify policies to promote rental housing

TIMING:

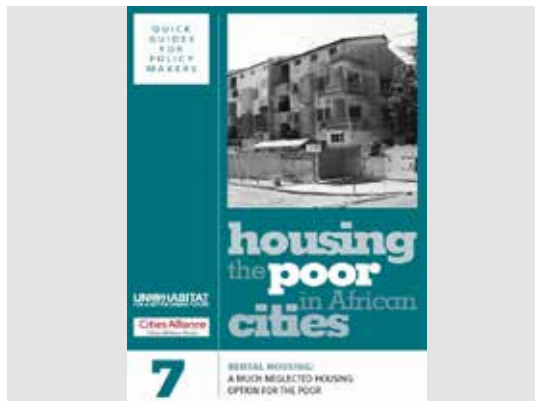
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 7](#)
- [PowerPoint Set 7](#)
- Toolkit Item 3: SWOT

Sequence

1 Welcome the participants to this workshop on the seventh Quick Guide for Policy Makers, ask the participants about their backgrounds and knowledge on the topic of the workshop, and explain the length and format. Put up the title slide:



Explain how this session is based on the *Quick Guide* series and how long the workshop will be. Check that participants have copies of *Quick Guide 7*.

Put up slides 2 and 3 that present the learning outcomes and structure of the workshop:

Learning Outcomes

Participants will be able to:

- Explain what rental housing is and why people rent
- Understand informal rental markets
- Discuss key aspects of rental housing, such as access, supply and landlords
- Assess to which needs rental housing should respond
- Understand challenges of rental housing regulation
- Identify policies to promote rental housing

2

Structure of the Module

- Types of and prevalence of rental housing
- Reasons for renting
- Informal rental housing
- Access to and supply of rental housing
- Landlords
- Factors for good rental housing
- Level of rent
- Challenges faced by rental housing regulation
- Policies to promote rental housing

3

It would be useful to pause and check on the participants' understanding of the distinction between 'formal' and 'informal', particularly in relation to rental housing. It should give you an idea of how familiar the participants are with rental housing issues.

Refer the participants to the introductory section on page 4 of the *Guide*. Note what is said about the millions of people in Africa who are tenants – so the theme is a crucial one. It is important that policy makers understand the intricacies of rental housing in their countries, so that they can better promote and regulate it.

Now show slide 4, reinforcing how important rental housing is, presents statistics on the proportion of rental housing in Kenya, Ethiopia and Ghana:

Extent of Rental Housing

'Rental housing today makes up a large proportion of the urban housing stock in many African countries'

- In Kisumu, Kenya, 82 per cent of households were living in rental accommodation in 1998
- In Addis Ababa, Ethiopia, the figure was 60 per cent of households
- In Kumasi, Ghana, the figure was 57 per cent of households

>>Questions:

What is the situation in your country?

Is the percentage increasing?

If yes, why?

4

And the questions trigger a discussion on the situation in the participants' own countries. Whether you structure this discussion as a plenary brainstorm or in sub-groups will depend on the time you have available: two hours, four hours, or a full day workshop.

2 Slide 5, with a quotation from page 6, gets down to detail, in describing the kinds of rental accommodation that are commonly made available by small-scale landlords in cities:

Small-scale Rental Housing

'The housing that small-scale landlords supply may come in the form of cheap rental rooms, apartments of various sizes, or rooms built with substandard construction on illegally subdivided land or partitioned within dilapidated older buildings. It could be a shack, a room built in a slum or behind the owner's house with shared services. It could be rented space within a shared room, or even the right to store one's belongings and occupy a certain space within a shared room for part of the day'

>>Questions:
Is this the situation in your country?
Is there anything you would add?

5

The two questions contextualise the discussion by asking the participants to reflect on the situation in their own countries.

3 The next slide is a quotation from page 5 of the *Guide*, a summary of the negative image that rental housing has acquired in Africa even though it remains an important policy option:

Rental Housing's Poor Image

'Rental housing suffers from a negative reputation: landlords are often perceived as being exploitative and only too happy to offer crowded and substandard housing at the highest price they can squeeze from the vulnerable poor. Rental housing, especially at the lower end of the market, has also often been seen as being shrouded in illegality and as contributing to inner-city decay. The frequent eviction of tenants and their mobility have likewise been seen as potential sources of civic unrest.'

>>Questions:
Is this a common perception?
Is it justified?

6

The questions can be taken up in a plenary brainstorm.

4 The seventh slide presents some of the core learning of this workshop: why people choose to rent:

Why People Rent

- Because they can't afford to buy
- Renting lets people stay mobile
- Gives people flexibility in how they manage their household budgets
- Suits people during transition periods
- Convenient for households who don't want to make a long-term financial commitment
- Allows people to send more of their earnings home to relatives or to invest in other things

7

You might want to collect participants' views on the reasons why people rent before putting up the slide.

The next slide continues the discussion on the role of rental housing and invites discussion on common perceptions.

Eight Myths About Rental Housing

- Everyone owns their homes in rich countries
- Everyone wants to be a homeowner
- Home ownership offers people a better life
- Nobody invests in rental housing
- Renting is inequitable
- Governments should prohibit poor quality rental housing
- Mobility is bad for the poor
- Home ownership encourages the emergence of a politically-stable society

>>Question:
Are these valid points?

8

Here is an opportunity for more sustained discussion, ideally in small groups. Before showing the slide, you could ask the participants, in their groups, to hold a SWOT analysis on Rental Housing (in relation to the rental housing in their own cities), along the lines described in Toolkit Item 3.

Relate the feedback on the SWOT to the points on slide 8 and on what is said on pages 10 and 11 of the *Guide*.

5 The workshop now moves on to the topic of rental statistics in African cities. It is important to highlight the issue of informal rentals, as well as the difficulty sometimes in distinguishing rental housing. The quote is from page 7.

Unreliable Urban Rental Statistics

'It is difficult to collect and compile comparable data on rental housing'

>>Questions:

Why is this the case and what is the role of informal rentals?

How does this affect policy decisions and what can be done to improve statistics?

9

It is important to note that this does not mean that the statistics are intentionally misleading. It is simply that much rental housing is informal and not recorded. Discuss with participants the importance of housing information collected during censuses. After a discussion on the questions posed, refer the participants to what is said on page 7 of the **Guide**: that many countries keep records which do not separate rental housing from non-rental forms of housing such as sharing; that the statistics do not capture situations where landlords make private arrangements with tenants.

Conversely, slide 10, a quotation from page 8, reminds us of the important contribution that 'family houses' make (housing shared with relatives):

The Contribution of Family Houses

'Policy makers... should be mindful of the major contribution which family houses make in housing those on low incomes, and act to encourage and enable maintenance and provision of such housing rather than acting as if it is a vestige of a bygone age, of little relevance to the modern city'

>>Questions:

What are the advantages of family houses?

What is the attitude of policy makers in your country?

What can/should policy makers do to encourage and enable the provision of family houses?

10

In taking up the first of the questions, refer the participants to the screened box on page 8, which notes the advantages of the system. The second and third questions, addressed in a plenary brainstorm, should further probe the knowledge and interest of participants.

Slide 11 summarises the reasons why rental housing in cities tends to be 'invisible':

Why Rental Housing Tends to be Invisible

- It is often hard to distinguish rental housing from owner-occupied housing
- Rental housing is dispersed all over the city
- It is hard to distinguish landlords from their tenants
- Both landlords and tenants often keep their rental relationships quiet

11

The text on pages 8 and 9 fleshes out these bullet points. It is useful to mention here the absence of comprehensive regulation in many places. It may be in both the landlords' and tenants' interests to not register formally. For instance, landlords might pass the tax directly to tenants.

