

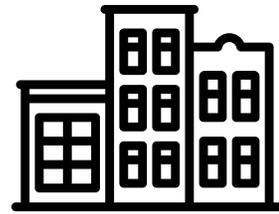
The Fate of Housing

QUICK FACTS

- 1 Over the last 20 years, housing has not been central to national and international development agendas.
- 2 The housing policies put in place through the enabling approach have failed to promote adequate and affordable housing.
- 3 Most involvement by governments has focused on helping the middle class to achieve home-ownership in a formal sector that only they can afford.
- 4 The slum challenge continues to be one of the faces of poverty in cities in developing countries. The proportion of slum dwellers in urban areas across all developing regions has reduced since 1990, but the numbers have increased gradually

POLICY POINTS

- 1 If the emerging future of cities is to be sustainable, a new approach that places housing at the centre of urban policies is required.
- 2 UN-Habitat proposes a strategy that places *housing at the centre of the new urban agenda* and seeks to reestablish the important role of housing in achieving sustainable urbanization.
- 3 At the national level, the goal is to integrate housing into national urban policies and into UN-Habitat's strategic thinking on planned urbanization.
- 4 At the local level, the importance of housing must be reinforced within appropriate regulatory frameworks, urban planning and finance, and as part of the development of cities and people.



Housing accounts for more than

70%

of land use in most cities and determines urban form and densities, also providing employment and contributing to growth.



With the
“Housing at the Centre”

approach, UN-Habitat seeks to re-establish housing problems and opportunities in the international development agenda in an increasingly strategic manner and in relation to the future of urbanization.

Housing shortfalls

represent a challenge

- > In 2010, as many as **980 million** urban households lacked decent housing, as will another **600 million** between 2010 and 2030.
- > **One billion** new homes are needed worldwide by **2025**, costing an estimated **\$650 billion** per year, or **US\$9-11 trillion** overall.
- > In addition, shortages in qualitative deficiency are much larger than those in quantity.

Number of urban residents living in slums



This represents an increase of

28% over the past 14 years.

- Still, in 2014, **30%** of urban population of developing countries resided in slums compared to **39%** in the year 2000.

KEY TRENDS WITH RESPECT TO THE PROVISION OF ADEQUATE HOUSING



The decline of housing as a political priority despite increasing demand



Inequality, focus on homeownership, speculation and neglect of rental housing



Increasing reliance on the private sector



Affordability: an increasingly elusive concept



Land administration and management



Migration: positives and negatives for housing supply



Climate change and disasters

The “emerging futures” of cities will largely depend on whether urban housing is cast in decent buildings or in loads more unsustainable, ramshackle shelter. Housing determines the mutual relationship between every single human being and surrounding physical and social space. This involves degrees of exclusion or inclusion in terms of collective and civic life which, together with socioeconomic conditions, are the essence of urban dynamics. That is why the fate of housing will largely determine the fate of our cities. The sustainable future of cities and the benefits of urbanization strongly depend on future approaches to housing.

Housing accounts for more than 70 per cent of land use in most cities and determines urban form and densities, also providing employment and contributing to growth.¹ That it has not been central to government and international agendas over the last 20 years is evident in the chaotic and dysfunctional spread of many cities and towns. Since 1996, in Europe and the US, housing has become more of an asset for investment than a place to live, but when the property bubble burst in 2007-08, housing investment stalled in many countries, despite soaring demand, and trust in the market was severely dented. In the face of unprecedented urbanization and population growth many cities developing and emerging have accrued huge housing shortages. This chapter reviews the housing sector since Habitat II in 1996 and offers ways forward.

3.1

An Enabling Approach for Some, but Disabling for Many

The Global Strategy for Shelter to the Year 2000 (GSS)² and the enabling approach³ have dominated housing policies since Habitat II and the 1996 Habitat Agenda, which rests on two pillars: housing for all, and sustainable human settlements in an urbanizing world.⁴

The enabling approach reflected the predominant market-led political and practical thinking of the late 1980s: governments must take care of the elements of housing supply they could control or handle best. They were to focus on the regulatory framework, and five housing-related markets: land, finance, infrastructure, the construction industry/labour, and building materials,⁵ eradicating bottlenecks and optimizing housing sector performance (Table 3.1). The private sector, communities and households were to take over the supply side. Government was to remain active only in a different way— enabling instead of doing.⁶

The enabling approach was soon reinforced by Agenda 21, Chapter 7 of which promoted sustainable urban development. Further international policy on housing followed in the Millennium Goals included two housing-related targets: 7c and 7d,⁷ and more recently, the 2030 Agenda for Sustainable Development with Target 11.1 (Table 3.2). In 2005, the need for urgent action against future formation of slums was recognized.



Masons work at a new condominium at Sao Bartolomeu, a low-income neighborhood in Salvador, Bahia. Hundreds of families who were constantly exposed to floodings and landslides will be relocated to the new buildings.

Source: Mariana Ceratti/
World Bank, CC BY 2.0, <https://creativecommons.org/licenses/by/2.0/legalcode>



Table 3.1: The do's and don'ts of enabling housing markets to work*Source: World Bank, 1993.*

Instrument	Do	Don't
Developing property rights	Regularize land tenure Expand land registration Privatize public housing stock Establish property taxation	Engage in mass evictions Institute costly titling systems Nationalize land Discourage land transactions
Developing mortgage finance	Allow private sector to lend Lend at positive/market rates Enforce foreclosure laws Ensure prudential regulation Introduce better loan instruments	Allow interest-rate subsidies Discriminate against rental housing investment Neglect resource mobilization Allow high default rates
Rationalizing subsidies	Make subsidies transparent Target subsidies to the poor Subsidize people, not houses Subject subsidies to review	Build subsidized public housing Allow for hidden subsidies Let subsidies distort prices Use rent control as subsidy
Providing infrastructure for residential land development	Coordinate land development Emphasize cost recovery Base provision on demand Improve slum infrastructure	Allow bias against infrastructure improvements Use environmental concerns as reasons for slum clearance
Regulating land and housing development	Reduce regulatory complexity Assess costs of regulation Remove price distortions Remove artificial shortages	Impose unaffordable standards Maintain unenforceable rules Design projects without link to regulatory/institutional reform
Organizing the building industry	Eliminate monopoly practices Encourage small firm entry Reduce import controls Support building research	Allow long permit delays Institute regulations inhibiting competition Continue public monopolies
Developing a policy and institutional framework	Balance public/private sector roles Create a forum for managing the housing sector as a whole Develop enabling strategies Monitor sector performance	Engage in direct housing delivery Neglect local government role Retain financially unsustainable institutions

Table 3.2: Housing and development goals*Source: UN-Habitat 2006; United Nations, 2015a.*

Goal	Target
MDG Goal 7: Ensure environmental sustainability	Target 7c: Halve, by 2015, the proportion of people without sustainable access to safe drinking water and sanitation Target 7d: By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers
SDG Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable	11.1: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

3.2

Review of Existing Housing Provision

With urban populations expanding at unprecedented rates since 1996, it is perhaps unsurprising that many cities are falling short in housing supply

Middle-class formal home-ownership has been systematically “enabled”, but ever-growing numbers of poor citizens have been durably “disabled” from access to adequate housing

Needs and demand

The world’s urban population has soared from 2.6 billion (45 per cent of the whole) in 1995 to 3.9 billion (54 per cent) in 2014.⁸ With urban populations expanding at unprecedented rates since 1996, it is perhaps unsurprising that many cities are falling short in housing supply. UN-Habitat’s estimates show that there are 881 million people currently living in slums in developing country cities⁹ compared to 792 million in the year 2000 – and all the while the enabling approach has been in force. By 2025, it is likely that another 1.6 billion will require adequate, affordable housing.¹⁰ This should come as a wake-up call to governments, urging them to act determinedly to enable access to housing for all urban residents.

In reality, one and the same bias has been at work across the world: middle-class formal home-ownership has been systematically “enabled”, but ever-growing numbers of poor citizens have been durably “disabled” from access to adequate housing, remaining confined in single-room or informal housing, not to mention sheer homelessness. While many of the world’s richest countries have significant over-provision of housing, in Eastern and Central Europe¹¹ and in developing countries, shortfalls of formal housing tend to be very large at present¹² and even larger going forward. In South Asia, housing shortfalls are particularly acute amounting to 38 million dwellings.¹³ Furthermore, while housing for the middle class may be over-provided in many cities, the poor are generally under-housed. Over-supply for the middle classes can result in many empty dwellings (Box 3.1).



In South Asia, housing shortfalls are particularly acute amounting to **38 million** dwellings

Box 3.1: Biased housing supply in China

China has eschewed the enabling approach in favour of robust top-down housing supply in support of massive rural migration and rapid industrialization since the mid-1990s. In 1997, 79 million square metres of new urban housing were built, and over four billion square metres between 2000 and 2010, or more than twice as much as needed to keep up with population growth. By 2011, annual production had reached almost one billion square metres, the unit price of which had, however, soared 179 per cent as building heights increased, standards improved and a property bubble began.

In 2011, the government of China also started to build 36 million subsidized dwellings in response to the lack of affordable housing. Despite its good intention, government’s housing programmes are affordable to only 20 per cent of households at the average price and commentators report 64.5 million empty apartments (20 per cent of all dwellings) by 2010, alongside a lack of stock available to most households. Many of the empty apartments are in “ghost cities.” At the same time, much of the cheapest housing in city centres is being cleared and its occupants expected to transfer to more costly high-rise apartments at the edge of cities.

Sources: Ying et al., 2013; UN-Habitat, 2013a; López and Blanco, 2014; Chang and Tipple, 2009.

Reflecting long-standing biased supplies, today the informal sector provides 60-70 per cent of urban housing in Zambia,¹⁴ 70 per cent in Lima, 80 per cent of new housing in Caracas,¹⁵ and up to 90 per cent in Ghana.¹⁶ Such housing usually has at least some of the characteristics that UN-Habitat uses to define slums; poor physical condition, overcrowding, poor access to services, and poor access to city functions and employment opportunities.¹⁷ There are also many, but unknown numbers of, people who live “on the street” individually, in groups, or as families.¹⁸ This is not limited to countries with poor housing supply.¹⁹

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The importance of housing for Habitat III

“For too long we have put the economy and jobs at the centre of city planning and development. People are what make cities and they would follow the jobs. It is now necessary to think about people’s needs, including where they will live, and put them at the centre of city development.”²⁰

(Joan Clos, Executive Director of UN-Habitat).

