According to a 2007 United Nations report on the State of the World Population, in 2008, “for the first time in history, more than half the human population, 3.3 billion people, will be living in urban areas.” This urban growth is taking place on an “unprecedented scale” in the developing world, and “by 2030, the towns and cities of the developing world will make up 81 per cent of urban humanity.”

This increase will be primarily the result of urban migration rather than through an increase in birth rate. Many of these new urban dwellers will be poor and will settle in slums as their only recourse. A 2003 UN-Habitat global report on human settlements, The Challenge of Slums, predicts that “in the next 30 years, the global number of slum dwellers will increase to about 2 billion, if no firm and concrete action is taken.”

Forty years ago, in October 1968, Clarence Jordan wrote to supporters of Koinonia Farm about a bold, new plan of Christian ministry, based on partnership — partnership industries, partnership farming and partnership housing. From the beginning, a primary concern of Jordan was the deprivations of the urban ghetto. His assumption was that providing decent housing along with jobs in rural areas would stem the migration to the cities: “People don’t move to the city,” wrote Jordan, “unless life in the country has become intolerable or impossible. They do not voluntarily choose the degrading life in the big city slums; it is forced upon them. If land in the country is made available to them on which to build a decent house, and if they can get jobs nearby to support their families, they’ll stay put.”

Jordan’s conclusions were logical and not out of the main stream of thinking at the time, but the forces that have driven the growth of large, sprawling cities with their accompanying slums turned out to be even more complex than the yearnings of the human heart. The interventions of any one movement or organization could not possibly have an impact on the massive changes at work in the last quarter of the 20th century.

In 1976, when Habitat for Humanities International was first incorporated, the world population was 3.5 billion people. Just twenty years later, it was at 6 billion. Couple this population...
Habitat for Humanity and urban issues
Continued from page 1

explosion with the rapid urbanization of developing countries and the result is a complex situation that even the most innovative urban planners are unable to stay ahead of. The Challenge of Slums reports that in 1950 only 18 percent of the population in developing countries was urban. In 2000 the proportion was 40 percent, but in 2030 “the developing world is predicted to be 56 percent urban.”

What does this mean for Habitat for Humanity in the 21st century?
From its beginning, Habitat for Humanity has located itself not so much on the basis of a rural or urban strategy as on who was willing and able to make it work in the community where they lived. Thus, in the United States, the first Habitat affiliate was in the city of San Antonio. As Millard Fuller, founder of Habitat for Humanity International, tells the story in his book Love in the Mortar Joints, Birdie Lytle, wife of a Presbyterian pastor and “enough energy for about three people,” was moved by the deplorable living conditions in inner-city San Antonio through her work with a food pantry. Fuller’s advice: “the determining factor is not geography or population density; it is trust in God…”

Thus the foundation was laid for the development of Habitat affiliates across the United States and eventually in countries around the world. A dedicated group of people organize themselves, develop a local committee, raise funds, select families and build together. Consequently, the Habitat urban experience is extensive in the United States. However, ironically, in the developing parts of the world where urban poverty is growing at such a fast pace, Habitat’s work has been predominantly in rural areas.

There are several reasons why Habitat’s focus in the developing world has been rural, but the primary one is land. Our first projects in Africa, Latin America and Asia required that the homeowner own the land and have clear title. In situations where this was not the case, land was granted by the village chief or the local government. Only in recent years has this restriction phased out as we changed our approach. In addition, by focusing in rural areas, Habitat was able to use local materials and technology appropriate to the culture. By combining local know-how with a good cement floor and an iron-sheet or tile roof, Habitat could build simple, decent houses and still keep the cost reasonably low. While there are always exceptions, the 30-year history of Habitat for Humanity, working outside of the United States and Canada, has been a rural housing ministry.

As the face of poverty has moved from a predominantly rural to an urban setting, world organizations have taken note and sounded the alarm. Target 11 of the United Nations Millennium Development Goals is to make “a significant improvement in the lives of at least 100 million slum dwellers” by 2020. This focus creates many opportunities to partner with other organizations; nevertheless, the obstacles are great and there is a steep learning curve for many Habitat programs.

This issue of “The Forum” explores the obstacles as well as some of the lessons learned from our experience in the United States, new approaches being explored, opportunities to work through partnerships, and lessons learned from urban initiatives in several locations around the world. In many ways, we are beginning a new phase that will change how we look in the future. The type of housing, the type of intervention and the partnerships that will emerge are yet to be realized. What has not changed is that our foundation still rests, as it did with that first affiliate in San Antonio, firmly in our trust in God.

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Mission statement
“The Forum” exists to enable the worldwide partners of Habitat for Humanity International to accomplish its mission by providing a means to:
• Promote discussion, the exchange of ideas and best practices, and knowledge sharing;
• Share concerns and challenge our standard ways of doing things; and
• Explore different methodologies and issues relating to housing and poverty worldwide.

Habitat for Humanity
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Habitat for Humanity and Urban Issues
For the first time in history more people are now living in urban areas than in rural ones. Something I find particularly compelling is that 95 percent of urban migration over the next few decades will occur in developing countries where public services already are stretched thin.

Some 1 million people each week flock to the cities of the world, and they’re all competing for jobs, public services, sanitation and transportation — and, yes, for decent shelter, too.

We cannot neglect the growing, urgent need for decent, low-cost housing in urban areas. Yet what does this mean for us as an organization? How does our model fit within an urban environment? How can we adapt it without compromising our core principles? How does a lack of land impact our commitment to reach more families in need of housing?

An urban setting is inherently complex, and it will take a great deal of flexibility and creativity in order for Habitat to continue growing our mission in the cities. However, the reason for our doing so is abundantly simple: because God calls us to.

Psalm 33:5 tells us, “The Lord loves righteousness and justice; the earth is full of his unfailing love.” God’s love, of course, extends to all corners of the world, whether grassy plains and desolate mountains or bustling city streets and noisy traffic jams. His “unfailing love” is what we’re called to manifest all across the globe in the house-building, hope-building work that we’re doing in relationship with Him, with one another and with the families we’re trying so hard to reach.

If we view our work in urban areas through this lens, it’s all really very simple. The various means through which we fulfill our mission in a city setting may vary, but the reasons for which we employ those means do not. We’re called to serve our neighbors, whether in a city alley or along a meandering dirt path. Simple as that.

Historically, Habitat’s model has worked particularly well in — and was designed more for — a rural environment. Because buildable land, for example, might not be as scarce in rural areas as in urban ones, detached, single-family dwellings have become most closely associated with Habitat’s results.

As we strive to reach more families in cities around the world, however, that model is beginning to look very different. For example, I have twice visited Manila and seen Habitat effectively negotiating the housing challenges in an urban environment. While there, I helped make compressed earth bricks that were being used to build medium-rise multi-family housing. Influenced by a lack of land, we were building upward.

I’ve been in other urban environments where Habitat is focusing on repairs and on rehabbing existing homes, where Habitat is flexing in new ways to meet some of the challenges a city setting brings. It is important to note that as we evolve to meet various challenges around us, our mission principles are firm and unwavering.

