

# Housing at the Center of Recovery:

## Building back better through policies and systems in the developing world

Policy Discussion Brief

by Habitat for Humanity International



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*This discussion brief will serve as a conversation starter with global stakeholders in post-pandemic recovery, including EU policy makers. This brief will demonstrate potential pathways of intervention to ensure housing is centrally incorporated into equitable and sustainable efforts to rebuild in the post-pandemic years.*

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## Introduction

Making no distinction between developed and developing countries, the COVID-19 pandemic has hit the world hard. Pre-existing and systemic inequalities have been exacerbated by the pandemic, and disparities in health care, access to resources, and concerning stability, have been made clear.

Current efforts, understandably, focus on saving people's lives through emergency health interventions, improved hygiene measures and global immunization campaigns. Yet, the expected economic and social fallout will perhaps pose even larger - and certainly longer term - problems for all of us. Securing and protecting adequate standards of living for all the people will not be the only key issue. The global COVID-19 disruption has also seriously threatened the implementation of the Sustainable Development Goals (SDG) in our 'decade of action'. In order to confront this truly challenging reality, recovery and resilience plans are currently being developed around the world, rightfully unified by aspirational 'building back better' and 'people-centered' philosophies.

Developing countries, and in particular their most vulnerable populations, are likely to be affected most negatively. This *Discussion Brief* focuses on these countries and makes the case for the crucial role of *housing* - in all its manifestations - in the post-pandemic recovery efforts.

When examining the ways in which people have been further disenfranchised by the pandemic, much of it can be linked to a lack of adequate and affordable housing. By strategically and systematically confronting those inequities, a comprehensive case in favor of housing will be presented in this paper. More specifically, it is argued that because of its foundational societal importance and multiple cross-societal benefits housing belongs at the center of recovery efforts. A well conceptualized, multi-faceted and evidence-based argument will be made that through improved policies and systems housing can and will deliver on this great responsibility. As we build back from the global COVID-19 pandemic our vision must be clear: improving equity, sustainability, resilience, and trust within and across our communities.

## **The Case for Housing: Why Policies, Institutions, and Investment for Housing are Essential in the Post-Pandemic Rebuilding Efforts**

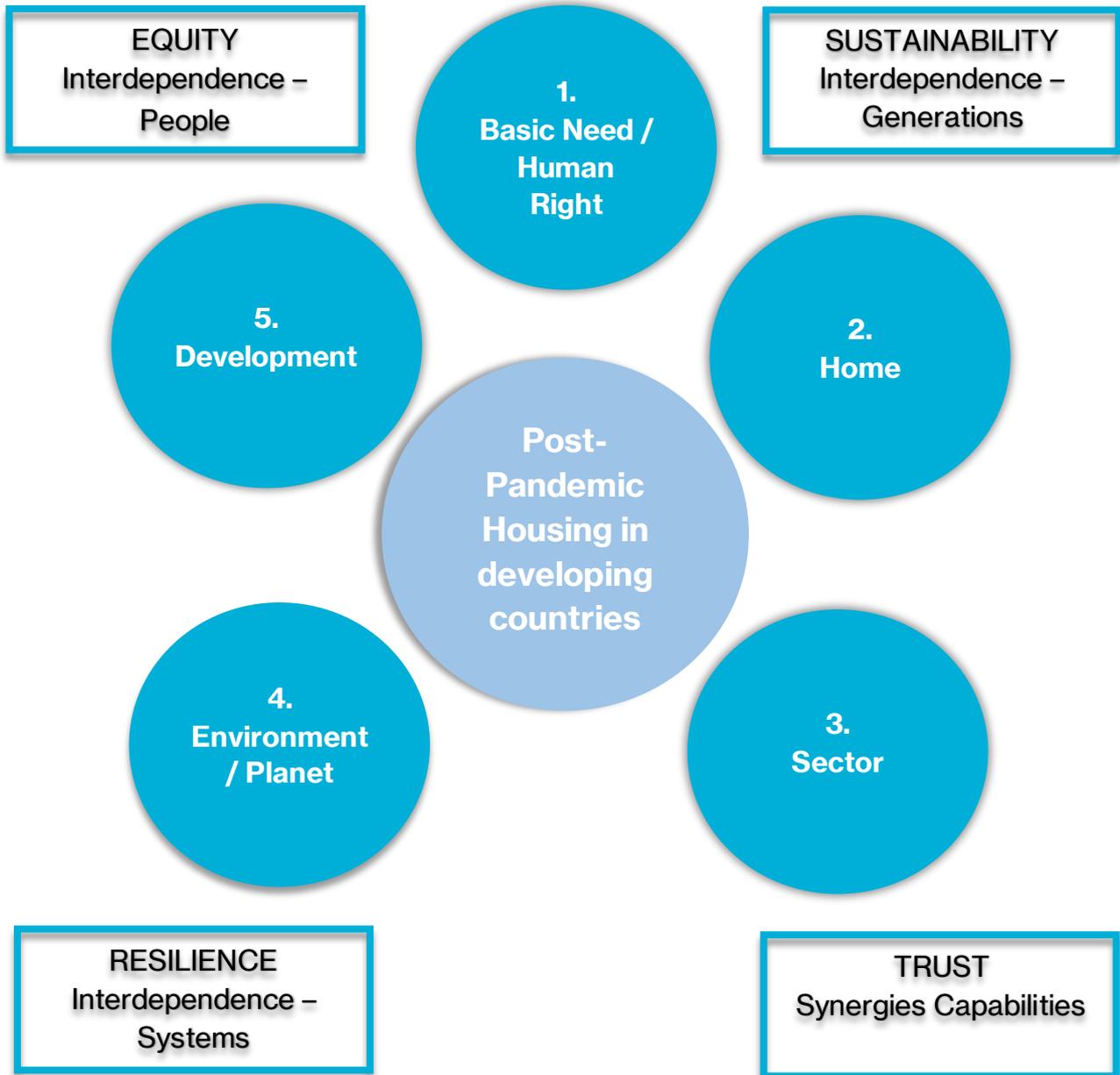
### **The Value System of Housing in a Post-Pandemic World**