6 The next slides focus on some key aspects and stakeholders of the rental housing market, such as access, supply, and landlords. The following quotes are from page 21 of the Guide.

Supply of Rental Housing

'Large-scale government-built housing has generally been negligible in African countries'

'The private sector...has come to be the major producer of most urban rental housing...sometimes supported by the state'

>>Questions:

Is this so in your country?

What are the reasons for little public rental housing?

What are the consequences?

12

If time allows, these questions would best be taken up in sub-groups together with a discussion of the case study given on page 22 about 'transformations' of government-built housing in Ghana and Zimbabwe.

Then move on to the topic of access in general and in relation to rural to urban migrants in particular. Note that 'occupation' refers to accessing housing through one's work.

How People Access Rental Housing

- Through open markets: accessed directly by anybody who can afford the stated rent and is willing to abide by the landlords' conditions
- Through relationships: providing temporary, often rent-free housing to relatives from the village
- Through occupation: such as provision of basic housing to construction workers, domestic workers, factory workers and so on

13

Also highlight the role of formal and informal agents and middlemen and their impact on the levels of rent and lack of affordable housing in African cities. Ask the participants to discuss access in their cities and what factors may be contributing to the formation of slums and informal settlements.

Migrants From Rural Areas and Rental Housing

- Sharing of rented rooms
- Renting out sleeping spaces in storerooms, guest houses and hostels
- Building additional and unauthorized rooms in backyards of sites and services schemes
- Sharing with relatives
- Moving to peripheral villages and towns
- Land invasions

>>Question:
Any other ways?

14

Invite the participants to discuss the situation in their city.

7 Slide 15 identifies four types of landlords:

Who are the Landlords?

- Household landlords: often for extra cash
- Commercial landlords: operating in a more professional way, but include 'slum landlords'
- Public sector landlords: including government departments and land-owning agencies, often covering purpose-built social housing for low-income tenants
- Employer landlords: providing rental rooms for their workers, or nurses or students, usually not for profit

15

Ask the participants whether there is any need for clarification and then move on to the next slide.

The focus of slide 16, a quotation from page 12, is on women as landlords:

Women as Landlords

'Whether male or female landlords dominate the rental housing market depends greatly on local custom and on the demography of the city.'

>>Questions:

What is the situation in your city?

Why is that so?

Does landlordism offer income opportunities for women?

16

Note that the *Guide* gives examples of places where either women or men are more commonly landlords. This should lead into a plenary discussion about the situation in the participants' countries and about the socio-economic reasons why one gender rather than the other is dominant, as well as whether this has any impact on the decisions policy makers should take. Compare the views with what is said in the *Guide* on pages 12 and 13.

8 Slide 17, with a quotation from page 20, brings up the theme of housing cooperatives:

Tenants as Landlords

'A housing cooperative is an association that collectively owns and/or rents and governs their housing on a not-for-profit basis. Ideally, it works on the basis of providing affordable ownership of housing for its members. Credit and reference checks are carried out on all prospective members. They are required to attend information and training sessions before they can become members. Their membership gives them a share in the housing cooperative and they share the costs of financing and managing it. They have a right to live in housing owned by the cooperative...'

>>Questions:

Is this a good idea for the urban poor?

Why do you think such cooperatives have not been widespread in Africa?

17

Before putting the questions to the participants in a plenary session, refer them to the examples from Egypt and Ethiopia given on page 20.

9 The next series of slides, one by one, examine the factors that make for good rental accommodation. Each slide summarises what is written in the *Guide*.

Accommodation Needs: Quality of Rental Housing

- Durability of the building materials: often housing for the urban poor is low-quality, weak and prone to maintenance problems
- Level of maintenance: absentee landlords tend to take less care of maintenance
- Level of crowding: low rental units have people squeezed in tight spaces

>>Question:

Are there other factors you can think of?

18

Having checked to see if participants have anything to add, move to the next slide.

Slide 19 focuses on the important factor of access to work and services:

Accommodation Needs: Access to Jobs and Public Services

- Proximity to places of employment, transport, markets, places of worship etc
- Usually more available and more varied in inner-city locations
- For urban poor, probably the most important factor
- But commercial pressure is also greater in such inner-city locations
- Informal settlements in peripheral areas tend to be close to growth centres, with eventual opportunities for jobs and services

>>Question:

Do you agree that location is the most important quality factor?

19

Slide 20 highlights a related issue:

Accommodation Needs: Access to Basic Infrastructure

- Access to utilities such as electricity, water and sanitation
- Rental units in slums, squatter settlements and illegally subdivided tenement structures tend to have the greater access to basic services problems
- Because such access usually depends on having legal status and house registration
- So tenants are likely to have to share facilities, such as toilets and washing and cooking spaces

>>Question:

How valid are these points?

20

The question should prompt the participants to reflect on the situation in informal settlements in their own countries.

The format changes with slide 21 – a quotation from page 15:

Accommodation Needs: Location and Social Support Systems

'Uncertain and irregular employment, varying sources of income and unexpected expenditures can all force poor tenants to rely extensively on their families and on the informal support networks in their communities when crises occur...it is clear that the best place for the poor to live is near their social support networks.'

>>Question:

Do you agree with this argument?

If so, why?

If not, why not?

21

The discussion, prompted by the questions posed on the slide, should also consider the extent to which traditional forms of community solidarity and mutual support persist.

Slide 22 presents a quotation from page 15 about mobility as a factor in poor people's need to have rented rather than owned housing:

Accommodation Needs: Tenants' Mobility Patterns

'Moving in and out of cities has become an inherent part of life for many Africans – people move constantly between the city and the rural areas, or between different cities. Whether they come for higher education, to find a job, or to seek health care, most people will need flexible accommodation in the city which, most frequently, is provided in the form of rental housing.'

>>Questions:

Is this true?

If so, what are the consequences?

22

The questions can be taken up as a short brainstorm in plenary. The question about consequences extends the discussion beyond the *Guide* and into issues about, for example, family ties, the perceived importance of owning land, and the need for transport links.

Slide 23 combines the two factors of income levels and stage in the life cycle:

Accommodation Needs: Tenants' Circumstances

- Income level: when there is no long-term financial security, people tend to set aside money for investments other than in housing – such as paying for children's education
- Stage in life cycle: rental and sharing feature more often in early stages of people's lives
- Increase in female-headed households: often means more households that require flexible and affordable rental housing

23

10 The next slides cover key issues of the relationship between tenants and landlords. Firstly, invite participants to discuss the topic of rent levels. The quote is from page 17 of the *Guide*.

Levels of Rent

'Sometimes, rents make up a very high proportion of the tenant's income but are nonetheless still too low for landlords to make a profit or even pay for maintenance of the property.'

>>Questions:

If there is such a mismatch, what are the consequences for individuals, housing supply, and maintenance of rental properties?

Are high rental deposits an issue in your countries?

24

The questions can be taken up in a plenary brainstorm or, if you have the time, in sub-group discussions, perhaps including the questions posed in the following slide 25 (quotes are from page 19):

Landlord-tenant Relationships

'The landlords complain that their tenants don't take good care of the rental housing, pay their rent late, misbehave in general and don't understand that rising costs of utilities, maintenance and repairs make it necessary to raise the rent.'