Whatever the location, I am inspired by the commitment of Habitat staff and volunteers working in rural and urban areas alike, by their resolve to build and to plan and to innovate. Because while their respective housing solutions may look physically different, the reason — and mission — driving them does not.

Jonathan Reckford is the CEO of Habitat for Humanity International.
The complexities of delivering urban housing projects
by Carl Queiros

The reality

A U.N. Habitat report states that globally, more than 1 billion people live in slums, i.e. one out of every three urban dwellers worldwide lives in slums. The rate of urbanization is fastest in developing countries, which now account for 75 percent of the world’s urban population.

Intense urban migration places a huge demand on urban resources such as land, water, sanitation, transportation, education facilities, medical services, etc. This increased demand on services and resources means these often become unaffordable, or simply unavailable to the urban poor. Once again, the lowest income groups suffer the brunt of these shortages. Inaccessibility to decent and affordable urban housing has, therefore, become a massive problem and a major obstacle that prevents low-income groups from escaping poverty.

Challenges of urban housing

Why have so many organizations, including Habitat and governments, failed to show a good measure of success in tackling urbanization challenges?

1. Building materials

In rural communities, the poor who cannot afford to buy modern building materials commonly used in developing countries like cement, tiles, baked brick, iron roof sheets, steel, glass, etc., are still able to house themselves by utilizing traditional and local materials such as mud/earth bricks, clay, wood, reed, bamboo and grass/thatch. Though rustic, these structures provide decent shelter.

In the city, traditional materials are often in short supply. Therefore, those with little or no income have no material resources to build with, except for garbage — discarded wood, steel, plastic and cardboard become the raw materials of urban poverty shelter. Unlike the traditional materials that can be made into decent shelter, it is almost impossible to turn discarded city rubbish into durable, good quality, low-cost houses.

2. City planning

Few cities have anticipated the extent and scale of urbanization, and most lack comprehensive, well-thought-out, realistic urban growth plans. Working with local government in urban areas, we are not surprised at times to find there is no master urban plan, or there is only a very basic plan which is unrealistic, or the urban plans simply ignore slum settlements. Often, the very departments involved in urban planning and the provision of infrastructure and services do not have well and suitably qualified staff.

Urban planning is further complicated by the economic interests of individuals or groups. Local political leaders are sometimes also large urban land/property owners or connected to rich and powerful local businessmen. It is not in their interests to push for the releasing of land for social housing or to allocate resources for converting profitable, poor quality, dense rental housing stock into decent, reasonably priced housing units. The sad result of this conflict of interest, plus poor urban planning, is little progress in effectively providing the infrastructure and services needed in urbanization like roads, water, sanitation, electricity, etc. It is more cost effective for governments to plan ahead and provide such infrastructure than to re-settle or renew informal settlements.

In this context, organizations such as Habitat that want to work in urban areas find themselves trying to provide housing without much support from government or other related bodies.

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3. Strict, inappropriate regulation
Meeting city building regulations is frequently difficult and costly. In addition, solving infrastructure needs in the city is far more challenging. The provision of services related to housing is also more expensive in urban areas and we cannot always rely on government or partners to provide these. This makes urban housing projects substantially more complicated and costly.

For example, almost all African countries have urban building regulations which are, at least in part, based on outdated building codes set by the former colonial rulers. One can find, in a tropical country, building codes which require the roof to have a certain snow-bearing pitch! A city may require that all buildings in that city are built from suitable building materials. “Suitable” usually means modern, manufactured materials and the strong bias is cement. Abundant local material is left out of the accepted list completely, and this in a country that imports all its cement. Acceptable sanitation systems may be based on systems developed in the West which, while well suited to those countries, are expensive and inappropriate to some developing countries. All these regulations make it either impossible or extremely expensive for the urban poor to build safe, decent structures legally. The result: unsafe, unhygienic, poor-quality, illegal structures making up whole townships.

4. “Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head.” — Jesus, Matthew 8:20
Today, in developing African countries, many can identify with Jesus: land for low-income housing in cities is scarce. This is mostly a result of a combination of poor town planning, landowner monopolies and numbers (sheer volume of city migrants within limited city space). In certain cases, urban planning policies were intentionally designed to keep the poor out of the cities. In dozens of cities and towns, land at prices affordable to the lower income groups (sometimes even for middle-income groups) can now only be found on the periphery of the city. These cheaper plots are far from jobs, schools, clinics and other amenities. Allocating land for poor families far from the city has rarely worked well unless appropriate transportation, infrastructure and access to economic opportunities are planned and provided for, which rarely happens.

Security of tenure is another major issue. Hernando de Soto and other writers have illustrated how extremely difficult it can be for the citizens of developing countries to obtain legal title to land. (See “The Forum,” Volume 13:3, for more information.) In Egypt, for instance, completing the 77 steps for land titling can take up to 17 years! As having title to land is a prerequisite for the approval for building or development plans, the consequent blockage becomes evident. A low-income family with no certain legal right to their land is less likely to invest substantially in the erection of structures on the property. Out of necessity they will build shelter, but it will be cheap, low quality, unhealthy and illegal.

5. Suitable staff
If Habitat and other organizations involved in urban housing want to become serious players in this field, it is vital to employ, partner with or contract a wide variety of qualified personnel who understand urban housing. Typically, national organizations have employed or contracted some of these skills, but the competency gaps still exist.

6. Financial challenges
The financial challenges involved in costly urban projects cannot be ignored. Working with the urban poor means working with families who either have regular but small income, intermittent income or virtually no income. Few, if any, will have access to finance, even micro-finance. This factor, coupled with the reality that urban projects tend to be more expensive than rural ones, brings yet another range of challenges. In response, Habitat and its partners may need to raise greater amounts of money and increase the level of subsidization. We should look at saving costs by designing cheaper, good quality houses and making use of economies of scale. If we are providing micro-loans, these will need to be adapted to the specific income realities of these communities.

Complicated social transformation
We all know Habitat for Humanity is not just about building houses. The real purpose of what we do is to help communities transform themselves for the better and help people escape poverty housing. The community development process — community interaction, ownership, empowerment and other such words we NGOs love — are truly important to us. Simply seeing buildings go up does not in itself indicate success, and here lies another challenge to Habitat involved in urban housing. Housing for the urban poor generally involves relatively new, poor slum “communities.” Unlike in rural areas, these communities may not really be communities in the fullest, traditional sense of the word. Rural communities are bound together by a mixture of common culture, language, values, religion, relations and social ties that have evolved over generations. In urban slum communities (made up of people who have recently migrated from various

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Background

Nigeria, the most populous African country, is facing considerable housing challenges and is in need of sustainable housing solutions that have the potential to be scaled up to impact the almost 15 million inadequately housed people who live there. To a large degree, many of the problems the poor face when moving to urban areas are a result of public sector failure to anticipate and respond to the increasing demand for urban land and housing. This is worsened by inadequate capacity and allocation of public resources to housing delivery. Isolated housing projects in different parts of the country will alleviate some of this housing need.

