

AFFORDABLE HOUSING IN THE URBAN GLOBAL SOUTH

The global increase in the number of slums calls for policies which improve the conditions of the urban poor, sustainably. This volume provides an extensive overview of current housing policies in Asia, Africa and Latin America and presents the facts and trends of recent housing policies. The chapters provide ideas and tools for pro-poor interventions with respect to the provision of land for housing, building materials, labour, participation and finance. The book looks at the role of the various stakeholders involved in such interventions, including national and local governments, private sector [organisations](#), NGOs and community-based [organisations](#).

Jan Bredenoord is an urban planner and housing researcher. His PhD was on management instruments for cities (1996). Strategic urban and regional planning is his specialism. Since 1990 he has been working frequently in developing countries as a consultant on housing and planning. Since 2000 his research at Utrecht University is focused on affordable housing, self-help housing, land-for-housing programmes, housing cooperatives, and sustainable development. He has published in edited volumes and in scientific journals.

Paul van Lindert is Associate Professor in International Development Studies at Utrecht University. His PhD was on migration, [urbanisation](#) and housing strategies in Bolivia (1991) and he has published extensively on these and other topics (chapters in edited volumes; articles in international journals). As a human geographer, his other research and teaching interests include: multi-local livelihoods, rural-urban relations; regional and local development; development planning; local governance; (municipal) international cooperation.

Peer Smets is Assistant Professor at the Department of Sociology, VU University, Amsterdam, The Netherlands. His PhD was on housing finance and the urban poor in India (2002). His research mainly focuses on urban habitat conditions (housing and its living environment) in low-income neighbourhoods in southern and western countries. Attention is also paid to perceptions which determine its liveability. He has published on urban segregation, housing, housing finance, government bureaucracy, and social life in neighbourhoods.

PROOF

AFFORDABLE HOUSING IN THE URBAN GLOBAL SOUTH

Seeking Sustainable Solutions

*Edited by Jan Bredenoord, Paul van Lindert
and Peer Smets*

 **Routledge**
Taylor & Francis Group
LONDON AND NEW YORK

earthscan
from Routledge

First published 2014
by Routledge

2 Park Square, Milton Park, Abingdon, Oxon, OX14 4RN
and by Routledge
711 Third Avenue, New York, NY 10017

Routledge is an imprint of the Taylor & Francis Group, an informa business

© 2014 selection and editorial material, Jan Bredenoord, Paul van Lindert and Peer Smets; individual chapters, the contributors

The right of Jan Bredenoord, Paul van Lindert and Peer Smets to be identified as author of the editorial material, and of the individual authors as authors of their contributions, has been asserted in accordance with sections 77 and 78 of the Copyright, Designs and Patents Act 1988.

All rights reserved. No part of this book may be reprinted or reproduced or utilised in any form or by any electronic, mechanical, or other means, now known or hereafter invented, including photocopying and recording, or in any information storage or retrieval system, without permission in writing from the publishers.

Trademark notice: Product or corporate names may be trademarks or registered trademarks, and are used only for identification and explanation without intent to infringe.

British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library

Library of Congress Cataloging-in-Publication Data

A catalog record has been requested for this book

ISBN13: 978-0-415-62242-4 (hbk)

ISBN13: 978-0-415-72893-5 (pbk)

ISBN13: 978-1-315-84953-9 (ebk)

Typeset in Bembo
by Out of House Publishing

CONTENTS

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <i>List of figures</i> | <i>ix</i> |
| <i>List of tables</i> | <i>xi</i> |
| <i>Notes on contributors</i> | <i>xiii</i> |
| <i>Foreword</i> | <i>xviii</i> |
| | |
| 1 Introduction: Governance, sustainability and affordability of low-income housing <i>Peer Smets, Jan Bredenoord and Paul van Lindert</i> | 1 |
| | |
| PART I | |
| Thematic perspectives | 15 |
| | |
| Introduction to Part I <i>Peer Smets, Paul van Lindert and Jan Bredenoord</i> | 15 |
| | |
| 2 Policy and politics in urban land market management: lessons from experience <i>Geoffrey Payne</i> | 19 |
| | |
| 3 The new political economy of affordable housing finance and urban development <i>Bruce Ferguson, Peer Smets and David Mason</i> | 40 |
| | |
| 4 Backing the self-builders: assisted self-help housing as a sustainable housing provision strategy <i>Jan Bredenoord and Paul van Lindert</i> | 55 |

