

QUICK  
GUIDES  
FOR  
POLICY  
MAKERS



# housing the **poor** in African cities

UNO**H**HABITAT  
FOR A BETTER URBAN FUTURE

Cities Alliance  
CITIES WITHOUT SLUMS

# 2

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

## Quick Guide 2: Low-income Housing

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## **2** **LOW-INCOME HOUSING:** APPROACHES TO HELPING THE URBAN POOR FIND ADEQUATE HOUSING IN AFRICAN CITIES

UN  HABITAT

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CITIES WITHOUT SLUMS

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All these contributions have shaped the Quick Guides series, which we hope will contribute to the daily work of policy makers in the sub-Saharan Africa region in their quest to improve housing and access to land for the urban poor.

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Millennium Development Goal 7, Target 11: *"To achieve significant improvement in the lives of at least 100 million slum-dwellers by 2020, recognizing the urgent need for the provision of increased resources for affordable housing and housing-related infrastructure, prioritizing slum prevention and slum upgrading..."*

– Article 56.m of the September 2005 UN Summit resolution

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

### QUICK GUIDE FOR POLICY MAKERS NUMBER 2

This guide describes several ways of addressing low-income housing in African cities at the programme and project level. It focuses on well tried methods of improving the housing and living environments of people living in slums and informal settlements, and providing adequate housing for future generations of urban poor.

The concept of "adequate housing" is slowly but surely becoming internationally accepted as a basis for policies and programmes aimed at addressing the needs of low-income communities. The first part of the guide presents concepts essential to understanding low-income housing, and explores the reasons behind the serious lack of decent, affordable housing in cities – and hence the problem of urban slums. Key approaches to addressing the housing needs of the urban poor are outlined next, by examining alternative strategies for what to do about existing slum conditions and informal settlements, and how to avoid future slums through the production of new housing. Finally, the guide examines the main considerations needed to address the improvement of informal settlements and production of adequate and affordable low-income housing on a city-wide scale.

This guide is not aimed at specialists. It aims to help build the capacities of national and local government officials and policy makers who need to quickly enhance their understanding of low-income housing issues in cities. The focus of the guide is on the urban context in particular, since the housing situations and needs of rural communities are often quite different from those of city dwellers.

## WHAT ARE INFORMAL SETTLEMENTS AND SLUMS?



Not all of Africa's poor live in informal settlements and slums, and conversely, not all those who live in informal settlements and slums are poor. However, the poor quality of housing and lack of basic services that are common in informal settlements represent a clear dimension of urban poverty. This guide will therefore look at informal settlements as the main focus of low-income housing.

Urban poor settlements come in a variety of sizes and shapes, and are called by variety of names. The word slum traditionally describes a neighbourhood of housing that was once in good condition but has since deteriorated or been subdivided into a state of high crowding and rented out to low-income groups. An informal settlement (sometimes also called a squatter settlement), on the other hand, is an area of poor quality housing built on illegally occupied land. A third kind of settlement is an irregular subdivision, in which the legal owner subdivides the land into substandard plots and sells or rents the out without following all the relevant building bylaws.

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.

(See *Quick Guide 1 on Urbanization*.)

*In many African cities residents of informal settlements reject the use of terms such as "low-cost" or "informal" housing to describe their homes. They prefer to speak of "popular housing" or "people's housing" – terms which recognise the value and dignity of the dwellings they have built through their own efforts.*

### What makes an urban community a slum?

- It lacks basic services such as adequate access to safe water, paved walkways, drains, sanitation and other essential infrastructure.

- It contains dilapidated and poor quality housing structures that break the various building bylaws.
- It is overcrowded or characterized by extremely high density of dwellings and population.
- It has an unhealthy living environment and may be located on hazardous or “undevelopable” land.
- Its residents have insecure land tenure and may be evicted.
- Its residents experience high levels of poverty and social exclusion.

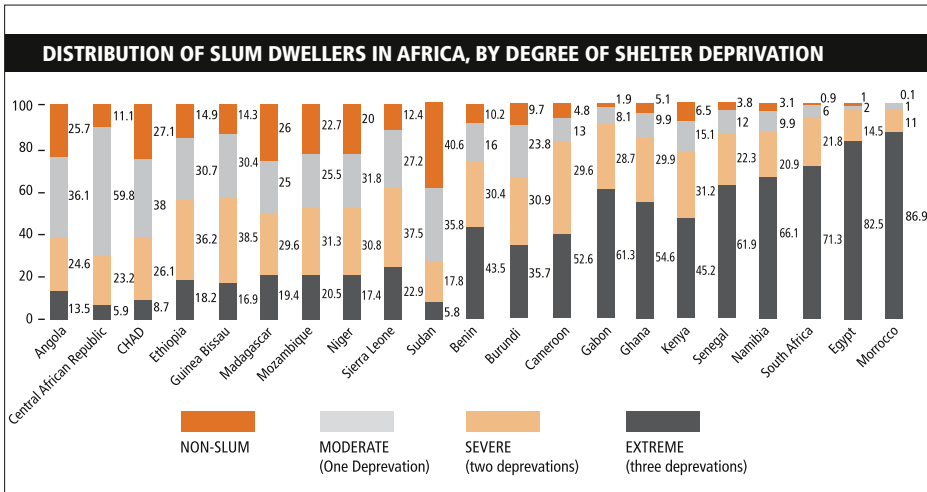
## SLUM HOUSEHOLDS AND SHELTER DEPRIVATION

### Identifying the deprivations experienced by poor settlements

A slum household is defined as a group of individuals living under the same roof lacking one or more of the following conditions: access to improved water; access to improved sanitation facilities; sufficient living area (not more than three people

sharing the same room); structural quality and durability of dwellings; and security of tenure.

Defining slums by household-level shelter deprivations, however, does not fully capture the degree of deprivation experienced by a given household or slum community, or their specific needs – a dimension that is important for policy makers – since it masks which specific deprivations house-





holds experience, as well as the severity of combined deprivations. The proportion of slum dwellers may remain the same in any given country, while the type of deprivation experienced by households may change over time.

A simple alternative approach is to group slum households into categories based on the number of deprivations they experience: moderately deprived (one shelter deprivation), severely deprived (two shelter

deprivations) and extremely deprived (three or more shelter deprivations). By studying the prevalence of slum households in these categories of severity, changes in household deprivations can be tracked more accurately. Addressing programmes and policies to areas of the city or country in which households experience combinations of deprivations also allows for more effective upgrading and improvement.<sup>1</sup>

## NO TWO ARE ALIKE

Informal settlements in African cities come in all shapes and sizes, but the common denominator is their highly dynamic, highly resourceful response to an absolute lack of other options



South Africa



Liberia



Nigeria

## WHY DO SLUMS AND INFORMAL SETTLEMENTS EXIST AT ALL?

### In most cities, the main problem is access to suitable land

In many African cities, slums and informal settlements are home to over 50% of the city's population. The fact that "urban growth" in Africa is almost synonymous with "slum formation" indicates just how many constraints exist to provision of adequate housing in cities. There are different reasons for this, but the main cause in most cases is that poor people must compete with more powerful groups for access to urban land.

- More and more, urban land and housing markets are facing enormous economic competition, and this is driving up the cost of all housing, so that even the most minimal standard of formal sector housing is unaffordable to the poor.
- It is very hard, often impossible, for poor people to access housing finance in order to build or buy formal housing. Housing developments designed for low-income or no-income households are often "hijacked" by middle-income buyers, who have easier access to finance, because there is also a shortage of available housing for this section of the urban population.
- Unequal power relations within civil society lead to the skewing of public and private housing development in favour of meeting the needs of more powerful groups in the city. In many cities the use and ownership of land is controlled by government and customary owners, and land allocation may not always address the needs of the urban poor. (See *Quick Guide 1 on Urbanisation and*

*Quick Guide 3 on Land.*)

- Many poor communities also face enormous barriers in accessing land and housing because of the time, red tape and difficulties involved.
- Local and national governments often lack the political will to address the overall housing strategy of the city or the country, and instead allow market forces to determine who can have access to land, and how housing finance is made available.
- Governments do not collect adequate information on the conditions and needs of the people living in informal settlements, and thus fail to plan for an inclusive approach to housing that accepts the right of poor people to live in good conditions in the city, alongside other urban residents.

Forced out of the market, low-income households are left with only one option: to build, buy or rent dwellings of relatively small size, low quality of construction and minimal service provision in an informal settlement. They are also forced to occupy as little space as possible, which leads to very high densities and unhealthy levels of overcrowding in their settlements.

**SLUM PREVALENCE IN AFRICA, 2005<sup>2</sup>**

Country	"Urban population (millions) "	Slum proportion	"Slum population (millions)"
<b>Highest prevalence: Top 5 countries</b>			
1 Sudan	1.48	94.20%	13.91
2 Central African Republic	1.54	94.10%	1.45
3 Chad	2.46	91.30%	2.25
4 Angola	8.5	86.50%	7.35
5 Guinea-Bissau	0.47	83.10%	0.39
<b>Lowest prevalence: Bottom 5 countries</b>			
36 South-Africa	28.12	28.70%	8.08
37 Zimbabwe	4.67	18.0%	0.24
38 Egypt	31.66	17.0%	5.41
39 Morocco	18.47	13.0%	2.42
40 Algeria	20.8	12.0%	2.45



## WHAT TO DO ABOUT INFORMAL SETTLEMENTS?

Before policy makers, NGOs or donors do anything in informal settlements, they first need to understand what's going on inside informal settlement communities

For some policy makers and professionals, informal settlements and slums embody all things negative: disease, crime, political unrest, misbehaviour and ignorance. But research over many years has revealed that these settlements are highly organized, both spatially and socially. Their occupants participate fully in the urban economy, bringing immense cultural diversity and dynamism to their city. Contrary to popular belief, informal settlements and slums are not characterized by laziness or delinquency but by energy, creativity, resourcefulness and entrepreneurial skills.

Some established informal settlements contain within themselves entire vibrant local economies, with their own informal housing and land markets and their own diverse social and cultural groupings. While conditions in some settlements may indeed be squalid, unhealthy, impoverished and

socially excluding, these conditions only come about because of the absence of alternatives and opportunities for their residents. Because of this rich diversity of informal settlements within cities and regions, it is important that governments and NGOs seek to first understand the characteristics of any slum or informal settlement in which they plan to intervene. The residents of these settlements hold the key to that understanding, if outsiders can only listen to them.