In October 2005, Habitat for Humanity Nigeria (HFHN), partnered with the MTN Foundation (MTNF), Nigeria, in a 100-house urban project at Karu. The project was successfully completed in July 2007.

The partnership between MTNF and HFHN aimed at alleviating some of the housing need in urban areas by undertaking urban housing projects in each of the six geopolitical zones of Nigeria. The first zone considered was the north central zone in which Abuja, the Federal Capital Territory of Nigeria, is located. Due to the difficulty encountered in obtaining government or affordable private land in Abuja, Nassarawa state was considered due to its close proximity to Abuja.

A needs survey prior to starting the project confirmed the serious low-income housing need in Nassarawa state. HFHN applied for land from the state government but, due to delays in the government’s response to the land applications, an inexpensive piece of private farmland at Karu, Nassarawa state was purchased instead. (A comprehensive approach was taken in identifying the land, i.e. proximity to public transport, schools and play areas.)

The project

MTNF paid for the land and legal services involved in obtaining the title for the land. However, until the time the project was completed in July 2007, the title for the land had not been obtained due to bureaucratic delays.

In a context where almost all urban housing development is focused up-market — urban housing development is carried out by private developers for the high-income population — the house design adopted was for a two-bedroom flat targeted at low-income earners. Considering that only a minute fraction of housing constructed in Nigeria is accessible to lower income earners, the project, even though not affordable to HFHN’s target group — the poorest of poor — is providing an affordable solution to decent housing for low- to middle-income earning groups of NGN26,000 pm to NGN70,000 pm (USD200 to USD500).

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Since the existing staff capacity of HFHN was inadequate to manage and supervise the project, MTNF funded the employment of qualified personnel. Personnel included a registered architect as project manager; two experienced building technicians as site supervisors; and a store keeper to ensure proper inventory of building materials and work equipments.

To facilitate long-term sustainability and community transformation, training sessions in the community formation process and community management post-occupation were carried out. Prospective homeowners participated actively in sweat equity. Most of them met each other for the first time during training sessions. While fulfilling their sweat equity, they formed friendships even before moving into their new houses and community. The new networks developed by these relationships increase peoples’ trust and ability to work together and expand their access to wider institutions. This new social capital is very effective in improving the management of common resources and maintenance of shared infrastructure.

Infrastructure

Infrastructural facilities like water and electricity were not available on the land, and the access road was inaccessible during the rainy season. Though it was the government’s responsibility to provide such facilities, discussions with government officials revealed no immediate plans to provide such facilities to the area. MTNF provided the funds to repair the inaccessible portion of the access road and for electricity and water to be provided.

Problems and solutions

The major problem faced in this project was “scope creep.” Since this was the first project in which HFH and MTNF were partnering together, the organizations did not have a clear idea of each other’s roles and expectations. Insufficient time was given to properly planning and defining the scope of the project. As a result, the scope of the project kept changing, which affected budgeting and cash flow. In fact, at one time, construction work stopped on site for two months due to cash flow problems.

This was corrected by clearly defining communication channels between senior personnel of HFH and MTNF. It was decided that details of any change in scope should be accompanied by the cost implication and agreed to by all parties before implementation.

Conclusion

Despite all the constraints, the first phase of the project involving the construction of 100 two-bedroom flats was successfully completed in July 2007. As the homeowners move into their new houses, the lessons learned by HFH and MTNF from their partnership experience in the first phase will be put to great use as they plan to implement the proposed second phase of 100 houses in a different location in Nigeria.

Samson Nyam is a civil engineer by profession. He currently serves as the urban habitat specialist at Habitat for Humanity’s Africa and Middle East area office. He may be contacted at snyam@habitat.org.
Background

Habitat for Humanity Malawi (HFHM) was established with the aim of reducing poverty housing in the Republic of Malawi. With a per capita income of US$160, Malawi ranks among the world’s least developed countries. About 52 percent of Malawi’s population of 12 million live below the poverty line.

There is a clear need for low-income decent urban housing in Malawi, considering the stark reality of migration from rural to urban areas, and the unsanitary and poor structural condition of houses in the slums around urban centers. It is believed that the provision of decent, durable houses will help to alleviate or even eradicate poverty, while better sanitary conditions will definitely lead to improved health conditions of the residents.

The Area 49 low-cost housing project

HFHM commenced the Area 49 low-cost housing project, a Greenfield project, at Lilongwe, Malawi, after receiving donations from private donors. The project aimed at improving the housing conditions of families by resettling 250 low-income families from illegal settlements into new houses in a new community in Area 49, a few kilometers away from their present location. Homeowners were offered loans by HFHM to build their house in stages according to a fixed design.

Prior to the commencement of construction, HFHM started to raise awareness for the project in the Mgona community. Family selection criteria specifically targeted low-income households, i.e. families with a household income between MK3,500 and MK9,000 per month (US$25 to US$65), and living in a house with a thatched roof or a roof of bad iron sheets. Families were also expected to fulfill several conditions before being considered as partners. Some of these conditions included a down payment of MK3,000 within two months of their application being approved, and the provision of bricks, firewood to burn the bricks, sand and unskilled labor for the construction of their house. Most of the family selection criteria and conditions of partnership used for the project were the ones being used by HFHM in the rural housing projects that they were traditionally used to doing.

The major problem faced by the Area 49 project was the difficulty encountered in finding participants for the new project. Despite all the awareness raised for the project in the Mgona community, only very few people indicated interest in the project.

To get more families to participate in the project, the catchment area was extended to the Msiliza and Mtandile communities. However, the difficulty in finding participants persisted. Potential participants were discouraged by the fact that once they signed the contract it took a long time — about a year — for house construction.

To encourage more families to participate in the project, HFHM hired three community mobilizers to raise awareness for...
the project. Some of the house selection criteria were dropped because they were based on HFHM’s selection criteria in rural areas and were inappropriate for the urban setting. To encourage more participants, HFHM started providing burnt bricks and firewood to the homeowners.

**Evaluation results**

An evaluation exercise on the Area 49 low-cost housing project carried out in May 2006 confirmed the following:

- Most of the families in the target group did not meet the HFHM family selection criteria (most of which were more appropriate to rural than urban contexts). The family selection exercise was eventually dropped to get more families to participate in the project. More detailed research in the preparatory stage would have indicated this.

- The income level of the target group was very low, and the home loan was not affordable to most of the families in the target group.

- A key to financial sustainability is to design these projects in a way that is affordable based on the income of the community relative to the city and country in which it is located. Standards need to be flexible and designs need to conform to the affordable budget envelope. The poor usually build incrementally and in stages using local building materials.

- The house designs should take into consideration the income levels of the target group. Housing standards should be reviewed to facilitate the development of affordable housing and the use of durable local building materials without sacrificing health, safety and other quality requirements.

- The communities were not fully aware of the product being offered and the requirements to participate in the project. This was corrected later on in the project.

- The communities were not involved in design and implementation of the project.

- Community participation is vital for success in the development of a new community. They know their problems better than practitioners outside. Getting them involved will give them a sense of “ownership” and increase the project’s chances for sustainability.