| | | |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| vi | Contents | |
| 5 | The resilience of self-built housing to natural hazards <i>Earl Kessler</i> | 73 |
| 6 | Renting a home: the need for a policy response <i>Alan Gilbert</i> | 87 |
| 7 | Housing cooperatives in the developing world <i>Sukumar Ganapati</i> | 102 |
| 8 | The transnational experience of community-led development: the affordable shelter challenge <i>Beth Chitekwe-Biti, Sheela Patel and Diana Mitlin</i> | 117 |
| | PART II | |
| | Asia | 133 |
| | Introduction to Part II <i>Peer Smets, Jan Bredenoord and Paul van Lindert</i> | 133 |
| 9 | New frontiers and challenges for affordable housing provision in India <i>Urmi Sengupta</i> | 137 |
| 10 | How the poor house themselves in Pakistan today <i>Arif Hasan</i> | 154 |
| 11 | Self-help housing in Indonesia <i>Devisari Tunas and Laksmi T. Darmoyono</i> | 166 |
| 12 | Community contracting in neighbourhood improvement and housing: Indonesia and Pakistan <i>Florian Steinberg</i> | 181 |
| 13 | Housing futures: housing for the poor in Sri Lanka <i>Sharadbala Joshi and M. Sohail Khan</i> | 192 |
| 14 | Affordable housing policies in urban China <i>Mingye Li and Jean-Claude Driant</i> | 204 |
| | PART III | |
| | Latin America | 219 |
| | Introduction to Part III <i>Jan Bredenoord, Paul van Lindert and Peer Smets</i> | 219 |

| | | |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 15 | Affordable housing solutions for low-income groups in Mexico and Urban housing challenges of today <i>Jan Bredenoord and Lorena Cabrera Montiel</i> | 223 |
| 16 | Half a century of self-help in Brazil <i>Suzana Pasternak and Camila D'Ottaviano</i> | 241 |
| 17 | Housing policy in Colombia <i>Alan Gilbert</i> | 256 |
| 18 | Incremental housing in Peru and the role of the social housing sector <i>Ana María Fernández-Maldonado</i> | 271 |
| 19 | From shortage reduction to a wellbeing approach: changing paradigms in Ecuadorian housing policies <i>Christien Klaufus and Laura Cedrés Pérez</i> | 286 |
| 20 | Self-help housing and upcoming policies for affordable housing in Nicaragua <i>Jan Bredenoord and Bart van der Meulen</i> | 300 |
| | PART IV | |
| | Africa | 317 |
| | Introduction to Part IV <i>Paul van Lindert, Jan Bredenoord and Peer Smets</i> | 317 |
| 21 | Pathways towards self-help housing innovations in Egypt <i>Ahmed M. Soliman</i> | 321 |
| 22 | Changing housing policy in South Africa <i>Marie Huchzermeyer</i> | 336 |
| 23 | Dashed hopes? Public–private partnership and sustainable urban low-income housing delivery in Nigeria <i>Uche Cosmas Ikejiofor</i> | 349 |
| 24 | Housing and the urban poor in Kenya: opportunities for increased partnerships and innovative practices <i>Bob Hendriks</i> | 363 |
| 25 | Urban low-income housing in Ghana <i>Paul W. K. Yankson and Katherine V. Gough</i> | 381 |

| | |
|-----------------------------------------------------------------------------------------------------------------------------|------------|
| Conclusion | 395 |
| 26 Pro-poor housing policies revisited: where do we go from here? <i>Paul van Lindert, Peer Smets and Jan Bredenoord</i> | 397 |
| <i>Index</i> | 404 |

PROOF

FIGURES

| | | |
|------|----------------------------------------------------------------------------------------------------------|-----|
| 1.1 | Sustainability and complex flow networks as function of the trade-offs between efficiency and resilience | 8 |
| 1.2 | Housing affordability: basic components | 10 |
| 2.1 | Riverbank settlement in Phnom Penh, Cambodia | 21 |
| 2.2 | <i>Kampung</i> settlement in Surabaya, Indonesia | 21 |
| 2.3 | Congenial high-density neighbourhoods in Shanghai, China | 29 |
| 3.1 | The affordable housing finance continuum | 48 |
| 4.1a | The development of neighbourhood Santa Rosa Cinco Dedos in La Paz, Bolivia (1984) | 59 |
| 4.1b | The development of neighbourhood Santa Rosa Cinco Dedos in La Paz, Bolivia (1995) | 59 |
| 4.1c | The development of neighbourhood Santa Rosa Cinco Dedos in La Paz, Bolivia (2006) | 60 |
| 4.2 | Sites-and-services project Nuevo Pachacutec, Ventanilla, Peru | 61 |
| 4.3 | Neighbourhood improvement with playground, San Borja, Lima | 67 |
| 6.1 | Mexico City: in the early twentieth century even the well-off lived in rental housing | 90 |
| 6.2 | Middle-income rental housing in Bogotá, Colombia | 92 |
| 8.1 | Incremental housing construction in Pune, India | 119 |
| 8.2 | Milan Nagar cooperative housing construction in Mankhurd, Mumbai | 122 |
| 9.1 | Urban income pyramid in India | 144 |
| 9.2 | Sukhobristi Master Plan and building features | 146 |
| 14.1 | ECH floor space and total residential building proportion in China (1997–2008) | 208 |
| 14.2 | ECH housing units in Nanjing (top) and Low Rental Housing units in Chongqing (bottom) | 209 |