Housing is where successive generations find shelter to keep healthy, develop, socialize, be educated and prepare for fulfilling adult lives. In this sense, housing speaks to every dimension of personal human development, hopefully generating a double sense of identity and social belonging. Both are essential to sustainable cities and their participatory governance. If the “emerging futures” of our cities are to become sustainable, then the housing conditions of one billion slum residents must become sustainable, too.

Given that housing has slipped from the development agenda since 1996, housing shortfalls represent a challenge that is hard to measure. In 2010, as many as 980 million urban households lacked decent housing.²¹ Another estimate shows that one billion new homes are needed worldwide by 2025, costing an estimated US\$650 billion per year, or US\$9-11 trillion overall.²² In addition, shortages in quality are much larger than those in quantity; in Latin America, 61 and 39 per cent respectively.²³ This suggests that long-term international vision and commitment are overdue to turn housing into an integral part of planned urbanization.²⁴ This is why the Global Housing Strategy calls for accurate forecasts of housing needs, including improvements to inadequate, derelict and obsolete housing stock, which form the qualitative deficit.²⁵

There is a general acknowledgement that enabling the market has failed to provide affordable, adequate housing for the predominant low-income households in the rapidly urbanizing parts of the world. Besides, at the dawn of 2016, many serious challenges face the housing sector. These include rapid urbanization, urban poverty, rising levels of inequality, the impact of unprecedented immigration, HIV/AIDS and environmental concerns. Given the daunting proportions of both the policy failure and the challenges around the world, housing must become a major part of international policy and the development agenda in the future. That is why UN-Habitat is proposing an

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approach that places housing at the centre of the new urban agenda, as detailed later in this chapter.

3.3

Key Trends with Respect to the Provision of Adequate Housing

This section focuses on the main shortcomings of the enabling approach as it relates to government housing policies.

The decline of housing as a political priority despite increasing demand

Housing has been a major investment in developed and emerging countries during the last 20 years. Over-supply has been fuelled by economically destructive speculation in Ireland and Spain, and has resulted in wasted capital in China. At the same time, some developed countries have accrued substantial shortfalls as a result of poor policies (Table 3.3).

Brazil, Ethiopia, India, Malaysia, Singapore and countries in the Middle East and North Africa have continued to be very hands-on in supply, generating large numbers of apartments for low- and middle-income households. However, since the mid-1990s, housing for the poor majority has had a low priority in most developing countries, as most have reduced their housing activity. Most involvement by governments has been focused on helping the middle class to achieve home-ownership in a formal sector that only they can afford.

At the same time, since 1992, the World Bank made a major shift from pro-poor housing investment, in slum upgrading plus sites and services schemes, to focusing on housing finance, institutional strengthening and shelter-related disaster relief. Its focus has swung from poor to middle income countries, from small to larger loans, from sites and services or slum upgrading to mortgage refinancing.²⁶

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Table 3.3: Factors impeding housing supply in selected developed countries*Source: Lawson, 2012.*

Supply-side issues	Examples
Reduction of low-cost supply	
The sale of social housing for ownership	UK, the Netherlands
Low production of social housing	Australia, Canada, the Netherlands
End of taxation incentives for new investment	Germany, recently the Netherlands
Development	
High cost of land and speculative practices	Belgium, New Zealand, Ireland, the Netherlands, US, Australia
Complex and lengthy planning approval processes	UK, the Netherlands, New Zealand, Australia
Lack/ high cost of infrastructure	UK, the Netherlands, Australia
Non-strategic approach to land use planning and land release	Ireland
Constraints on land release (e.g. urban containment policies)	The Netherlands
Community opposition to residential development and higher densities	UK
Structure and restructuring of housing stock	
A relatively high rate of demolition to new supply and investment in urban renewal	The Netherlands
Conversion of lower-cost rental housing to ownership	UK, The Netherlands, Australia
Oversupply due to major population shifts from economically weak regions	Germany
Urban decay and oversupply of poor quality dwellings	US, France, Germany
Market inefficiency	
High costs of construction	Denmark, Switzerland, The Netherlands
Low rents or expected rates of return from new building development	Denmark, Canada, Switzerland

Inequality, focus on home-ownership, speculation and neglect of rental housing

For majority of the world's inhabitants, income inequalities are currently more pronounced than they were a generation ago (Chapters 1 and 4). More than two-thirds of the world's population resides in cities where income inequalities have increased since 1980.²⁷ This inequality has often been increased by housing practices and policies, despite the focus on adequate housing for all. Since 1996, housing inequality has developed between generations in Europe and elsewhere; the post-1945 generation own their own homes whilst the younger generation have been unable to afford dwellings that their parents could afford. Many young professionals in developed countries are now relying on Houses in Multiple Occupancy where their parents would have bought a dwelling for themselves.

The ownership of one's own home is a widespread ambition and is the focus of most national housing policies. Throughout the world, governments have sought to encourage owner-occupation of fully-serviced single-household dwellings but, in Asia, Africa and Latin America, this has often only been feasible for the middle- and high-income groups. The World Bank's change of focus has also pointed international agendas towards increasing home-ownership. Even governments of developed coun-

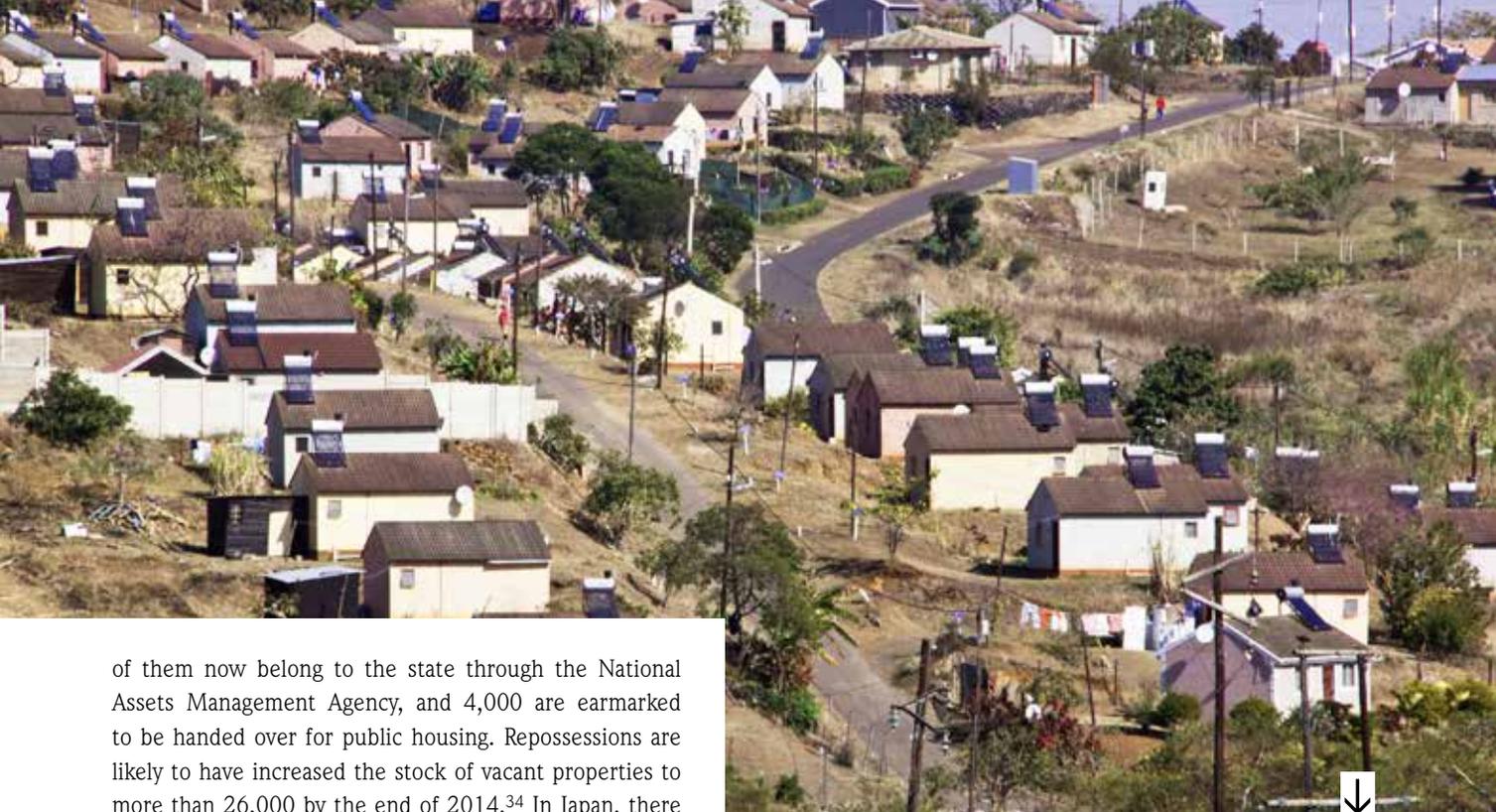
tries have focused assistance on home-ownership while most households could only afford social rental housing or living as renters or owners in the informal sector. In such a context, people with special needs are pushed further towards, and even beyond, the fringes of housing supply.²⁸ Where housing finance has been applied, it has tended to be through mortgages directed to formal dwellings for the middle class and contingent on a down payment.

Under the enabling approach, help to the construction industry has tended to encourage housing for the middle classes. There has been almost no parallel help at the lower end of the housing market. The privatization of institutional housing has been a popular strategy among governments and local authorities not only to increase home-ownership but also to encourage labour mobility.²⁹ It has resulted in very high ownership rates, especially in Eastern and Central European countries, with only Poland and Czech Republic having less than 75 per cent home-ownership.³⁰

Over the last 20 years, housing has attracted a lot of speculative investment driving prices up. In Korea, housing price inflation of 20 per cent per year attracted capital but greatly reduced affordability.³¹ Speculation in housing often leads to high vacancy rates in Las Vegas,³² Shanghai, Beijing, and Bangkok.³³ In Ireland, for example, there are 14,000 empty dwellings scattered across the Republic, including 700 so-called "ghost estates." Most

Inequality has often been increased by housing practices and policies, despite the focus on adequate housing for all

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Low cost township houses fitted with solar heating panels in Verulam, Durban, South Africa, 2014.