Housing touches on all aspects of our lives. Every individual in the world seeks adequate and affordable shelter as a necessary means to achieving stability and success. The framework presented here allows for an understanding of the value of housing in its multi-faceted forms in the post-pandemic world and identifies specific priorities for action. This is not a hierarchy of norms and objectives surrounding housing, but a set of values and goals that are equally significant. It is proposed that there are five 'areas of focus' that help us to understand how housing could become an essential vehicle to uncovering equitable and sustainable recovery in a post-pandemic world: (1) housing as a basic need and human right, (2) housing as a home, (3) housing as a sector, (4) housing as a means to achieve development, (5) and housing for our environment and our planet.

This framework can be linked to fundamental and high-level principles for governing societal development efforts in the future (as elaborated on in the UN framework for the immediate socio-economic response to COVID-19 (United Nations, 2020) and the United Nations Research Roadmap (2020)). These principles are: a) EQUITY, or recognizing the interdependence between people, and the commitment to fairness and pursuing win-win based outcomes; b) SUSTAINABILITY, or valuing the interdependence between generations, and the commitment to spreading responsibilities, burdens and risks across generations fairly, and c) RESILIENCE, or acknowledging the interdependence between systems and the commitment to build common capacity in order to absorb shocks and mitigate crises. A fourth goal is added here, d) TRUST, or the primary relational tool that fosters synergies and expands capabilities between people, and therefore powerfully boosts cooperation, collaboration and all forms of partnership arrangements.

In this discussion brief, this framework will be used to illustrate the centrality of housing in ensuring effective relief from the impacts of the COVID-19 pandemic in countries around the world.

## Value System of Housing in the Post-Pandemic World



## (1) HOUSING as BASIC NEED and fundamental HUMAN RIGHT

Housing has always been a basic human need, just like food, clothing and security. This fundamental importance of housing to human life has been safeguarded by the United Nations declaring it one of the basic human rights enshrined in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights.

### Key Aspects of Current Moment

During the global COVID-19 pandemic, housing has become the undisputed centre of everyone's life – across the developed and developing world. In times when employment, commercial activity, schooling as well as cultural and recreational activities have been shut down because of the restrictive health measures, many people, families, and households have experienced a time of intensified domestic life. At the same time, the heightened significance of the relationship between health (both physical and mental) and housing has been put into focus. As this 'basic need' characteristic of housing is being illuminated powerfully now, the spotlight is also shifting onto legal and political mechanisms to ensure this foundational need is met for everyone. The protection of the fundamental right to housing has perhaps never been more important.

### Implications for Post-Pandemic Housing

- Housing quality has been affecting health outcomes of individuals for a long time, and the pandemic has only reiterated this correlation (Sheuya et al, 2007). The important link between the **physical health and housing** becomes evident as it relates to the physical condition, or adequacy, of housing (e.g. heating, mold, pollution and noise) and social housing conditions (e.g. overcrowding, quality of household relations and domestic violence risks).
- Implications for compromised physical health are matched by the effect of housing quality and stability on **mental health**. This frequently under-recognized health issue may result from constrained freedoms, strong curtailing of familiar activities, multiple fears and anxieties, general uncertainty, truncated social bonds and links, and heightened levels of general stress – which can all be exacerbated by one's housing situation. In this context, an adequate and affordable home can increase stability and therefore lessen emotional burden, resulting in positive impacts on both mental and physical health.
- If housing is the central space of people's activities, all **housing-related services** deeply matter for people's health. In order to achieve healthy housing, there must be access to safe drinking water, reliable energy for cooking, heating, lighting, sanitation and adequate washing facilities, means of storing food, refuse disposal, site drainage and emergency services. However, in many contexts around the world, these basic services are not readily available for all, and the lack of many of these services during the pandemic has exacerbated unnecessary exposure to disease. Moreover, the lack of access to these basic services can lead to the deterioration of human settlements, and especially in the contexts of rapid urbanization the inability to meet the demand has exacerbated pollution, which in turn has led to undesirable health consequences (Hove et al, 2013).