x List of figures

| | | |
|-------|-----------------------------------------------------------------------------------------------------------------------------------|-----|
| 15.1 | Self-built housing in Nezahualcóyotl | 226 |
| 15.2 | Housing complex El Cortijo in Tlalnepantla | 230 |
| 15.3a | Uninhabited row-houses in Galaxia La Calera, Puebla | 236 |
| 15.3b | Uninhabited apartments in Villa San Carlos, Puebla | 236 |
| 17.1 | Bogotá: now consolidated shelter but building self-help housing on a hillside is not easy | 258 |
| 17.2 | ABC housing for sale in Bogotá | 261 |
| 17.3 | Not much space in ABC housing for sale in Bogotá | 267 |
| 18.1 | Conventional and informal ways of urban development | 273 |
| 18.2 | Relative construction costs of a project dwelling and a <i>barriada</i> dwelling | 274 |
| 18.3 | Main phases of the social housing projects and the sector responsible for their implementation | 276 |
| 18.4 | Current types of state involvement in housing in Peru | 277 |
| 18.5 | Housing finance system according to socio-economic sector | 279 |
| 18.6 | Number of Mivivienda Credits granted, 2001–2011 | 280 |
| 18.7 | Dwelling built through Techo Propio ‘building in own property’ in Collique, Comas | 281 |
| 18.8 | Techo Propio subsidies granted in its three modalities, 2003–2012 | 281 |
| 18.9 | Number of loans and subsidies (left) and amount of money they represent (right) in the three social housing programmes, 2006–2011 | 282 |
| 19.1 | National Development Plan: administrative reforms | 290 |
| 20.1 | Street view in Colonia Maestro Gabriel, Managua | 304 |
| 20.2 | Cooperative housing in León South East | 305 |
| 20.3 | Modest housing in Barrio Granada, Managua | 306 |
| 21.1 | New towns in Upper Egypt | 327 |
| 21.2 | Sadat City | 328 |
| 21.3 | Incremental house construction in Sadat City | 332 |
| 22.1 | The Isiqalo informal settlement in Philippi – Cape Town | 341 |
| 22.2 | Backyard rental shacks in Tembisa, Johannesburg/Ekurhuleni, 2012 | 341 |
| 22.3 | Neglected inner city buildings in Johannesburg provide opportunities for informal occupation | 342 |
| 24.1 | Existing and emerging housing provision in Kenya | 366 |

TABLES

| | | |
|------|-----------------------------------------------------------------------------------------------------|-----|
| 3.1 | Mortgage finance as a share of GDP | 43 |
| 3.2 | Methods of production and financing of new Brazilian housing per annum | 46 |
| 4.1 | Formal versus informal housing provision | 57 |
| 4.2 | Modalities of housing provision for urban poor and the role of self-help construction | 62 |
| 4.3 | Assisted self-help housing options: different components and actors | 64 |
| 4.4 | Assisted self-help housing components: variation in policy packages | 65 |
| 5.1 | Climate change participation | 82 |
| 6.1 | How to improve the environment for rental housing | 98 |
| 9.1 | Urban housing shortage in India | 139 |
| 9.2 | Low-cost and affordable housing in India | 142 |
| 9.3 | Affordability ratio of different income groups | 143 |
| 9.4 | Housing categories scenario in India | 143 |
| 10.1 | Population of <i>katchi abadis</i> | 157 |
| 11.1 | PERUMNAS housing production from 2000 to 2010 | 172 |
| 11.2 | Comparison of flat price, income and housing credits | 173 |
| 11.3 | Different forms of low-income self-help housing in Indonesia | 174 |
| 14.1 | Principal characteristics of Chongqing and Nanjing | 212 |
| 15.1 | Housing policies and financial stages | 227 |
| 15.2 | Housing types in the Mexican subsidized housing market | 230 |
| 15.3 | Overview of housing finance transactions in Mexico, 2006–2011 | 233 |
| 16.1 | Housing loans granted by BNH (1964–1985) | 244 |
| 16.2 | Subsidies per income band for the acquisition or construction of new properties in MCMV (2009–2010) | 251 |