The tenants complain that their landlords fail to maintain the housing properly, don't repair things when they break, charge unfairly high fees for utilities, increase the rent without warning, turn hostile when the rent is paid a little late, threaten eviction or fail to return security deposits when they move out.'

>>Questions:

Is such tension inevitable?

What can be done to improve the relationship?

25

Around this point, it is important to mention, and get views on, informality of rental arrangements (referring to what is said on page 19). Ask participants what are the drawbacks with regards to legal protection. Also discuss the formation of landlords' associations and tenants' associations and ask participants if those exist in their countries and how have they contributed to resolving tensions.

In addressing the issue of rent charges, slide 26, a quotation from page 24, focuses on the 25 per cent rule:

How Much to Charge?

'The 25 per cent rule: Some housing specialists suggest that rental housing is affordable if a household spends no more than 25 per cent of its monthly income on rent. This rule of thumb loses its meaning as you go down the economic ladder, where the only rule is that the poorer you are, the greater proportion of your monthly income you are likely to pay for housing and basic services.'

>>Questions:

What are the consequences?

Why is informal rental housing so prevalent in African cities?

26

The questions are best taken up in a plenary brainstorm. Then refer the participants to the arguments set out on page 24 of the Guide, particularly the argument that a reasonable level of monthly income from a rental unit should be about 1 per cent of the market sale price of that unit.

On the issue of rent controls – the attempts by governments to keep rent levels low – slide 27 summarises three main problems:

Problems of Rent Controls

- **Equity:** Some tenants are favoured at the expense of others – especially favouring long-term tenants over newcomers
No guarantee that those covered by rent controls are genuinely poor
Tenants gain at the expense of landlords
- **Efficiency:** Landlords are discouraged from investing in rental property
- **Maintenance:** Landlords fail to maintain the property- and houses deteriorate to slum conditions

27

11 The next slide reviews problems associated with policies designed to regulate rental housing in African cities:

Problems With Rental Regulations

- Housing policies are often biased in favour of homeowners and fail to take needs of tenants into account
- When rental housing conditions are poor, the problem is usually more to do with poor living conditions in general than with rental arrangements
- Because much rental housing is invisible, it falls outside government regulations
- Absence of enforceable written contracts and efficient arbitration systems leads to high costs of going to court for both tenants and landlords

28

Since you will have policy makers in the session, this slide should provoke an interesting discussion about the validity of the arguments.

12 The last slide, whether you have a half day or full day for the session, should be the stimulus for a main exercise:

Five Policy Options for Promoting Rental Housing

- Acknowledge and understand existing rental practices
- Get rental housing on the larger urban policy agenda
- Work out practical, flexible rental policies and negotiations
- Mobilize finance to improve and expand rental housing
- Encourage large-scale and small-scale investment in rental housing

29

Divide the participants into five clusters. Ask each cluster to review and critique one of the policy options described in the *Guide*. They will need between 20 and 30 minutes for the discussion. Take feedback in plenary, and relate the points that emerge to what is said about the policy options described in the *Guide*.

Finish the workshop by discussing the conclusions in the last slide and by conducting a workshop evaluation.

Conclusions

- Rental housing is an important policy option in African cities
- There are both formal and informal rental housing markets
- There are problems with rental regulations
- Governments can promote rental housing in different ways

30

Further reading for this module:

Also see the further reading at the end of Quick Guide 7.

Quick Guide for Policy Makers 7: Rental Housing
<http://unhabitat.org/publications/quick-guide-7-rental-housing-a-much-neglected-housing-option-for-the-poor/>

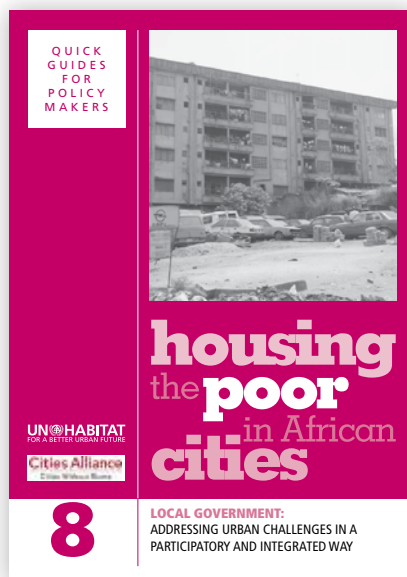
United Nations Human Settlements Programme (UN-Habitat), Policy Guide to Rental Housing in Developing Countries, Quick Policy Guide Series - Volume 1, 2011 <http://unhabitat.org/books/92177/>



Partnerships between the urban poor and city officials make upgrading possible © shackdwellersinternational

MODULE 8:

LOCAL GOVERNMENT – ADDRESSING URBAN CHALLENGES IN A PARTICIPATORY AND INTEGRATED WAY



OBJECTIVE:

To provide a brief overview of local government in Africa and discuss ways for responding to urban challenges and opportunities

LEARNING OUTCOMES:

- Discuss the different roles of local government
- Understand participatory planning
- Understand integrated approach to urban development
- Explain and use holistic settlement strategies

TIMING:

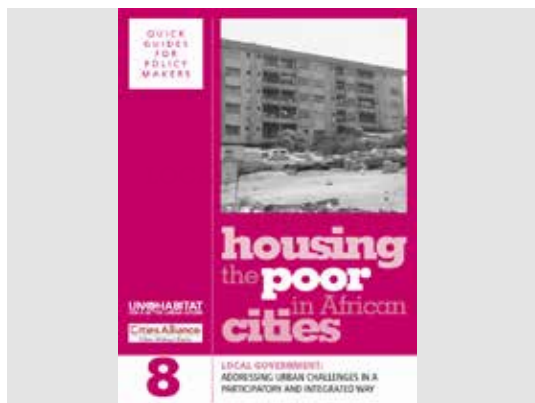
2 or 4 hours or a whole day

RESOURCES:

- [Quick Guide 8](#)
- [PowerPoint Set 8](#)
- Toolkit Item 2: Force Field Analysis

Sequence

1 Welcome the participants to this workshop on the eighth Quick Guide, ask the participants about their backgrounds and knowledge on the topic of the workshop, and explain the length and format. Put up the title slide:



Check that all the participants have a copy of *Quick Guide 8*. Given the target group of the *Quick Guide* training series – government officials and policy makers– it would be appropriate to emphasise how important it is that local governments are involved in urban governance.

Put up the second and third slides that present the learning outcomes and structure for the workshop:

Learning Outcomes

Participants will be able to:

- Discuss the different roles of local government
- Understand participatory planning
- Understand integrated approach to urban development
- Explain and use holistic human settlement strategies

2

Structure of the Module

- Overview of local governments in Africa and the urban challenges and opportunities to which local governments need to respond
- Two key approaches to responding to these challenges: participatory planning and an integrated approach to urban development
- Holistic human settlement strategies
- Mobilizing financial resources and partnerships

3

2 The next slide prompts a recap of the causes and consequences of rapid urban growth in Africa (quote is from page 11 of the *Guide*):

Urban Growth in Africa

'Unlike urbanization in some parts of the world, rapid urban population growth in Africa (with the possible exception of North Africa and South Africa) is largely taking place in countries and regions where there has not been rapid industrialization and economic development. This has resulted in urbanization in Africa taking on a different form to urbanization in many other parts of the world.'