The challenges encountered by HFHM earlier on in the project were identified and surmounted. The project is now on track.

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1 New construction in an undeveloped area with no construction or development on it.
The paradigm shift: From rural to urban housing
by Kyle Scott

Introduction

Urbanization is inevitable, noted a United Nations report. With the global need so evident, but new, innovative urban housing models in Habitat so few, an intentional organizational shift in focus is in order — a shift that changes the definition of what it means to provide appropriate, decent shelter to the urban poor, and a shift that changes the way Habitat designs its projects.

This article highlights examples from urban contexts in Asia — contexts that will change our perspectives of common Habitat terms such as “appropriate,” “partnership” and “community.” Redefining the meanings of these words is an important step to achieving this necessary organizational paradigm shift.

Housing models of the future: Integrated and holistic

The socioeconomic and political complexity of the urban environment forces us to consider entirely new, innovative and sustainable housing solutions. Limited space and financial resources, employment opportunities, and education and health care services all factor in significantly to the needs of an urban poor community living in close proximity. Where earlier models often had Habitat working in isolation to provide a housing solution for individual families, the new paradigm demands a different response.

The models that are working in Asia are integrated and holistic in nature, and their effectiveness is attributed to the complementary public, private and community partnerships, each with their own unique contribution and specialized services. Interestingly enough, this is what donors seem to be energized by! In marketing terms, this would be both a redesign and a repackaging of the product.

I. HFH Nepal

HFH Nepal is working in collaboration with Lumanti Support Group for Shelter, a nongovernmental organization dedicated to the alleviation of urban poverty in Nepal. Lumanti’s partnership with local government and various development agencies to resettle evicted squatter families became the model of urban housing success.

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HFH Nepal, in partnership with Lumanti Shelter Group, an NGO in Nepal, is providing decent, affordable housing to slum dwellers.
Key contributions for the urban housing project in Kirtipur town, near Kathmandu, were made by organizations and individuals representing a broad spectrum of resources. Land was allotted and purchased through intense negotiations by Lumanti with the mayor and local municipality and the squatter community. ActionAid, an international development organization based in South Africa, provided slum dweller empowerment programs and introduced other key participants, showing the importance that multi-organizational networking was to the success of the urban housing project. Community-based primary education was provided by the Center for Policy Research and Consultancy (CPReC), and water and sanitation facilities supported by the UK-headquartered charity WaterAid and the Asian Development Bank. UN-Habitat provided urban management program support and the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) helped to secure funding.

Leveraging Lumanti’s expertise and urban housing success, Habitat entered into a partnership with the local NGO to build homes for slum families. By May 2007, HFH Nepal had completed 52 houses in partnership with Lumanti in Kathmandu. HFH Nepal worked with the Lumanti-affiliated community-managed microfinance groups, which are now functioning as government-registered cooperatives.

The microfinancing model for this joint urban housing solution matched the savings of the members of the Lumanti-affiliated cooperatives. In addition, the members provided some of their own construction materials and labor. The repayment period of 30 months was short enough to ensure payment momentum, and the loan was small enough to make it an affordable housing solution for the poor.

To ensure proper community involvement and ownership, cooperatives selected families on behalf of HFH Nepal. Once the families’ loan requests were received by the cooperative and verification sent to Lumanti, HFH Nepal transferred their portion of the funds. The success of the microfinance model used in this urban environment with this cooperative is reflected in the 100 percent repayment rate to date.

II. HFH Bangladesh
In Bangladesh, a fascinating and innovative partnership is evolving between private, public, nongovernmental organizations and communities. The partnership takes place in the setting of a rapidly urbanizing country with more than 5 million people living in urban slums in the capital Dhaka and five other cities. The complexity of this urban slum environment requires a multifaceted response through a broad range of partnerships.

HFH Bangladesh’s urban housing initiative aims to develop an integrated, holistic and transformational response through networking and partnerships for a broad range of services to meet the complex needs of the urban poor community.

Integrated Urban Housing Product
The development of a Habitat urban housing community through networking and partnerships is evident in the following project that entails land tenure for 60 drug rehabilitated factory workers and their families.

The key players comprise nonprofit organizations, private enterprises and individuals who have completed rehabilitation and include Job Opportunities and Business Support (JOBS); North Carolina-headquartered Family Health International (FHI); Creating Resources for Empowerment in Action (CREA), a women’s rights group based in New Delhi, India; APON and Dhaka Ahsania Mission (DAM), both local rehabilitation organizations, that partnered with APEX Footwear Factory, Folk International and Bangladesh Braided Rug Limited, both private sector textile businesses; and clients (individuals that have completed the FHI rehabilitation process at one of the three participating facilities and have agreed to partner together).

Since 1998, JOBS has provided skills training and marketing consultancy services to micro-, small- and medium-sized Bangladeshi enterprises. JOBS has received support from...
a diverse group of sponsors including the United Nations Development Program, Family Health International, the United Nations Children’s Fund and the Japanese Bank for International Cooperation. It enjoys an excellent reputation with the private sector in Bangladesh and, through that relationship, has been successful in involving several businesses in pioneering initiatives such as the economic rehabilitation of injecting drug users with Family Health International.

JOBS, in consultation with the owners of APEX Footwear Factory, has proposed a partnership in which Habitat creates housing facilities for the factory workers. JOBS and APEX can guarantee “reliable” homeowners for HFH Bangladesh since the factory employees work under their tutelage. A holistic approach is taken by providing for rehabilitation from drug addiction, employment, urban land tenure and decent affordable housing. It will also guarantee a reliable return of loans, provide housing to the extremely underserved, as well as create housing opportunities in an urban setting.

This building project will be led and managed by the Habitat Resource Center, Dhaka South of HFH Bangladesh, in partnership with JOBS and in active cooperation with APEX Textile Factory. Habitat will be responsible for providing the loans and collecting repayments through payroll deduction from APEX Textile Company. This will ensure timely repayment. JOBS will secure the land and hold the title deed until the homeowner family has paid for their house in full. Once full payment has been secured, the title deed will be handed over, written in favor of the homeowner family with the stipulation that they will not be able to resell the property within a certain time period.

Stakeholder and donor appeal
The appeal of this project to businesses, NGOs, donors and government may be examined in the light of familiar Habitat terms.

1. Appropriate

**Target audience:** The rehabilitation of injecting drug users is a niche market, but one that draws hearts and facilitates the will of donors to respond. There are thousands of other niche markets in slums where Habitat can network to provide an urban shelter response.

The slum dwellers, who migrated to the cities in search of economic opportunities, provide low-cost labor for businesses and are critical to the urban economy.

**Appropriate housing solutions** are determined on a case-by-case basis taking into consideration land tenure, price of land and the complexity of each situation. While this takes time and effort, it will be necessary if we want the right housing solution to fit the context.

**Financing methods:** Small repayments through salary deductions, micro-finance savings-based cooperatives and other models need to be explored.