Source: Icswart / Shutterstock.com

of them now belong to the state through the National Assets Management Agency, and 4,000 are earmarked to be handed over for public housing. Repossessions are likely to have increased the stock of vacant properties to more than 26,000 by the end of 2014.³⁴ In Japan, there were some 8.2 million or one in seven vacant dwellings nationwide in October 2013.³⁵

One of the effects of focusing on increasing home-ownership has been that rental housing has fallen from favour and has had little enablement even though a growing proportion of low-income urban households in many countries are renters. Young and low-income households find renting both convenient and affordable. It allows job mobility, provides many women-headed households with accommodation and allows many older people to raise income from their housing by renting out rooms no longer needed for a grown-up family.³⁶ Even where rental housing programmes have been directed specifically at low-income households, e.g. in China, their contribution to low-income housing has been disappointing.³⁷

Increasing reliance on the private sector

As the state has shrunk in so many developing countries, the private sector has been left to take up the initiative in formal housing supply, which in reality mostly provided just for the more profitable and solvent top few per cent of the population, with privileged access to services and in the best location. At the lower income levels, in developing countries, it is the informal private sector through partnerships between households and local artisan builders that continues to provide most housing, usually in tandem with informal land sub-dividers or customary owners as in the case of Sub-Saharan Africa.

Neither the formal nor the informal private construction sector has any housing solution for the 20-30 per cent of the population with the lowest incomes.

The private sector is also ineffective in crisis or emergency conditions. These accommodation issues probably need subsidies of some form, or state-provided housing.³⁸ In those developed countries with a strong focus on owner-occupation, the private rental market has provided housing for the poor and vulnerable but it tends to have been of poor quality.³⁹

Affordability: an increasingly elusive concept

Affordable housing has been the core concern of the enabling approach. Affordable generally means housing expenditure of no more than 30 per cent of household income to one that ensures that a household has sufficient left for non-housing in addition to housing expenditure.⁴⁰

In developed and transitional countries, affordable means housing cost at no more than 30 per cent of expenditure at, or at 80 per cent of, that of the median household's income.⁴¹ In 2009, however, as house costs continued to rise against incomes, the proportion effectively rose to 40 per cent or more for 12 per cent of households in the European Union. This proportion doubled for private renter households.⁴² In the US, in 2006, one in seven households spent more than half their income on housing; in Italy 42 per cent of households are financially stressed over housing.⁴³ In developed countries since the 2008 financial crisis, hundreds of thousands of homes have been repossessed or subject to foreclosure.⁴⁴ State of affordability in Latin America and the Caribbean is described in Box 3.2.

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Box 3.2: House prices go through the roof in Latin America and the Caribbean

Formal housing in Latin America and the Caribbean is expensive. The relationship between price and income can be up to three times greater than in the US. This becomes even more serious given the higher incidence of poverty and informality in a region where close to one-third of households are poor and 57 per cent of urban workers are informal. Urban inequality further contributes to this panorama.

For about 20 per cent of households in the 18 most representative countries, access to a basic home of 40 square meters (price: US\$15,000, with a 10 per cent down payment and a 20-year mortgage at six per cent interest) would cost more than the 30 per cent income. If considering those households that could pay but, in so doing, would fall below the poverty line, the proportion would rise to 22 per cent. If the current interest rates offered by the formal banking sector in each country were used instead of the six per cent assumed above, the number would rise to 24 per cent.

Source: Blanco et al., 2014.



Since 1996, housing supply systems have been so focused on large-scale production for sale to the extent that affordable rental accommodation has been neglected, pushing up rentals beyond the reach of young people in many European cities.

Developed countries promote affordable housing through tax incentives for rental investment, public subsidies to leverage private investment, and greater reliance on the land use planning system to cater for housing needs and to generate opportunities for affordable housing. The rationale is to stretch limited public funds; increase construction output, retain crucial skills, stop the decline in rental accommodation and bridge the gap in affordable housing for those between social housing and unassisted home ownership.⁴⁵

In developing countries, the focus of affordability has been on those who are just under the formal market rather than households at or below median income. Indeed, the owner-occupied housing that is affordable to households with 80 per cent of median income is generally built by the informal sector and cannot be provided formally.⁴⁶ Even in such success stories as Tunisia, where mortgage finance dominates formal housing demand,

almost half the households cannot afford the cheapest mortgage.⁴⁷ In South Africa, the cheapest formal housing is unaffordable for 64 per cent of households.⁴⁸ In China, owners find moving to a better home difficult for lack of a proper secondary market where they can capitalize on current homes.⁴⁹

Land administration and management

The enabling approach to land focused on developing property rights through regularizing land tenure, expanding both land registration and property taxation.⁵⁰ The first two favour expansion of formal housing finance (mainly through mortgages secured on land values), while the third recognizes that households should pay enough property tax to cover their use of urban resources.

In reality, land market policies since 1996 have only helped the wealthier groups in most developing countries, driving much of the housing price increases, and raising total housing costs.⁵¹ In Bogotá, land makes up to half the cost of social housing.⁵² Access to land and dysfunctional urban land markets remain one of the most pervasive constraints on the provision of adequate housing. Access to well-located land is an emerging challenge as deployment of large-scale pro-poor strategies is embraced: new low-income housing areas are located too far away from livelihoods and transport costs are prohibitive. A number of countries have postponed or abandoned structural reforms of land and housing laws and regulations overlooking land as a major input into the provision of housing services remains overlooked.

Often a complex business, land administration can add high transaction costs to residential development. One-stop shops and easier rules and procedures can make huge differences to development efficiency. Lesotho has reduced title registration delays from six years to 11 days.⁵³ However, extension of cadastral surveys to informal housing areas is expensive, inciting richer households to “raid” land and housing with new full land titles.⁵⁴ In many urban areas, however, less-than-complete title guaranteeing freedom from eviction may be more useful to lower-income owners than full legal title that can be traded on a market.⁵⁵ Furthermore, community-based titles can ensure security while discouraging raiding.⁵⁶

Many governments have considerable land holdings either because all unallocated land has been ceded to them (as in Ethiopia), or because areas have been

specifically taken over for government uses. In Algeria, such land is sold at 80 per cent discount.⁵⁷ Privileged access to this land and the chance to build more cheaply thereon are often granted to developers who only supply the better-off among the population.

Several countries in Europe intervene in the land market to gather land together ahead of development and/or to ensure that the gain in value from conversion to residential use accrues to the public.⁵⁸ In many countries, the easy land to develop is peri-urban and agricultural, with attendant sustainability and food insecurity concerns, especially where fertile land is scarce.⁵⁹ “Brown-field” sites are usually developed for middle- and high-income housing, benefiting from location near the city centre or employment opportunities.⁶⁰

Among other interventions, land readjustment schemes pool together formal and informal plots for development or rationalization of infrastructure and public spaces, while enhancing tenure security. This has happened in Germany, Japan, Korea, India, Nepal and Singapore. Land swaps also show potential but have not been adequately explored.⁶¹ Where land regularization occurs, governments may reclaim some of the added value from properties, as in Colombia and the Dominican Republic.⁶²

In Turkey, the housing agency (TOKİ) acquires urban land from other government entities and works with private developers who build high-value housing and split the revenue. TOKİ then uses its share to fund further land acquisition and allocates the land for “affordable” housing priced at about 30 per cent below market rates.⁶³

Property taxes tend to be poorly collected in many developing countries. Although local governments have the right to value and extract tax from property, they tend not to do it and lose on revenues. Taxing idle land is not common but has been used in China and the Philippines in an effort to bring urban land into residential and other use.⁶⁴ Land title is often an important issue for people displaced by conflict. On return, they can find it difficult to prove ownership, especially if their stay has been protracted in the recipient county. In post-civil war Liberia, multiple claims are being made and fake title documents fabricated.⁶⁵ This is a problem that many refugees who fled Syria to Europe will have to contend with if they ever return.

Enabling efficient markets has often been less than successful where governments have retained interests in land. In China and Ethiopia, for many privately-

supplied dwellings only rights of land use are transferred to occupiers. Any profit on subsequent sale passes back to the government. This depresses the propensity of owners to move, hindering the secondary market.⁶⁶

Development of large-scale housing strategies may be challenging in cases where new low-income housing is located too far away from livelihoods, with the cost of transport being prohibitive. Moreover, a number of countries have postponed or abandoned structural reforms to the legal and regulatory environment of the land and housing markets. On the whole, policy-makers still overlook the importance of land as a major input into the provision of housing services, and that is why the UN-Habitat National Housing Sector Profiles emphasize it as a basic requisite if future housing needs are to be met.⁶⁷

Migration: positives and negatives for housing supply

Dramatic increases in migration and financial flows have tended to raise housing demand and prices. High-end housing in London or Dubai, for instance, is seen as a safer haven for savings than banks. Significant cross-border worker remittances flow into housing markets in Egypt, Ethiopia, Liberia, Malawi, Nepal and Ghana.⁶⁸ In Latin America (Mexico, Colombia, Ecuador, Peru, El Salvador), housing finance systems have been set up specifically for remittance money.⁶⁹ Property companies in many African routinely advertise houses for sale or construction targeted at citizens working in Europe and North America.

The movement of millions of households within the Middle East and the unprecedented mass-migration into Europe since 2015 has increased pressure on housing supplies in the reception regions.

Climate change and disasters

Housing policies today cannot ignore the likely effects of climate change, with the attendant higher frequency and numbers of casualties, especially urban fringes where the poor in large numbers live at or below sea-level, or on steep slopes.

Energy for heating and lighting residential buildings significantly contributes to greenhouse gas emissions (Chapter 1 and 5). The production of cement generates about five per cent of global carbon dioxide emissions; indeed the manufacture of one ton of cement generates one ton of carbon dioxide.⁷⁰ At the same time, regardless of their enabling roles, public authorities discourage use of much more eco-friendly earth-based materials.