- The pandemic has drawn greater attention to ***un-housed or inadequately housed people***. These include hundreds of millions of people that live in informal settlements, those many that consume under-serviced housing because services are lacking or because people are not able to afford them, and critically, all homeless people and rough sleepers around the globe.

## The Path Forward: Priorities for building back better

Policies in the name of *HOUSING* as BASIC NEED and fundamental HUMAN RIGHT should be discussed, developed and promoted in at least four interrelated ways:

### A - PROTECT THE MOST VULNERABLE

Currently, pre-existing patterns of exclusion combined with the devastating social and economic impact of COVID-19 has further deepened poverty and vulnerability amongst people with the fewest resources (Sameh Wahba, World Bank, 2021). Paramount is therefore the provision of adequate shelter for the most vulnerable, including homeless, displaced people, children, women, minorities, etc. Adequate shelter includes the necessary health and hygiene needs in accordance with COVID-19 pandemic mitigation measures.

### B – RECOGNIZE RIGHTS ACROSS THE LAND RIGHTS CONTINUUM

All forms of housing agreements require protection in the current crisis, cutting across the formal/informal housing divide, different tenure types, different socio-economic characteristics, and cultural differences. Measures equally include banning - and/or placing a moratorium on - evictions, as well as providing direct support in form of cash benefits, delaying mortgages payments and freezing the rents, establishing relief funds for landlords and enhancing flexibility of regulatory frameworks and building codes. The land rights continuum constitutes a robust, normative reference point for ensuring that no stakeholder will be forgotten under any 'protection umbrella' created to address housing.

### C - INVEST IN PERMANENT WATER AND SANITATION SERVICE UPGRADES

The pandemic urgently calls on us to confront all forms of inadequate, low-quality and unhealthy housing. Upgrading existing housing is of most immediate concern including increasing the provision of handwashing stations, providing cleaning materials and guidance, and supporting households to improve their home with ventilation, drainage, sanitation, and food storage. Relocations must be avoided. In this context “...density is not the problem, but you have got to manage density” (Junaid Ahmed, World Bank, 2021). The goal of ensuring uninterrupted informal and formal access to utility services (e.g. water, sanitation, electricity, waste removal) applies to all settlement types.

### D - PROTECT THE ADEQUACY OF HOUSING

The adequacy of housing, which has seven components as defined by the United Nations - security of tenure, availability of services, affordability, habitability, accessibility, location and cultural adequacy - is to be protected under all

circumstances. This human right entails the endorsement of the continuum of land rights approach; recognizing that there are several tenure forms that are appropriate, robust, effective, and legitimate. Incremental housing improvements are an important part of this framework, although frequently overlooked.

#### Key Actors/Stakeholders/Entities:

- Central, state and local governments and their administrative apparatus'
- Community organisations, civil society organisations and private sector organisations and entities
- NGO's, international organisations, donor countries and entities
- Financial institutions across the spectrum

#### Key Discussion Starter Questions:

- Which aspects concerning the legal framework of the adequacy of housing are most compromised, and why? What need to be done to ensure implementation now?
- Which barriers stand in the way of using the 'Continuum of Land Rights' - approach? How can they be circumvented?
- By which means can the most vulnerable people and communities be protected today? What are the biggest social, economic, political, or environmental impediments to achieving adequate and affordable housing for these specific groups?
- Which strategic, legislative, legal, governance and/or institutional changes are currently needed to safeguard the physical well-being of all residents, in formal and informal settings? Which barriers can be identified, and how might they be removed?
- Which good practices and best practices in the area of basic shelter needs and associated human rights enforcement can be identified across the developing countries? How can these be further promoted, upscaled and transferred across places and contexts?

## (2) HOUSING as HOME for People and Families

Housing has always been the center of our social fabrics; a site where societal values, norms and conventions are developed and reinforced. While housing has increasingly become a commodity across cultures, it remains a stabilizing force and key contributor in supporting positive outcomes for the next generation.

### Key Aspects of Current Moment

Post-pandemic rebuilding must be people centered (Sameh Wahba, WB workshop, 2021). This imperative recognizes that responses to recovery must empower a community's self-reliance and ensure participatory decision-making. This forces an acknowledgement of the individual and personal uses of housing, rather than housing solely as an economic product. Fully acknowledging the pivotal social function of housing may be best captured by considering housing as '**Relational Assets**'.