xii List of tables

| | | |
|------|----------------------------------------------------------------------------------------------------------------|-----|
| 16.3 | Housing units contracted according to income band (2009–2010) | 251 |
| 16.4 | Housing units contracted, 0 to 3 minimum wages (2009–2010) | 252 |
| 16.5 | MCMV programme by September 2012 | 253 |
| 18.1 | Peruvian housing deficit according to the national census of 1993 and 2007 | 272 |
| 18.2 | Supply and demand of housing units in Metropolitan Lima in 2011 | 279 |
| 19.1 | Housing shortages in Ecuador, 2010 | 287 |
| 19.2 | Housing types in existing housing stock in Ecuador, 2010 | 288 |
| 19.3 | Paid grants for new housing and home improvement during former and current government terms, 2011 | 296 |
| 20.1 | Housing classification per income category in Nicaragua | 303 |
| 20.2 | Typology of social housing solutions in Managua and León (November 2012) | 313 |
| 21.1 | The National Housing Project (NHP) under the Mubarak Election Program (2005–2011) | 330 |
| 23.1 | Summary of case studies of selected PPP projects showing on-site facilities and selling prices of house types | 356 |
| 24.1 | Kenya country statistics | 365 |
| 24.2 | KENSUP | 369 |
| 24.3 | Registered self-help housing initiatives in Kenya, 1990–2011 | 373 |
| 25.1 | Changes in price of housing land for indigenes in urban/peri-urban areas in Ghana, 1995–2005 | 385 |
| 25.2 | Changes in price of housing land for migrants in urban/peri-urban areas in Ghana, 1995–2005 | 385 |
| 25.3 | Trends in price of indigene and migrant housing land per acre in selected areas of Accra and Kumasi, 1995–2005 | 386 |
| 25.4 | Sources of housing finance in some selected low-income urban communities in Ghana | 387 |

CONTRIBUTORS

Claudio Acioly Jr. is an architect and urban planner with over 30 years of experience as practitioner, technical and policy advisor, consultant and training and capacity development expert in over 30 countries of Asia, Africa, Europe and Latin America and the Caribbean. He is currently chief Training and Capacity Development of UN-Habitat. During the period 2008-2012 he was chief Housing Policy of UN-Habitat and coordinator of the United Nations Housing Rights Programme, and coordinator of the Advisory Group on Forced Evictions to the Executive Director of UN-Habitat. He has published widely and lectured on housing, slum upgrading, land policies and community-based action planning.

Jan Bredenoord is an urban planner and housing researcher and was educated at Delft University of Technology. His PhD was on strategic urban planning and management for cities (1996). For the past twenty years he has worked as an international consultant on housing and planning and was a part-time research fellow at Utrecht University. His current work is focused on affordable housing for low-income households and sustainable urban housing. E-mail: janbredenoord@planet.nl

Lorena Cabrera Montiel is an architect and urban planner. She has worked in public and private sectors and at the University of Puebla, Mexico. Currently she is pursuing a PhD on housing and urban growth at the Institute of Geography, UNAM. Her fields of expertise include urban planning, housing finance and real estate. E-mail: lorecamo@gmail.com

Laura Cedrés Pérez works as a technical expert at the UN-Habitat Program in Ecuador and as Visiting Professor at FLACSO, Ecuador. She holds a Bachelor's degree in political sciences, a Master's degree in international cooperation and development, and in urban management. She has been involved in the development of new urban and housing policies in Ecuador. E-mail: lauracedres@hotmail.com

Beth Chitekwe-Biti is the Executive Director of Dialogue on Shelter, a Zimbabwean NGO that works in partnership with the Zimbabwe Homeless People's Federation. The two **organisations**, which are affiliates of the international network SDI, work to secure tenure and services for the urban poor in Zimbabwean towns and cities. Beth holds a PhD from the University of Manchester. E-mail: btchitekwebiti@gmail.com

Uche Cosmas Ikejiofor is a registered architect-planner with 25 years' experience working for the federal government of Nigeria. He currently holds the position of Deputy Director and Federal Controller in the Federal Ministry of Lands, Housing and Urban Development. An Adjunct Professor in the Department of Urban and Regional Planning of Caritas University, Enugu, Nigeria, Dr Ikejiofor's interests and expertise are in the areas of land delivery processes and housing strategies. E-mail: ikejioforcu@gmail.com

Laksmi T. Darmoyono is a PhD student in the Planning Department, Faculty of Spatial Sciences, University of Groningen. Her research focuses on a feasibility study for property investment, low-income urban neighbourhoods, value-capture for infrastructure provision, and institutional design. She has worked as a professional urban designer at several urban design companies in Asia and the Middle East. E-mail: laksmi.darmoyono@gmail.com