>>Questions:

What is the different form of urban growth in Africa, which is so different from that in industrialized countries?

What kinds of challenge does it entail?

4

The two questions can be taken up in a plenary brainstorm and can be contrasted with the following slide with a quote from page 14 of the *Guide*:

An Optimistic Viewpoint

'Some people who study urban development have seen this transformation of the African city as a cultural rebirth, as the genuine Africanization of the African city. They argue that African cities have become creative centres where new forms of culture and new types of community associations are emerging.'

>>Question:

What is your response to this; is it a valid or a romantic view?

5

The sixth slide produces some statistics on the growth of African cities – and it should trigger a discussion about the state of cities in the participants' own countries. The data are from the UN-Habitat *The State of African Cities 2014* report.

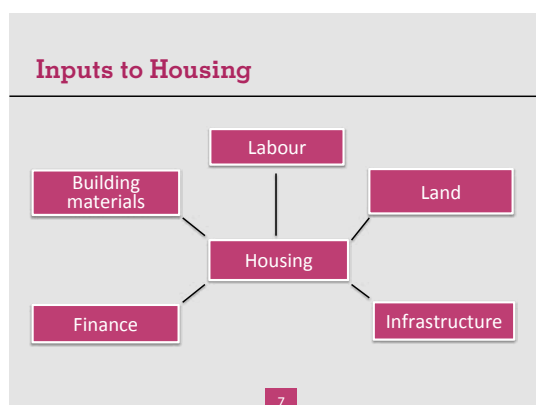
Urban Challenges

- Total African urban population was 401 million in 2010
- Growth rate between 2000 and 2010 was 3.3 per cent
- Proportion of population living in urban areas was 23.5 per cent in 1970 and 39.2 per cent in 2010
- In 2011 there were 52 cities with more than one million inhabitants in Africa

6

Refer the participants to the table on page 14, of the *Quick Guide* which has statistics indicating the nature of housing deprivation in a number of African cities.

Finish the background section by going through the inputs to housing⁷. This should set the scene of the key issues that need to be addressed by local governments, the private sector, community groups and other stakeholders.



3 Move on to the challenges and roles of the local government. Slide 8, a quotation from page 5, is the first of three that will establish a context: the nature and functions of local government with regard to urban housing.

⁷ UN-Habitat, 2010, *A Practical Guide for Conducting: Housing Profiles, Supporting evidence-based housing policy and reform*

Challenges

'Local governments in Africa generally have severe capacity and resources constraints, for example in terms of staff and finances, and they face major challenges in fulfilling their role.'

>>Questions:

What is the situation in your own country?

How effective are they in attempting to overcome these challenges?

The questions posed on the slide can be taken up in a plenary brainstorm. It is an opportunity for the participants to reflect on the status, performance and constraints of local governments or local authorities in their own countries. Log the main issues that emerge, summarize the conclusions reached, and point out the points that will be taken up in sessions that follow.

This, and the discussions prompted by the following two slides will give you an idea of the experience of the group with regard to the role of local government in formulating urban housing policies and supporting housing development schemes.

The ninth slide, a quotation from page 5, focuses on recent developments with regard to decentralization, privatization, and community involvement in local governance:

Transformation of Local Government

'There has also been significant transformation of local government in Africa in recent decades, with an emphasis on decentralization, combined with corporatisation/privatisation and partnerships with various actors, including communities.'

>>Questions:

What is the situation in your own country?

What is the level of engagement with key stakeholders, such as civil society?

What is the level of decentralization?

With these questions, unless you have only the two hours for the session, you could break into small groups and then take feedback in the plenary. The issue of decentralization,

in particular, – what it entails and what are the perceived benefits – deserves a more reflective discussion than can be achieved in a brainstorm.

The tenth slide, from page 6, begins the description of local government functions with regard to urban housing. It is important to explain that the status, powers and functions of local governments are very different across Africa.

Local Government Functions

'While all local government bodies have at least some responsibility for functions such as urban planning and refuse collection, only some local government bodies have responsibility for important functions such as water supply, roads and electricity.'

>>Questions:

What is the situation in your own country?

Has a diagnostic study been carried out to decide which functions are best carried out at local and central levels?

Are the local authorities involved in the provision of housing for the poor and in urban planning?

10

The questions are mainly fact-finding ones, handled in a plenary brainstorm.

Refer the participants to the table on page 8 of the *Guide*, which lists functions carried out by urban local governments in five African countries.

Slide 11 asks the participants to consider the 'public-private' model of urban management:

Public-private Model of Urban Management

- There has been a shift to privatization and public-private partnerships
- In some countries public services have been privatized and projects are structured as public-private partnerships

>>Questions:

What functions do central and local governments, private sector and NGOs play in this model?

What is the balance between them in your country?

Are there any potential risks?

11

Explain, as is indicated in page 9 of the *Guide*, there has been a marked shift in the way local governments operate. Refer the participants to what is said in page 10 of the Guide on the roles of the different actors.

You could add a question regarding the pros and cons of this movement towards privatization, corporatization and public-private partnership models.

Unless you have only the two hours available (which means you would be restricted to mainly a presentation and questions in plenary) these questions would best be addressed first in small groups.

4 Slide 12 takes up a key theme of the *Quick Guide*: participatory planning with quotes from page 15. Prior to discussing this topic ask participants how they would define participation. Is it merely consulting others or is it collaboration?

Participatory Planning

'How can local government address the challenges of improving inadequate living conditions and building on the creativity of communities?'

'It is important that interventions are planned in a participatory way, and that an integrated approach to urban development is adopted.'

Questions:

How do you understand participatory approaches in urban development initiatives?

Can you think of examples in the context of housing for the urban poor?

12

These questions certainly deserve some time in small groups – if you are engaged in the longer workshop formats. It will be important to clarify what is meant by 'participatory approaches' since they could be understood as simply information giving or as a more rigorous consultative process. You can refer the participants to UN-Habitat and Cities Alliance publication *Citywide Action Plan for Upgrading Unplanned and Unserviced Settlements in Dar es Salaam* for more information and a practical example.

The next slide summarizes the key points from the screened text on page 16, which is from the Habitat II Agenda, concerning preconditions for successful community participation:

Preconditions for Successful Community Participation

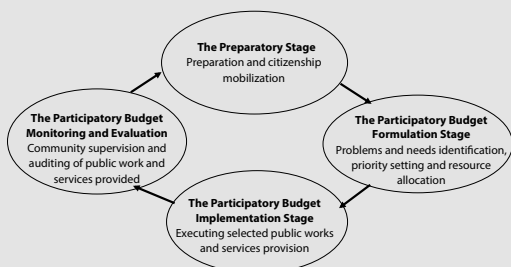
- Undertaking civic and human rights education and training programmes (Through what channels?)
- Establishing regular and broad-based consultative mechanisms (In what formats?)
- Establishing agenda-setting participatory mechanisms (In what formats?)

13

If you have the time, these three questions would best be taken up in small groups. The first question asks for ideas on how a civic education programme can be delivered: through face-to-face meetings, through TV or radio programmes, social media, etc. The second and third question should touch on distinctions between degrees of participation: whether information giving formats (through public meetings, for example, or announcements in the media) or genuine consultative forums.

