



FIG/UN-HABITAT Seminar on

## “Improving Slum Conditions through Innovative Financing”

Monday 16 June and Tuesday 17 June, Norra Latin



### Housing Finance for all?

Can we contribute with our experience to improve the housing standard and living conditions – for the one third of the world’s urban citizens living in the slums?

A two-day seminar, jointly organised by FIG and UN-HABITAT, United Nations Human Settlements Programme, gathers key-actors in linking the Land Administration Chain. Having no security of tenure and no access to functioning financial mechanisms, one billion people are kept from achieving an acceptable housing standard.

We will explore the possibilities for changing this by the surveying world meeting the financial sector.

The FIG and UN-HABITAT Seminar and Dialogues on Improving Slum Conditions through Innovative Financing aims at *linking the land administration chain*. Especially the missing link between land administration and the financial sector needs to be established. In well functioning markets for housing and finance, the two are interconnected and built on solid institutional frameworks to govern justice and sustainability.

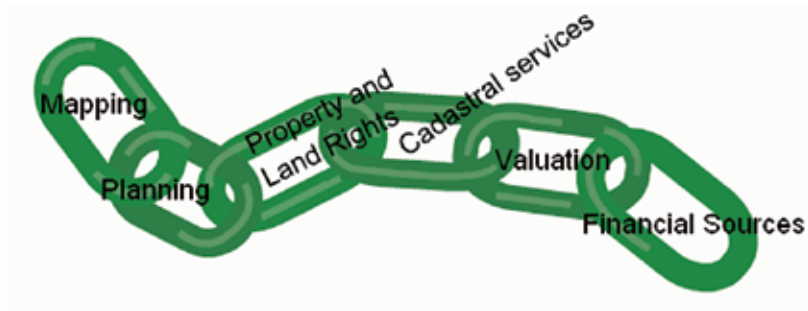
This Seminar is based on Dialogues. A dialogue is a two-way communication, listening as well as speaking. It is *not* a discussion trying to convince each other! If you have a dialogue you believe that also the other participants can contribute to some real achievements at the end. A Dialogue is to meet and understand each other.

The Dialogues will be held in smaller groups and be built on front line experience. What can bridge the gaps and increase access to functioning housing finances for more people than at present? *Practitioners* (the real target group, having partial responsibility for housing, but often lack adequate means to assume that responsibility), will meet *experts* (that could provide and explain feasible solutions to parts of the problem), *financial sector people* (that need to see the point in having a trustworthy land administration), and *international community people*, donors, organisations etc with the core task to address the “functioning housing markets for all” issue, and being able to provide some support, or some testing grounds. How can we join forces?

### Day 1: Monday 16 June

The theme during the first day is “*Land Use Management and Property Rights*”. Land Administration is a term used to describe all the processes connected to a functioning property system. This includes land management, planning and monitoring land use, the creation and keeping of a cadastre, the establishment, recording and protection of different kinds of property rights and the securing of mortgage rights in order to make capital available to property owners or leaseholders. Land administration systems in different countries and regions look different and are evolving in different ways. This is due to the political circumstances, cultural and legal traditions and economic conditions that exist in a particular place.

Embarking from the Opening speech on global coordination to link the Chain, the following Plenary session and the launch of the outcomes on Legal empowerment of the Poor on Property Rights, the afternoon will start with **Introductory Presentations 14:00–15:30**: How can we achieve the basic and fundamental structure for Land Administration and Property Rights in all parts of the world? The presentations will cover lessons learned from experiences in Latin America, European countries in transition to an open and common market, and Sub-Saharan Africa. A special emphasis is put on the importance of Women’s access to Land and Finance.



**Dialogues 16:00–17:30 Outlining the Roadmap to functioning Land Use Management for all** The four parallel regional dialogues will focus on exchange of experiences within different parts of the world. The objective is to address issues specific to each particular part, as well as commonalities. Success stories as well as failures will contribute to a better understanding of how we can all improve of land administration systems and establishing property rights. The key to improved housing conditions is open and transparent markets, but equally important is how we design the steps to get there! Topics include different aspects on land management and sustainability, factors influencing informal settlements, the diversity of patterns of informal settlement development and correspondingly the diverse policy solutions needed to deal with the problems, good governance, how the gender perspective must influence the design of property rights and land administration systems. In short: *How systems can be made inclusive for all.*

## Day 2: Tuesday 17 June

The second day's theme is "*Just and Sustainable Shelter Finance Systems*". The Plenary session will outline the expansion of financial outreach for the urban poor and how the mortgage systems can channel global financial flows to the Bottom of the Pyramid market. **Introductory Presentations 11:00–12:30:** on "*Putting Innovative Systems for Functioning Finance into Practice*" will reflect the Municipality taking the lead, the Major International Bank's efforts and the emerging Microfinance Sector. Initially will the outcomes from yesterday's Dialogues on Land Use Mgmt be fed in to the continued dialogue.

**Dialogues 14:00–15:30** in smaller groups will address the various Links in the Land Administration Chain. Slums represent a market and the slum dwellers in general pay more for less financial services. Choose between the following entry points:

**Practices and Tools:** Innovative solutions for affordable and accessible land registration. Demands on land registration from the credit providers. Systems for taxation and collection of fees in informal settlements. Improving women's access to secure property and finance.

**Reinventing Planning,** Openness, transparency and clear guidance on efficient planning processes. Policy coordination land-finance. Useful methods and guidelines for planning Open access to information that can facilitate and unlock the planning processes. Provision of essential data. Ownership issues.

**Linking the Financial Sources** Links that need to be developed between the local market needs and the globalizing housing finance. that is getting more and more global. Directing private financial also towards the emerging markets. The roles of public sector versus private markets.

**Access to Finance** The size of the informal and potential markets. Role of microfinance, and ways to expand mortgage finance. Key information such as Valuation – Transparency, Reliability, Accessibility.

**16:00–17:30: Wrap up and How to proceed !** Assuming roles and responsibilities for joining forces and **Linking the Land Administration Chain.** Next step: World Urban Forum November in Nanjing, PR China.

## Last but not least:

The world is overwhelmed by conferences where people speak but nobody really listens. The theme for this one is: Not just another seminar! With high quality inputs to the point, well fitted into the agenda of this particular event, we can proceed together!