Camila D'Ottaviano is an architect and urban planner, with Master's and PhD degrees in architecture and urbanism. She is PhD Professor at the School of Architecture and Urbanism at the University of São Paulo. Her main areas of experience are in architecture and urban planning, with an emphasis on the areas of housing, urban design, city history, habitat and demographics. E-mail: camila.dottaviano@gmail.com

Jean-Claude Driant is Professor at the Paris School of Urban Planning, University Paris-Est. He is the director of Lab'Urba, an urban research team in the University of Paris Est. He mainly works on the interactions between real estate markets and housing policies at both central and local levels in France and Europe. E-mail: driant@u-pec.fr

Bruce Ferguson, Dr, consults in international affordable housing finance, value chains for housing products, urban infrastructure and the environment from Venice, California. His background includes: staff positions at the World Bank, IADB, Abt Associates, Urban Institute, MIT, mortgage banks and community development corporations; 45+ papers and chapters, and 4 books; and numerous donor project documents and client reports. E-mail: brucewferguson@hotmail.com.

Ana María Fernández-Maldonado is Senior Researcher at the Department of Urbanism of the Faculty of Architecture at Delft University of Technology. She has worked as an urban planner and researcher in topics related to rapid **urbanisation**, and informal housing processes, including planning, housing policies, polycentric developments, comparative planning and knowledge-based urban development. E-mail: A.M.FernandezMaldonado@tudelft.nl

Sukumar Ganapati is Associate Professor in the Department of Public Administration and the director of the PhD programme in Public Affairs at the Florida International University. His main research interests are in housing, community development, and e-government solutions. His publications have appeared in planning and public administration journals. E-mail: ganapati@fiu.edu

Alan Gilbert is Professor Emeritus at University College London. He has published extensively on housing, poverty, employment and urban governance in developing countries, particularly those in Latin America. He acts as an adviser to several international institutions including the Inter-American Development Bank and UN-Habitat. E-mail: a.gilbert@ucl.ac.uk

Katherine V. Gough is Professor in the Department of Geography, Loughborough University. Her research on urban issues in the Global South focuses in particular on: housing and home; youth mobility and entrepreneurship; rural–urban dynamics; governance and planning; and comparative urbanism. She has a special interest in conducting comparative research and longitudinal studies. E-mail: k.v.gough@lboro.ac.uk

Arif Hasan is a Karachi-based architect planner, research and activist. He is a Visiting Professor at the Department of Architecture & Planning, NED University, Karachi; Chairperson of the Orangi Pilot Project-Research & Training Institute and of the Karachi Urban Resource Centre; and a founding member of the Asian Coalition for Housing Rights, Bangkok. E-mail: arifhasan@cyber.net.pk

Bob Hendriks is an independent international consultant with 19 years of experience in the areas of affordable housing, slum upgrading, land and tenure, inclusive governance, institution/capacity building and inclusive growth. He has a PhD in international development studies, human geography and planning. Clients include IHS, UN-Habitat, EU, World Bank and SNV. E-mail: bobhendriks@yahoo.com

Marie Huchzermeyer is a Professor in the School of Architecture and Planning, University of the Witwatersrand. Her research is on housing policy, informal settlements and private rental housing. Much of her research takes a rights-based and comparative approach, spanning South Africa, Brazil and more recently Kenya. E-mail: marie.huchzermeyer@wits.ac.za

Sharadbala Joshi, PhD, is a consultant with broad experience in community-responsive housing and settlement development, project strategising, scoping, monitoring and documentation for integrated settlement development and affordable housing for bilateral/multilateral agencies, (I)NGOs, local governments and private sector. Her research and papers focus on affordable and assisted self-help housing, settlements upgrading, redevelopment and resettlement. E-mail: Sharadbala.Joshi@gmail.com

Earl Kessler earned his Master's of architecture from MIT in Planning for Developing Countries. He was director of the USAID Regional Urban Development Offices (RUDO) in Bangkok, Thailand and Delhi, India. He was deputy executive director of the Asian Disaster Preparedness Center/Bangkok. He is now an independent consultant. E-mail: kessler Earl@gmail.com

Christien Klaufus works at the Centre of Latin American Research and Documentation (CEDLA) as Assistant Professor of Human Geography. She specialises in urban studies and the Andean region. Christien holds a Master's degree in architecture and a PhD in cultural anthropology. Before working at CEDLA she was employed at Delft University of Technology. E-mail: c.j.klaufus@cedla.nl

Mingye Li is a PhD candidate at the Paris School of Urban Planning, University Paris-Est. She is working on Chinese urban development, urban governance and social housing policies. E-mail: limingyenju@gmail.com