To understand what to do, policy makers have to appreciate the diversity within and between settlements. The residents of each one have the best knowledge of how their settlement works, the characteristics of their community and the nature of their needs and priorities. Governments, and in particular national statistical services, need to draw on this knowledge to establish the numbers of people living in the settlement, their living conditions, their needs and aspirations – all vital information which must shape any policies and plans that will affect the settlement.

## 4 KEY ASPECTS OF INFORMAL HOUSING DEVELOPMENT

### 1. Housing

Informal settlements are filled with a wide variety of housing and building qualities, ranging from extremely solid concrete-frame constructions with all services, to squalid shacks made of timber, plastic or metal scrap or corrugated iron sheets.

Slums and informal settlements – and the people who live in them – are not all the same. Many degrees of poverty are contained within each settlement. Some owner-occupants will be able mobilize enough funds to improve their housing up to middle-class standards, while others will continue living in the most basic huts, unable to afford any improvements at all.

Although the health and environmental risks are greater, one advantage of building a house in an informal settlement is a degree of freedom from the bylaws of formal building practices. Since almost every aspect of their lives is technically “illegal”, instead of following someone else’s idea of what should be allowed, informal residents are more or less free to build creatively (and incrementally), according to their needs and constraints of space and budget.

### 2. Infrastructure

In many cities, governments have taken steps to provide at least some basic infrastructure in informal settlements, but these programmes are often piecemeal, poorly planned and implemented, and many settlements end up being left out.

The authorities may provide some water supply via tankers or public water taps, but the taps may run dry for part of the day or

week, and many people may not be able to access them. For local governments, it costs little to install electric meters in informal settlements, but many residents have to buy electricity at inflated rates informally from nearby houses and shops.

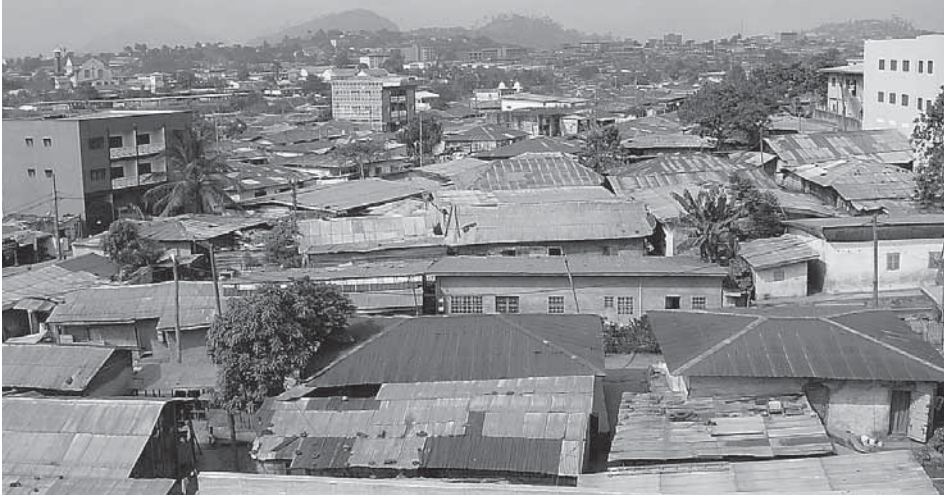
Solid waste is rarely collected inside informal settlements, but when residents bring their waste (sometimes quite innovatively) to bins on accessible sites outside the settlement, municipal waste collectors will usually collect it. Drainage and sanitation are major problems in informal settlements, where insecure tenure and low-lying, steep or hazardous land may make cities reluctant to invest in installing drains and sewerage lines, thus leaving it to the informal residents to tackle these issues.

### 3. Location

**The location of their housing is extremely important for the urban poor. They will almost always try to locate themselves in areas of the city that are as close as possible to income-earning opportunities.**

This often means being near the commercial city cores, near industrial zones, or near markets and transport hubs. But the land in these places is in high demand and extremely expensive, so if the poor can’t find land to squat on in these areas, they will probably be forced to occupy land that for very good reasons nobody else wants, such as hazardous sites liable to flooding or landslides, along roads and railway lines or on the banks of canals and rivers.

Because even in these high-risk areas land is at a premium, the informal settlements that develop there tend to be very densely populated. Alternatively, some poor house-



holds may opt to settle on land in the urban periphery, beyond infrastructure networks and far from the centres of employment, where land may be available but jobs and survival will be more difficult.

#### 4. Land tenure

Without a doubt, one of the most serious problems being faced by the millions who live in Africa's informal urban settlements is insecure tenure.

Without legal permission to occupy land, they can be evicted by the landowner or public landowning agency at any time. Besides making life uncertain every day, this constant threat of eviction makes residents of informal settlements reluctant to invest in improving their housing or settlement. And without legally recognized land rights, utility companies (such as water and electricity providers) and other service providers (such as credit agencies) are likewise reluctant to go into informal settlements. As a result, informal settlements often remain squalid and unimproved for years.

**Land tenure is not simply a matter of legal or illegal.**

Most countries have a range of different land tenure arrangements, all offering different degrees of tenure security. As informal settlements age and consolidate, unless there are very clear signals of impending eviction, the residents will gradually feel more secure from the possibility of losing their land. Squatters often collect documents and evidence that they have been living in the same settlement for a long time, which can sometimes strengthen their claim to remain on that land. Also, when the authorities bring basic infrastructure such as walkways, drains, metered water supply and electricity into an informal settlement, it is often perceived as bestowing a greater degree of security – or at least recognition – on that settlement. Through all these means, squatters try to gradually consolidate their land tenure security, even without any legal title to the land. (See *Quick Guide 3 on Land*.)

## NEW APPROACHES TO THE NEEDS OF GROWING CITIES: LAKE VICTORIA WATER AND SANITATION INITIATIVE

The rapidly growing urban centres in the Lake Victoria basin in East Africa are playing an increasingly important role in the economic development of the region. But the unplanned urban development and intense pressure on basic infrastructure have had a significant negative impact on living conditions, the natural environment, and the fragile ecosystem of the Lake. The poor people of these urban and peri-urban areas are the most affected.

The Lake Victoria Water and Sanitation Initiative (LVWSI) is a programme that aims to make a substantial and rapid contribution to the provision of water and sanitation in secondary towns in the Lake Victoria region, involving 15 urban settlements and one million people in Kenya, Tanzania and Uganda. The initiative draws on the shared knowledge and experiences of the Global Water Operators Partnership Alliance, a network of experts hosted by UN-HABITAT.

The LVWSI brings together many interest groups from the towns in the region:

- poor women and men, the elderly, youth, orphans (especially those in child-headed households) and other vulnerable groups, who are often excluded from decision-making but are the most affected by the lack of water and sanitation services;
- the staff and the elected leadership of the Local Authorities, who participate in all stages of the LVWSI to ensure that it is properly integrated into the local urban planning system;
- NGOs and CBOs that are given the responsibility for community mobilization and implementation of community water and sanitation schemes, and for community awareness raising, training and education activities. Partnership building with local authorities also creates opportunities for contracting non-governmental organizations and community groups for service provision;
- water and sanitation utilities and small-scale providers; the project helps to build their capacity in the areas of business plan development, financial management, technical management, including operations and maintenance and demand management;
- the local private sector who will benefit directly from the Lake Victoria Initiative, since town-wide improvements in water supply, sanitation, drainage and solid-waste management will attract investments and increase local economic activities;
- the local Water Vendor Associations that are currently responsible for most of the service provision to the poor communities in the participating towns;
- the local media, who are engaged in raising the awareness level of water, sanitation, waste management and drainage issues in the Lake Victoria Initiative in general, and in the participating towns in particular, among political leaders, policy makers, development partners, and beneficiary communities.

The LVWSI has also developed ways to monitor water and sanitation coverage in 17 towns as part of the process, and to build the capacity of local authorities to maintain and update the information. The local knowledge of poor communities is being combined with satellite mapping methods to locate wells and other water points in settlements, as a basis for planning water provision systems that will reach all those who need them. <sup>3</sup>

## WOMEN AND LOW-INCOME HOUSING

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

The key stakeholders in any community housing process are always women, whether the project involves resettlement to new land or on-site upgrading. So it is important that space be created for women to play a full role in all stages of the plan-

ning and implementation. They are the ones who have the most intimate knowledge of their community and its problems, and they are the ones who already have strong social networks within that community, and therefore have the greatest ability to mobilize support for – or opposition to – any intervention in their settlement. The involvement of women in a process which

### COMMUNITY-DRIVEN LAND DEVELOPMENT LED BY WOMEN IN GOBABIS, NAMIBIA

About 50% of the households in Gobabis live in informal shelters. Previously there were no options in the town for securing affordable land for housing construction, since the individual developed plots were too expensive. This was especially problematic for women-headed households. Exchanges facilitated by the Namibia Housing Action Group (NHAG) and Shack Dwellers Federation of Namibia (SDFN) enabled the members to share with other communities their development options and to make choices about how to address their needs. Two local women were empowered to mobilise the then dispersed savings group, and start a savings project to build trust and reach their goals. At the same time Gobabis Municipality initiated projects to improve access to toilets and water for the community. To address the land and service needs on a larger scale it also decided to support the savings groups.

The collection of small savings enabled the community to access land and further financial resources. The development fund of the SDFN (Twahangana Fund) provided credit for income-generating and services installation. The fund also provided bridging finance for the government's decentralised Build Together programme for the building of houses. The municipality sold a block of land with access to bulk infrastructure at 14% of the costs of individual serviced plots. Financial donations were also made by the municipality and other individuals. The community made a significant human contribution, resulting in a 25% lowering of construction costs, by making their own building blocks and doing their own excavations. The members manage their project, do bookkeeping, train other groups and keep records of building materials.

NHAG facilitated technical training in recordkeeping of building materials, producing building blocks and house construction. The Hatago Savings Group developed community-based financial systems, with different teams responsible for bookkeeping and reporting on a monthly basis. Women from Hatago Saving Group took the leadership role in the town and region to encourage further communities to start saving groups. The members prepared their own layout plan when they received the land and the savings group initiated an enumeration exercise where they collected information from 1 380 informal structures. Improvements were achieved for the savings group of 50 households as they secured and occupied their own land for incremental development, upgraded the block of land with individual water and sanitation connections and completed 32 houses. Changes in local strategies occurred as other towns learned from the Gobabis experiences. The Okakarara Town Council is permitting the community to do their own service connection, while the Rehoboth Town Council is looking at block development as a future strategy for land development.<sup>4</sup>



brings improvements in the quality of everyone's lives can also build capacities and confidence, while it enhances their status and helps undermine entrenched patterns of inequality. When women play a central role in planning, constructing and paying for their new houses and improved infra-

structure, it not only ensures the new designs match real household needs, but it brings them out of their houses and enhances their status in the community as key actors in their community's long-term development.