### Implications for Post-Pandemic Housing

- Home is where we acquire crucial life skills. **Complex problem-solving and broader life skills** are best learnt in safe, experimental, low-threshold residential environments where mistakes and failures are part of growing up. Home also offers the ideal environment for crucial soft skills development. Adequate and affordable housing is thus a central pillar for skills acquisition – a process that whole societies will benefit from.
- Home is prime source of **dignity, identity, cultural well-being, and security**. A secure home environment can empower people. Cultural factors such as status of the dwelling and attitudes to privacy can condition how individuals respond to the changing economic circumstances when making decisions about housing (Kellett, 1999). Tellingly, through painting and decorating both public and private 'spaces', refugees in the world's largest Syrian refugee camp in Zaatari transformed them into 'places'; creating a sense of home in contexts of political and economic stress (Nabil et al, 2018). Each dignified life needs a place we call 'home'!
- **Housing is at the heart of communities**. Housing can facilitate social and cultural capital generation that comes with trust-building based on proximity, reciprocity and responsibility. Housing can further enable citizenship building by facilitating participation and civic engagement, thus co-creating people's stake in our world and co-constructing futures. The literature clearly recognises the positive link between trusting neighbourhood relations and health (Zarychta, 2015) and the well-being favouring aspects of community (Camfield, 2006).
- As we collectively recover from the global pandemic, **social qualities of all kinds** are needed in order to rebuild more equitably. The literature on resilience confirms; having good relationships with immediate family ('relatedness') was universally important across four developing countries (Camfield, 2006), and

establishing, nurturing and managing social relationships and bringing together spaces, objects and elements to represent and celebrate desired relationships, events and memories made a big difference in peoples' lives (Dayaratne and Kellett, 2008).

## The Path Forward: Priorities for building back better

Policies in the name of *Housing as Home* should be discussed, developed and promoted in at least four interrelated ways:

### A- SUPPORTING RELATIONSHIP BUILDING AND SOFT SKILLS DEVELOPMENT

Post-pandemic housing-related policies have to pay critical attention to the way in which adequate and affordable housing supports stability, especially for economically and socially marginalized groups. Central are the needs of female-headed households, which have specifically been impacted by the pandemic due to higher rates of poverty and lack of access to health services (Goebel et al, 2010). Moreover, with domestic violence on the rise due to the pandemic, specific and innovative responses are required when it comes to addressing the housing gap for victims (Penny Abeywardema, WB workshop, 2021).

### B - CULTURALLY SENSITIVE INTERVENTIONS

Housing is not a uniform, one-size-fits-all good. Different people, and different groups of people, consume housing differently. Cultural adequacy must be centrally recognized when new housing or upgrading of existing housing is planned and implemented. This principle calls for policies and practices that incorporate culturally adequate design criteria into the way private and public spaces and places are (re)made. This type of place-making is purposeful people-centered and offers important stabilizing and empowering effects.

### C - FOSTER SECURITY THROUGH HOUSING

In the context of informal or unaffordable housing, residents often live in fear of eviction. The pandemic has further exacerbated the fear and stress that comes with concern over one's housing stability. Recovery should put a premium on the goal of 'ontological security', or the stable mental state derived from a sense of continuity in regard to the events in one's life. Housing plays a pivotal role in fostering 'ontological security' for people, households, and communities. Policies should recognize the stabilizing force housing can have on the wellbeing of families and acknowledge it across tenures, housing systems, socio-economic strata, and cultural/ethnic affiliations.

### D - ACTIVELY ENCOURAGE COMMUNITY AND CITIZENSHIP BUILDING

Healthy communities feature high levels of social and cultural capital that in turn strengthen resilience. Likewise, housing-related processes should ensure inclusion of all stakeholders and encourage community members to participate in the improvement, placement, or development of housing. In developing post-COVID-19 recovery plans and policies, emphasis must be placed on providing accessible

channels for community members to engage with government leadership and integrating locally sourced data on community needs and aspirations (Habitat for Humanity International, 2020).

### Key Outcome-Influencing Actors/Stakeholders/Entities:

- Professional organisations in the areas of architecture and design, community health and community services, gender promotion
- Neighbourhood associations, community centres, faith-based organisations
- Local government and its administrative bodies
- Selected private sector organisations that work in the targeted fields
- International organisations, in particular those organisational entities that deal with the 'soft', 'social, and 'subjective' aspects of housing development

### Key Discussion Starter Questions:

- In times of diminishing public resources, how can the argument for 'Housing as Home' be successfully promoted? How would we define and measure policy success?
- How can subjective well-being and associated cultural safety be upheld in policy development, and as integral reference point for public and private investment decisions?
- Fostering 'ontological security' as a policy objective across the land and housing tenure continuum in formal and informal housing settings requires new lines of argumentation, evidence building and constituency formation. Which governmental, civic society and private entities are potential champions to build buy-in and consensus on this topic?
- Residential community building will be high on the list of post-pandemic agendas. Which policy chains, intervention mixes and governance types will ensure progressive and enduring changes?
- Which good practices and best practices in the area of 'Housing as Home' can be identified across contexts? How can these be further promoted, upscaled and transferred across places and contexts?