David Mason is a consultant with the World Bank. He specialises in urban planning, affordable housing and microfinance, with research and practice experience in Mongolia, Nicaragua and Mexico. He holds a PhD in urban planning from UCLA. E-mail: dmason@worldbank.org

Diana Mitlin directs the Global Urban Research Centre at the University of Manchester and also holds an appointment at the International Institute for Environment and Development (www.iied.org). Her work focuses on urban poverty and inequality including urban poverty reduction programmes and the contribution of collective action by low-income and otherwise disadvantaged groups. E-mail: diana.mitlin@manchester.ac.uk

Suzana Pasternak is an architect and urban planner with Master's and PhD degrees in public health. She is full Professor at the School of Architecture and Urbanism at the University of São Paulo. Her experience is in the area of urban and regional planning, with an emphasis on fundamentals of urban and regional planning. E-mail: suzanapasternak@gmail.com

Sheela Patel is the founder Director of the Society for Promotion of Area Resource Centres (SPARC), an NGO that has been working since 1984 to support community organisations of the urban poor in their efforts to access secure housing and basic amenities and seek their right to the city. She also is a founder and current chairperson of Slum/Shack Dwellers International (SDI). E-mail: sparcssns@gmail.com

Geoffrey Payne is a housing and urban development consultant. He established Geoffrey Payne and Associates in 1995 (www.gpa.org.uk) and has since undertaken research, consultancy and teaching assignments throughout the world for international donor agencies and NGOs. He has published widely on land tenure and property rights, housing policy and related issues. E-mail: gkpayne@gpa.org.uk

Urmi Sengupta is a lecturer in spatial planning in the School of Planning, Architecture and Civil Engineering at Queen's University Belfast. She received her PhD from Newcastle University (UK). Her fields of expertise include land and housing issues in the Global South, housing design, informalities in cities, inclusion and governance, urban evaluation and indicators. She has published widely in leading journals and advises various NGOs/grassroots organisations in India and Nepal. E-mail: u.sengupta@qub.ac.uk

Peer Smets is Assistant Professor in the Department of Sociology, VU University, Amsterdam. His research focuses on housing and social life in the low-income neighbourhoods of the cities of southern and western countries. He has published on urban segregation, housing, housing finance, government bureaucracy, communities, and social life in neighbourhoods. E-mail: p.g.s.m.smets@vu.nl

M. Sohail Khan is Professor of Sustainable Infrastructure at Loughborough University, UK. He has led several international research projects and has published more than 200 journal papers, book chapters and conference papers. He has served on several international scientific committees/panels. E-mail: M.Sohail@lboro.ac.uk

Ahmed M. Soliman is currently working as an Emeritus Professor of Urban Planning and Housing and was former Chairman of the Architecture Department in the Faculty of Engineering at Alexandria University. He has published widely on issues of housing informality in several international journals and contributed chapters in various books. E-mail: ahmsoliman@yahoo.com

Florian Steinberg, Dr-Ing, is a senior urban development specialist who has worked on long-term assignments for the Institute for Housing and Urban Development Studies (IHS) and with the Asian Development Bank (ADB), Manila, covering urban projects in Southeast Asia. He is a specialist in urban management, urban planning and renewal–rehabilitation, settlement upgrading, urban infrastructure planning, climate change adaptation and institutional development. E-mail: florian_steinberg@yahoo.de

Devisari Tunas is currently working as a research fellow in the National University of Singapore. Her research topics include sustainable urban development and empowerment of social capital. She obtained her PhD degree in urbanism from Delft University of Technology on the spatial economy of urban informal settlements. E-mail: tunastunas@gmail.com

Bart van der Meulen is a Dutch born political scientist who has lived in Nicaragua since 1994. He worked at the Embassy of the Netherlands in Managua and did many assignments on urban planning, governance and city linkages. Since his retirement he works as a volunteer at the Instituto de Historia de Nicaragua and Centroamérica. E-mail: meulenbart@gmail.com

Paul van Lindert is Associate Professor in Human Geography, Planning and International Development at Utrecht University. He taught as Visiting Professor at various universities in Latin America and Africa. His research includes urban development and planning, city networks and city-to-city cooperation, rural–urban relations, regional and local development, local governance and multi-local livelihoods. E-mail: p.h.c.m.vanlindert@uu.nl

Paul W. K. Yankson is Professor in the Department of Geography and Resource Development, University of Ghana. He is an urban/regional planner with research interest in a number of urban and regional development issues in Ghana including land and housing, urban and regional economic development issues, governance and decentralisation. He has published articles in both local and international journals as well as contributed chapters in books as single or joint authorship papers. E-mail: pyankson@ug.edu.gh