Property taxes tend to be poorly collected in many developing countries

3.4

Ending Urban Poverty: Improving the Lives of Slum Dwellers

The slum challenge continues to be one of the faces of poverty, inequality and deprivation in many cities in developing countries

The slum challenge continues to be one of the faces of poverty, inequality and deprivation in many cities in developing countries.⁷¹ UN-Habitat defines slums as a contiguous settlement that lacks one or more of the following five conditions: access to clean water, access to improved sanitation, sufficient living area that is not overcrowded, durable housing and secure tenure.⁷² Slums are the products of failed policies, poor governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems, and a lack of political will.⁷³

Improving the lives of slum dwellers has been recognized as one of the essential means to end poverty worldwide. The impetus for this comes from the targets of the successive global development agendas. Upgrading slums moves the world towards a rights-based society in

which cities become more inclusive, safe, resilient, prosperous and sustainable. Improving the living conditions in slums is indispensable to guarantee the full recognition of the urban poor as rightful citizens, to realize their potential and to enhance their prospects for future development gains.

Collective action in different parts of the world has shown that living conditions in slums can be improved. The fact that 320 million people were lifted out of slum-like conditions between 2000 and 2014 demonstrates that it is possible.⁷⁴

This feat made it possible to achieve, and largely surpass the MDG slum target ahead of time. This represents a positive result, even though the shortcomings of the goal have to be acknowledged, since the target was estimated at less than 10 per cent of the number of slum dwellers in the world in 2000. This achievement should motivate countries to dedicate more resources to upgrade and prevent the formation of slums.

A lasting solution to the challenge of slums can only be achieved through concerted efforts of all stakeholders. It is important to create an inclusive environment that encourages the commitment of the authorities and the engagement of the concerned communities to enhance a better understanding of the slum challenge. Similarly, a city-wide approach to slum upgrading is a more sustainable than piecemeal improvements. This makes it possible for the physical, social, legal and economic integration of slums into the public planning and urban management systems that govern cities.

Although the proportion of the urban population residing in slums today is lower than it was some two decades ago (Figure 3.1), the absolute number of slum dwellers continues to increase (Table 3.4). This clearly demonstrates the failure of cities to keep pace with urban growth.⁷⁵ Currently, one in eight people across the world live in slums. In developing countries, 881 million urban residents lived in these poor informal settlements in 2014⁷⁶ as against 689 million in 1990 (Table 3.4). This represents an increase of 28 per cent in the absolute numbers of slum

Improving the lives of slum dwellers has been recognized as one of the essential means to end poverty worldwide

Collective action in different parts of the world has shown that living conditions in slums can be improved. The fact that 320 million people were lifted out of slum-like conditions between 2000 and 2014 demonstrates that it is possible

Figure 3.1: Percentage of urban population living in slums (1990-2014)

Source: UN-Habitat, Global Urban Observatory Urban Indicators Database 2015.

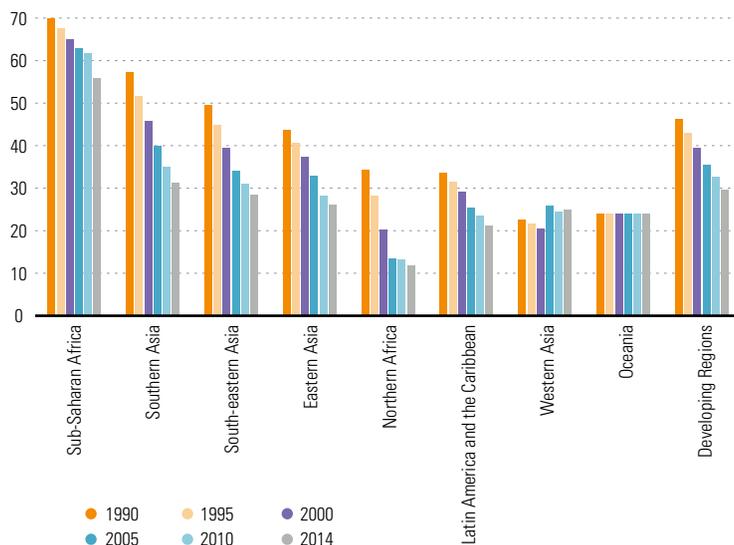


Table 3.4: Urban slum population at mid-year by region (thousands)

Source: UN-Habitat, Global Urban Observatory Urban Indicators Database 2015.

Region	1990	1995	2000	2005	2007	2010	2014
Developing Regions	689,044	748,758	791,679	830,022	845,291	871,939	881,080
Northern Africa	22,045	20,993	16,892	12,534	13,119.1	14,058.3	11,418
Sub-Saharan Africa	93,203	110,559	128,435	152,223	163,788	183,199	200,677
Latin America & the Caribbean	106,054	112,470	116,941	112,149	112,547	112,742	104,847
Eastern Asia	204,539	224,312	238,366	249,884	250,873	249,591	251,593
Southern Asia	180,960	189,931	193,893	195,828	196,336	195,749	190,876
South-eastern Asia	69,567	75,559	79,727	80,254	79,568	84,063	83,528
Western Asia	12,294	14,508	16,957	26,636	28,527	31,974	37,550
Oceania	382	427	468	515	534	563	591

dwellers over the past 14 years. In 2000, 39 per cent of the urban population in developing countries resided in slums; this declined to 30 per cent in 2014.

The percentage of slum dwellers in urban areas across all developing regions has reduced considerably since 1990, but the numbers have increased gradually since 2000 except for a steep rise of 72 million new slum dwellers in Sub-Saharan Africa. Sub-Saharan Africa alone accounts for 56 per cent of the total increase in the number of slum dwellers among developing regions between 1990 and 2014. Indeed, the number of slum dwellers in Sub-Saharan Africa has grown in tandem with growth in the region's urban population.

Despite the progress made in reducing the proportion of the urban population residing in slums, the time has come to deal with the *unfinished business* of slums, as implicitly recognized in SDG Target 11.1: by 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.

Although developing countries have a large number of slums dwellers, it is also possible to observe the rising presence of housing deprivation and informality in the developed world.⁷⁷ Urbanization is closely associated with development; slum dwellers will be left behind in this process, if their concerns are not integrated into urban legislation, planning and financing frameworks. If the concerns and travails the urban poor remain ignored, then the 2030 Agenda for Sustainable Development will only be achieved partially, and in the process denying millions of urban residents the benefits of urbanization. The prevailing unplanned urban growth in the developing regions and the occurrence of housing informality and urban decay in the developed world need to be comprehensively addressed through city-wide strategies where planning, urban economic development and laws and institutions would play a fundamental role.

UN-Habitat has proposed a strategy that *puts housing at the centre of the new urban agenda* meaning *at the centre of urban policies* and *at the centre of cities*. An incremental approach to slum upgrading can achieve this, providing adequate housing for low-income urban residents in areas that, in most cases, are already located close to city centre. This strategy will address the social and spatial implications of “housing at the centre” while linking with broader urban renewal strategies for planned city-infill and local economic development, and meeting the density, diversity and mixed-use requirements.

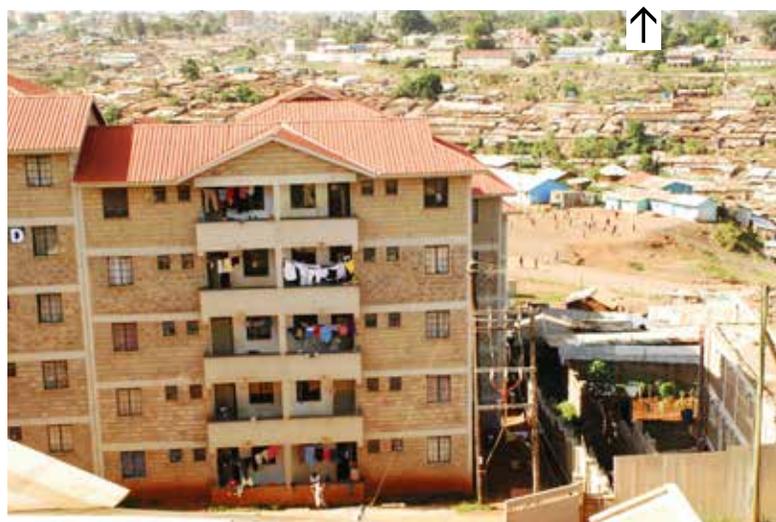
The broader, more participative and integrated the approach to slum upgrading, the more successful it is likely to be. In 2008, UN-Habitat in partnership with the African, Caribbean and Pacific Group of States and the European Commission established the Participatory Slum Upgrading Programme (PSUP). The scheme involves enhancing stakeholders' ability (including authorities and slum dwellers themselves) to understand the multi-

Although the proportion of the urban population residing in slums today is lower than it was some two decades ago (Figure 3.1), the absolute number of slum dwellers continues to increase



Slum Upgrading Project in Kibera, Nairobi, Kenya.

Source: UN-Habitat / Julius Mwelu



Box 3.3: Major achievements of the Participatory Slum Upgrading Programme

To date, implementation of UN-Habitat's Participatory Slum Upgrading Programme has resulted in the following major achievements:

- 35 countries implementing PSUP and committed to participatory slum upgrading, revising policy, legal and financing frameworks for housing, land and slum upgrading and prevention, analyzing current living conditions in slums, devising and enacting participatory responses.
- PSUP has levered almost three times its original funding through indirect and direct country contributions equivalent to 27 million Euros contributed to 15 countries.
- 51 signatories to International Declarations committing countries to implementation of the right to adequate housing for all and improved slum conditions (2009, Nairobi; 2012, Rabat; 2013, Kigali).
- Creation of National Urban Forums and coordinating bodies in 30 countries.
- National Urban Development and Slum Upgrading and Prevention Policies developed and approved in eight countries (Burkina Faso, Cameroon, Cape Verde, Fiji, Kenya, Ghana, Papua New Guinea and Uganda).
- 160 cities formally recognizing respective urban challenges with particular focus on slums and slum dwellers through a citywide, integrated approach.
- 32 city-wide Slum Upgrading Strategies integrating slums into the larger urban context through planning and development strategies.
- Secure tenure for over 800,000 slum dwellers nine countries (Burkina Faso, Cameroon, DR Congo, Ghana, Kenya, Malawi, Mozambique, Niger and Senegal);
- 67,600 slum households targeted for improved housing conditions through physical works (water and sanitation, improved durability of constructions, public space and access roads).
- 10 per cent of programme funds committed to community-managed projects.
- More than 1,200 local and national government, NGO and CBO representatives as well as community members trained and engaged in the inclusive city-wide approach of the programme.
- South-South learning platforms established including IT-based learning and participation platforms, like MyPSUP.org.
- Gender focal points appointed in 35 countries to ensure that all actions are gender-responsive.
- 11 countries ready to up-scale the programme, with the required financing already in place.