### (3) HOUSING as value- and prosperity generating SECTOR

Housing has long been viewed as an economic growth engine, producing income, jobs and economic prosperity - especially in times of crisis. Yet, it is also an important arena for developmental efforts to help people and societies to move out of poverty. This 'Housing as a Sector' section makes an evidence-based case for the material and social benefits of building and urban renewal.

#### Key Aspects of Current Moment

While the pandemic is primarily a health crisis, questions of economic survival, economic resilience and economic sustainability are likely to increasingly dominate global debates and political strategies. These economic considerations and housing are linked in multiple ways. While the 'social construction of habitat' deeply matters, the pivotal function of housing as a multiplying and prosperity-generating sector should also be viewed as integral to any post-pandemic recovery effort.

#### Implications for Post-Pandemic Housing

- Housing serves as an **engine of growth** of a magnitude between 7% and 14% if measured as contribution to national GDP (Terwilliger Center for Innovation, 2020). Moreover, housing sectors have typically taken on a leading role in the process of economic recovery following economic depressions (Arku, 2006). Housing sectors have a direct positive economic impact and offer significant multiplier effects as catalysts for investment in other sectors. As a quintessential domestic sector, housing is also protected from external influences and thus allows more local decision-making and local capacity-building. Interestingly, some of the greatest success stories of societal transformation – Vienna starting in the 1920s, New Zealand from the 1930s onwards, Singapore and the Asian Tiger states in the latter decades of the 20<sup>th</sup> century - had made housing an economic cornerstone of progress and prosperity.
- Housing is also a **key employment sector**, generating valuable jobs and household incomes. Employment benefits relate to both, the tax-generating formal economy and the widespread informal economy (Arnott, 2008). Housing-related informal employment also creates opportunities for low-income communities to participate in value generation. In addition, informal construction jobs are especially important for unskilled labour and often constitute a 'port of entry' to urban labour markets (Arku, 2006). When it comes to construction, the informal sector and small-scale enterprises tend to out-perform the formal sector and larger enterprises in the developing countries (Tipple, 1994).
- The typical developing city's housing sector also affords valuable **small-scale income opportunities**. Amongst those, home-based enterprises (HBEs; Verrest and Post, 2007) and small-scale landlordism are particularly significant. The former directs attention to urban land use patterns and the alternative planning directions home-based enterprises are prompting (Ezeadichie, 2012), while the latter calls for governments and multilateral agencies to support rental housing

development more effectively (Gilbert, 2003). There is plenty of opportunity for small-scale landlordism in Africa now by developing 'backyard' housing and linking-up with innovative micro-finance instruments (Kecia Rust, H4HI workshop, 2021).

- **Housing sectors and housing finance are inseparable domains.** The development of financial capital markets, and their related housing finance systems, has become increasingly significant in developing countries since the late 20<sup>th</sup> century (Pugh, 1994). Yet despite the new sources of finance - including housing microfinance, community-based finance savings and loan groups, and consumer credit for building materials (Ferguson and Smets, 2010) - more than 70% of people in Africa have no access to housing finance. To ensure greater access to the housing market, there must be inclusive development of housing finance for all groups, including those traditionally left out of formal banking sectors. Vital is *development finance innovation*, including a new blending of grants and lending, *innovative municipal finance*, including updating of borrowing policy frameworks for cities, *affordable housing finance*, including creative ways of including the resources and commitment of owners as well as all forms of self-help directed *innovative micro-finance*.

## The Path Forward: Priorities for building back better

Policies in the name of *HOUSING* as value- and prosperity generating SECTOR should be discussed, developed and promoted in at least three interrelated ways:

### A - BUILDING OUT OF CRISIS: HOUSING SECTORS AS PROVEN CATALYSTS FOR ECONOMIC REVIVAL

Post-pandemic recovery trajectories promise most success if economic and social imperatives can be pursued in parallel. Which sector can deliver more on this principle than residential construction? It is said that Japan's economic rise after World War II could not have happened without prolonged and large-scale investment in domestic housing. Let us make the cities of the developing countries successful exemplars of how to 'recover better' by focusing on building, upgrading, and retrofitting the residential built environment.

### B - THINK BIG: LARGE-SCALE ECO-SOCIAL HOUSING-MEDIATED RECOVERY

While small-scale and context-specific recovery plans have their place, we might look towards present-day Europe and get inspired by the 'Marshall Plan'-like investment offensive under the umbrella of the Recovery and Resilience Facility (RRF). While this strategic investment framework is centrally designed on green and digital principles it also incorporates the massive upgrading of housing. Referring to the patterns of sudden, extraordinarily large, and simultaneous expansion of multi-billion dollar housing programs in many emerging and developing economies over the past two decades (Buckley et al, 2016), let us 'think big' too in the years to come. Let us ground investment and regulation logics in the parallel pursuit of green goals (ecological/environmental and climate focus) and social goals (focus on the needs of marginalized, vulnerable and lower-income populations).