## GENDER DISCRIMINATION IN ACCESS TO HOUSING AND LAND

Women's equal rights to land, housing and property are human rights, recognized in various international human rights instruments including the Women's Rights Protocol to the African Charter on Human and Peoples' Rights. Yet women often face both hidden and open discrimination when they try to meet their own and their 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.

Many common law systems in Africa restrict a woman's right to land, by denying her access to property ownership through inheritance and marital property systems that favour male family members. Women who are single or heads-of-households are especially vulnerable in these places. Since women's access to land is often through their husbands or fathers or brothers, they may lose such access after becoming widowed, divorced, deserted or left alone when their husbands or male family members migrate elsewhere.

An increasing number of countries have recognized women's equal rights in their Constitution. However, there still are countries, such as Zimbabwe, Zambia, Lesotho, Swaziland and Kenya, where discrimination in customary and personal law matters



(such as inheritance) is permitted in their current legal system. In the Magaya case in Zimbabwe, the Supreme Court ruled that Ms Magaya could not inherit land, because customary law does not permit women to inherit and the Constitution still allows for discrimination in such matters. To prevent this kind of discrimination it is essential to have a constitutional provision that prohibits discrimination, including in customary law and practice (as laid down in the Constitutions of Uganda, Kenya, South Africa and Mozambique).

Innovative approaches, such as in Tanzania's Land Act of 1999, where land occupied by both spouses is now presumed to be co-registered unless otherwise indicated by the spouses, are much more protective of women's interests and needs and actually implement women's rights.

Several organizations in Africa are tackling the issue of women's property rights, revising inheritance laws, negotiating new land tenure practices which protect women's access to land and housing and opening space for women to be involved in making these systems more equitable. Strategies and tools that can protect and strengthen women's land and property rights include:

- technical advice on how to include women's rights, concerns and needs in regulations and guidelines for the implementation of laws and policies;
- training of judges, police officers, Members of Parliament, local councillors, land officials etc. on gender awareness and women's land and property rights;
- training of paralegal networks who disseminate information on women's land, housing and property rights in their communities, intervene in disputes and can successfully prevent evictions of widows and other vulnerable women;
- awareness-raising about international and regional human rights instruments recognizing women's equal land, housing and property rights;
- linking up and supporting the already existing initiatives of women slum dwellers who through innovative approaches have managed to collectively gain access to land and housing, through saving schemes and cooperatives;
- a gender perspective in slum upgrading to ensure that women's rights and specific needs and interests are actively taken into account;
- women's inclusion in all decision-making processes surrounding slum upgrading and regularization.<sup>5</sup>

## EVICTION AND SLUM CLEARANCE



Forced eviction is the term which describes what happens when people are removed from their homes and communities against their will – sometimes with, but often without, provisions to resettle them somewhere else. At their worst, evictions can be extremely violent, brutal procedures, in which people's houses, personal property, communities, livelihoods and support structures are all destroyed. When the residents evicted from their informal settlement communities are provided with alternative places to live, such relocation sites are often so far away from their jobs and support networks, so under-serviced, so environmentally hazardous and unsuitable for human survival, that the evicted people are effectively rendered homeless.

The demolition of slums and informal settlements became common practice by many governments from the 1950s onwards. Even with international recognition that forced evictions should be outlawed, many governments continue to sporadically or systematically evict urban poor households forcibly from their homes. (See *Quick Guide 4 on Eviction.*)

In recent years, the decentralization of power to local government mechanisms has meant that city authorities can adopt policies of forced eviction and resettlement, with central governments having little scope to stop such a backward step.

## EVICITION: THE GRIM FACTS



### Forced eviction: a vicious cycle

Forced evictions may eliminate the informal settlements and slums nobody wants to see, but they do nothing to resolve the housing problems of the people who were forced to live there – in fact, by leaving people homeless, they make the problems worse. When people are forcibly evicted from their homes without being provided with any alternative accommodation, they are likely to create new squatter settlements or become tenants in existing informal settlements, both of which only increase the population density and problems of existing settlements.

(See *Quick Guide 7 on Rental Housing.*) Whatever the motive behind a forced eviction, it can never justify the process that characterizes them and only makes for even worse housing shortages.

*Evictions are especially prevalent in times of economic growth, as developers look for land and new investment opportunities. During times of economic recession, forced evictions usually decline, and residents of informal settlements have a better chance of getting a good night's sleep.*

## 5 APPROACHES TO LOW-COST HOUSING

Here are five of the key approaches to solving urban housing problems which have been applied, with varying degrees of success, as alternatives to eviction of people from slums and informal settlements:

### OPTION 1: ON-SITE UPGRADING

On-site upgrading means improving the physical, social and economic environment of an existing informal settlement, without displacing the people who live there. 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.

When most people think of settlement upgrading, they tend to think only of technical programmes to install paved walkways, drains, water supply lines, street lights,

electricity networks, sanitation and garbage disposal. These infrastructure items are definitely high up on the list of what's needed. But a more comprehensive version of upgrading can also assist the community's residents to do much more:

- **Houses:** to make improvements to their houses or entirely rebuild them.
- **Land:** to regularize and secure their settlement's long-term land tenure.
- **Incomes:** to upgrade their jobs, earning capacities and small businesses.
- **Common facilities:** to improve their facilities – such as community centres, playgrounds or community enterprises.
- **Access to public services:** to improve their access to education and health care.
- **Welfare:** to set up community-managed welfare systems which can take care of their most vulnerable members.

#### UPGRADING: GOOD FOR THE POOR AND GOOD FOR THE CITIES THEY'RE PART OF

Unlike resettlement, upgrading causes minimal disturbance to people's lives and to the delicate networks of mutual support in poor communities.

Upgrading usually involves some changes to the existing community layout, to make room for installing improved infrastructure facilities. But these changes do not need to be huge, unless communities opt to totally rebuild their settlement, and start from scratch with a new plan, infrastructure and houses. Communities can find tactful ways to accommodate the needs of people whose houses must be demolished or shifted to make way for improvements.

There are many options, and the nature of any upgrading project depends on the priorities and resources of the people living in that community.

## WHY IS ON-SITE UPGRADING OFTEN THE BEST OPTION OF ALL?

- Upgrading keeps people together in the same place where they already live, so it helps to consolidate communities, enhance social stability and build on existing support mechanisms.
- It encourages participation in the many aspects of a community's redevelopment – first in the planning and implementation of the upgrading project, then later in many other spinoff social and economic activities managed collectively within the community.
- It stimulates people to invest in improvements to their housing and living environments, by endorsing their long-term rights to occupy that land through long-term, secure land tenure.
- It improves people's wellbeing and living conditions by improving their housing and living environments, and by freeing them from the looming threat of eviction.
- It builds assets and enhances the value of people's houses and land, by improving their land tenure security. As assets, the houses can be used for income-generating activities, rented or sold in a crisis, or used as collateral to get a loan.
- It improves settlement layouts. When people upgrade crowded, unplanned settlements, they can reorganize plots and make space for infrastructure, pre-schools, playgrounds, clinics and places of worship.
- It builds morale and pride. Upgrading a poor community's housing and basic services not only fulfils an important function of local government, but also raises people's morale, pride, civic engagement and ambition to invest further in their houses and neighbourhoods.
- It improves incomes when people can use their improved, secure houses for income-earning: shops, room rentals and home workshops. Having a legal address also makes it easier to get better-paying jobs in the formal sector.

*For every dollar a government invests in community upgrading, poor households will invest an additional seven dollars from their own pockets, which they put directly into their housing improvement.*<sup>6</sup>

### “But we need that land for other purposes”

One of the first arguments against upgrading informal settlements in situ is that the land they occupy is needed for other purposes. But housing professionals estimate that in most African cities, no more than 20% 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. And the changing nature of how mega-projects are being marketed, financed and designed in African cities means that even these projects are often poorly planned and could be adjusted to avoid evicting poor communities. The other 80% of the informal settlements provide a much-needed stock of affordable housing for the people whose hard work is fuelling the city's economic growth. Enabling these communities to stay where they already are (rather than evicting them to put up a shopping mall, a fast-food franchise or an up-market apartment complex) constitutes a reasonable use of public land.

## 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, and enhancing affordability, 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 formalized utopian vision of their cities.

The First Urban Project (1978) funded by the World Bank in Burkina Faso, for example, was postponed because the government insisted on increasing plot sizes from 300 to 375 square metres. Aside from the delay it involved, this insistence on higher standards caused substantial cost overruns.

Similarly, a decision to increase the width of roads in the Nylon Project in Cameroon in 1984 displaced large number of households. Road designs were based on an optimistic forecast in the Douala master plan

during a period of national growth. Rather than enhancing the lives of local residents, the project effectively became a vehicle for improving trunk infrastructure in the city, resulting in a cost overrun of 56%.

As lessons were learned, the overall trend has been to drive down standards in upgrading projects. In Ghana and Zambia, for example, standards were deliberately lowered in order to target a wider area and keep costs low. In Riverdene, a new housing project in Durban, South Africa, the municipality pioneered the development of an innovative “access way” – a narrow road somewhere between a private driveway and a residential street – to reduce the cost of road infrastructure. These access ways have now become an accepted part of the road hierarchy, reducing both the cost of building roads and the amount of land needed for road space.<sup>7</sup>

## 7 PRINCIPLES OF SUCCESSFUL UPGRADING

- 1. It has to be participatory.** Upgrading has to be a participatory process, which addresses first and foremost the needs of the community, as identified collectively by its members. This is the key to a project's sustainability. Without this participation, infrastructure improvements will not be maintained, conditions will deteriorate, people will become disillusioned with their local government and the investment in upgrading will be wasted. The more a community participates in each stage of the process, the more successful the outcome will be. A central aspect of this participation is the systematic collection of data on the settlement by those most familiar with it – the community members themselves – through enumeration surveys and other methods, as a basis for deciding what forms of upgrading are necessary.
  - 2. It has to be done in partnership.** Planning and implementing an upgrading project is always more effective when it is carried out by the community and
- the local government, in close collaboration. NGOs can also play a crucial role in supporting community organizations, as well as providing them with any technical support they need in designing housing improvements or developing income generation projects.
- 3. It has to provide secure land tenure.** Providing secure tenure is a vital part of community upgrading. Without it, people's continued vulnerability to eviction will make them reluctant to invest further in their housing and living environment. Sometimes tenure is granted to individual households in the form of title deeds or lease contracts, after the boundaries have been measured and recorded. Granting tenure rights to the woman household-head instead of the man can protect her and the children in the household from the threat of abandonment and homelessness, and provide them with an asset they can use for income generation. Land tenure is increasingly being granted collectively,

### INDIVIDUAL OR COLLECTIVE LAND RIGHTS?

In inner-city communities with high population densities and small house plots, communal land tenure is becoming the first option for the poor in cities around the world, for many good reasons.