FOREWORD: HOUSING IN AN URBAN PLANET

Seeking the nexus housing-sustainable urbanisation

Claudio Acioly jr. (UN-Habitat)

The housing sector has interfaces with practically every single part of a country's economy. Never ever before this has been made so clear until the world faced the global financial melt-down that revealed its deep roots in the housing market and particularly in the housing finance industry. Housing is more than simply bricks and mortars, a roof over walls and foundations. It is far more complex than houses and buildings on a parcel of land. Housing is a human right as defined by the Covenant of Economic, Social and Cultural Rights, the Habitat Agenda and international instruments. This has been recognized by more than a hundred national constitutions and policies that attempt to create the necessary conditions through which individuals and households progressively achieve access to adequate housing where they can lead a life with dignity and safety. Housing is a powerhouse for economic development, prosperity and wealth creation involving a multitude of institutions, regulations, policies, different stakeholders and significant government participation in the supply of land, infrastructure and finance.

The importance of housing cannot be more emphasized than the propositions and experiences depicted in this book. Housing also encompasses a chain of economic and productive relations in the building construction sector and labour markets that altogether have a significant impact on cities and human settlements. The typology of housing, its design, densities, standards and regulations set by bylaws, planning and building codes have an enormous influence on urban planning and urban design and the way land is assembled, sub-divided and used for residential purposes. Housing is inexorably linked to urban extension and by default to sustainable urbanisation, defining land uses and the urban form of cities. The increasing demand for housing and the markets that evolve from this demand, including the demand for land, is defining the urban form of cities, the modes of urban growth and the location of neighbourhoods particularly those where low income households find housing accommodation. Thus housing is multi-dimensional, multi-disciplinary, multi-institutional and has a range of economic, political, social, legal and technological attributes that influence policy options and the behaviour of providers and consumers in the market. This book reveals the various dimensions of housing and the variety of approaches to address housing needs in cities.

All these elements mentioned above make housing a special commodity, a private good that is produced by significant public sector participation. Whenever the public sector fails to intervene and facilitate accessibility and affordability, people and particularly those with low incomes, resort to informal land developments, informal housing, and all sorts of informality. This is more critical in the absence of affordable housing finance leading to more scarcity of affordable housing and pumping prices to scandalous levels when compared to average household incomes. This leads to pervasive social exclusion and spatial segregation. The unavailability of affordable housing options at scale and diversity in type, location, price and standard and is one of the deep-rooted causes of slum formation and exclude more people from the benefits of urbanisation and agglomeration. Today, nearly one third of the global urban population lives in slum conditions and this reminds us about the need to increase our understanding of housing as an important step to formulate alternative and innovative policies so that those who are not capable to pay for it through the market may receive some degree of government assistance. This book is a welcome and valuable contribution to this search for solutions and approaches.

The studies and articles that comprise this volume coordinated by Jan Bredenoord, Paul van Lindert and Peer Smets reveal unequivocally this multi-dimensional and multi-disciplinary dimension of housing and make an indispensable contribution to the bulk of knowledge that is needed to advance our understanding of housing in its broadest sense. It also helps us to critically analyze the formulation of policies aiming at greater accessibility to adequate housing, particularly for those with low incomes. Not only have they gathered solid international scholars, researchers and practitioners around this volume but also managed to cover regional aspects providing the reader with global references and lessons from countries of Asia, Latin America and Africa. The authors of the various chapters also provide us with a range of policy options such as rental housing, housing cooperatives, self-help housing and land policies that altogether form a robust reference for the discussion on policy and institutional reforms. UN-Habitat welcomes this kind of global perspectives and critical analysis of policies and practices.

In my work for UN-Habitat, the United Nations Human Settlements Programme, where I led the work on housing policies and housing rights, I frequently had close exchange with local practitioners and policy makers in various countries. My involvement in policy dialogues and development of national housing strategies and policies in countries of Africa, Asia, Latin America and Eastern Europe during my tenure at UN-Habitat revealed to me that knowledge and references about different housing experiences are in great demand. This book helps to fill this gap. The volume actually addresses the needs of different groups. Those who work in the field of housing and are concerned with the living conditions in cities will find this volume extremely useful and resourceful, and for those seeking for references and lessons learned to sustain the formulation of policies in their own contexts will find a wealth of experience and knowledge in the various chapters of the volume. Scholars and researchers will certainly find inspiration from the various sections of the publication and identify areas where we need further investigation and robust research that can contribute to the global debate about such an important dimension of urban development in the 21st century.