Given that participatory budgeting is an especially important aspect of participatory planning, it is worth devoting time to this issue:

Participatory Budget Cycle



14

Take the participants through the four stages, and refer them to the small case study of urban strategic planning in Berbera, Somaliland, which is given on page 18:

City Planning: The Berbera Example

- Constructing a city profile
- Setting up a city consultation
- Carrying out an urban spatial analysis
- Formulating an action plan

>>Questions:

Is anything like this consultative process happening in your local governments?
If so, with what success?
If not, what are the constraints?

15

The questions can be addressed in a plenary session. Also, if you have time, go through the two case studies of participatory planning: from Kitale, Kenya, on page 19, and from Dondo, Mozambique, on page 20.

5 Slide 16 uses a quotation from the *Guide* (page 22), in order to hold a brainstorm on the meaning an 'integrated approach to urban development', which is a key theme of the workshop. Explain how there has been a shift towards this approach and away from single-sector interventions.

An Integrated Approach to Urban Development

'Integration can mean many things but the key meaning of an integrated approach to urban development is that physical development should always occur as part of a broader social and economic development strategy aimed at addressing poverty, and there should always be a range of complementary interventions.'

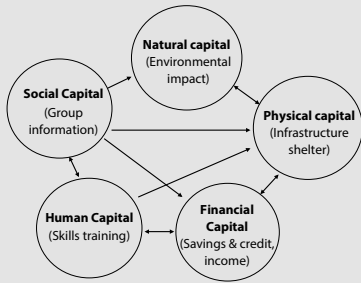
>>Questions:

What would/should be these 'complementary interventions'?
What is the situation in your country?
Why is an integrated approach needed?

16

After a brainstorm, put up the next slide that identifies five main elements in an integrated approach:

Model of an Integrated Approach



17

Take the participants through the five elements, with reference to the Integrated Urban Housing Project in Nakuru, Kenya, the case study on page 25 of the *Guide*.

6 After covering the topics of participatory planning and integrated approach to urban development, move on to the more applied topic of how to have holistic human settlement strategies, which need to always be developed in a participatory way. Slide 18 sets up the main exercise of the workshop (unless you are restricted to only two hours, in which case this will still be a fairly brief brainstorm of the issues):

Local Government Holistic Human Settlement Strategies

Need to include:

- Spatial/transport planning and land use management
- Ensuring access to land
- Ensuring access to basic infrastructure and services
- Facilitating community-based production of housing

>>Questions:

Do these types of strategies exist in your local governments?

Where they developed in a participatory way?

Can you think of other elements for the strategies?

18

If you have a half or full day for the session, this is another occasion for applying the Force Field Analysis (FFA) discussion format, which is described in Toolkit Item 2.

Divide the participants into four groups and assign each group one of the four local government functions listed on the slide. Ask each group to read the relevant section of the write-up of the Habitat II Agenda recommendations, as presented from page 27 to page 31 of the Guide. The task is using the FFA format to 'reality test' the recommendations, in the light of the participants' knowledge of the restraining and driving forces in their own contexts. So each function becomes an objective, defined more specifically by the listed recommendations, which is subjected to the FFA format as a test.

Allow at least 30 minutes for the exercise. Then each group reports back, using a laptop or flip chart presentation, in a plenary session.

In order to implement holistic human settlement strategies local governments need to mobilize financial resources and mobilize additional resources and capacity for delivery through partnerships. Slide 19 summarizes the five means of raising revenue that local governments are utilizing:

Mobilizing Financial Resources

- Direct user charges: for example, for water provision
- Transfers from central government: unconditional or conditional
- Property tax: needs a land information system
- Development charges: on developers, for financing infrastructure made necessary by the development
- Loans: from municipal loan funds or from financial institutions

>>Questions:

What other ways do local governments have for raising funds?

What are the advantages and disadvantages of the different methods?

19

Go through each one, informed by the *Guide's* text, and also refer to the case studies of Berbera in Somaliland and Lusaka in Zambia. Ask whether the participants have other examples of fundraising.

Slide 20 prompts a discussion about the kinds of partnerships local authorities are engaging in:

Partnerships

- With private sector: to deliver and fund public sector services
- With community organizations: as a way of mobilizing additional capacity and resources

>>Questions:

What are the advantages or disadvantages of such partnerships with local governments?

To what extent are such partnerships in your country following the guidelines set out in the Guide?

20

Discuss the conclusions in the next slide and conduct a workshop evaluation (see the Toolkit).

Conclusions

- Local government has been transformed by decentralization, privatization, and partnerships
- Participatory planning and integrated approach to urban development are key approaches to responding to challenges urbanization poses
- Local governments should use holistic human settlement strategies
- In order to do so, financial resources and capacity for delivery need to be mobilized

21

Ideally, the two questions would be taken up in small groups, if you have time, for about 20 minutes. Ask the participants to consider their own situations, in the light of the Guidelines given on pages 40 and 41 of the *Guide*.

Further reading for this module:

Also see the further reading at the end of Quick Guide 8.

Quick Guide for Policy Makers 8: Local Government <http://unhabitat.org/publications/quick-guide-8-local-government-addressing-urban-challenges-in-a-participatory-and-integrated-way/>

Office of the United Nations High Commissioner for Human Rights and UN-Habitat, The Right to Adequate Housing, Fact Sheet 21. Rev.1 http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

UN-Habitat and Cities Alliance, 2010, Citywide Action Plan for Upgrading Unplanned and Unserviced Settlements in Dar es Salaam. <http://unhabitat.org/publications-listing/citywide-action-plan-for-upgrading-unplanned-and-unserviced-settlements-in-dar-es-salaam/>

PART TWO: TOOLKIT



ORGANIZING CAPACITY BUILDING WORKSHOPS

The flexible format of the training modules presented in this *Facilitator's Guide* allows facilitators to adapt the length of capacity building workshops to the needs of their target groups. Each training module can be undertaken in two or four hours or in a full day workshop. Each of the training modules deals with a distinct theme but there is some overlap between the themes. For instance, training module 1 on the first *Quick Guide* is an introductory module and covers some of the main themes of the *Quick Guides* series. We encourage facilitators to customise and adapt the training materials to local contexts.

How to choose the right training modules

While ideally workshops would be organised on all of the training modules, lack of time may mean that a selection must be made. The choice of training modules for each capacity building workshop depends on the needs of the local context and the time available. Undertaking a training needs assessment will guide this choice.

A training needs assessment is a key step in the training process and will help to ensure that the capacity building workshop has tangible impact. It will ensure that the right target group is being trained on the right topics in the best possible way. The training needs assessment starts with verifying demand for training and the identification of key stakeholders. Subsequently, it is important to identify both the current capacity and the desired capacity. Organizing a capacity building workshop on the *Quick Guides* series can move the current capacity to the desired capacity. There are many ways of undertaking a training needs assessment, such as online questionnaires or interviews with key stakeholders. Further information on training needs assessment can be found in the UN-Habitat publication *Training Needs Assessment and Training Outcome Evaluation*.

How to design the capacity building workshop

This *Facilitator's Guide* focuses on experiential learning and leans on fundamental principles of adult education. Emphasis is put on the participation and experiences of participants, as well as information exchange between participants themselves. However, in the end the choice of training methods for each capacity building workshop should be guided by the training needs assessment. This is particularly important for choosing the level of technical knowledge that needs to be given to the participants.

It is recommended to include an action planning or similar component in the workshop to ensure that the workshop leads to tangible and clear actions for the future. Action planning can act as a follow-up mechanism to the workshop. Depending on the time available action planning can be as simple as brainstorming with participants about future actions needed or involve several steps from identifying key areas of actions and stakeholders, and prioritising actions.