Source: UN-Habitat, 2015a.

The broader, more participative and integrated the approach to slum upgrading, the more successful it is likely to be

dimensional nature of the slum challenge and identify and implement appropriate, sustainable responses. PSUP effectively puts slums on urban agendas and encourages the necessary policy changes, budget allocations and multi-stakeholder partnerships. Currently, PSUP is operational in 160 cities in 38 countries, providing enabling frameworks for at least two million slum dwellers.⁷⁸ Box 3.3 identifies some of the achievements of the PSUP.

3.5

Progress Made with Respect to Adequate Housing

Regulatory framework

Inappropriate regulatory frameworks cause inequitable and inefficient land development. In this respect, the enabling approach calls on governments to reduce regulatory complexity, to assess the costs of regulation and remove both price distortions and artificial shortages. It also calls for no imposition of unaffordable standards or unenforceable rules, and that projects should not be designed without links to regulatory/institutional reforms.

Though some developing countries have overhauled building and planning regulations, many still cling to, even attempt to enforce, rules that are both too expen-



PSUP is operational in 160 cities in 38 countries, providing enabling frameworks for at least

2 million
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Sub-Saharan Africa alone accounts for

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sive and ill-adapted for local circumstances. Expensive rules are counterproductive as they drive the majority into the informal sector where building standards are sub-par and housing does not qualify for bank loans.

Where regulations have been relaxed to encourage residential construction, benefits have accrued for lower income groups. In Hanoi and Bangkok, a key factor in affordable housing construction has been the removal of the regulatory constraint on floor-area ratios, because low-income households can afford flats in informal five-floor buildings.⁷⁹ Efforts to increase densities by altering floor area ratios or floor space indexes in Bangkok have resulted in increased residential supply.⁸⁰

In many countries and in cities as diverse as Mumbai and New York, planning permission for middle- or high-cost housing is subject to building low-cost dwellings. In Mumbai, slum dwellers displaced by developers of high-value commercial sites must be re-housed free of charge.⁸¹ Also in Mumbai, community groups can finance local improvements through sale of Transferable Development Rights on their central sites to others to use elsewhere.⁸² In Recife, Brazil, special zoning enables enforcement of dedicated rules in informal settlements.⁸³ Many countries, including Vietnam,⁸⁴ have reformed laws and regulations on property rights and transactions to encourage proper market mechanisms and their major role in housing finance.

Finance for affordable housing

With regard to housing finance, the enabling approach has concentrated on developing mortgage loans. This included calls for private sector lending at positive/market rates and enforcement of foreclosure laws, with government providing prudential regulation and improved loan instruments. Under the approach, governments should not allow interest-rate subsidies, nor should they discriminate against rental housing investment or allow high default rates, while at the same time favouring resource mobilization for housing finance.

In developed countries, the financial consequences of the “sub-prime” collapse in the US have constrained mortgage lending, disproportionately affecting minority households and first-time home-owners who have been unable to take advantage of the low prices and interest rates that have followed. Mortgage debt to GDP ratio before the credit crisis varied in Europe from 20 per cent in Italy and Austria to 60 per cent in Spain, Portugal and Ireland, to 80 per cent in the UK and the Netherlands. By comparison,

Box 3.4: Morocco’s well-developed housing finance system

Morocco has the most advanced and diverse housing finance market in North Africa. Mortgage lending draws on a variety of sources: public and private commercial banks consumer credit companies and microfinance. Typical term is 20 years, housing finance can reach up to 100 per cent loan-to-value ratio and in 2014 mortgage interest rates fell below six per cent. Twenty per cent of mortgages are assisted by partial government credit guarantees on mortgages for households with low and irregular incomes. The capital market is supportive of housing finance, with a diversity of institutions beyond banking. This includes a dynamic insurance sector, growing pension funds and the Casablanca Stock Exchange. In 2002 Morocco was the first country in the region to allow securitization, which remains underused (only a few transactions for a total US\$450 million).

Sources: AfDB and UN-Habitat, 2015; CAHF, 2014.

it was 59 per cent in Singapore, 39 per cent in Hong Kong and 29 per cent in Taiwan.⁸⁵ Where home-ownership rates are high, a lower percentage of home-owners are likely to have outstanding mortgage debt than in countries where homeownership rates are low.⁸⁶

In transitional and developing countries, the focus has been on stronger lending institutions, higher number of middle-class mortgage holders, and reaching further down the income scale where possible. Attempts to improve access to mortgage loans have been hampered by lack of capacity across specialist institutions.⁸⁷ In Sub-Saharan Africa, only South Africa has a longstanding and sophisticated mortgage banking sector amounting to 22 per cent of GDP.⁸⁸ Even after the 2007-08 financial crises, 100 per cent loans can be granted in the affordable sector of the market. In Morocco, mortgage finance is also well developed (Box 3.4). In some countries, governments encourage, or own, banks specializing in housing loans, short-circuiting the issues of affordability and commercial bank risk concern.⁸⁹

Lending against pension contributions is used in some countries so that a loan to formal sector or government workers is secured on a pension pot rather than on land or a dwelling so the formality of land tenure is not essential. This sort of loan is common in South Africa, Namibia⁹⁰ and Ethiopia.⁹¹ In Brazil, employers must pay 8 per cent of their employees’ salaries into a pension pot, and several states draw on this for low-income housing programmes.⁹² In Mexico, the government-run pension funds are still the major lenders. Despite this, there remains the

Where regulations have been relaxed to encourage residential construction, benefits have accrued for lower income groups

In transitional and developing countries, the focus has been on stronger lending institutions, higher number of middle-class mortgage holders, and reaching further down the income scale where possible

issue that most households in developing countries cannot afford housing that can attract mortgages.

The majority (50-80 per cent)⁹³ build their houses incrementally using savings, loans from family or employers, etc., to finance the stages in which the house is built over many years. The secondary housing markets in developing countries tend to be sluggish and non-transparent. They often suffer from high transaction costs; for example, transfer tax in Bangladesh is 12.5 per cent of gross price.⁹⁴

Housing does not seem to have attracted the same enthusiasm in micro-financiers as entrepreneurship

Housing does not seem to have attracted the same enthusiasm in micro-financiers as entrepreneurship loans

loans, but it has been shown to be important, particularly in Latin America, for extensions, improvements and incremental housing supply where it can finance a room, the roof, fitting out an apartment shell, down-payments towards dwelling purchase, or improving infrastructure.⁹⁵ Of the few organizations promoting housing micro-finance, one of the foremost, Global Communities (formerly CHF), has been involved in Bosnia, Ghana, Iraq, and West Bank and Gaza.⁹⁶ Latin America offers several successful examples in Bolivia, Nicaragua (PRODEL), El Salvador, and Costa Rica (FUPROVI).⁹⁷ In Ethiopia, micro-finance also helps purchasers of condominiums with their down payments.⁹⁸

Under the enabling approach, any subsidies were to be rationalized through transparency, targeting the poor and specifically people rather than dwellings. Subsidies should be subject to review; they should not be hidden or allowed to distort prices. Governments and local authorities should not build subsidized public housing nor use rent control as subsidy.

These principles notwithstanding, many countries have provided hidden subsidies for middle class housing over the last 20 years. In Europe and North America, various forms of subsidies promote investment in owner-occupation and private rental housing, and more generally leverage investment in housing.⁹⁹ However, home-ownership subsidies, e.g. mortgage payment tax relief or Home Purchase Certificates,¹⁰⁰ tend to benefit only the non-poor.¹⁰¹ Given the gap between the cost of the cheapest formal housing, and the financial capacities of prospective middle-class owners, subsidies are popular with governments in transitional and developing countries because they allow the rising middle class to find housing of a standard to which they aspire. The middle class has

also benefited from privatized institutional housing and subsidized “affordable” housing.¹⁰²

Where governments have built housing for low-income households, it had to come with significant subsidies. Still, in most developing countries, subsidies appear to benefit very few households compared with the need¹⁰³ and have a built-in bias against poorer households, even though they are paid for through taxes,¹⁰⁴ as they usually require a minimum income threshold of affordability or proof of formal employment. In some Latin America countries¹⁰⁵ and in South Africa, maximum incomes of a few multiples of minimum wage are set for better targeting of the poor. In its successive incarnations over two decades, South Africa’s subsidized housing programme has provided two million dwellings free of charge on serviced plots.

Housing subsidies may also have non-housing objectives, e.g. for population redistribution or worker mobility. In Liberia, they are used to attract back and maintain a cadre of educated professionals following years of civil war.¹⁰⁶ Furthermore, even in highly-regulated societies, it is difficult to maintain effective targeting of supply-side subsidies, even though they are meant to be easier to administer than demand-side.¹⁰⁷ The failures to reform both the housing sector and attendant subsidies have gone hand in hand over the past 20 years, and inefficient subsidy systems have endured.

Community-led finance and development

In developing countries and in the absence of adequate housing finance and official neighbourhood upgrading programmes for the majority, some international NGOs, such as Slum/Shack Dwellers’ International, have stepped in with community-based savings and loans systems, supported by sophisticated lobbying. Operating through local affiliates and women’s savings groups, an important element of their operations is the Urban Poor Funds (UPF) for settlement upgrading.