This book comes in a timely period, exactly at a moment when the international community is reflecting on the post-2015 development agenda, taking stock of the Millennium Development Goals-MDGs and formulating a new international agenda reflected into the recently drafted Sustainable Development Goals that must follow the agreements made during

the Rio+20 Conference, the Third United Nations Conference on the Environment and Development that was held in Rio de Janeiro in 2012. In the final document emanated from the conference entitled 'The Future We Want', housing and particularly [urbanisation](#), and the role of cities have not been articulated as one would have expected given that today the majority of the world's population is already living in cities, and the numbers are going to increase in the following decades. This book serves a purpose. It helps to remind those involved in this crucial international discussion that the MDG focusing on the improvement of the living conditions of slum dwellers is an unfinished business and that affordable housing and wider accessibility to adequate housing are part and parcel of the equation of building a better and more equitable urban world. Understanding the sorts of institutional and policy bottlenecks preventing scaled-up supply of serviced land, as depicted by the book, and addressing other constraints in the infrastructure, building and finance sectors will help in identifying ways and policy options that need to be included in the new development agenda.

Finally, the richness contained in the various chapters of the book is an invaluable contribution to the international debate about the new urban agenda that is in the making. The General Assembly of the United Nations has already decided on the third United Nations Conference on Human Settlements, Habitat III, which has as a theme 'Housing and Sustainable [Urbanisation](#)'. The conference, scheduled for 2016, is expected to take stock of the implementation of the Habitat Agenda. Governments are expected to review their experiences and involve their civil society in this exercise, assess to which extent the ingredients of the Istanbul Plan of Action (Istanbul, 1996) have been implemented, and based on that, make suggestions for the formulation of an urban development agenda for the next 20 years. This volume makes a substantive contribution to this process. It brings to a wider audience the challenges of making affordable housing options available in different parts of the world. It also helps us to highlight the role of housing in the configuration of the new agenda.

The Habitat Agenda (1996) was undersigned by more than 190 heads of States who agreed to promote the full and progressive realization of the right to adequate housing as defined in international instruments and promote policies and approaches to attain sustainable urban development. The chapters of this book very much reflect the concerns outlined under the two pillars of the Habitat Agenda (1) Adequate Shelter for All and (2) Sustainable [Urbanisation](#). The implementation of the Agenda and the work carried out thereafter by a multitude of public, private, academic and community-based actors since its adoption in 1996, has helped to promote ways to monitor and understand housing markets and develop sound indicators to sustain policy decisions; there has been increasing stakeholders' participation and involvement of communities in decision making and in mobilizing finance and credit as advocated by the Agenda; we have also seen the increase in the deployment of land management tools to unlock land for housing and bring it to scale. The Agenda also promoted the need to establish an enabling policy environment by recommending governments to review their policy, regulatory and administrative constraints hindering land delivery systems and accessibility to adequate housing so that other actors could get actively involved in housing production. The cases and experiences depicted in this book reflect this search for mechanisms in various parts of the world and provide us with the lessons learned from their implementation. There is a wealth of knowledge revealed by their authors which makes the book a must for housing researchers and practitioners alike.

The Habitat Agenda defined a broad meaning of shelter. Its implementation helped further to define the seven elements of housing adequacy as depicted in the Covenant of Social

Economic and Cultural Rights and the Fact Sheet on the Right to Adequate Housing e.g (1) Security of tenure (*and protection from forced eviction*), (2) Availability of services, materials, facilities and infrastructure, (3) Location, (4) Habitability, (5) Affordability, (6) Accessibility and (7) Cultural adequacy (UN-Habitat and Office of United Nations High Commissioner of Human Rights 2010), which are reflected into the various chapters comprised in this volume. In that respect, the book makes a creditable contribution to our understanding of these adequacy dimensions and how policies address them locally. Seen by the United Nations Committee on Economic, Social and Cultural Rights as the right to live somewhere in security, peace and dignity, the recognition of housing rights as a component of the right to an adequate standard of living (see Universal Declaration of Human Rights) has triggered a large amount of policy, institutional and legal work to create the conditions for countries to fulfil and protect this right of their populations. Rather than having houses built by the State for its entire population, this legal and conceptual framework actually advocates for measures and the adoption by governments of institutional, policy and financial mechanisms to enable greater accessibility to adequate housing, prevent homelessness, curb discrimination and prohibit unlawful forced evictions. This book covers governance, affordability, and sustainability of policies, institutions as well as in housing production which represent a contribution about our understanding and implications of the efforts undertaken in various parts of the world for the realization of the right to adequate housing. Only this makes the book an indispensable companion for housing practitioners.

References

UN-Habitat and Office of United Nations High Commissioner of Human Rights (2010) *The Right to Adequate Housing*, Fact Sheet 21. Geneva: OHCHR.

PROOF