Training outcome evaluation

As important it is to undertake a training needs assessment prior to organizing a workshop, as essential it is to evaluate the workshop. The results of a training outcome evaluation improve future capacity building workshops and increase their impact. There are many different ways of evaluating and the choice of a method is guided by the resources available and the benefits of the evaluation. You can evaluate both participant reactions towards the capacity building workshop and individual learning. A quick way to undertake training outcome evaluation is a compulsory questionnaire on the appropriateness and delivery of the capacity building workshop and on the change of attitudes and knowledge of the training

participants. Please see below for an example. Training evaluation can also be undertaken online using tools such as Survemonkey, or using audience response clicker devices which give answers to questions immediately. Granting of diplomas can be linked to participants filling in an online questionnaire. Online tools can also be used for

follow-up and monitoring of the impact of training. Wider training evaluation focuses on job performance outcomes and organizational performance. Further information on training outcome evaluation can be found in the UN-Habitat publication *Training Needs Assessment and Training Outcome Evaluation*.

An Example of Final Evaluation Form

1 Taking into account all aspects of the workshop, please give your overall rating of the workshop by circling the appropriate number.

Excellent	Good	Adequate	Poor	Very Poor
5	4	3	2	1

2 Please give your rating for the organization of the workshop by circling the appropriate number.

Excellent	Good	Adequate	Poor	Very Poor
5	4	3	2	1

3 In what ways has the workshop helped you to understand the training module?

4 What topics of the module did you find most useful?

5 What would you change about the training/workshop? For example, pre-workshop activities, planning exercises, presentation style, facilitation, handouts, duration, other? Please explain why.

6 What other training or support do you need to help the transition process?

7 What parts of your learning will you apply immediately in your own work? Please be specific.

8 What is the key change in your knowledge and views on housing issues?

9 Additional comments or suggestions?

DISCUSSION TECHNIQUES

This section explains the main discussion techniques used in the training modules. Additional techniques such as PEST Analysis exist and we encourage trainers to add additional techniques to their workshops based on their own experience. The further reading section suggests a number of publications.

1. Brainstorming

The purpose of this technique is to elicit spontaneous reactions from a group or to get ideas quickly – without getting caught up in detailed analysis. It also encourages creativity in the generation of ideas.

Materials	Flip chart paper and felt pens
Duration	10 to 15 minutes
Sequence	<ol style="list-style-type: none"> 1. Clarify the topic at hand 2. Encourage the participants to think imaginatively, freely – and not to be afraid to voice seemingly bizarre ideas. 3. Encourage them to be spontaneous – and to speak up. 4. Write up the points as they come – everyone's ideas should be treated equally. 5. While the ideas are coming, discourage debate on whatever is being presented. 6. When all – or what you assume is all – the ideas are up on the flipchart, then invite discussion and analysis. 7. Cluster the ideas according to themes, comparisons and contrasts.
Issues	<ul style="list-style-type: none"> ■ What has been learned about the participants' views on the situation under discussion? ■ What issues should be explored further?

2. Force Field Analysis

This is a problem-solving, decision-making technique that is very effective in testing out the possibility of achieving an objective and in identifying key actions for overcoming constraints.

Materials	Flip chart paper and felt pens
Duration	45 minutes to one hour
Sequence	<ol style="list-style-type: none"> 1. Write up on the flipchart the objective that you are 'reality testing'. 2. Draw a line down the middle of the sheet and arrows pointing in the opposite directions. 3. On the right-hand side, brainstorm and list all the restraining forces – those factors that have a negative influence on the achievement of the objective. Explain to the group that they should resist getting involved in much debate as the 'forces' are identified. (Note that it seems to be psychologically more productive to begin with the negative factors.) 4. On the left-hand side, identify and list all the driving forces – those factors that have a positive influence on the achievement of the objective. 5. Analyze both sets of forces, asking yourselves, 'How can the restraining forces be reduced or weakened?' 'How can the driving forces be strengthened?' and 'Can any driving forces be added?' 6. In this final step you will be generating 'action points' that could form the basis of an action plan for achieving the main objective.
Issues	<ul style="list-style-type: none"> ■ What has this exercise demonstrated about the chances of achieving the objective? ■ Which restraining forces would be the crucial ones to tackle?

3. SWOT Analysis

SWOT Analysis is a common and very effective discussion format to appraise the situation of an institution or programme.

Materials	LCD projector or flip chart paper and felt pens
Duration	45 minutes to one hour
Sequence	<ol style="list-style-type: none"> Explain the meaning of the key terms: <ul style="list-style-type: none"> Strengths: those internal factors that contribute to effective performance; Weaknesses: those internal factors that are working against the institution/programme achieving its objectives; Opportunities: those external factors that could be of help in ensuring the institution's/programme's success; Threats: those external factors that could hinder or block the institution's/programme's progress. Either run the exercise as a brainstorm with the whole group, if it is small enough (less than twelve participants) – or divide the participants into sub-groups, if the group is large or if there would be an advantage in exploring the different perceptions of different stakeholders. Suggest that the following questions might prove useful: <p>To assess strengths:</p> <ul style="list-style-type: none"> What are the things or activities in the current situation that are continually successful? What is working well? What important resources are available? What advantages are there? <p>To assess weaknesses:</p> <ul style="list-style-type: none"> What continually goes wrong? What are the things that need to improve? What is lacking – in terms of qualities, skills, experiences? What is lacking – in terms of resources? What do other institutions/programmes do better? <p>To assess opportunities:</p> <ul style="list-style-type: none"> What situations exist – or will likely exist in the future – that could be turned to advantage? What are the 'good ideas' that people have discussed but never actually tried out? <p>To assess threats:</p> <ul style="list-style-type: none"> What could threaten the institution's/programme's very survival? What could stop it from achieving its goals? What could diminish motivation and reduce effectiveness? Tell the participants that, when answering these questions, they should try to avoid guesswork – and deal only with what exists, and not what should be the case.
Issues	<ul style="list-style-type: none"> What are the key issues that have emerged? What recommendations should be made about changes?

4. Persuasion

This technique is a model for conducting an argument in a manner that leads to conviction.

Step 1	Clarify the problem that needs a solution. Ensure that it is described in a way that it is an issue that it is relevant for, of interest to, your audience. Use concrete rather than abstract language; give examples that your audience can relate to.
Step 2	Introduce your solution or proposal – presenting its main features and making them context specific if possible.
Step 3	Show how it will be effective by citing reasons to support your point of view– presenting its indisputably positive elements.
Step 4	Show how it is preferable to/more effective than any possible alternative solutions/proposals, focusing on alternatives that your audience will know about – or ones that they might well learn about.
Step 5	Anticipate any likely criticisms and show that any assumed weaknesses in your case are illusory – or are valid but the weaknesses are outweighed by the strengths. (If your audience remain with counter arguments that you have not addressed, they will not be convinced by your own case.)
Step 6	End with a brief restatement of your solution/proposal.

5. Talking Pictures

Talking Pictures provides an opportunity for participants to express their views about problems and potentials of a situation, an institution or a process.