2. Partnership

The broad range of collaboration necessary in providing an integrated and holistic response is daunting, yet necessary in achieving the Millennium Development Goals and fulfilling the Habitat mission. We need to find out where these urban partnerships are happening and offer a housing solution that fits the context with regard to the needs and concerns of all stakeholders, especially the urban poor.

3. Community

When we think of the word “community” in an urban environment, we need to think holistically. This empowered slum community will have livelihood, health, education and shelter sufficiently addressed. Community housing associations can provide the necessary community leadership that will be the key to their progress and development. HFHI shelter programs can help to facilitate this.

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Medium-rise buildings in urban slums: Bringing Habitat for Humanity to the next level in the Philippines

By Nestor M. Pestelos and Marcia Yogore

Earning only US$90 per month, homeownership was an impossibility for Manolito Basmyor and his family. When he heard he had qualified to own one of the medium-rise units in FTI, Taguig City, he beamed and exclaimed, “Through your sincere desire to help us, you can rely on our full support. Our wholehearted thanks!”

Background

Habitat for Humanity Philippines was established in 1988. By 1994, HFHI set up a Philippine national office, now known as the Habitat for Humanity Philippines Foundation Inc. (HFHP).

HFHP currently maintains more than 100 communities in 20 provinces nationwide through affiliates and local management councils. To date, it has built more than 159,000 houses.

Partnership with Taguig City Local Government Unit (LGU)

Taguig City is a rapidly growing city in Metro Manila. It has benefited from the rapid development of the nearby Makati Business District, spurred by the urbanization of the areas covered by the Bases Conversion Development Authority, now called the Bonifacio Global City.

Due to the fast-paced growth of the Global City, Taguig has become a prime area for locating high-end residential buildings for the rich. On the other hand, the city is a magnet for the formation of squatter and informal settlements mostly by “economic refugees” from outside and inside Metro Manila.

Mayor Sigfrido Tiña has estimated that at least 30,000 housing units are needed for Taguig residents in dire need of decent shelter. The Taguig LGU has established partnerships with various NGOs, including Habitat Philippines, to address the worsening urban housing problem.

As early as 1985, informal settlers from the Taguig area and neighboring municipalities occupied the vacant lot of the Philippine National Railway (PNR) compound. The PNR site
is part of nearly 12 hectares of land located inside the Food Terminal Incorporated (FTI), a major economic processing zone in Metro Manila and home to major local and multinational manufacturing companies.

A 1995 National Housing Authority census of the settlers inside the PNR–FTI compound recorded 668 occupants, which has since increased to about 5,000.

In 2004, in order to address the problem, the national government signed a Memorandum of Agreement with the local government of Taguig and FTI to provide socialized housing for the people by utilizing a vast expanse of the land inside the PNR-FTI compound — 5 hectares was allocated for socialized housing.

In 2005, HFHP renewed its partnership agreement with the Taguig City LGU to build more medium-rise buildings (MRBs) in the city, particularly in the FTI area. (HFHP had previously partnered with them to build 10 medium-rise buildings with a grant from the European Union.)

In 2006, HFHP started on Phase 1 of the new partnership project with Taguig City on a 6,000-square-meter lot in FTI for the construction of nine buildings for 108 families, with the Rotary Club of Manila providing counterpart funding. The city government allocated the land.

In early 2007, HFHP prepared a proposal to construct 33 additional buildings for 396 more needy families in the second phase of the FTI project.

Building MRBs the Habitat way

HFHP believes building MRBs is key to addressing poverty housing in the country, particularly in densely populated cities such as Taguig.

In Taguig, as in other rapidly urbanizing areas, land prices have skyrocketed as the demand for land continues to grow. Meanwhile, more and more people continue to migrate to the city and become informal settlers on private and government land.

HABITAT PHILIPPINES BELIEVES BUILDING MRBS IS KEY TO ADDRESSING POVERTY HOUSING IN THE COUNTRY, PARTICULARLY IN DENSELY POPULATED CITIES SUCH AS TAGUIG.

Because of the steep demand for land, Taguig cannot continue to supply government land to informal settlers for use in one-story houses, or even for row houses. The efficient use of land is therefore imperative.

The land allocated to the partnership project is owned by the city of Taguig. Home partners are allowed to use the land virtually for free (called “usufruct rights”) for about 50 to 75 years. The home partners, therefore, pay for only the house.

Pictured here is the first MRB constructed in 2004 by Habitat for Humanity Philippines in Taguig City with funding assistance from the European Union.
Medium-rise buildings in urban slums: Bringing Habitat for Humanity to the next level in the Philippines
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Partnership with government funding institutions
Affordable housing is a big issue in highly urbanized areas. This is true for both the formal and informal sectors, which will never be able to afford even the mass-produced commercially sold “low-cost” houses.

This is where HFHP is “taking urban housing to the next level.” By establishing partnerships and tapping alternative funding with quasi-government funding institutions Pag-IBIG (for the formal sector) and Social Housing Finance Corporation (for the informal sector), both sectors are finally able to own affordable houses through long-term amortizations.

Using funds raised from grants, HFHP constructs the buildings. Once the buildings are completed, Pag-IBIG or Social Housing Finance Corporation can turn around with the funds to help build more buildings. These funding institutions then collect the monthly loan amortizations from the home partners over a period of up to 30 years.

Nestor M. Pestelos currently is transitioning as regional program manager for Southeast Asia with Habitat for Humanity Asia/Pacific to a post as HFHI program adviser. He joined Habitat’s Asia/Pacific office after retirement from UNDP South Pacific as chief technical adviser on Community Development and Local Governance for a total of 11 small island and atoll countries.

Marcya Y ogore has been HR and administrative manager since she joined Habitat for Humanity Philippines in 2001.

Improving what we have
by Robin Black

“Poverty housing” encompasses to two broad categories:

- The shortage or lack of housing: to deal with this, we need new or extended housing.
- The quality of housing: to deal with this, we have to improve what we have.

In 2006, for the first time ever, the world’s population in urban environments overtook the population in rural settings. Consequently, for Habitat for Humanity in Europe and Central Asia, it has become evident that much of our work must focus on the improvement of housing, in addition to increasing the quantity of the social housing stock.

This article will focus on improving the quality of housing, and will take the renewal of specific building components in condominium-style apartment blocks in Bishkek, Kyrgyzstan, as an example.

At the time of construction in 1976, the five-floor, 130-unit “Eireenna” block was one of the more desirable social housing solutions provided by the state which was, at that time, responsible for social housing. The attractive features of the block included:

- Private apartments
- Only four families per shared toilet and bathroom
- Eight gas cookers per floor in the communal kitchen
- An elevator
- A common laundry and individual storage room in the basement

Though the Eireenna condominium was once a relatively desirable place to live in Bishkek, when I first visited the block in December 2005, I witnessed some of the most pitiful living conditions I have ever seen in a multi-unit apartment block:

- Water was running in through the roof and down the walls.
- Various types of mold grew in each apartment, and fungi growth was rampant in communal areas.
- The stench of mold and dampness lingered with the occupants for hours after leaving the block.
- Frequent short circuiting of the electrical system from water in the system.