The Urban Poor Funds is an account held at a level above the savings group into which small payments are made by all the members, in addition to their own savings. While individual savings accounts continue to vouch for holders’ personal creditworthiness, aggregation of thousands of tiny additional amounts enables the UPF as a financial partner of pro-poor improvements with municipal authorities and other contributors. These umbrella accounts ultimately add up to many millions of dollars under the control of those NGOs, earning them a

respected place at national and international financiers' tables. In individual urban areas, this mechanism enables representatives of the urban poor to take their place in negotiations on city-wide issues.¹⁰⁸

Community-driven development has increased in importance since 1996 to be considered by the World Bank and other institutions a major channel for local services.¹⁰⁹ It has the potential to make neighbourhood upgrading more responsive to residents' demands, more inclusive, more sustainable, and more cost-effective than top-down programmes.¹¹⁰

Assisting the construction industry

The enabling approach sought to organize the building industry in four related ways: eliminating monopoly practices, encouraging small firm entry, lowering import controls, and supporting research. The approach advocated against long permit delays, restraints on competition, and public monopolies. Further recommendations included support to small-scale construction with dedicated credit mechanisms.¹¹¹

Many governments have indeed re-organized building industries but emphasis has been on firms building for the middle classes rather than the poor majority. The property lobby has reaped the benefits of PPP housing projects, encouraging governments to favour formal developments to the detriment of realistic efforts benefiting the poor. This is how in Accra or Lusaka, consortia with foreign contractors seem to have received tax breaks, import duty holidays, subsidized or free land, favourable loans, etc., instead of the small local builders who provide housing for the majority.¹¹² In Chile, the *Cámara Chilena de Construcción* was a prime mover in designing the original capital subsidy programme.¹¹³ In some countries, assistance to formal contractors has led to oversupply of upper-middle and high-income housing, as in Algeria.¹¹⁴ In Addis Ababa, Dubai and Doha, as in many cities in China and India, major construction projects focus on the middle class, as well as attracting foreign companies.

Smaller contractors, however, have received little of the help recommended in Table 3.1 even though they build the housing occupied by the majority of households. Still unrepresented in policy-making consultations and absent in subsequent programmes, these builders

have instead often felt the heavy hand of bureaucracy or ineptitude “disabling” them from effective housing supply.

Little progress has been made towards appropriate standards for materials, including substitution of performance-based, more environmentally-friendly earth-based and organic materials for high energy-consuming cement and burnt bricks. A major problem is that the regulations in force in many countries are still materials-based rather than performance-based.

Upgrading poor neighbourhoods

Improving housing and services in existing poor-quality neighbourhoods is an obvious way significantly to improve the lives of slum dwellers. It allows them to continue with their social and economic networks while also improving their housing quality. Upgrading poor neighbourhoods should, therefore, have been a key activity since 1996.

After 1996, a multi-sectoral approach was adopted, with improvements to land tenure, infrastructure and social services, but improved housing was the entry point. Upgrading neighbourhoods has continued to be a major activity in the last 20 years but housing has ceased to be the entry point. Instead, upgrading programmes now focus more on infrastructure: improved or first access to services, especially water and sanitation.¹¹⁵

Formal security of tenure is no longer seen as the prerequisite for upgrading. Experience shows that more flexible and readily available forms, like simple house registration, gives residents confidence against the risk of eviction and access to service connections—the and the passage of time will do the rest.¹¹⁶

Community participation can at many stages both preserve residents' sense of belonging and ensure that the services provided are what local people want, value and are ready to look after. Where such participation is sought at the planning stage, or is prioritized, it is likely to be very influential in the project's success.¹¹⁷

Some countries have made good progress and some less so, but upgrading has not generally gone to scale as a programmatic activity that would eradicate poor housing conditions across cities.¹¹⁸ Among the most successful countries are Tunisia¹¹⁹ and Thailand where the Baan Mankong Programme¹²⁰ was designed to upgrade 200,000 dwellings by 2011. The success of such schemes may be tempered

Many governments have indeed re-organized building industries but emphasis has been on firms building for the middle classes rather than the poor majority

Improving housing and services in existing poor-quality neighbourhoods is an obvious way significantly to improve the lives of slum dwellers

because upgrading almost always increases housing costs; secure tenure and better infrastructure come at the cost of the financial insecurity of a debt.¹²¹

Improving access to infrastructure

The right to adequate, affordable water and sanitation is implicit and acknowledged in various international declarations, covenants, conventions and statements.¹²² Adequate housing includes access to water, sanitation, etc., so the enabling approach favoured coordi-

nating land development amongst infrastructure agencies, emphasizing specific and recovery, effective demand and improving slum infrastructure.

Great strides have been made in water supply since 1990. Indeed, the MDG target for improved drinking water was met in 2010— well ahead of the 2015 deadline.¹²³ The WHO-UNICEF Joint Monitoring Programme estimates that over 91 per cent of the total world and 96 per cent of urban population currently have access to improved drinking water (Table 3.5). Despite the progress

Table 3.5: Regional and global estimates for improved drinking water

Source: World Health Organization/UNICEF, 2011.

Region	Year	Use of drinking water sources (percentage of population)															Progress towards MDG target	Proportion of the 2015 population that gained access since 1990 (per cent)
		Urban					Rural					Total						
		Improved			Unimproved	Surface water	Improved			Unimproved	Surface water	Improved			Unimproved	Surface water		
Total Improved	Piped on premises	Other improved	Total Improved	Piped on premises			Other improved	Total Improved	Piped on premises			Other improved						
Sub-Saharan Africa	1990	83	43	40	13	4	34	4	30	32	34	48	15	33	26	26	Not met	43
	2015	87	33	54	11	2	56	5	51	29	15	68	16	52	22	10		
Northern Africa	1990	95	86	9	5	0	80	33	47	17	3	87	59	28	11	2	Not met	34
	2015	95	92	3	5	0	90	78	12	9	1	93	86	7	6	1		
Eastern Asia	1990	97	79	18	2	1	56	11	45	35	9	68	30	38	25	7	Met target	39
	2015	98	88	10	2	0	93	56	37	5	2	96	74	22	3	1		
Eastern Asia without China	1990	97	94	3	3	0	92	2	90	2	6	96	67	29	2	2	Met target	18
	2015	99	96	3	1	0	96	74	22	3	1	98	91	7	2	0		
Southern Asia	1990	90	50	40	9	1	66	7	59	29	5	73	19	54	23	4	Met target	44
	2015	96	56	40	4	0	91	17	74	8	1	93	30	63	6	1		
Southern Asia without India	1990	93	59	34	6	1	73	11	62	19	8	79	25	54	15	6	Met target	39
	2015	92	62	30	8	0	86	19	67	12	2	89	36	53	10	1		
South-eastern Asia	1990	90	42	48	7	3	63	5	58	25	12	72	17	55	19	9	Met target	40
	2015	95	51	44	5	0	86	17	69	10	4	90	33	57	8	2		
Western Asia	1990	95	85	10	4	1	70	43	27	22	8	85	69	16	12	3	Met target	48
	2015	96	92	4	4	0	90	83	7	8	2	95	89	6	4	1		
Oceania	1990	92	74	18	5	3	37	11	26	22	41	50	27	23	19	31	Not met	26
	2015	94	74	20	4	2	44	11	33	16	40	56	25	31	13	31		
Latin America & the Caribbean	1990	94	88	6	5	1	63	37	26	17	20	85	73	12	8	7	Met target	35
	2015	97	94	3	3	0	84	68	16	10	6	95	89	6	4	1		
Caucasus and Central Asia	1990	95	83	12	4	1	79	29	50	11	10	87	54	33	8	5	Not met	19
	2015	98	91	7	1	1	81	38	43	10	9	89	61	28	5	6		
Developed countries	1990	99	97	2	1	0	93	79	14	7	0	98	92	6	2	0	Met target	10
	2015	100	98	2	0	0	98	89	9	1	1	99	96	3	1	0		
Developing countries	1990	93	68	25	6	1	59	11	48	29	12	70	31	39	22	8	Met target	41
	2015	95	72	23	5	0	83	28	55	12	5	89	49	40	8	3		
Least developed countries	1990	80	29	51	16	4	43	2	41	34	23	51	7	44	30	19	Not met	42
	2015	86	32	54	12	2	62	3	59	27	11	69	12	57	23	8		
World	1990	95	79	16	4	1	62	18	44	27	11	76	44	32	17	7	Met target	35
	2015	96	79	17	4	0	84	33	51	12	4	91	58	33	7	2		

made, 663 million people worldwide still lack improved drinking water.¹²⁴

The global population with improved sanitation facilities increased from 54 per cent in 1990 to 68 per cent in 2015 (Table 3.6). Notwithstanding this increase, the MDG target for sanitation was missed by almost 700 million people.¹²⁵ Most developing regions are lagging behind in meeting the MDG sanitation target. Currently, 2.4 billion people worldwide still lack access to improved sanitation. At the same time, improved sanitation was

available to 82 per cent of the world's urban population with another 10 per cent sharing unimproved facilities.

As shown in Chapter 1, there has been widespread privatization of infrastructure during the last 20 years. Evidence from Argentina, Bolivia, Mexico and Nicaragua shows that privatization has delivered both increased access to services and/or reduced prices for the poor majority, but in the case of Cochabamba, Bolivia, it has reduced access and/or increased prices. In Sub-Saharan Africa, privatized infrastructure has achieved

Table 3.6: Regional and global estimates for improved sanitation

Source: World Health Organization/UNICEF, 2015.