In the past, most informal settlement regularization programmes granted tenure rights to individual households. But regularizing tenure by granting individual title deeds can be time-consuming, costly, and prone to corruption. And a serious drawback of individual tenure systems is that they fragment communities and make it easier for speculators to buy out residents individually, leaving poor communities on desirable inner-city land vulnerable to market forces and gentrification. When land tenure rights (by title deed or lease contract) are held collectively, by a community organization or housing cooperative, it can act as a powerful buffer against these market forces, giving communities a structural reason to remain united, and ensure that the land will continue to be available for housing the people who need it, in the long term. (See *Quick Guide 3 on Land*.)

to communities as a whole, as a means of preventing gentrification and building stronger community organization. (See box on “*Individual or collective land rights*” on next page.)

4. **Communities have to contribute.** It is essential that the community contribute to the cost of upgrading in some way. Experience shows that this strengthens a community's sense of ownership of the upgrading process. The contribution can be financial (cash or community loans) or it can take the form of contributed labour or building materials, or some mixture of these. Upgrading works best when the community's contribution is supplemented by some kind of subsidy, from donor grants or public project funds. (See *Quick Guide 5 on Housing Finance*.)
5. **Upgrading must be affordable.** The amount that households can contribute will help determine the scope and content of the upgrading package. If upgrading programmes come with high taxes or user fees which the people can't afford, they will probably not use or maintain the facilities, or may simply move away to more affordable settlements elsewhere.
6. **The project must be financially sustainable.** Sustainability comes in part from how the upgrading is financed. It is best when funds from several sources are blended, including community members' contributions, subsidies and loans from government, and maybe support from international or local development organizations. To ensure that the upgraded infrastructure is well maintained and managed over time, it is important that the construction of this infrastructure happens in ways which build community cohesion and organization (see *Quick Guide 6 on Community-based Organizations*) and promote local economic development.
7. **It should be part of the larger urban development strategy.** Community upgrading projects have to be seen as an important part of a city's larger vision of its future development. Projects shouldn't be emergency initiatives implemented in isolation, but should be part of plans for overall urban management that seek to address housing problems at city-wide scale.



## PEOPLE-FINANCED UPGRADING IN SENEGAL



Senegal's first upgrading projects in Dalifort (1987–1990) derived an innovative way of linking community participation in decision-making with financial contributions. Economic Interest Groups (GIE) were created as a form of community association and replicated in subsequent upgrading projects. The GIE participates in the decision-making as to which technical options should be on offer in the menu, defines the community's priority needs and elicits funds from all the residents. Upgrading costs are evenly divided among all members who are also obligated to pay an initial membership fee. The GIE has not always been forthcoming in terms of full cost recovery but the active commitment by most inhabitants has been considered a success. For example, the GIE in the Medina Fass M'Bao neighbourhood of Dakar is still active and continues to pursue upgrading investments. The GIE was particularly successful in one of its fundamental goals, to pool savings from residents.

Senegal has also experimented with an innovative approach to channelling these funds. A Fund for Upgrading and the Legalization of Land Tenure (FOREFF) was created by national decree in 1991. The intention was that the money recovered from beneficiaries should be channelled directly to the FOREFF, avoiding the Treasury and the centralized revenue collection system. However, the implementation of such a dedicated upgrading fund has met with serious obstacles and delay, and raised questions about its potential for success.

In countries where the main upgrading strategy has been the provision of secure tenure, land prices have formed the bulk of the costs people have had to pay. Yet in terms of affordability, official land prices can differ substantially from those on the informal market. Officially in Burkina Faso, a plot of land is sold for CFAF 500 (USD0.70) per square metre; as the average plot size is 300 square metres, the average official plot price is only CFAF 150 000 (USD210). However, because of a high level of urban speculation, plots may be purchased on the informal market for up to CFAF one million (USD1 430). In Senegal, official land prices are much higher, closer to the price of land in the informal market in Burkina Faso. Under the Dalifort project (1987–1990), the plot price was fixed at CFAF 3 000 per square metre, in addition to an upfront cost for joining the community's Economic Interest Group. Approximately 75% of land revenue was earmarked to recover the costs of infrastructure and the remaining 25% for the costs of the land. In Côte d'Ivoire, where land regularization did occur, land sales were tied directly to community infrastructure investments through a dedicated fund managed by the inhabitants themselves, such as in the Sokoura project in Abosso.<sup>8</sup>

## UPGRADING DOS AND DON'TS

Things to do	Things not to do
<ul style="list-style-type: none"> <li>• <b>Promote</b> good urban governance in the projects, in both communities and the city.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Assume</b> that informal settlements will automatically disappear with economic growth.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Establish</b> enabling institutional frameworks which involve all partners and stakeholders in the process.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Under-estimate</b> the important contribution local authorities, landowners, community leaders or residents in the settlement can bring to the upgrading process.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Implement</b> and monitor pro-poor city development strategies.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Separate</b> upgrading from investment in planning and urban management.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Encourage</b> initiatives which come from informal settlement-dwellers themselves and recognize the role of women.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Ignore</b> the specific needs of vulnerable groups in the upgrading process.</li> </ul>
<ul style="list-style-type: none"> <li>• Ensure secure tenure, consolidate occupancy rights and regularize informal settlements.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Carry out</b> unlawful evictions.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Involve</b> tenants and owners in finding solutions that address collective interests.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Discriminate</b> against people in rental housing or promote a single tenure option.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Adopt</b> a more incremental approach to upgrading.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Impose</b> unrealistic standards and regulations that can't work for the poor.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Associate</b> municipal finance, cross-subsidies and beneficiary contributions to ensure financial viability of the upgrading.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Rely</b> on governmental subsidies or on full-cost recovery from informal settlement-dwellers.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Design</b> and negotiate relocation plans only when absolutely necessary, as a last resort.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Invest</b> public resources in massive social housing schemes.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Combine</b> upgrading with employment generation and local economic development.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Consider</b> slum upgrading solely as a social issue.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Develop</b> new urban areas by making land and trunk infrastructure available.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Provide</b> infrastructure and services that poor people can't afford.</li> </ul>

## 7 STAGES OF A TYPICAL UPGRADING PROJECT

1. **Selecting the settlement that is to be upgraded:** Deciding which settlement to upgrade first involves weighing priorities. Usually it is government planners who identify suitable settlements for upgrading, much influenced by local politics. But it's better if local poor communities, NGOs and other stakeholders are involved. What should they consider in selecting settlements? A community's readiness to participate, the particular physical conditions in a settlement, costs, land tenure issues and the larger urban development context.

Achieving a good demonstration effect may also be a factor in choosing the community, especially if the project is going to be innovative in some ways. Often, informal settlements or slums that are the easiest to upgrade may be chosen first. These include settlements with transferable land titles, with well established community organizations, or those easily connected with trunk infrastructure lines. Alternatively, settlements with conditions of the most extreme poverty or with the highest levels of environmental degradation may be the first priority.

2. **Strengthening the community's internal organization:** The strengthening of a community's internal organization is an important step in the upgrading process. To be a key actor in upgrading, a community must be able to ensure the process meets the needs of all community members, not just a few. And it must be able to negotiate with local government planners, identify and articulate its needs and participate in all phases of the planning, implementation and maintenance.

Sometimes, a new community organization may have to be formed, where none yet exists. (See Quick Guide 6 on Community-based Organizations.) But it gives a project a big head start if there is some kind of community organization already in place, which can become a partner in the project and enable the community members to fully participate in the improvement process. In some cases, the project may include more than one community organization, such as local youth groups, minority or ethnic groups, parents or elderly groups, or tenant groups. NGOs can play a vital role in building the capacity of these community organizations.

*An upgrading project can be a powerful opportunity for communities to develop their collective strengths, through practical concrete activities, and to build better relationships with their local governments at the same time.*

3. **Organizing meetings to get stakeholders involved:** A series of stakeholder meetings will be the most useful tool in helping launch the upgrading programme, making sure everyone knows what the programme offers, and setting up the mechanisms that will be used during the project's planning and implementation stages. It is important that these meetings have an open agenda and an open time-frame, so people feel free to speak their minds and bring their ideas to the table. It should not happen that somebody presents a pre-determined upgrading package, that the stakeholders are only allowed to approve or reject.

*The more room communities have to bring their needs and ideas into the process of planning an upgrading project, the better the quality of the final upgrading plans will be. Readymade plans imported from outside are unlikely to be accepted by people in the community, who have had no stake in their preparation.*

It sometimes helps if a range of schematic upgrading options are presented by organizers and discussed in the meeting, as a means of breaking the ice and getting people thinking. Community members and other stakeholders can then respond to the ideas. With a little bit of sensitive technical facilitating from community architects and organizers, they can draft their own planning options, with ideas about housing, infrastructure, settlement layout and natural environment.

- 4. Surveying all aspects of the community:** The next step is to conduct a detailed survey and mapping of the community and draw up a good settlement map, showing all the houses, water

points, amenities and problem areas. This is a way to obtain accurate physical and socio-economic information about it.

This information will play a vital role in the development of the upgrading plans. In fact, community members know their settlement better than any outsiders. So the best way to conduct this kind of survey is to allow the community organization to carry it out. This is another way to increase people's space for participation and build their skills to understand their own problems collectively. Some simple technical support from NGOs or local government can help residents to design a good questionnaire, draw up accurate settlement maps and gather data essential for upgrading. This survey and mapping process builds the capacities of community residents and at the same time stimulates the interest of all members of the community and strengthens their organizations.