Materials	Flip chart papers and felt pens
Duration	1 to 2 hours plus
Sequence	<ol style="list-style-type: none"> 1. Ask each participant or, more usually, each cluster of participants to draw a picture that is symbolic of the situation, institution or process, that is under discussion. Reassure the group that the objective is not to test artistic skills but to identify key issues. 2. Tell them that words are banned. 3. Advise the clusters that it is important to, first, discuss and agree what issues – problems or potentials – they want to present, and then to decide what picture would most pointedly illustrate them. 4. After 30 to 45 minutes ask each cluster to display their picture. 5. First, ask the other participants for their reactions: 'What do you see?'; 'What is this picture telling us?' 6. Then ask the cluster that drew the picture to explain the significances they wanted to portray. 7. In plenary, facilitate a discussion about the perceptions behind the picture – and the issues that it has presented.
Issues	<ul style="list-style-type: none"> ■ What has been learned about the participants' views on the situation under discussion? ■ What issues should be explored further?

6. Stakeholder Mapping

Stakeholder mapping is a tool for identifying stakeholders, their interests and strategies for engagement.

Materials	Flip chart papers and felt pens
Duration	30 min to 1 hour
Sequence	<ol style="list-style-type: none"> 1. Define the issue or project. 2. Ask participants or teams of participants to identify the key stakeholders of the situation and write them down on a flipchart. Relevant stakeholders may have knowledge or expertise about the issue, may be affected by the issue, or may have power of influence over decisions. 3. Map the stakeholders on the following axis: power/influence on the left hand side and level of interest/stake on the right side. We are interested in both the level of power or influence stakeholders can have over the issue and their stake in it. 4. Once the map is complete, ask the teams to discuss how to engage and manage the different stakeholders. Is capacity development necessary for mobilizing all key stakeholders? What strategies are needed to ensure participation of stakeholders?
Issues	<ul style="list-style-type: none"> ■ Where there any surprises on who the key stakeholders are? ■ Would the strategy be similar for similar issues or is there a great deal of city/country specific variation?

Further reading on training:

Video on how GLUT (Gaining from Land Use Transactions) game was developed: <https://vimeo.com/91393907>

United Nations Human Settlements Programme, Training Needs Assessment and Training Outcome Evaluation Manual, In an Urban Context, 2012 <http://unhabitat.org/training-needs-assessment-and-training-outcome-evaluation-manual-in-an-urban-context/>

Overseas Development Institution (ODI), Research and Policy in Development, Context Assessment: SWOT Analysis <http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/7199.pdf>

FURTHER MATERIALS

This section contains brief descriptions of the videos mentioned in Part One, as well as of the case studies. The *Quick Guides* series also has several case studies, which can be used for training purposes. Facilitators are encouraged to develop their own case studies that suit local contexts. UN-Habitat has a best practices database with a wealth of knowledge on different themes and countries.⁸ Case studies can be developed on the basis of the entries in the database.

This section also contains additional resources on climate change which can be used for training on this topic.

Case Studies

1. People's housing and infrastructure development – Windhoek, Namibia

- In Namibia, a woman-dominated NGO known as Saamstann undertook their own land development using cooperative groups and the following process: they first obtained land, as single plots were too expensive, members decided to apply for a block of land from which they would subdivide the plots themselves.
- The land negotiations took two years and they first had to register as a welfare organization to meet local authority requirements
- They had to buy the land for cash and this was done through a revolving fund
- Members developed their own layout and house plans, with technical input from volunteers
- The rules and regulations for land administration were developed through a workshop process. These were drawn up as a contract for the land rights of individuals, which could be transferred to other members or which could be inherited.

The work of Saamstann is echoed by the organizing of the Shack Dwellers Federation of Namibia. As women have fewer opportunities than men for raising their income and socioeconomic status to acquire secure tenure, they form the majority of the members of the Federation. Thus, women are the main participants and managers of group loan schemes to obtain secure land and tenure for themselves and their families.

⁸ UN-Habitat Best Practices Database <http://mirror.unhabitat.org/bp/bp.list.aspx>

For its part, the Municipality of Windhoek, the largest in the country, has taken a leading role in developing solutions for informal settlement challenges:

- The city demonstrated a willingness to overturn conventional approaches to standards and regulations in order to reach low-income groups with improvements that are affordable to them.
- Windhoek's land use and town planning policies acknowledge the importance of representative organizations, seeking to create and nurture them to strengthen local networks and group savings schemes in low-income neighbourhoods.
- This led to a cost-effective and participatory strategy that provides better housing and services for the most marginalized members of the society and partnerships with the Shack Dwellers Federation of Namibia.

Reproduced from: UN-Habitat, 2012, *Gender Issue Guide: Housing and Slum Upgrading* <http://unhabitat.org/publications-listing/housing-and-slum-upgrading-gender-issue-guide-series-title/>

2. Forced Evictions in Nigeria: The Ngofaka-polo Waterfront Community

Transcripts from video clip 2 in the next section:

Governor Ameachi:

'Within [my time in office], government will take several actions that may require sacrifices from us all for the common good. Expanded civil works, demolition of all illegal structures etc. will definitely cause pain and discomfort; we should all view it as our own contribution to a better society.'

A woman standing amidst the debris:

'After they demolished my place, I don't have anywhere to stay. I've hung around for two weeks... No money... I didn't expect that that day they would come to demolish that place with the bulldozer. So now I hang around with my children. With six children. I hang around. Even a place...even money to pack my things to flee, I don't have.

'Me, I'm not a lazy woman. I'm not a criminal. I'm not a militant. I'm a struggling woman. I do business. I do petty trade: rice, beans, tomatoes. I sell. I go to Aba, the market, to buy things and sell. I'm not a lazy woman; I'm an industrious woman. I do business. I'm a struggling woman.

'And now the government...frustrates me. There is nowhere to... all my property was scattered. My things, my business was scattered. No way now to even start the business. No way to manage; no way even to put my children to school. That place is our house. Where we were brought up. Are we supposed to be refugees in our own lands?

Source: Amnesty International https://www.youtube.com/watch?v=Ib_SPPA7oVU

3. The Kuyasa Fund in South Africa – facilitating access to housing finance

The Kuyasa Fund is an autonomous non-profit organization in South Africa working in townships across the Western and Eastern Capes. The aim of the Kuyasa Fund is to facilitate access to housing finance for low-income communities. Their clients qualify for state housing subsidy and save in community-based savings groups. The fund was established because of a need to provide additional financing for people who had qualified for the state housing subsidy as these subsidies were intended to be used together with formal finance. However, formal banking institutions were not providing this finance.

The Fund has tried to focus on groups traditionally excluded from formal finance: women who head their own households and people in informal employment and pensioners. The majority of the clients of Kuyasa Fund are women. Key aspects of the model of the Kuyasa Fund are building trust in the communities and working together with communities. The staff of the Fund comes from the communities it operates in, the Fund's lending models are based on well known South African models which consumers are familiar with, the Fund facilitates the clients' access to other NGOs and CBOs and, lastly, the clients control the housing process.

The Kuyasa Fund has disbursed loans to 8,500 clients totalling over R 45 million. With the loans the clients build houses ranging from 36 m² to 60 m². At the same time the average house size for contractor-build subsidy housing was 23 m². The loans were mainly used for building houses but extensions and improving thermal efficiency were also important loan destinations.

Source: UN-Habitat Best Practices Database 2008. The Kuyasa Fund's website contains videos which might be useful for training purposes.

4. People's Process on Housing and Poverty in Zambia –solutions to homelessness and poverty and lack of access to services and resources

People's Process on Housing and Poverty in Zambia (PPHPZ) is an NGO set up to support the Zambia Homeless and Poor People's Federation, the grassroots movement of the urban poor. The latter is a conglomerate of urban poor families who have mobilised themselves and are championing together through community-led approaches. The families have mobilised through using their savings. The savings strengthen communities and can be used in negotiations with local authorities for addressing community challenges, such as acquiring land.