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• The elevator was not functional for many years.
• The sanitation system functioned only in some of the shared toilets.
• The kitchens had been converted into additional apartments.
• The little insulation in the prefabricated wall panels had long since failed.
• Single glazed windows rattled in their frames.

The ramification of this on the quality of life for the residents manifested in numerous ways:
• High incidence of pulmonary disease, specifically among children and the elderly.
• Nothing could be left or stored on the floor, which continually flooded.
• Cold and damp conditions.
• All children sat/played on top of the beds. Those who had rubber boots could play on the floor of the apartments and communal hallways.
• Everybody wore outdoor shoes inside the home (culturally in Kyrgyzstan, it is the norm to remove outdoor shoes at the entrance of a home).
• Time and energy wasted from walking to improvised toilets outside the building because of the inoperable elevator.

Prior to the change in politics in the region in the early 1990s, the state, which owned the apartment block, took care of repairs and preventative maintenance. Immediately following the change in politics, industry and social housing were privatized across the country. Many families — specifically those who worked in the privatized industries — bought their apartments and while they had jobs took care of their apartments. However, no one was made responsible for preventative maintenance of and repairs to the communal elements and areas in the block. This resulted at first in a gradual deterioration of the block and failure of many of the components. Once this reached a critical stage, the failure of the components became more sudden — specifically, the total failure of the roof covering.

The residents of Eirenna mobilized themselves as far as they could to take control of the situation. They formed a representative group to become legally registered and joined the city-wide Condominium Association Group, which would give them a voice and represent them to government and other supportive organizations.

From here plans began to take shape. The prioritized needs were identified by the families, and HFH Kyrgyzstan, as the legal entity, was named to manage the repairs. The condition of the building was surveyed and repairs discussed between the families and HFH Kyrgyzstan. A democratic decision was taken to renew the roof. However not all families — specifically those on the ground and first floors — agreed to this as they were not directly affected by the defective roof covering. This required a lot of deliberation with the families. The representative group from Eirenna would collect the payments from the residents and pay HFH Kyrgyzstan in one lump sum. Many of the families could not make a financial commitment for anything more than the roof renewal. Since this was a new model for HFH Kyrgyzstan, this project would demonstrate if the model suited the families, the association and HFH Kyrgyzstan. The roof was renewed in late 2006.

I visited again in October 2007. From the outside there were few noticeable changes to the block. Inside, my first impressions were that the lights were working and people gathered in the...
The walls still bore the staining of years of water running down. However, the mold growth had stopped. The greatest impact on me was the absence of the stench of mold and damp. There were children running through the corridors and playing on the floors. In the homes, people removed their shoes at the entrance to the home; beds were no longer used to keep household items off the floors. The floors became part of the home again. The atmosphere inside the homes and throughout the communal areas is remarkably different, a change for the better. The renewal of the roof appears to have been a catalyst for families to take the intervention further. With the common water and sanitation areas now taken care of, residents have been able to paint some of the formerly wet walls. Two families that I met stated that there have been some improvements to their families’ health.

The transformation has begun, yet there is much more to do. Once the families and association have demonstrated their commitment to the project and payments are received on time, the next construction phase can begin.

The estimate is that there are between 150 to 200 apartment blocks like these in Bishkek, whose residents are within HFH’s niche. The roof construction is finished, but the end of poverty housing for these families has just begun.

Robin W. Black is construction manager of HFH E/CA. Robin has a master’s degree in housing and urban development from Oxford Brookes University, and has 24 years’ experience in the building trade. Prior to joining HFH, Robin was involved in development work in Zimbabwe, and post-emergency reconstruction in schools, health centers and refugee camps in Macedonia. Robin may be contacted at rblack@habitat.org.

With the help of HFH Kyrgyzstan, residents of the “Eirenna” apartment block were able to repair the condominium’s 30-year-old roof, resulting in improved living conditions.
Partnering with housing organizations
by Steve Little

One of the mandates of Habitat for Humanity’s strategic plan is to increase the number of families served through partnerships.

As we investigate potential partner organizations and explore ways of working together with them, we discover many new ideas. But at the same time, we see some of the same ideas Habitat for Humanity’s leadership has preached since our movement’s inception — family participation, community empowerment, house repayments, etc. As we form relationships with other organizations, we realize that in spite of our differences we have a lot in common with other housing organizations.

Habitat for Humanity signed its first national-level covenant with the Swedish Cooperative Center in 2004 in Honduras, and a regional covenant in 2006. We currently are developing initiatives in Honduras and Nicaragua, and will soon include Guatemala.

The self-managed housing cooperative model is equally applicable in urban and rural areas. This housing model, initiated in the late sixties in Uruguay as a response to the enormous and unsatisfied needs for adequate housing, is now being used in nine countries in Latin America, adapted to fit the local culture and legislation.

Definition
A housing cooperative is an organization where the members own the cooperative. Each member has a vote and the cooperative is run in a democratic manner. The members of the cooperative form the general assembly, which elects a governing board. The cooperative owns the land, the buildings including the houses, the green areas, the services and everything else that makes up the habitat within the cooperative.

Advantages
This model has several advantages in fulfilling the need for adequate housing for the poor. It builds community and empowers women and men. It reduces costs to the dwellers and the lender and can simplify management.

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Self-managed housing cooperatives in urban areas
by Viveka Carlestam and Gustavo Gonzalez

The self-managed housing cooperative model is equally applicable in urban and rural areas. This housing model, initiated in the late sixties in Uruguay as a response to the enormous and unsatisfied needs for adequate housing, is now being used in nine countries in Latin America, adapted to fit the local culture and legislation.

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A housing cooperative is built on one large plot of land, which is especially easy to manage in an urban setting. Housing models based on individual plots of land require much more administration and bureaucracy in already heavily bureaucratic countries in Latin America. The cooperative model reduces the bureaucracy, as well as administrative and transactional costs, because one entity (the cooperative) manages the land and the loan for the construction of houses.

Lenders reduce their risk since the entire cooperative and its belongings represent the collateral for the lender. Finally, several studies have demonstrated that the total cost of the houses is reduced by about 25 percent because the members build the houses and establish the cooperative through self-help.

Characteristics

1. Self-management: The people involved make all the decisions and have complete control of the process. Empowerment of the people is necessary for the model to function. Self-managed housing cooperatives are social enterprises, depending on the capacity and commitment of the people.

2. Self-help (mutual help): Self-help is not synonymous with self-construction. Self-help is a method by which every family in the cooperative contributes the same amount of time building all aspects of the cooperative. The members are initially trained in all the aspects of the construction process, and then they learn by doing, always with the guidance of a construction supervisor. This also means that cooperative members carry out the administration, the purchase of building materials and the payments. Managing all aspects of the construction of the cooperative is thus a wider task than solely building the houses. Specific task groups are organized in the cooperative to distribute the work and to clarify the roles of each member.