- 5. Designing all aspects of the upgrading plan:** This step includes preparing the final physical plans for the community layout and infrastructure, designing



## UPGRADING BASED ON EXISTING COMMUNITY NETWORKS: BESTER'S CAMP IN DURBAN, SOUTH AFRICA

In the 1990s, South Africa's Urban Foundation (UF) decided to upgrade Bester's Camp, an informal settlement in the north of Durban dating from the 1960s. The foundation committed itself to causing minimum disruption to the fine-grain urban patterns that had emerged in the settlement, believing that these patterns represented the intricate social networks that had evolved over 30 years. The project emphasized planning "from-the-ground-up", the starting point being the social and physical configuration in the settlement. Site boundaries were established and footpaths were defined around the existing shacks, causing minimum disturbance to the residents and to the dense urban pattern that had developed organically over time.

This sensitive planning process was achieved through close cooperation between the planners and the residents. Each day the planners would go out on site to find out from residents where the agreed boundaries with their neighbours were located. These were then drawn onto an aerial photograph. After all these boundaries had been established, the planner designed pedestrian pathways to each site by walking between the shacks. When this plan was almost ready, a surveyor pegged out the sites based on the working plan, using landmarks to set out pegs. Residents were then given a few days to confirm that the pegs were correctly positioned. A dispute resolution process was put in place in those few cases where arguments arose.

Over the project cycle of about 15 years so far, there has been significant transfer of power. The project started as a UF project. The UF set up a trust that was dominated by the UF with a few community representatives, but a few years later a new trust was established with a majority of community-based trustees. Today, all trustees are from the community. These 30 elected representatives run the project, appointing consultants as required.<sup>9</sup>

houses and community amenities, setting out the construction schedule and labour contracting system, and setting up systems within the community to maintain these improvements after the project ends. This stage also includes the preparation of financial plans, detailed cost estimates and plans for financing the whole project:

- How much everything will cost
- Who will pay for what
- How these funds will flow
- Who will purchase the materials
- How the finances will be managed.

It's best when all this planning is carried out jointly, by community members, their NGO supporters and local government

agencies. When communities organize committees to manage various aspects of this planning, it becomes a trial-run for the longer-term management of the community's collective development in the years to come. The more room there is for communities to take charge of this planning, the greater the chances are that the project will be a success.

6. **Carrying out the actual upgrading work:** This is the exciting stage where the work actually gets done, and a slum is transformed into a clean, well serviced new neighbourhood. During this stage, houses are built or improved, drains are laid, water pipe networks are buried and hooked up to individual houses, lanes are paved, electric poles are put up, trees are planted and fences are painted.

All this work can be done in different ways. At one extreme, all the work can be contracted out by tender, to a builder or an NGO. Or at the other extreme, the entire project can be built by the community members themselves, who contribute their labour and manage everything collectively. Often, the final work is done by a combination of the two approaches, with the people doing as much of the work as possible themselves, and contracting out only the more heavy or specialized or technically difficult tasks in the upgrading work.

7. **Continue with meetings as a platform for further work:** The community process shouldn't stop when the physical work of upgrading is done. The long-term maintenance of the improvements is also an important task for communities to take on. A good upgrading project can fill communities with confidence and inspire them to plan and carry out all kinds of further development projects – not only physical improvements, but social and economic improvements such as community enterprises, community-managed welfare schemes, sports facilities, health care systems, youth activities and groups for elderly people. Continued community meetings can become a platform for ongoing planning and collaboration with their local governments and NGO supporters.

### COMMUNITIES TAKE THE INITIATIVE IN LUANDA, ANGOLA

The Luanda Urban Rehabilitation and Micro-Enterprise Programme (LURE) in Angola was initiated after more than 40 years of conflict and war. Living conditions of many local communities were bleak: they relied on privately provided water tanks, and had no other basic services. These communities were without clear representation or a formal voice in urban politics. The programme focused on establishing community organization, aimed at supporting people in defining and meeting their needs. In community meetings people talked about their requirements, prioritizing these through long deliberations. Eventually the process led to community members working with the authorities to provide water standpipes, electricity connections and the building of a school. Community contributions included fundraising and manual labour – for example building the school classrooms themselves or taking complete responsibility for the funding and erection of an electricity substation. The authorities provided funding and major infrastructural inputs, and in the case of the school, teachers were supplied to staff the facility. During this interaction, service providers came to view the community as a cooperative and engaged part of the development solution.<sup>10</sup>

## CHECK LIST: QUESTIONS YOU SHOULD ASK ABOUT YOUR UPGRADING PROJECT

### 1. About getting started

- How does it fit into the city's comprehensive development plans?
- How does it consider scaling-up?
- Does it address issues of sustainability?
- Is it sensitive to cultural factors?
- Do the institutional and staff capacities match the scope and scale of the project?
- Is the location appropriate to upgrade?
- Does the organizational structure include sufficient coordination and political support?
- Is it financially viable? Are there sufficient financial resources to carry through the programme?
- Is the scale affordable to the households, and are they willing to pay for the improvements?
- Will laws and regulations need to be modified?
- What will be the tenure arrangements?

### 2. About setting up the project

- What are the basic issues and key trade-offs in the upgrading programme?
- What kind of institutional structure will manage the project?
- Have the different needs of women and men in the community been appropriately considered?
- How will renters and landlords in the settlement be dealt with in the project?
- What are the policies and procedures for realignment, readjustment and legalization of individual lots?
- What are the options for financing the installation of basic services and infrastructure?
- How will costs be recovered?
- How will payments be collected?
- How will house improvement loans be structured: cash/materials, collateral, repayments?
- What will happen if people default on their loans?
- What service standards will be used?
- What are alternative service options, like using small-scale informal sector providers?

### 3. About carrying out the work

- Does the process support local initiatives in the construction process?
- How to assure continuity of staff and community representatives?
- What are the roles of various public sector stakeholders during construction?
- What is the role of NGOs and community members during implementation?

### 4. About monitoring, evaluating and learning

- How are lessons of the project being noted and recorded? Who does this?
- How are lessons being incorporated?
- What are the indicators for evaluators? Whose interests are being served? Who pays?
- How will the reporting system be set up?
- What are the policies on displacement and spillover?<sup>11</sup>

## OPTION 2: RESETTLEMENT ON SUITABLE LAND

### Resettlement should not be the first choice

Removing people from their homes in informal settlements and re-housing them on alternative sites should never be the first-choice option for policy makers. Resettlement almost always destroys social networks, breaks up communities, dramatically reduces people's earning capacities, increases their transport costs, interrupts their children's schooling and generally increases their poverty.

Because low-income housing is so scarce, demolishing slums and informal settlements and relocating their inhabitants causes a net loss of housing units nobody can afford to replace, and compounds the problems of housing shortages.

But in reality, the resettlement of informal communities is sometimes unavoidable. When this is the only option, it should always happen with the agreement of most residents. In recent years, large projects in many African cities have displaced thousands of poor households. Many of these projects are funded by multilateral lending agencies like the World Bank which have strict guidelines to ensure that people are resettled properly and voluntarily. Even so, most of these projects have not gained the cooperation or support of those being resettled.

*"Experience shows that it costs 10 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."<sup>12</sup>*





## Putting people at the centre of the resettlement process

Most poor communities have no wish to obstruct an important urban development project which threatens to displace them if the project is truly for the larger public good. But if their needs are not respected, and the process to relocate them to make way for that project is done without their participation, they may not be so willing to cooperate.

Residents should be involved in all aspects of planning, including setting dates for moving, organizing transport, choosing the relocation site, designing the community layout, housing units and infrastructure systems, and managing the allotment process. They should also be supported to organize their own small area-based groups which

can manage the move, help dismantle the old houses and carry with them any building materials which might be usable in the new houses.

When affected communities are at the centre of the planning, resettlement can be a friendly, cooperative process which preserves people's livelihoods, social groupings and dignity. And the resettlement negotiation process itself can be a community-empowering process which builds more cohesive, confident and resourceful community organizations along the way.

## MANAGING THE RESETTLEMENT PROCESS IN A PARTICIPATORY WAY

### RESETTLEMENT WITH PARTNERSHIP IN KAPUTEI TOWN, KENYA

Resettlement doesn't have to be marked by conflict and opposition, if the new settlement offers better housing and economic opportunities than the place where the poor have been living in the city. In Kenya, the Jamii Bora Trust assists poor households to resettle in better housing, in an environment where social and economic possibilities exist for them to improve their lives.

Started as a club of 50 beggars in 1999, Jamii Bora Trust has grown into the largest microfinance institute in Kenya, with over 170 000 members. It works in slums and informal settlements throughout Kenya, assisting members in moving beyond poverty by providing access to crucial services — such as affordable housing and education — and by providing a supportive network, in order to enable economic self-empowerment.

Jamii Bora Trust has recently launched Kaputei Town, a pioneering urban planning project 60 km south of Nairobi which is designed to be eco-friendly and will include residential neighbourhoods, commercial, cultural and social centres as well as a wetlands wastewater recycling facility. New residents will include local small business owners who can bring their enterprises to Kaputei Town to generate an internal micro-economy. Building new towns such as Kaputei will contribute greatly to removing pressure on the city centre and creating new economic ecosystems that have their own micro-economy and that complement neighbouring communities and local industry.<sup>13</sup>

The disruption caused by resettlement affects everyone living in a settlement very much. So it's important for whoever is managing the resettlement that trust can be quickly established. How can this be done? If the residents oppose the resettlement and refuse to leave their homes, attempting to demolish their houses constitutes forced eviction. The most essential trust-building

strategy is to involve the affected residents in all aspects of planning for the move, from the first notice of eviction to the final move into new houses. Community participation is essential to avoid destroying people's livelihoods and their social networks which help them to survive. Only with participation can a resettlement process with minimal conflict be achieved.

## PARTICIPATORY RESETTLEMENT WITH INCREMENTAL DEVELOPMENT IN VOI, KENYA

Maweni Squatters Settlement is situated in Voi, 160 km west of Mombasa, Kenya. The majority of those living in Maweni migrated from surrounding rural areas due to severe human-wildlife conflict, subdivision of land into uneconomical sizes for food production, severe droughts and the closing down of major sisal plantations. By the early 1990s, Maweni had expanded so much that it started experiencing the usual informal settlement problems of overcrowding and lack of basic infrastructure, with residents living in perpetual fear of forced eviction by the government who owned the land. Though the majority of residents were, and still are, poor, even those who could afford to invest in improving their living conditions were reluctant to do so due to this insecurity. There was also no safe affordable and sufficient water in the neighbourhood, forcing women and children to walk long distances to fetch water from the seasonal Voi River. However, the opportunities present for people to live on a site less than 100 m from the CBD in Voi Municipality represented a very attractive situation.