## C - INNOVATIVE AFFORDABLE HOUSING FINANCE FOR THE MANY

Affordable housing finance will be a key arena for helping people achieve adequate and affordable housing after COVID-19 will have been defeated. Innovation will be crucial, as will be new partnerships to bring together different stakeholders and their resources. Crucial components of this will be the availability of urban land and granting of subsidies to low-income urban residents as well as the customization and circulation of (new) finance instruments and the comprehensive use of residents' resources and capacities in form of sweat equity (Johann Baar, H4HI workshop, 2021). Small-scale landlordism with its fundamental shift from 'housing as consumption' to 'housing as income-producing tool of production' is just one arena where new finance tools could be transformative. Let us together unlock the great potential of using people-directed financial innovation for better and affordable housing outcomes.

### Key Outcome-Influencing Actors/Stakeholders/Entities:

- Central, state and local governments and their administrative apparatus
- International and global agents – intergovernmental organizations, professional bodies, business and consultancy networks
- United Nations, UN-Habitat, Global Urban Agendas, Non-governmental organizations, Civil society organizations, Grass-roots political movements
- Donor countries and supporting agencies
- Finance development and financial institutions across the spectrum

### Key Discussion Starter Questions:

- If we think 'people-centered' recovery, how can large aspirations for housing sector focused recovery be linked to the goal of 'leaving no one behind'?
- How can governments ensure that new construction and renovation initiatives are free from corruption, are transparent, accountable, inclusive, and participatory? How can governance reforms contribute to these objectives?
- How can the social and occupational protection for informal and formal construction workers be extended, safeguarded, and be made legally enforceable?
- Affordable housing finance still excludes many. Which barriers and uncertainties stand in the way of more comprehensively developing and implementing affordable housing finance solutions for all?
- Which good practices and best practices in the area of job-generating housing construction, housing renovation and affordable housing finance can be identified across developing countries? How can these be further promoted, scaled and transferred across the places and contexts?

## (4) HOUSING as people-centered and capacity-building DEVELOPMENT

Housing has always been an important factor in breaking the cycle of poverty. To achieve this, the role of the state is paramount, as is the private sector and civil society. This section on 'Housing as Development' illuminates the developmental and capacity-building aspects surrounding housing.

### Key Aspects of Current Moment

Current policy debates emphasize the importance of resilience, adaptability, and innovation. The emerging 'Age of Resilience' (Carter, 2016) calls for all housing system stakeholders to rethink the principles and approaches of the past and embrace new mindsets and practices. Capacity- and capability-building towards better absorbing future shocks and disruptions becomes paramount to political, governance and knowledge-production efforts. Associated unlearning and learning concerns everyone; evenly cutting across tenure and settlement types, social class, race, gender, and age.

### Implications for Post-Pandemic Housing

- **Addressing poverty, deprivation and vulnerability through housing** will remain a top priority as the poorest and most vulnerable populations have been hit the hardest by the pandemic. Interventions will need to address the needs of these groups, for example, by supporting and enabling incremental housing construction which is most often undertaken by poor households (Green and Rojas, 2008). Another important avenue is subsidy-mediated urban planning and active government interventions in the urban land market; a prerequisite for solving the housing problems of the urban poor (Yap, 2016).
- After COVID-19, policy makers must work towards **resilience, innovation and capacity-building in and through formal and informal housing**. Housing interventions in Africa and Latin America must address precariousness, vulnerability, and resilience (Anaclaudia Rossbach, H4HI workshop, 2021). Innovation can help facilitate resilience and can be unlocked through better housing practices and urban renewal practices (Caroline Kroeger-Falconi, H4HI workshop, 2021). Capacity-building should also be directed towards facilitating self-/community help, developing new forms of municipal and micro-finance and supporting home-based economic activities in global "telemigration" (Richard Baldwin, WB workshop, 2021).
- **Evidence-based policies to support the housing sector:** The housing sector needs to be given serious consideration when developing economic growth strategies (Arku, 2006). Enabling market-based policies may be beneficial (Buckley and Kalarickal, 2005), but increasingly the institutional architectures, including state and governance structures, will be of strategic importance to ensure better outcomes for societies and economies. The *management of data, information, knowledge and wisdom* will be pivotal to create a robust evidence

base for policies (Patel et al, 2015). Yet, data are so hard to come by (Kecia Rust, H4HI workshop, 2021). In fact, in Africa, “affordable housing” is only loosely defined across the African continent, because little is known about the demand side, and what constitutes affordability across income levels (Kecia Rust, see above). The premier global scientific guidance document for COVID-19 recovery (United Nations Research Roadmap, 2020) highlights the need for improved *data infrastructure, implementation science, rapid learning systems, knowledge mobilization* and *science of science* and is also essential in informing solutions to housing needs.