Region	Year	Population (000)	Percentage urban population	Use of sanitation facilities (percentage of population)												Progress towards MDG target	Proportion of the 2015 population that gained access since 1990 (per cent)
				Urban				Rural				Total					
				Unimproved				Unimproved				Unimproved					
Improved	Shared	Other Unimproved	Open Defecation	Improved	Shared	Other Unimproved	Open Defecation	Improved	Shared	Other Unimproved	Open Defecation	Improved	Shared	Other Unimproved	Open Defecation		
Sub-Saharan Africa	1990	510 118	27	39	30	21	10	18	8	29	45	24	14	26	36	Not Met	17
	2015	988 784	38	40	34	18	8	23	11	34	32	30	20	27	23		
Northern Africa	1990	119 863	49	90	6	2	2	54	5	12	29	71	6	7	16	Met Target	41
	2015	177 451	56	92	7	1	0	86	8	2	4	89	7	2	2		
Eastern Asia	1990	1 236 934	29	71	5	22	2	41	2	48	9	50	3	40	7	Met Target	36
	2015	1 487 313	57	87	6	7	0	64	3	31	2	77	5	17	1		
Eastern Asia without China	1990	71 505	71	-	-	-	-	-	-	-	-	-	-	-	-	Not met	-
	2015	85 727	77	82	10	6	2	51	7	17	25	68	9	10	13		
Southern Asia	1990	1 191 647	27	54	15	9	22	11	3	6	80	22	6	7	65	Not met	32
	2015	1 793 616	35	67	19	7	7	36	8	7	49	47	12	7	34		
Southern Asia without India	1990	322 757	29	66	11	17	6	26	8	18	48	37	8	19	36	Not met	41
	2015	511 225	40	77	15	8	0	57	16	14	13	65	16	11	8		
South-eastern Asia	1990	443 735	32	69	9	9	13	38	5	18	39	48	6	15	31	Not met	39
	2015	633 031	48	81	10	2	7	64	10	10	16	72	10	7	11		
Western Asia	1990	126 752	61	94	1	3	2	58	2	23	17	80	2	10	8	Met Target	50
	2015	228 476	70	96	4	0	0	89	5	6	0	94	4	2	0		
Oceania	1990	6 461	24	75	9	13	3	22	3	59	16	35	4	48	13	Not met	15
	2015	10 863	23	76	10	11	3	23	3	60	14	35	5	48	12		
Latin America & the Caribbean	1990	445 206	71	80	6	8	6	36	3	18	43	67	5	11	17	Not met	36
	2015	630 065	80	88	7	4	1	64	7	17	12	83	7	7	3		
Caucasus and Central Asia	1990	66 308	48	95	3	2	0	86	1	12	1	90	2	8	0	Met Target	24
	2015	83 078	44	95	5	0	0	96	2	2	0	96	3	1	0		
Developed regions	1990	1 153 510	72	96	3	1	0	90	3	7	0	94	3	3	0	Not met	10
	2015	1 268 643	78	97	2	1	0	91	2	7	0	96	2	2	0		
Developing regions	1990	4 147 024	35	69	10	12	9	29	4	25	42	43	6	20	31	Not met	32
	2015	6 032 677	49	77	13	7	3	47	8	17	28	62	10	12	16		
Least developed countries	1990	509 191	21	37	22	26	15	15	7	25	53	20	10	25	45	Not met	27
	2015	939 932	31	47	28	20	5	33	12	28	27	38	17	25	20		
World	1990	5 300 534	43	79	7	8	6	35	4	23	38	54	5	17	24	Not met	29
	2015	7 301 319	54	82	10	6	2	51	7	17	25	68	9	10	13		

improvements in services in most cases.¹²⁶ In several cities in South Asia, NGOs and civil society have acted as intermediaries representing neighbourhoods to local government and public utility companies to jointly raise funds for community toilet blocks and water supply.¹²⁷

3.6

A New Approach to Housing in the New Urban Agenda

If cities' "emerging futures" must be sustainable, housing must be placed at the centre of urban policies.¹²⁸ With rapid population growth, high levels of poverty and pervasive urban inequality; it is evident that housing is inseparable from urbanization and should be a socioeconomic imperative.¹²⁹ As demonstrated in this chapter, the housing policies put in place over the last 20 years through the enabling approach have not succeeded in promoting adequate and affordable housing. Governments have backed away from direct supply without giving sufficient consideration to the markets and regulatory framework to enable other actors in the process to step forward and provide adequate and affordable housing. After a long period "in the wilderness," housing is emerging as an important sector once again.

UN-Habitat's strategy paper: *Housing at the Centre of the New Urban Agenda* seeks to reestablish the important role of housing in achieving sustainable urbanization.¹³⁰ The strategy proposes to position housing at the centre of national and local urban agendas. The strategy also seeks to shift the focus from the simple construction of houses towards a holistic framework for housing development, supported by urban planning, that places people and human rights at the forefront of urban sustainable development. At the national level, the goal is to integrate housing into national urban policies and into UN-Habitat's strategic thinking on planned urbanization. National and local authorities should reassume a leading role in responding to housing needs, encouraging pro-poor market mechanism and engaging with all stakeholders, especially poor and vul-

nerable.¹³¹ At the local level, the importance of housing must be reinforced within appropriate urban planning and as part of the development of cities and people.

With the "*Housing at the Centre*" approach, UN-Habitat will seek to reestablish housing problems and opportunities in the international development agenda in an increasingly strategic manner and in relation to the future of urbanization. To reposition *housing at the centre* of sustainable development, this framework proposes a twin-track approach: curative, involving improvements to current housing stock such as slum upgrading; and preventive, involving building new housing stock.¹³²

In the next sections, policies relevant to the developed countries and the aspiring middle classes of transitional and developing countries will be followed by those relevant to the majority in the developing countries.

Developed countries and for the aspiring middle class in transitional and developing countries

Maximal extension of mortgage housing finance

Mortgages against property values are by far the cheapest form of home financing, and therefore should be extended down the market, but with due regard for repayment default risk. Governments must consider how transaction costs can be reduced, including low-cost land titling and uncomplicated ways of establishing legal safeguards and ownership. Loans close to or more than 100 per cent of house value and those in foreign currencies should only be used with very great caution.

Improve choice in tenure and consumer rights

Rent laws should ensure an appropriate balance between the rights of the landlord to evict troublesome tenants and the rights of the tenant to remain in their dwelling without fear of summary eviction. Normally, prices should be left to the market as rent control tends to damage the affected housing stock in the medium to long terms. Instead of landlords subsidizing tenants, housing allowances should be paid to the lowest income earners to improve their ability to afford rental housing. Where they are lacking, consumer rights should be introduced to protect buyers of housing from poor workmanship by builders. In addition, consumers should be protected from mortgage lenders who encourage consumers to buy dwellings which are likely to fall in value against the rest of the market.

With rapid population growth, high levels of poverty and pervasive urban inequality; it is evident that housing is inseparable from urbanization and should be a socioeconomic imperative

Housing at the Centre of the New Urban Agenda seeks to reestablish the important role of housing in achieving sustainable urbanization

Ensure appropriate supply for poorest, disadvantaged and elderly households

For some types of households, housing supply is relatively inadequate even in the wealthiest of developed nations. These include the poorest and those household with disabilities and HIV/AIDS, the elderly and very young, ethnic minorities, nomads and homeless people. It is incumbent on governments to provide appropriate housing and infrastructure solution for these groups along with an appropriate mix of social interventions. In such housing, there may be no alternative but subsidized social housing.

Encourage return of residences in city centres

As historic city centres are conserved and improved, and as commerce and retailing vacate spaces in city centres, cities should grasp the opportunity to re-establish residential occupation there. This will not only ensure good prospects for city centres but also provide a choice of housing solutions to households who value the convenience and vitality of central locations.

Avoid privatization of public rental housing where it converts it to private rental

Where public rental housing has been privatized for the benefit of occupiers, it has often been converted to private rental tenure in short order. This should be avoided wherever possible.

Transitional and developing countries

Improve supply chains to increase housing stock in line with need and demand

It is vital to recognize that the main housing supplier for the 60-90 per cent majority in developing countries is the informal sector. The Housing Strategy must recognize that single artisans and small-scale building contractors are the key suppliers of housing to the majority; continuing to ignore them in favour of the relatively small formal sector supply would be perverse.

In developing countries, especially in Sub-Saharan Africa,¹³³ many households are unlikely ever to find themselves in a position to sell property. Therefore, secondary housing markets hardly exist, making it impossible for them to capitalize on the value of their property in times of need or to move to more expensive housing. Thus, the “housing ladder”, so important in conventional property mechanisms, is weak to non-existent in many devel-

oping countries and any arguments on households filtering up through the housing stock are unlikely to be helpful. On the other hand, the ability to alter and extend (“transform”) housing enables households to improve without moving—including those living in presumably completed dwellings.¹³⁴

Adopt realistic affordability thresholds

As suggested throughout this chapter, affordability is the crucible of housing policies; yet, this remains misunderstood in most developing countries. The current focus on those households that are marginally too poor to afford current mortgages helps only a few, while portending the risk of default on housing loans. Against this background, it is vital that the Housing Strategy takes a view of affordability that is appropriate to each region and is linked in some way to local median household expenditures. Moreover, locally appropriate and affordable building and planning regulations should be encouraged and continuously assessed for sustainable supply for the majority of the population.

Encourage incremental construction through regulatory framework and finance

Incremental construction is too important in current housing supply in developing countries to be ignored by policymakers. Regulations on financing, construction, planning, and infrastructure supply must take account of and enable incremental development.¹³⁵ Neighbourhood servicing policies should take account of the likely growth in population over the years as housing is consolidated and transformed to reflect residents’ changing needs and aspirations.

Enabling more efficient incremental building and extensions through small loans (US\$500-5,000) repaid over one to three years, may well be the most effective housing supply strategy available to governments to assist the poor majority. This type of support is already available in the Philippines.

Selective housing provision for vulnerable groups

Housing policies must not lose the focus on the poorest and most vulnerable. At the bottom of the income scale, government support should deliberately focus on households to strengthen their ability to afford adequate housing, especially vulnerable groups (women, migrants, persons with disabilities and HIV, elders and youth) and offer some subsidy to reduce the costs of slum upgrading.¹³⁶ At the same time, forced evictions

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Incremental construction is too important in current housing supply in developing countries to be ignored by policymakers

Housing policies must not lose the focus on the poorest and most vulnerable

When implementing any part of pro-poor housing supply, the right level of perceived land tenure should be in place but that might fall short of legally secure tenure

The supply of rental housing should be a major focus in the Housing Strategy, ensuring that a comprehensive range of options is available to the majority of the population

Community-led finance for housing and services has proved to be very effective and should be encouraged

which create and reinforce vulnerability, must not be continued.¹³⁷ Better targeting to low-income earners would enable, or enhance, government assistance to more households. This should not be taken as a signal for governments to be involved in “low- to middle-income housing” that is only affordable to households above median income.

Develop appropriate alternatives to single household dwellings

In many developing countries, despite all efforts to reduce costs, enhance efficiency and improve design, basic formal sector housing is too expensive for most households. This is largely because housing finance keeps focusing on formal single-household dwellings with all services and full tenure security, when it is clear that this format is only suitable for the better-off not the majority poor. Instead, micro-loans for multi-occupied housing types and extensions to existing housing are probably the most effective way forward for the majority in need of new or improved accommodation.

Time has come to recognize that, especially in much of Sub-Saharan Africa,¹³⁸ the main problem is not that housing is too expensive, but that incomes are too low to afford basic formal housing. Therefore, any subsidies should be targeted only to the poor. Demand-side subsidies tend to be more equitable but usually require complex administration. Supply-side subsidies should be limited to neighbourhoods targeted at the poorest.