In an effort to secure land rights, the Maweni informal settlers formed and registered a Self-Help Group with the Ministry of Social Services in June 1993. Its primary objective was to provide a more equitable and democratic distribution of residential and commercial plots in Maweni to facilitate the provision of decent housing to the squatters through a self-help approach. This involved identifying and providing low-cost housing for squatters, establishing a management system and means of control, including the establishment of minimum building standards, and negotiating the acquisition of land from the government.

With the technical assistance of the GTZ Small Towns Development Project, the Residents Committee, the District Physical Planning Officer and the District Land Officer prepared and completed a Part Development Plan, subdivisions and the plotting out of the land. Members relied on a network of friends for labour and other resources; 77% of the financial resources were mobilized from members' contributions. Using the Build-Together Approach (BETA), groups of squatters agree by a majority vote to raise any additional finances required to provide supplementary services within their own area. The Residents Committee normally collects the "tax" and passes it to the BETA, which then uses the funds to improve communal facilities and services such as lane cleaning, rubbish collection, repair of water leaks and digging of pit latrines.

In 1997, the government gave the Group leasehold to the land they occupy. This land could only accommodate 188 families, leaving out thousands more landless households. The committee applied for additional land from the government. This was granted, on condition that the group be registered as a housing cooperative. The Voi Maweni Housing Cooperative Society Ltd (VOMACH) was formed and registered in 1998.

Most of the houses are built informally, i.e. outside the formal framework of Kenya's building by-laws. These shelters are built incrementally; starting with a 25 m<sup>2</sup> room, residents make extensions according to their abilities. New members are admitted and allowed to operate on a cost-recoverable lease basis for the first year. Once they have demonstrated their ability and willingness to become permanent Maweni residents by carrying out improvements to their shelter, they are given loans by the cooperative and encouraged to construct houses.

The experience in Maweni shows that community participation and involvement bears many fruits in terms of boosting mutual self-help, and developing innovative approaches to job creation, housing construction and housing finance.<sup>14</sup>

## THE RESETTLEMENT SITE



### The land chosen can make or break a resettlement project

If the new land is of good quality and at a good location, then the cooperation and participation of affected residents will be easier to get. Attempts to resettle people to land that is far from job opportunities will always be met with hostility and lead to declining levels of trust between residents and government authorities.

Within all towns and cities, tracts of vacant land are often held by various public sector bodies. Negotiations between public agencies, community groups and supporting NGOs to identify good land for resettlement near the old slums can take a long time. But it is possible for communities to end up with a decent piece of land for resettlement if they organize and prepare themselves, search for land they like and have the stamina to see these negotiations through.

### THE TWO KEYS WHICH ENSURE A SUCCESSFUL RESETTLEMENT PROCESS ARE:

1. **Quality:** A suitable piece of land for resettlement should provide the affected people with access to basic infrastructure and should have no physical, environmental or health hazards.
2. **Location:** The new land has to enable people to maintain or rebuild their livelihoods, social networks and survival strategies with minimal disruption, so the site should be close to job opportunities, with easy access to public services such as schools, clinics, banks and transport links.



### OPTION 3: GOVERNMENT-LED NEW PUBLIC

The belief that governments should take responsibility for constructing housing for urban poor households has been surprisingly durable. When governments design, build and deliver low-income housing (for sale or rent), it is seen as a way of ensuring that the housing is of good quality and developed in an “orderly” manner.

In order to make such public housing affordable to the poor, though, the costs of constructing and managing it must be heavily subsidized. Very few city or national governments have the political will or the financial resources to pay for this subsidy, or to build enough housing to meet even a fraction of the housing needs of the city’s poor.

Despite these drawbacks, many governments have continued to pursue state-built housing policies, and large developments of subsidized public housing continue to appear here and there in cities, while financial systems to capture savings and generate resources to pay for these housing programmes continue to be set up.

The sad fact, though, is that the impact of

these conventional programmes has been minimal, their ambitious targets have not been met and their costs have been too high.

Little or no per-unit subsidy has been given, so that more units could be built. Often the new housing becomes too expensive and can only be afforded by relatively well-off households. At the same time, if a larger per-unit subsidy were given, which would allow poorer groups to afford them, this would mean that relatively few housing units could be built.

### Creating state-built slums

There have also been plenty of complaints about inaccessibility, poor services, bad design and sub-standard construction in many state-built programmes. In many projects people move in and out very rapidly, with higher-income groups invariably moving in and the poor moving out and returning to squatter settlements. Where this gentrification has not happened, the housing often falls into disrepair and becomes a new kind of slum, due to lack of maintenance by the state and lack of involvement by residents.

## CAN GOVERNMENTS PROVIDE HOUSING FOR ALL?

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

Large-scale programmes to construct subsidized, standardized, fully complete housing units for existing and future poor households are too costly for the governments in

most developing and developed countries. Public resources are better spent on improving the existing stock of affordable housing (no matter how sub-standard) and implementing a range of innovative and flexible approaches to creating new stock.

### SOCIAL HOUSING IN MOROCCO: A SLUM UPGRADING APPROACH

Slum upgrading has been a priority in Morocco since the 1980s, when it established the Agence Nationale de la Lutte contre l'Habitat Insalubre (ANHI), a parastatal organization that took on the role of a public land developer to resettle slum dwellers in new mixed-income housing projects. Considerable progress has been made in spite of rapid urbanization. In 2003, 900 000 households, one-third of urban dwellers, lived in substandard housing. Of those, 212 000 urban households resided in 885 slum settlements in 70 urban areas, the highest concentration being in the Casablanca-Fes-Tangier triangle.

In 2004 the government launched an aggressive slum upgrading programme with the goal of providing all slum households with improved units by 2010 and meeting the needs of family formation. This ambitious programme involves the private sector in the development of 100 000 affordable housing units and serviced lots per year. A survey of slum dwellers found that only one-third of residents were able to afford new subsidized apartments. As a result, four housing options are provided: on-site upgrading (29%), partially serviced lots (15%), fully serviced lots (35%), and apartment units (21%).

Up to 2006, 693 projects involving 560 800 units were launched. Completion was slower than expected and only 24 500 units had been allocated by the end of September 2005; another 11 000 remained unsold to eligible slum dwellers who were unable or unwilling to buy. A Housing Solidarity Fund has been created, financed by transfers from the state budget and receipts on the tax on cement, to subsidize access to the housing options offered. The government guarantees up to 70% of housing loans, encourages micro-finance for housing, and subsidizes housing savings programmes. As a result, there was a rapid decrease in the percentage of slum households from 1992 to 2004. In Casablanca and Rabat, the proportions fell from 32.9% to 12.9% and 28% to 9% respectively. By 2004, no household had more than two shelter deprivations and the vast majority had only one, largely related to overcrowding. Access to water, sanitation and durable housing is now almost universal in these cities. For 2008, the government's priorities were to demolish an additional 50 000 slum units, provide another 150 000 social units and declare 14 new cities as Cities without Slums.<sup>15</sup>

## SOUTH AFRICA'S SOCIAL HOUSING PROGRAMME

In 1994, the first democratic government of South Africa introduced a new housing policy, whose intention was to ensure the progressive provision of adequate housing to all citizens and permanent residents of South Africa. The policy was based on the provision of one-off capital subsidies to households that had incomes below a certain level. The main subsidy programmes, intended to provide for a range of housing needs, are:<sup>16</sup>



- a project-linked subsidy, in the form of project funding for the acquisition of land and provision of infrastructure and housing. This programme, which is by far the largest housing subsidy programme, has been reconceptualised as the Integrated Residential Development Programme. Currently the minimum standards are for a 40 m<sup>2</sup> house on an individually owned plot with adequate water supply and sanitation;
- an individual subsidy to purchase a house, or to purchase a plot and build a house; this is usually linked to housing credit from a bank;
- the Upgrading of Informal Settlements Programme, which provides funding for the incremental upgrading of informal settlements, and for the provision of houses for households who meet certain criteria;
- a consolidation subsidy, for households who own serviced sites (a large-scale site-and-service programme was implemented in South Africa in the early 1990s);
- an institutional subsidy for rental or cooperative housing owned by housing institutions. Various types of social housing and rental grants for housing institutions were subsequently introduced;
- a rural subsidy for households with uncontested informal land rights in areas where there is no individual ownership (i.e. areas with customary tenure);
- People's Housing Process establishment grants, which take the form of an additional amount of money for funding the organizational and support costs of housing projects where beneficiaries are involved in building or organizing the building of their own houses. These projects could be funded by any of the above types of subsidy;
- the Emergency Housing Assistance Programme to provide for resettlement or other interventions in the event of natural disasters or evictions.

The South African government has consistently devoted a relatively large amount of money to the provision of subsidized housing, and subsidized housing delivery has been very impressive in quantitative terms. About 2.3 million housing units were delivered in South Africa from April 1994 to May 2009.<sup>17</sup> However, this was insufficient to reduce the housing backlog. The number of households living in informal settlements and backyard shacks increased during this period, from about 1.5 million in 1996 to about 1.8 million in 2007.

In addition, there have been problems with the quality of some of the housing units and housing projects. These problems, such as poor construction, poor location and lack of facilities, have increasingly been addressed by the government, and South Africa's housing policy continues to evolve in response to the need to create housing options for those still living in slums and informal settlements across the country.<sup>18</sup>

## OPTION 4: SITES-AND-SERVICES AND INCREMENTAL LAND DEVELOPMENT

As a reaction to most governments' inability to provide adequate, ready-built shelter to all the urban poor households who need it, there has been a shift in thinking around the world, from seeing the state as provider of housing to seeing it as a facilitator of the self-help housing efforts of the poor themselves. One form this facilitation takes is when governments provide plots and basic services in a planned manner, but let people build their own houses on that land. These are called sites-and-services schemes.

The strategy in sites-and-services is to share the responsibility for providing decent, affordable housing in the city between the state and the people. The government agencies take responsibility only for preparing the plots and bringing in certain basic infrastructure. The individual plots are then sold, leased or allotted to the beneficiary households, whose responsibility it is to



build their own houses – sometimes with soft loans, basic building materials and technical support provided by the project, and sometimes using only their own resources. In some projects which take a cost-recovery approach, the people may be expected to repay the costs of land and development gradually, but in other projects these are provided free, as a public subsidy. How much the projects provide to the beneficiary households varies: in some, only an empty plot is provided, while in others, an already built floor slab with utility connections, roofs or one-room “core houses” might be provided. Utility services also vary, from communal pit latrines and shared water standpipes at the most basic level, to fully piped services to individual plots.