## The Path Forward: Priorities for building back better

Policies in the name of *HOUSING* as people-centered and capacity-building DEVELOPMENT should be discussed, developed and promoted in at least four interrelated ways:

### A - SPATIAL AND TERRITORIAL DEVELOPMENT AS OUTCOME INFLUENCER

People-centered development cannot be adequately discussed without close reference to space and place. The spatial and territorial aspects of development will likely gain importance in the post-pandemic return of ‘place-based policies’ and locally embedded interventions. The development, upgrading and retro-fitting of housing, planning of people-friendly urban spaces, foundational infrastructure provision - both soft and hard - as well as the planning and co-realization of functional, accessible and affordable mixed-use urban areas need to be integral to this emerging agenda. Let us think about development ‘spatially’ and ‘place-specific’, avoiding one-size-fits-all solutions and make urban centers and their communities the nucleus of ‘people first’ policies and fairer, more participative and better-outcome producing development efforts.

### B - GLOBAL ‘INTRA-SOUTH’ ‘GOOD POLICY AND PRACTICE’ TRANSFER

Identification, transfer and scaling of good policy and best practices have become important items high up on the ‘to-do-list’ of policy makers today. While contextual applicability is paramount when it comes to housing, there are many lessons that can be shared between contexts. Dialogues between countries grappling with the same concerns regarding housing for marginalized population groups in the post-pandemic contexts should be encouraged. Let us work towards inclusive, generative and ultimately transformative policy and practice transfer processes; incorporating as many stakeholders and local resources as possible.

### C - FLAGSHIP HOUSING DEVELOPMENTS ACROSS THE COST/INCOME-CONTINUUM

Well-planned flagship housing developments that are aligned with the needs of people and planet could be developed as examples of best practices that inspire adoption elsewhere. An interesting example is the currently undertaken mega project in Kigali, Rwanda (<https://greencitykigali.org/>). Designed as exemplar of marrying ‘property and green’, the project consists of a) building a new green model community, b) expanding urban cycling infrastructure, and c) upgrading an informal settlement. This project illustrates - on the upper cost/income end - what can be

done with vision, aspiration, and partnerships in developing country contexts. What we need are more flagship planet-aligned housing developments *across the entire cost/income continuum*; from high income to low income. Governments can and must be extremely proactive here, for example by boosting green housing development in general and promoting green practices in public housing (Zhang and Wu, 2018).

## D - ACKNOWLEDGING AND AFFECTING THE 'POLITICS' OF HOUSING AND URBAN RENEWAL

Informal settlements continue to be a reality globally, even though much attention has been paid to improving or even removing these spaces. Stakeholders emphasize both the absence of practical solutions and the role of politics as major barriers to improving housing (Anaclaudia Rossbach, H4HI workshop, 2021). The latter point should be taken up courageously; as policy has never been neutral or just technical, and somehow divorced from interests and power relations. In fact, the actual politics of housing, and the power dynamics within them, need to be addressed adequately if real progress should be made to ensure adequate and affordable housing is available to all. Policy discussions must unmask biases, absences, exclusion and inequities, and push through the often-invisible walls of structural and relational power.

### Key Outcome-Influencing Actors/Stakeholders/Entities:

- Central, state and local governments and their administrative apparatus'
- International and global agents – intergovernmental organisations, professional bodies, business and consultancy networks
- United Nations, UN-Habitat, Global Urban Agenda, Non-governmental organisations, Civic society organisations, Grass-roots political movements
- Donor countries and supporting agencies
- Finance development and financial institutions across the spectrum

### Key Discussion Starter Questions:

- If we think about housing, resilience and 'people-centered' recovery together, which priorities and strategies for policy and action will emerge?
- How can public finance innovation allow cities to be in a more secure and autonomous financial position in the post-pandemic recovery years?
- Promoting territorial development is centrally about land. How can stakeholders work together to adequately address land tenure insecurity through participative processes, land administration projects, data and analytical work and technical assistance?
- Which transfer channels need to be designed, developed and resourced to allow wisdom and good/best practices concerning housing value chains and policy ecosystems to be shared widely, equally and productively? Which division of responsibility and labor should be targeted?
- Understanding product, process, people, and performance sits at the heart of adequate data and knowledge management in the formal and informal housing sectors (Kecia Rust, H4HI workshop, 2021). How can these specific forms of intelligence be better sourced, analyzed and more fairly shared across projects, programs and policies across the developing regions?

## (5) HOUSING for the Environment / Planet

Housing and construction sectors are a global business that uses a wide variety of materials with global supply chains. As buildings and construction generate nearly 40% of CO<sup>2</sup> emissions (Global Alliance for Buildings and Construction, 2019), the way in which we use and develop housing in the post-pandemic settings will provide an unparalleled opportunity to improve the practices for the betterment of our *planet* and our immediate *environments*.

### Key Aspects of Current Moment

As skies turned blue again and streams cleared, lockdown measures during the pandemic have provided a glimpse of what recovering ecosystems can look like. This experience reinforces a simple message: co-creating livable futures in harmony with our natural surroundings is a mandatory consideration for any future-proofing strategy. Housing must play the key role towards achieving global environmental health.

