Improving Slum Conditions through Innovative Financing

FIG/UN-Habitat seminars and workshops in Stockholm, Sweden
June 16-17, 2008
Housing for urban poor

- Constraints on access to land (property)
- Need for functioning institutions and mechanism (land management, financial mechanisms)
- Slums represents a market, 3 billion people need adequate housing, housing a human right
- Formal credits only available for freehold and leasehold titled properties
• Microfinancing institutes (MFI) is lending 500-5000 USD on short-term conditions, not so interested in housing.
• Mortgage market usually more than 10 000 USD and on terms longer than 10 years.
• Need to mobilise local capital markets
• Public-private partnership
• Alternative tenure: group rights, occupancy rights, rents, common facilities
Project content

- Focal problem: Money is available but is not used due to lack of institutions and mechanisms
- Secure tenure a key for efficient finance of housing
- Functional financial markets needed for housing finance
Activities

• Two-day seminar in Stockholm, June 2008
• Thematic studies, cross-cutting issues, projects to promote change
• Bringing new actors on board for the slum upgrading market and widen the dialogue and understanding to explore possibilities for change of institutions
Organisation

• FIG-UN-Habitat
• Commission 3, 7, 8, 9, 10
• Lincoln Institute
• Global Land Tool Network (UN-Habitat)
• High Level Commission on the Legal Empowerment of the Poor
• National Housing Credit Board (Sweden)
• Lantmäteriet (Sweden)
Paper from Com 7

• Analyses of good and bad experiences from land administration upgrading projects and identifying issues for discussions:
  – Formal and informal tenure situation, social, customary, occupancy legal-illegal, leasehold, rent, group rights, common facilities.
  – Collect, safekeeping and updating of information
  – Graphic information, different ways
  – Connection between information system and legal situation, enforcement of rights
  – Connection between information system and financial markets
  – Connection between markets, values and foreclosure procedures

• Results: Recommendations for change of land administration institutions, for studies, for elaboration of projects, for dissemination and networking...
Assistance needed

• References to projects, examples etc of interest
• Members to reference group for the development of the key analysis paper.
• Participation in the discussion in Stockholm
Process of Adjudication (4)

• Data Registration
  – Attribute data entered in the Peri-Urban Property Database
    • i.e. Owner details, Zone, Block & House number, Landuse, Occupancy licence number and Number of units
  – Spatial data entered in the Chaisa Property Map
    • i.e. Ten digit House Reference Number. e.g. 0031800025
A MAP SHOWING KIBERA INFORMAL SETTLEMENT.
METHODOLOGY (cont.)

- Structure numbering
STRUCTURE NUMBERING (cont.)

• Identification of structures.