Ensure choice of tenures reflects need

Land titling exercises, once seen as a necessary precursor to housing improvements, should be de-coupled from slum upgrading programmes. When implementing any part of pro-poor housing supply, the right level of perceived land tenure should be in place but that might fall short of legally secure tenure. Land administration, titling and allocation procedures should be streamlined for speed and simplicity, and result in sufficient security to allow confidence in developing simple dwellings.

Forms of joint titling, such as community land trusts as used in the US¹³⁹ and Kenya,¹⁴⁰ may lead to a more equitable land distribution than the individualized holdings currently used in most countries.

Promote rental housing with fair conditions for landlords and tenants

The supply of rental housing should be a major focus in the Housing Strategy, ensuring that a com-

prehensive range of options is available to the majority of the population. In Latin America and the Caribbean, rental housing is viewed as an efficient and cost-effective remedy for the quantitative and qualitative housing deficit that currently affects about 40 per cent of the region's households.¹⁴¹ Affordability may call for subsidies or housing allowances.

It is important that governments regulate the relationship between landlords and tenants in a way that allows security of tenure for the renter whilst allowing the landlord to evict recalcitrant renters.

A regulatory framework suitable to all income groups

In many countries, the existing regulatory framework does not favour housing supply. A regulatory audit¹⁴² and/or an urban housing profiling exercise¹⁴³ would result in more enabling frameworks. Building codes should be performance-based and planning regulations should specify plot sizes, plot space per household, etc., that are sustainable in the long run, allowing multi-occupied housing and incremental building, where more affordable. Technocratic solutions and rules-of-thumb on affordability and appropriateness are to be shunned in favour of stronger beneficiary participation in, and transparency of, such decision-making.¹⁴⁴

Promote and improve informal sector supply

In developing countries, since the informal sector provides for most housing needs, policies should encourage informal sector contractors and make them more efficient through training, front-end financing, better access to materials and market information, together with improved apprenticeships through co-operation between training institutions and informal builders.

Promote community-driven housing supply

Community-led finance for housing and services has proved to be very effective and should be encouraged. This, and other forms of housing micro-finance, should focus on the cost of building one or two rooms or of carrying out a particular building operation such as installing a roof. Such funding would greatly improve both the efficiency and the quality of the new development.¹⁴⁵ Finance for this could, therefore, be extremely important for upgrading the housing stock.¹⁴⁶

Infrastructure provision based on access to improved water and sanitation should be provided, wherever possible, through community-led processes and leave

local people in charge of management at the local level. Appropriate technologies should be encouraged.

It may be simpler to promote the necessary people-centred and community-driven housing supply systems at local authority level than at central government level. Thus, it is vital that local governments that are given the duties of planning and implementing housing policies should receive the financial and personnel resources to allow them to fulfil their duties effectively.

Address the challenge of homelessness

Homelessness is a particularly intractable issue which has been worsening over the last 20 years. Homeless people should be included in the Housing Strategy as a priority group. The recent formation of the Institute of Global Homelessness at De Paul University, Chicago, is a positive step. It aims to include both developed and developing countries' homelessness in its research and advocacy.

Homeless people should be included in the Housing Strategy as a priority group

Notes

- UNCHS and ILO, 1995; Tibaijuka, 2009.
- The Global Strategy for Shelter to the Year 2000 was adopted by the UN General in Resolution 43/181 on December 20, 1988.
- UNCHS, 1991.
- You, 2007.
- World Bank, 1993; Malpezzi, 1990.
- UN-Habitat, 2006; Payne and Majale, 2004; the regulatory framework has been particularly neglected.
- UN-Habitat, 2012b.
- United Nations, 2014a; United Nations, 2014b.
- UN-Habitat, 2015b.
- Woetzel et al., 2014.
- Economic Commission for Europe, 2014.
- In Armenia, for example, an eighth of households lack permanent accommodation or need urgent housing assistance (Stephens, 2005).
- Nenova, 2010.
- UN-Habitat, 2012c.
- Hernandez and Kellett, 2008.
- UN-Habitat, 2012b.
- This is not universal, however, as cities with very large informal sectors invariably have some very high quality dwellings therein.
- Tipple and Speak, 2009.
- Busch-Geertsema et al., 2014.
- <http://unhabitat.org/affordable-housing-should-be-at-the-centre-of-cities-joanclos/>, last accessed 22 April 2016.
- UN-Habitat, 2009.
- McKinsey Global Institute, 2014.
- UN-Habitat, 2011b.
- UN-Habitat, 2011b.
- United Nations, 2015i.
- Buckley and Kalarickal, 2006.
- UN-Habitat and CAF, 2014.
- Lawson, 2012.
- van Ham et al., 2010.
- UN-Habitat, 2011a.
- Chung and Kim, 2004.
- Nathanson and Zwick, 2014.
- Pornchokchai and Perera, 2005.
- McDonald, 2014.
- Japan Times, 2015j.
- UN-Habitat, 2003d.
- Yi and Huang, 2014).
- Tipple and Speak, 2009.
- Lawson, 2012).
- Yuen et al., 2006).
- Woetzel et al. (2014).
- Lawson, 2012).
- UN-Habitat, 2011b.
- Fuentes et al., 2013.
- Lawson and Milligan, 2007.
- A series of country studies in Sub-Saharan Africa, conducted by the Centre for Affordable Housing Finance in Africa has shown how, in most states in the region, only a few per cent of the population have incomes high enough to attract a mortgage.
- Salheen, 2012.
- Landman and Napier, 2010.
- Yang and Wang, 2011.
- World Bank, 1993.
- Buckley and Kalarickal, 2006.
- UN-Habitat, 2011b.
- UN-Habitat, forthcoming.
- Woetzel et al., 2014.
- Payne, 2002.
- Midheme and Moulart, 2013.
- Salheen, 2012.
- Lawson, 2012.
- As in Egypt (Salheen, 2012).
- Salheen, 2012.
- Buckley and Kalarickal, 2006; Woetzel et al., 2014.
- UN-Habitat, 2011b.
- Woetzel et al., 2014.
- Woetzel et al., 2014.
- UN-Habitat, 2015c.
- Duda et al., 2005; Ambaye, 2012.
- See, for example, UN-Habitat, 2010b; UN-Habitat, 2012b; UN-Habitat and ESCAP, 2010; and UN-Habitat, 2015c.
- International Organization for Migration, 2010; Meheret and Martin, 2009; UN-Habitat, 2010b; UN-Habitat, 2012b; UN-Habitat and UN-ESCAP, 2010; UN-Habitat, 2015c.
- UN-Habitat, 2011b.
- Rubenstein, 2012.
- UN-Habitat, 2003c.
- UN-Habitat's operational definition for a slum household was agreed through an Expert Group Meeting convened in 2002 by UN-Habitat, the United Nations Statistic Division and the Cities Alliance.
- UN-Habitat, 2003c.
- The Millennium Development Goals Report, July 2015.
- Hermanson
- This figure has been calculated using just four out of the five slum household's deprivations in UN-Habitat's definition, as security of tenure cannot be accurately calculated yet. The 881 million can indeed be considered a global minimum.
- UNECE, 2009; UN-Habitat, 2013e.
- The Participatory Slum Upgrading Programme (PSUP): <http://unhabitat.org/initiatives-programmes/participatory-slum-upgrading/>
- Bertaud, 2014a.
- Woetzel et al., 2014.
- Woetzel et al., 2014.
- Nainan, 2008; Burra, 2005.
- UN-Habitat, 2011b.
- Tran and Yip, 2008.
- Sassen, 2012.
- Neal, 2015.
- UN-Habitat, 2011b; UN-Habitat, 2012a.
- CAHF, 2014.
- Badev et al., 2014.
- UN-Habitat, 2011c.
- Interview with CBE and HDB officials, Addis Ababa, 2014
- UN-Habitat, 2010c.
- Ferguson and Smets, 2010
- Nenova, 2010.
- Ferguson and Smets, 2010; Greene and Rojas, 2008.
- <http://www.globalcommunities.org/devfinance> accessed 1st May, 2015.
- UN-Habitat, 2011b.
- Interview with Addis Credit and Saving Institution.
- Lawson, 2012.
- As in former Soviet states (Stephens, 2005).
- Coady et al., 2004.
- Gulyani and Bassett, 2007.
- UN-Habitat, 2011b.
- Even though the poor may not pay income tax, they usually pay taxes on purchases.
- UN-Habitat, 2011b.
- UN-Habitat, 2015c.
- The argument is that subsidizing a relatively few fixed assets is easier to administer than subsidizing relatively many households who can move around and/or change their circumstances.
- Archer, 2012
- Gasparre, 2011.
- World Bank, 2003.
- Erguden, 2001.
- UN-Habitat, 2012b; UN-Habitat, 2012c.
- Gilbert, 2012.
- Salheen, 2012.
- Gulyani and Bassett, 2007.
- Gulyani and Bassett 2007.
- Choguill, 1996.
- Gulyani and Bassett, 2007.
- Salheen, 2012.
- Meaning "Secure Housing."
- Chutapruittikorn, 2009.
- UN-Habitat, 2003b.
- World Health Organization/UNICEF, 2015.
- World Health Organization/UNICEF, 2015.
- World Health Organization/UNICEF, 2015.
- Nellis, 2007.
- UN-Habitat and ESCAP, 2010.
- UN-Habitat, 2015b.
- UN-Habitat, 2015b.
- UN-Habitat, 2015d.
- UN-Habitat, 2015d
- UN-Habitat, 2015b;
- Tipple, 2000.
- Wakely and Riley, 2011.
- Gulyani and Bassett, 2007.
- UN-Habitat, not dated.
- UN-Habitat, 2010b; UN-Habitat, 2012b; UN-Habitat, 2012c; UN-Habitat, 2015c
- Andrews and Childress, 2015.
- Midheme and Moulart, 2013.
- Blanco et al., 2014
- Payne and Majale, 2004.
- UN-Habitat, 2011d.
- Gulyani and Bassett, 2007.
- Israel's Project Renewal has demonstrated this most convincingly (Carmon, 1992; Tipple, 2000).
- Carmon, 1992.