### The benefits of sites-and-services schemes

- Sites-and-services schemes enable governments to share responsibility for providing housing with low-income groups, and thus save scarce public resources.
- Because they are planned, the provision of infrastructure and services is cheaper to build and maintain.
- The beneficiaries are in control of the pace and form of house construction.
- The schemes can reach large numbers of people, while maintaining some minimum safety and public health standards.
- They can be useful in accommodating essential resettlement projects.
- If properly planned and implemented, they can provide a flexible way of meeting future housing needs.



## 5 WAYS TO MAKE SITES-AND-SERVICES SCHEMES WORK BETTER:

- 1. Provide land in a good location.** The location of a sites-and-services project can make it a success or a disaster. Land should be close to employment centres, in order to offer viable earning opportunities for people who live there. Land should also be close to existing infrastructure trunk grids, to reduce the costs of extending these grids to the project.
- 2. Recognize that sites don't have to be huge or at the city edge.** Sites-and-services schemes are often developed on large pieces of land at the outer edges of the city, where large numbers of house plots, schools, and recreational and social amenities can be developed in a planned way. But in reality, most cities have many smaller available sites right inside the city, with easier access to existing infrastructure and services. These inner-city sites can be developed more cheaply, without having to invest in costly trunk infrastructure extensions.
- 3. Keep plot sizes small.** That way, more people can be accommodated and costs kept low. When determining plot sizes, it's good to plan for meeting a variety of needs, and to study how low-income households use their domestic space and how much land they need, minimally. Existing standards and bylaws are often inappropriate and have to be challenged, to make projects affordable to the poor and prevent them from being gentrified in future.
- 4. Reduce services costs through good planning.** The cost of laying infrastructure within sites-and-services schemes can be greatly reduced by planning rectangular housing plots with narrow frontages. Square plots are the most
- uneconomical. The design of roads, lanes, water supply, sewage and electricity should be decided according to how affordable and how socially acceptable they are to the people who live there. As in all low-income housing, the key to making this happen is the full participation of beneficiaries in planning, implementation and maintenance.
- 5. Develop incrementally to reduce people's costs.** One way to make sites-and-services projects more affordable and more flexible is to develop them in phases, starting with basic infrastructure that can be improved over time. For this to work, you have to know how minimal to make your infrastructure, to ensure people's good health, safety and well-being. Projects should plan for schools, clinics, religious buildings and police stations, even if they are not provided immediately. This incremental approach is especially useful in sites-and-services schemes targeting vulnerable migrants new to the city.

### The problems of sites-and-services

Despite the good possibilities offered by sites-and-services schemes for meeting large-scale housing needs in cities, many such projects have experienced serious problems. Many feel that the sites-and-services approach is based on some misconceptions about what urban poor households need, what they can afford and what they can achieve. Many sites-and-services schemes have failed to be affordable and accessible to the lowest-income groups who were their targets. Also, many sites-and-services schemes are plagued by poor cost recovery. At a time when they

have lost jobs and income after moving into the scheme, residents must also make payments for their land and pay to construct a new house. Transport, water and electricity costs only add to this burden. Cost recovery

problems also arise when services are delayed, repayment collection methods don't work and political will to enforce repayment is absent.

### SITES-AND-SERVICES IN PARCELLES ASSAINIES, DAKAR, SENEGAL

Before the Parcelles Assainies sites-and-services project was created, the majority of informal-sector and low wage earning households could not gain access to land or housing development projects promoted by real estate companies. The project's objectives were to clean up and install services over extended networks of land so that low-priced building plots could be made available to people earning low or medium wages or working in the informal sector. An awareness campaign was carried out through the press, and extension workers helped set up savings associations towards the purchase of improved plots.

For the first phase of the project, the World Bank provided the lion's share of resources – 67% of funds, the implementing agency OHLM (now SNHLM) 25%, and the beneficiaries 8%. The Ministry of Urban Planning and Housing played the leading role in designing the objectives. OHLM played the leading role in implementing the initiative.

Between 1973 and 1996, the project helped secure 22 861 building plots supplied with basic infrastructure (roads, drinking water, electricity, etc.) and basic services (schools, community clinics) and land reserves set aside for additional facilities, at a rate of nearly 1 000 plots per year.

The project has contributed to modernising peri-urban areas and halting the spread of unauthorised neighbourhoods. When households are able to purchase plots in areas already provided with essential amenities, they do not set up unhealthy, unauthorised neighbourhoods in city suburbs. The project also stimulated the development of self-building, since it contributed to the assimilation of the idea of progressive savings before purchasing the plot, and by extension, the idea of building one's home progressively over time.

A genuine building industry has emerged, since a large number of jobs is required to build housing. The savings association system has further galvanised participants' energies and given new hope to the less wealthy who despaired of being able to afford a home in the capital. This main lesson seems to have been shared by all the other social housing initiatives in Dakar.

But the project also experienced some significant problems. A major problem was that not enough land was made available. In the past, the state was the sole supplier of land. Today, following the transformation of OHLM into a national company, although the state is still the principal supplier of land, the project can also buy and develop private land.

Real estate speculation also had adverse affects, since low-income families could be tempted to sell their plots. Most of the plots that fall prey to speculation are located along major throughways, in commercial areas. By the end of 1997, 1 031 plots of the total 12 732 plots (8.1%) of the Camberene project had been sold by the original beneficiaries to new buyers. Later, measures were taken to curb speculation, including forbidding the sale of plots for five years after the date of allocation, so that households have time to develop them, and charging fees for changing ownership.

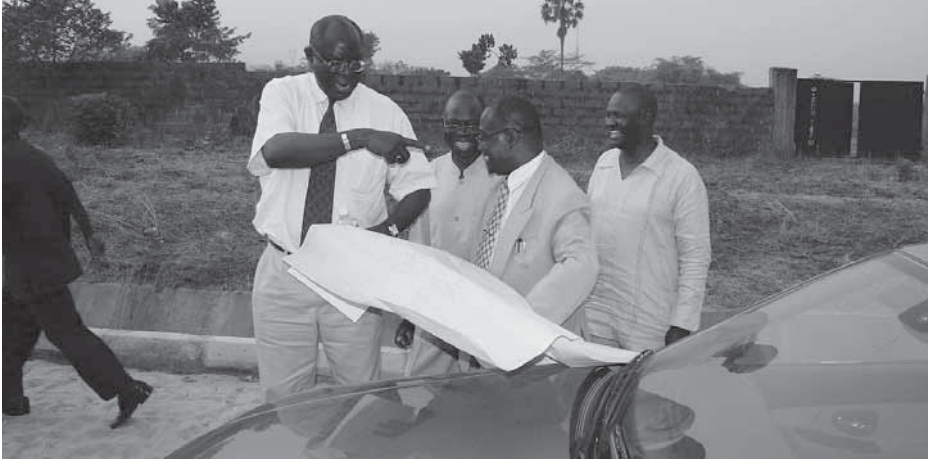
Overall, the project has been successful, and its future is secure. Customers are allocated developed plots after signing contracts with SNHLM, and they pay in monthly instalments. The system ensures recovery of invested funds so that they can be used for new developments. The project has already been extended to four other Communes (Pikine, Dakar, Thies, and Kaolack). Outside funding is no longer needed, as the project can finance itself.<sup>19</sup>

## Incremental land development

Another approach that is sometimes more suitable to African cities lacking the resources to fund sites-and-services schemes, is incremental land development. This involves making land available to low-income households, who then take direct responsibility for constructing their housing and purchasing infrastructure services. For this approach to succeed, it needs to be linked to the availability of micro-financing that can allow households to purchase building materials; and the costs and quality of these building materials need to be regulated by governments so that they are accessible to poor communities and the housing that results is durable.

### INCREMENTAL LAND DEVELOPMENT IN ISMAILIA, EGYPT

In Egypt, many cities make use of incremental land development approaches to the provision of low-cost housing. In Ismailia, for example, provided formal residents pay a ground-rent known as hikir, they are free to extend their houses and to use them to increase income and capital assets. Thirty years ago, many households in Ismailia began constructing basic rooms for letting, which provided affordable housing for poor migrants and valuable income for the owners. Since then, incremental development has provided housing and employment opportunities for the poor, while raising incomes and asset values on a sustainable basis.<sup>20</sup>



## OPTION 5: CITY-WIDE HOUSING STRATEGIES

If you decide to take a city-wide approach to solving low-income housing problems, you will have your hands full. Besides coping with the cumulative backlog of years of housing shortages and upgrading all the under-served areas in the city, you will also have to address future housing needs. Current needs for affordable housing alone in most cities are so overwhelming that the challenge of meeting future housing needs can seem an impossible task. But in fact, solving all the housing problems in a city is something that is possible. However, if you want to do it – in a city-wide way – several things are needed:

1. **More horizontal links between poor communities:** Networks of mutual support and mutual learning between poor communities, within countries and between countries, are essential. Some of the most innovative housing initiatives now in cities worldwide are not coming from engineers, architects, politicians or bureaucrats – but from poor communities. When they develop something that works, those experiences need to be

shared and spread around, so that others don't need to reinvent the wheel.

2. **More room for innovation in the policy environment:** Local and national policies on land and housing need to be loosened and adjusted, to make room for innovation in how the poor can access land and housing, and how the low-income settlements which already exist can be improved in practical and sustainable ways.
3. **More public investment in infrastructure:** This investment, across the city, can also be stimulated by adjustments to urban and national policies and regulations.
4. **More investment in building vision and capacity:** To reach the large scale that is essential to keep low-income housing problems in the city from getting worse, huge investment is needed – in the housing itself, and in building the capacities of communities, architects, NGOs, governments and all the other stakeholders to implement large-scale housing initiatives.

## THE NEIGHBOURHOOD UPGRADING PROJECT OF BISSAU-PMBB, GUINEA-BISSAU

In Bissau, the poor residents of some neighbourhoods were able to formulate their priorities for upgrading of their settlements. In the neighbourhood of Cupilom de Cima, the inhabitants defined items which were considered as essential to improve their living conditions, in order of priority as follows: (1) building of a house, (2) employment, (3) improvement of the house, (4) the extension of the house. They also defined a list of priorities to improve their neighbourhood: (1) the improvement of the house, (2) the building of a health centre, (3) the building of public water taps, (4) the pavement of roads, (5) electricity and (6) a school.