3. The right to use the commonly owned housing cooperative: People tend to think that the only form of ownership is private and individual ownership. We believe that alternative forms of ownership — cooperative or social ownership — are much more appropriate for vulnerable people. Private ownership has been shown to have some disadvantages for vulnerable people. Most significantly, it can create pressure to sell for a short-term financial gain in times of crisis. This means that the vulnerable lose the long-term benefits that an adequate home can provide.

We believe that housing is a human right and a prerequisite to fulfill other human rights. If housing is only seen as a product, it can never fulfill the right to adequate housing of the vulnerable people. They will not be able to afford it.

The cooperative ownership model creates a life-long right to use the house and the facilities of the cooperative through a legally binding contract with the member. The labor contributed by members has an economic value, built into the contract. If a member opts to leave, the value of his/her labor is paid out to him/her. The contract establishes the value of the loan to each member and how it will be repaid.

4. Technical assistance: Cooperatives require many types of technical assistance to successfully construct their housing cooperative. Multidisciplinary technical assistance teams are set up in the cooperative, including an architect, legal counsel, a social worker and an accountant. The team gives continuous training and monitors the whole process.

This model of self-managed housing cooperatives has been used for the last 37 years in Uruguay. More than 20,000 families now have adequate housing in the country. Most promising, this cooperative housing model builds more than houses. It builds communities of empowered people; it encourages personal and social commitment to maintenance; it reduces costs and eliminates intermediaries; and it is tailored to the needs of the families.

Viveka Carlestam is regional director of the Swedish Cooperative Centre. Gustavo Gonzalez is regional program coordinator of the Swedish Cooperative Centre. Both are based in Latin America.
Habitat for Humanity Latin America and the Caribbean recently finished a study on the supply and demand of housing production in three different contexts: Recife, Brazil; Bogota, Colombia; and Mexico City, Mexico.

In Recife, the capital of the state of Pernambuco, about 700,000 people live in precarious conditions, according to the report published by the State Forum for Urban Reform.

In Bogota, Colombia’s capital, according to official data, over the last few years the increase in displaced persons has led to a steady increase in the population density, which has risen from 183 persons per hectare in 1994 to 228 persons per hectare in 2003.

In Mexico City, according to José Luis Cortés Delgado, professor and researcher at the Universidad Autónoma Metropolitana Xochimilco, there were just over 4 million inhabitants in 1960. The population rose to 8 million in 1970 and reached almost 20 million in the year 2000.

The study seeks to identify the factors that determine the success or failure of housing production in urban contexts.

The study
According to Rodolfo Ramirez, Housing and Human Settlements director for Habitat for Humanity LA/C, all the stakeholders involved in housing supply and demand were identified: the community or person with housing needs (the demand), private initiatives, the government with its housing programs and public policies about housing rights, the suppliers, and the population that gets housing through Habitat (the supply). Also identified were existing financial and legal barriers which impede housing access for the majority of the population.
Main findings
The study shows that there are common and specific factors that help or hinder access to housing in each of the three contexts.

In Colombia, more than half of the population lives with some aspect of the right to housing unfulfilled. The existing confusion in the country on the reach and content of the right to adequate housing opens the possibility for governments to bring into effect the right to adequate housing emphasizing quality of the solution and not just property.

However, society’s massive effort is only to produce property owners. Thus, the quality of life that housing generates is not appropriated and instead is devalued.

The government, then, needs to define the essential minimum levels of the right to adequate housing and to adopt a long-term national housing strategy that produces public policy.

The scarce resources that the government assigns to low-income housing policy must be assigned exclusively to improve the housing conditions of the poorest and most vulnerable homes. It should not be designated to promote construction and to generate employment.

Likewise, a definition of the housing policy for the displaced population is urgent. The currently regulated family subsidy is not the best option. What must be anticipated are the mechanisms and incentives for community members to return to their place of origin or to relocate to an area similar to their place of origin. In addition, temporary assistance offered upon their arrival needs to be in place.

In Brazil, the pilot project of the Social Production of Habitat that focused on eight housing settlements in four different communities was supported by HFH Brazil in alliance with other governmental and nongovernmental organizations. These are housing settlements in special zones of social interest (ZEIS is the acronym in Portuguese) that have the possibility of urbanization, fiduciary regulation and municipal support.

A key finding is that all these communities are organized with common goals, have more than one spokesperson and the presence of several NGOs (among these is Habitat Brazil) and governmental organizations.

The researchers
The study was carried out by consultants, teachers and NGOs focused on the problem of the lack of adequate housing and accelerated urban development in Latin America.

In Recife, the study was conducted by the Federal University of Pernambuco through its doctorate program in urban development. They implemented methodologies and analyses from the academic point of view.

In Bogota, the NGO Fedevivienda was responsible for the investigation. This is a recognized, region-wide organization with more than 20 years’ experience in housing solutions in urban contexts. It contributed a methodology and analysis from a nonprofit perspective.

In Mexico, the researchers were private consultants that developed the task under private supervision.

Analysis
The study is currently in the analysis and conclusion period. Rodolfo Ramírez and Minor Rodríguez, housing solution specialist, are currently working with urban development and housing production players in the three cities included in the study to share key findings and seek feedback to enrich the study’s conclusions.

The results will be incorporated into design and planning interventions, and will be shared with other organizations involved in housing.

In addition, HFH LA/C has invited key external stakeholders such as Rubén Sepúlveda, director of the Housing Institute of the University of Chile; Lorena Zárate from Habitat International Coalition; and the deputy director of the Costa Rica-Canada Foundation to participate in the analysis of the findings.

Next step: Designing a program
Once the factors and stakeholders have been identified, we will promote the design of an intervention program to be implemented in each of the contexts studied.

This means that in Bogota, Recife and Mexico City, we will be able to implement programs with different characteristics. Local and international players will participate in this process.

Program implementation
A third and final period will be the implementation of the designed programs. The cycle from study and analysis of a reality through implementation and intervention to transform that reality will be completed.

Manuel Mancuello is a writer and editor for HFH LA/C. He may be contacted at mmancuello@habitat.org.
Habitat for Humanity’s work in urban settings in the United States

by Stephen Seidel

S
ince Habitat for Humanity’s inception more than 30 years ago, affiliates have been operating in urban areas throughout the United States. Indeed, some of the largest and most successful affiliates in the country are serving urban and metropolitan communities. Examples include Jacksonville and Miami (Florida), Atlanta (Georgia), Charlotte (North Carolina), Houston and Dallas (Texas), Twin Cities (Minnesota), Milwaukee (Wisconsin), Denver (Colorado), Nashville (Tennessee), and Phoenix (Arizona). Nevertheless, the performance of Habitat affiliates in urban areas over the years has lagged, in relative terms, the output of Habitat affiliates in mid-sized cities and smaller, more rural areas.