This is an example of a partnership between an NGO and a community movement. PPHPZ provides technical support and mobilises resources for the Zambia Homeless and Poor People's Federation. PPHPZ also helps to develop dialogue and partnerships with other relevant entities, such as the central and local governments and other CBOs and NGOs. This case study is also an example of the poor being a central actor in the development of their communities and a key resource of knowledge. The two organizations together have successfully lobbied the government and local authorities for land for the urban poor. Land has been acquired in several areas. PPHPZ has also been lobbying for house models that can be used by poor people. The activities also include supporting access to water and sanitation and community-based enumeration and mapping.

Source: UN-Habitat Best Practices Database 2006.

VIDEOS

This section gives a brief summary of the videos used in Part One of this *Facilitator's Guide*. The videos can be found on the USB flash drive accompanying the *Facilitator's Guide*. Facilitators are encouraged to source additional videos from their countries or for specific topics of interest.

1. Upgrading Slums for Better Cities in Uganda

Show the first two and a half minutes of this video, which presents some significant statistics:

'More than half of humanity lives in towns and cities, and this number is growing all the time,' says the documentary's presenter. 'In 2012, one out of every three people living in cities in the developing world lives in a slum. UN-Habitat projects that this number will rise to 1.4 billion slum dwellers by 2020 if nothing is done.'

What this means for individuals is described by one of the slum residents of Mbale in Uganda: 'The major problem we have here is poverty. We don't even have capital to start a business. And also, we lack toilets.... what we have is flying toilets. And if you look at the quality of the water we are buying and using, it is not good.'

Source: UN-Habitat <https://www.youtube.com/watch?v=gJbpbDZGj4g>

2. Forced Evictions in Nigeria: The Ngofaka-polo Waterfront Community

This is a film of one of the evictions referred to in the case study on pages 8 and 9 of Quick Guide 4: 'Forced evictions cause large-scale homelessness in Port Harcourt, Nigeria'. As described in the Guide, in 2008 the River State Government (RGS) embarked on an urban renewal programme in line with a Master Plan first drawn up in 1975. There had been informal settlements set up along the waterfronts of Port Harcourt, mainly by rural migrants. For decades, the settlements had been tolerated and even recognised by the RGS through continued renewal of 'temporary occupation licences'.

The programme was said to be justified by the 1975 Master Plan. One specific reason for the demolition and evictions was Silverbird Showtime project, the construction of an eight-screen cinema with its related commercial developments. According to the public-private partnership agreement between the RSG and Silverbird Limited, all settlements within 2 km of the project had to undergo 'urban renewal', which was interpreted to mean demolition. The case study points out that the land clearance of Silverbird project was affecting between 100,000 and 150,000 people.

The video captures the shock and suffering of the people as the bulldozers moved in. It records the reactions of people as their houses were being destroyed – their despair at what they were losing and their anger directed at the official and their agents. Case Study 2 has transcripts from the film: a statement by the Governor of the RSG and the words of one of the victims.

Source: Independent production made in Nigeria, supported by Amnesty International. https://www.youtube.com/watch?v=Ib_SPPA7oVU

3. Profiling Informal Settlements in Namibia

This five-minute film describes a project on profiling of informal settlements in Namibia's urban and urbanising areas. Members of the communities did the profiles with support from Shack Dwellers Federation of Namibia (SDFN) as part of a Community Land Information Programme (CLIP).

The CLIP is a national information-gathering programme involving habitants of informal settlements and backyards in Namibia. This information will contribute to settlement upgrading and tenure security driven by local communities. The information will also be used for policy and strategy formulation, and financial support.

Source: Shack/Slum Dwellers International <http://www.sdinet.org/videos/68/>



Displaced children fetch water from a submerged well following floods caused by heavy rains, Aweil, Sudan © UN Photo/Tim McKulka

CLIMATE CHANGE RESOURCES

We encourage facilitators to incorporate climate change into training workshops and to source relevant materials to highlight this important issue. In this section we suggest some materials.

1. Climate Proofing Low Income Housing in South Africa

This seven-minute film begins by explaining the causes and effects of climate change. It then presents the Kuyasa Project – a clean development mechanism (CDM) project in Cape Town. It is an intervention in an existing low-income housing development with households in Kuyasa, Khayelitsha, as well as in future housing developments in this area. It is improving the thermal performance of the existing and future housing units, by fitting insulated ceilings, energy efficient lighting and solar-heated geysers. This will result in reduced current and future electricity consumption per household, and significant avoided CO₂ emissions per unit.

Source: International Institute for Environment and Development <https://www.youtube.com/watch?v=6o30m3kGVy0>

2. Future Megacities: Energy and Climate Protection in Gauteng, South Africa

This 18-minute film from 2014 looks into energy and climate protection in Gauteng in South Africa. It highlights some of the opportunities and challenges. Much of the film is devoted to housing and improving energy provision and efficiency and the importance of local-level action and involvement is highlighted, as is the importance of implementation.

Source: Produced by TÜV Rheinland on behalf of the German Federal Ministry of Education and Research <http://webtv.un.org/topics-issues/specialized-agencies/un-habitat/watch/future-megacities-energy-and-climate-protection-in-gauteng-south-africa---cinema-room-world-urban-forum-7/3454408373001>

3. City Desired: Climate Change

City Desired is a project undertaken by the African Centre for Cities and Cityscapes. It profiles ten Capetonians and highlights a range of issues of great important to the city. The profile of Christina Mtandana focuses on climate change.

Source: <http://www.citydesired.com/theme/climatechange>

4. UN-Habitat, 2014, Planning for climate change: A strategic, values-based approach for urban planners

This Guide helps city planners to address the issue of climate change. It provides practical tools to mainstream climate change into local government policies.

Source: <http://unhabitat.org/publications-listing/planning-for-climate-change-a-strategic-values-based-approach-for-urban-planners-cities-and-climate-change-initiative/>

5. World Bank, 2012, Climate Change, Disaster Risk, and the Urban Poor: Cities Building Resilience for a Changing World

This study looks at the resilience of cities when faced with climate change and natural hazards and suggests actions for cities to become more resilient. The study also contains a number of case studies (Dar es Salaam, Mexico City, Jakarta and Sao Paulo) which can be used for training purposes.

Source: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2012/04/26/000356161_20120426013551/Rendered/PDF/683580PUB0EPI0067869B09780821388457.pdf

FACILITATOR'S GUIDE

QUICK GUIDES FOR POLICY MAKERS: HOUSING THE POOR IN AFRICAN CITIES

This Facilitator's Guide prepared by UN-Habitat accompanies the Quick Guides for Policy Makers: Housing the Poor in African Cities series. The Facilitator's Guide comes with a USB flash drive containing the Quick Guides series, PowerPoint presentations on each Quick Guide, and videos that can be used in training activities. This training pack has been made possible through the financial contribution of Cities Alliance. The training pack is intended for the use of training institutions and other interested institutions committed to strengthening the capacity of policy makers and improving housing of the poor in Africa. For UN-Habitat, the development of knowledge, skills and know-how in the area of housing is fundamental for addressing the challenges of urbanisation. It is a critical time to take action on housing in African cities, to address the housing needs of growing urban populations, and to improve existing housing stock.

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