The inhabitants' choices reflect an integrated view of development problems, with housing as a top priority. This is understandable, considering the state of decay of the housing stock in the city, the high costs of (mostly imported) building components like cement and corrugated sheets, and the lack of a credit system to stimulate housing production in the popular sector. The same trend was evident in other neighbourhoods of the city.

To respond to the problems of the neighbourhoods of Bissau, a project was formulated and has been implemented since 1986, with donor agency support – the Projecto de Melhoramento de Bairros de Bissau/Neighbourhood Upgrading Project of Bissau (PMBB). The neighbourhoods of Mindará, Belém and Cupilom de Cima were selected as the first target neighbourhoods, covering a population of 25 000 inhabitants.

At first, the PMBB prioritised solving the problems of inadequate infrastructure provision, mainly water supply, drainage and roads. Slowly, after 1989, it switched to a more integrated project approach that tried to resolve problems related to physical planning, housing, sanitation, basic infrastructure and community involvement.

The lack of minimum habitat conditions was seen as a hindrance to any further development at the neighbourhood level. The emphasis was put on training the labour force, and organizing an implementation process. Work brigades were organized, which created opportunities for employment for local residents. The activities around the programme showed that housing had a catalytic role when compared to infrastructure work, perhaps because of the immediate perception by the residents of the real and direct benefits brought by a new and improved house.

The population was involved in the process through the existing local organizations. With regard to the control of the water supply standposts, residents of each group of 40–50 houses were organized in commissions which had to elect a caretaker and decide on the amount that every house should pay for the maintenance and operation of the system. The same caretaker would mobilize the residents and users of each water standpost to maintain the drainage gutters passing through their zone. A campaign, including puppet shows and writing and drawing projects, was launched at local schools to educate children about keeping the neighbourhood free of trash, and other local improvement projects.

This integrated neighbourhood upgrading approach shows how city-wide development can take place by providing basic infrastructure, using a settlement plan as an instrument for legalization of tenure, and following a participatory model to promote housing improvement with available sources of housing finance. It depends on the capacity of local government to be able to plan, manage and implement development projects on a large scale, and with sustained, organized involvement of local residents in the planning and upgrading of their neighbourhoods.<sup>21</sup>

## CITY-WIDE SLUM UPGRADING IN LUSAKA

The post-independence decade of the sixties brought rapid urbanization to Zambia's capital, Lusaka. In 1968, 15% of the city's population lived in unserviced squatter settlements. By 1974, this figure had risen to 42% and the problem needed a solution. From this arose a very large scale, low-cost urban housing initiative, the First Lusaka Sites and Services Project. The project was designed to provide large-scale, low-cost urban housing using the concept of mutual help construction, with an emphasis on evaluation. Its components included: upgrading of existing squatter settlements; sites and services; allotment of building materials to families; primary infrastructure construction; community facilities; and technical assistance with infrastructure plans, management, and the provision of an autonomous executing agency. The project covered an area of 1 400 ha, and reached 145 000 beneficiaries.

The project had a very high level of community participation, with the result that there was low opposition to it. Another reason for its success was the use of an interdisciplinary project management team approach, and a field team that provided an effective link between the project team and the community. The use of hired, local labour helped the local economy and enhanced the project's reputation.

Importantly, the project targeted several income sectors, which made it attractive as a housing option for a "substantial proportion of the urban population", and meant that housing designed for low-income households was less likely to be hijacked by middle-income residents also in need of scarce housing.

Some aspects of the project were less successful. The initial idea that people would build with self-made materials did not work out, as no one had the time or inclination to do so, and they preferred to buy materials from commercial sources. There was also a lack of interest in building material loans because of a lack of publicity and the small scale of the loans available. Repayment of home loans and service fees was not adequate. There was a constant need to re-evaluate the income limits of potential programme participants due to inflation, and this made it difficult to reach the target population.

In evaluating the project it was agreed that more attention should have been paid to the "bigger picture" of the Lusaka urban context. Low-income households could resist paying for services, using the argument that wealthy Lusakans did not have to pay for their housing or services so why should the lowest income group be obliged to pay for such services – especially when their level of service was much lower than that of the higher-income areas (garbage was often not collected in the project area)? Most of the project beneficiaries had the means to pay for the services but saw no reason to.

The community centres provided as part of the project have been under-used, or used as pre-schools instead, because the design was not appropriate for the communities' needs. Given that the emphasis of the project was on self-sufficiency, these centres could have been designed and built by residents themselves. In upgrading projects at this large scale, it is important to include community participation in all aspects of the design and planning of services and structures.<sup>22</sup>

## WHAT DO YOU NEED TO GO UP TO CITY-WIDE SCALE?

1. **Political will:** Solving housing problems on a city-wide scale requires political will on the part of government and on the part of society as a whole.
2. **Integrated approaches and a city vision:** Long-term, sustainable housing planning has to be driven by need, and needs are different in different areas. (See *Quick Guide 1 on Urbanisation.*)
3. **A supportive local policy environment:** Including a good information base on the city's informal settlements. Regulatory and procedural bottlenecks, such as building and land use bylaws which make it difficult for poor communities to plan and implement their own self-help housing, must be adjusted and made more flexible.
4. **The right national regulatory framework:** There has to be a national regulatory framework that stimulates on-site upgrading and provision of services for the poor, including effective land and housing rights and land registration systems, flexible infrastructure standards, formal planning which recognizes informal participation, clear responsibilities for after-project supervision and evaluation, and regulations which make it easier for finance institutions to lend to the poor.
5. **Responsive land and housing policies:** There have to be mechanisms to release unused public land for low-income housing in cities – for today's and for future needs. (See *Quick Guide 4 on Land* and *Quick Guide 7 on Rental Housing.*)
6. **Policies to secure land tenure:** Policies and procedures to help communities in informal settlements regularize and secure their land tenure are essential. (See *Quick Guide 3 on Land.*)
7. **Mechanisms for financial sustainability:** Subsidy systems and cost recovery strategies that are clear and transparent make a housing programme more financially sustainable. (See *Quick Guide 5 on Housing Finance.*)
8. **Strategic alliances:** Big housing problems are impossible for any one group to solve alone. City-wide solutions require partnerships, and should include poor communities, local authorities, utility companies, landowners, formal and informal land developers, NGOs, academics, religious groups and the private sector. (See *Quick Guide 6 on Community-Based Organisations.*)
9. **Strong and well coordinated institutions:** Developing institutional arrangements in cities which effectively support city-wide housing solutions requires strong coordination that is acceptable to all parties.
10. **Technical capacity:** City-wide housing solutions require a wide range of special services: social and technical support to communities, participatory planning, architecture and engineering, guidance on appropriate technologies, programme coordination, project and contract management, construction skills that match needs in informal areas, engineering and construction, affordable building materials and micro-finance services.

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- UN-HABITAT (2003) *The Challenge of Slums: Global Report on Human Settlements 2003*. Nairobi: UN-HABITAT
- UN-HABITAT (2004) *Urban Land for All*. Nairobi: UN-HABITAT
- UN-HABITAT (2006) *Water and Sanitation for Small Urban Centres*. London: Earthscan Publications
- UN-HABITAT (2006) *Enabling Shelter Strategies. Review of Experience from Two Decades of Implementation*. Nairobi: UN-HABITAT
- UN-HABITAT (2007) *Policy Makers Guide to Women's Land, Property and Housing Across the World*. Nairobi: UN-HABITAT

## WEBSITES

Asian Coalition for Housing Rights, [www.achr.net](http://www.achr.net)

Builders Without Borders, <http://builderswithoutborders.org>

Centre on Housing Rights and Evictions, [www.cohre.org](http://www.cohre.org)

Cities Alliance, [www.citiesalliance.org](http://www.citiesalliance.org)

CITYNET, <http://citynet-ap.org/en>

Environment and Urbanization, the Journal of the International Institute for Environment and Development (IIED), London, UK. All issues of this journal can be downloaded from the Sage Publications website, <http://sagepub.com>

Habitat International Coalition, [www.hic-net.org](http://www.hic-net.org)

Homeless International, [www.homeless-international.org](http://www.homeless-international.org)

Institute for Housing and Urban Development Studies, Netherlands, [www.ihs.nl](http://www.ihs.nl)

Practical Action, [www.practicalaction.org](http://www.practicalaction.org)

Shack/Slum-dwellers International (SDI), [www.sdinet.org](http://www.sdinet.org)

United Nations Human Settlements Programme, [www.unhabitat.org](http://www.unhabitat.org)

Upgrading Urban Communities (Cities Alliance), <http://web.mit.edu/urbanupgrading>

For an annotated list of websites that offer more information about the key issues discussed in this Quick Guides series, please visit the Housing the Urban Poor website [www.housing-the-urban-poor.net](http://www.housing-the-urban-poor.net) and follow the links to 'Organizations database'.



The pressures of rapid urbanization and economic growth in Africa have resulted in growing numbers of evictions of urban poor from their neighbourhoods. In most cases they are relocated to peripheral areas far from centres of employment and economic opportunities. At the same time over 500 million people now live in slums and squatter settlements in Africa and this figure is rising.

Local governments need policy instruments to protect the housing rights of the urban poor as a critical first step towards attaining the Millennium Development Goal on significant improvement in the lives of slum-dwellers by 2020. The objective of these Quick Guides is to improve the understanding by policy makers at national and local levels on pro-poor housing and urban development within the framework of urban poverty reduction.

The Quick Guides are presented in an easy-to-read format structured to include an overview of trends and conditions, concepts, policies, tools and recommendations in dealing with the following housing-related issues:

(1) **Urbanization:** The role the poor play in urban development (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 organizations:** 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.

This Quick Guide 2 describes several ways of addressing low-income housing in African cities at the programme and project level. It focuses on well tried methods of improving the housing and living environments of people living in slums and informal settlements, and providing adequate housing for future generations of urban poor. Key approaches to addressing the housing needs of the urban poor are outlined and alternative strategies are considered for what to do about existing slum conditions and informal settlements, and how to avoid future slums through the production of new housing.

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CITIES WITHOUT SLUMS

More information can be found on the website [www.housing-the-urban-poor.net](http://www.housing-the-urban-poor.net)

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