To address this issue, HFHI’s U.S. area office embarked on an Urban Strategies Initiative in 2001. Through this effort, led by the St. Paul-based Wilder Foundation, HFHI studied the performance of the most productive urban affiliates. This led to the identification of seven factors critical to the success of Habitat affiliates operating in urban areas:

- **Building capacity and infrastructure for urban success**: assuring that the affiliate is operating successfully as a business and is receiving appropriate governance and leadership from its board of directors.
- **Achieving production scale through partnership and innovation**: an affiliate attains a notable level of production which establishes the affiliate as a meaningful force in the affordable housing movement in its community.
- **Advocating for affordable housing and community transformation**: affiliate recognizes and participates in the public policy matters that affect affordable housing.
- **Embracing diversity and inclusiveness**: affiliate acknowledges and celebrates the diversity of its service areas, and reaches out to all sectors of the community to carry out its work.
- **Advancing family partnerships**: affiliate pays attention to and implements measures which help to ensure the long-term success of its partner families.
- **Building on volunteer experience**: affiliate creates a high quality experience for volunteers that will keep volunteers coming back for more.
- **Tapping the urban resource base**: affiliate balances creativity with financial prudence in accessing the wide range of resources available to affiliates operating in urban settings.
In recent years, urban affiliates in the United States have pursued initiatives based on these success factors to bolster their work. Many urban affiliates have adopted new strategic plans that call for bolder and more aggressive production plans. Increasingly, urban affiliates are collaborating with other housing developers to create larger scale, mixed income communities. A growing number of affiliates are joining coalitions of other organizations concerned about the affordable housing crisis in their communities and are lending their voice in support of policies that affect the broader affordable housing movement. And more and more urban affiliates are tending to the quality of the volunteer experience they provide and are increasing their engagement of young people, helping to instill the habit of volunteerism and community service in the next generation.

Still, the challenges of producing affordable housing in urban and metropolitan areas are considerable. In part, this is due to the persistently fluid and evolving attributes of metropolitan areas in the United States. Going beyond the simplistic urban/rural paradigm, Bruce Katz, director of the Metropolitan Policy Program at the Washington D.C.-based Brookings Institution, has designed a more layered and nuanced depiction of the composition of metropolitan areas.

In this model, the "Metro City," or the older urban core, is often the downtown section of the metro area, where intense extremes between substantial wealth and debilitating poverty can be found. Surrounding the Metro City are relatively old suburban areas ("First Suburbs"); fully developed second-ring suburbs ("Mature Suburbs"); rapidly developing, further-flung areas ("Exurbs"); smaller, once-independent free-standing cities ("Small Metros"); and agricultural or undeveloped areas ("Rural").

In the United States, many urban affiliates' service areas encompass most or all of these types of communities, which adds tremendous complexity to the style and economics of affordable housing production that the affiliate must master. In other areas, however, multiple affiliates are operating in these metropolitan areas which increases the incidence of competition and conflict among affiliates operating in the same "market." And as Americans' desire for more space persists, as most demographers predict, the challenge of characterizing whether a community is urban or something other than urban will continue.

In the future, the affiliates that will be most successful will be those that can adapt their strategies to the ever-evolving characteristics of the settings in which they operate. At the same time, successful affiliates will keep their grounding in the core aspects of the Habitat program: effectively partnering with low-income families, mobilizing the active engagement of the entire community, and presenting the works as a powerful demonstration of God's presence in our lives. These core principles apply no matter where a Habitat affiliate works — urban, rural and everything in between.

Stephen Seidel is currently director of Field Operations-Thrivent, State Support Organizations for HFHI.

He has been actively engaged in the work of Habitat for Humanity for more than 20 years, starting as a volunteer with Twin Cities Habitat in 1987, and then serving as that affiliate's executive director from 1989 to 2004. In 2004, he joined HFHI's U.S. area office as director of Urban Programs, and in 2007 was named director of Field Operations for Thrivent and State Support Organizations. Stephen is active in other affordable housing organizations, including serving on the board of Twin Cities LISC, chairing the Housing Minnesota Campaign Steering Committee, and serving as a member of the Twin Cities United Way's Housing Connections Initiative and the St. Paul Housing Action Plan Task Force.

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The complexities of delivering urban housing projects
Continued from page 5

parts of the country, or even from other countries) most of these commonalities are not present. They are communities by default — by virtue of the fact they occupy space in close proximity.

Working with communities that are heterogeneous, disorganized, and without clear social networks and leadership structures makes social housing development far more complicated and risky.

Developing urban housing where the community involvement

WE ALL KNOW HABITAT FOR HUMANITY IS NOT JUST ABOUT BUILDING HOUSES. THE REAL PURPOSE OF WHAT WE DO IS TO HELP COMMUNITIES TRANSFORM THEMSELVES FOR THE BETTER AND HELP PEOPLE ESCAPE POVERTY HOUSING.

and development aspect has not been done, or done poorly, could result in that housing project later becoming a slum or crime-ridden ghetto. Habitat should clearly define what “soft” outcomes are desired when developing or transforming urban communities. These should be included in the indicators of success, and we should be able to measure our performance accordingly. Such indicators could include level of community volunteerism, social services provided by the community itself, level of crime, sense of belonging, etc.

Talking, listening, networking

Engaging the community in a housing development process in a city or town is introducing a necessary but significantly complicating factor in what is already a complex process. When undertaking an urban development project, it is not enough to understand the development process from a technical angle (land registration, township registration, legal compliance issues, provision and installation of services, etc.); one also needs to understand how to engage the local community leadership.

In an inner city urban renewal project we are designing in the city of Toliar in Madagascar, we have had to directly and constantly involve the local community representative leadership (known locally as the Fokantany), the local municipality and the regional urban management body. In addition to these key players, we also consulted several government departments, other NGOs and potential donors. The process though slow is essential. Leaving out some stakeholders and role players could later mean an unsuccessful urban project. Some governments and their agencies are starting to realize that a good urban settlement and development program is not just about grand planning, engineering and construction, it is primarily a social project. Thus, if Habitat develops the right capacity and competency for this field of work, we are well placed to make a significant contribution to such a process as we understand and have much experience in the social aspect of housing programs.

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The paradigm shift: From rural to urban housing
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Conclusion

A new perspective for designing and implementing a housing solution through a more integrated and holistic urban community approach is the paradigm of the future. The bottom line is that this new paradigm incorporates many of the UN Millennium Goals by improving the lives of urban slum dwellers through the creation of livelihoods, improvement in healthcare and education, and in the provision of appropriate shelter. This new paradigm involves more stakeholders and it empowers a wider community to make decisions that will increase their ability to contribute effectively to the needs of their families and fellow urbanites.

We shouldn't ever lose sight of the rural poor and their needs. However, let's take greater initiative to develop appropriate and innovative urban housing solutions that prioritize public and private partnerships and that are truly community oriented. The impetus should be our mission call, the opportunities for dynamic collaborative networks and the cry of the slum dwellers.

Kyle Scott is regional program manager of HFHI’s programs in South Asia. Kyle was the executive director of LAMB Hospital and Community Health and Development Project in northern Bangladesh from 1994 to 2002, and served as an adjunct professor of the Torchbearers Bible School in Erseke, Albania, while completing further studies. He joined Habitat in April 2005 as the national director of HFH Bangladesh. Kyle holds a master’s degree in global leadership from Fuller Theological Seminary.

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