### Implications for Post-Pandemic Housing

- Cities are going to be **center of post-pandemic recovery strategies**. Paramount in policy action will be the alignment of the three 'C's; Covid-19 responses, cities and climate change. Cities now must take a strategic and integrated approach to lock into a climate-resilient and low-emission future (Ürge-Vorsatz et al, 2018). We know that investment in the urban built environment and infrastructure is a long-term, path-dependent commitment that cannot easily be stopped, reversed and adapted. Thus, future-and planet-proof planning of residential property and infrastructure has to start now, be strategic, and must be bold.
- **Climate-neutral and environmentally friendly construction and retrofitting of the built environment** is a major driver and opportunity for reducing our environmental footprint and means of mitigating against global warming. Three dimensions are pivotal: a holistic lifecycle approach to building across the planning, design, construction, refurbishment and recycling stages (Golubchikov & Badyina, 2012), the environmental performance of buildings, including reduced CO<sup>2</sup> emissions and service efficiencies, and a 'climate-and-environment'-proof construction process.
- Equally important is the **integration of housing into sustainable community infrastructure** (Golubchikov & Badyina, 2012). This process encompasses different aspects, for example the linking of heating and cooling to adequate and low-carbon urban infrastructure as well as renewable energy generation based on neighborhood-scale power installations and smaller building-scale micro-generation. Moreover, the effective collection, transportation, processing, and recycling of waste materials always need to be ensured. Finally, housing settlements should link up with networks of green and blue spaces for recreational purposes.
- **Creating partnerships for environmental interventions**. During the pandemic, interest in green and blue urban infrastructure has risen. A more compact urban

form equally matters, as scattered residential environments require more land, resources, and infrastructure (Golubchikov & Badyina, 2012). These developments must be owned in partnerships, including intra-governmental transfers within countries. Importantly, research and innovation for mitigating urban climate change must be supported at a scale that is commensurate with the magnitude of the problem (Bai et al, 2018) - a loud call for global cooperation.

## The Path Forward: Priorities for building back better

Policies in the name of *HOUSING for Environment and Planet* should be discussed, developed and promoted in at least three interrelated ways:

### A - PROMOTE THE USE OF ENVIRONMENTALLY CONSCIOUS HOUSING MATERIALS

The construction industry carries great responsibility in the quest for reducing our collective environmental impact globally. This applies not just in terms of confronting the high CO<sup>2</sup> -emission of components of the construction industry, like concrete production, which is a major polluter globally. The overarching goal of climate neutral construction and retrofit asks for new approaches and urgent innovation across the whole sector. One key strategy is the invention of new materials and the increasing use of already existing low-carbon construction methods such as the use of wood and bamboo. Another road to reduce the sector's environmental footprint is the implementation of net-zero global building sector energy plans (Diana Ürge-Vorsatz, WB workshop, 2021). Given the urgency, let us work hard towards 'greener' building materials and construction techniques.

### B - GREENING OF INFORMAL SETTLEMENTS

According to Bai et al (2018), by 2050, three billion people will be living in neighborhoods that have no formal or effective governance structure, on land that is not zoned for development and in places that are exposed to climate-related hazards such as floods. Enabling communities to adapt quickly but safely is a priority, and proper assessments concerning grass-roots efforts to address hazards are needed (p. 24). While informal settlements are not the drivers of global emissions or pollution, they too can be active agents in adapting and mitigating against climate change, and it can be done in a participatory, people-centered way.

### C - 'REWILD THE WORLD AND CONQUER POVERTY': A NEW ROLE FOR URBAN PLANNING AND BUILDING IN DEVELOPING COUNTRIES?

For too long, so-called 'green' and 'brown' urban development agendas have been put into competition. This means that planetary and ecosystem health as well as the well-being of future generations are constructed in direct conflict with the 'here and now' environmental interests of poorer populations, in particular, access to safe water and sanitation as well as waste management (McGranahan & Satterthwaite, 2000). Reconciling both agendas - the 'olive' compromise between poverty and the environment (De Gruchy, 2007) - is still an urgent and fundamental task for political, professional, and commercial communities in the post-pandemic world. Put differently, David Attenborough's recent impassionate call for 'rewilding our world in the 21<sup>st</sup> century' in order to counter the dramatic biodiversity loss need to be aligned

with the environmental health and developmental needs and aspirations of the poorest amongst us.

### Key Outcome-Influencing Actors/Stakeholders/Entities:

- Central, state and local governments and their administrative apparatus'
- Urban planning bodies and urban planners
- International and global agents – intergovernmental organizations, professional bodies, business and consultancy networks
- Construction industry stakeholders, suppliers, Research & Development departments
- Engineers, architects, space designers
- United Nations, UN-Habitat, Global Urban Agendas, Non-governmental organizations, Civic society organizations, Grass-roots political movements

### Key Discussion Starter Questions:

- Which barriers stand in the way of making cities, neighborhoods, or informal settlements exemplars for green and climate transformations? How can obstacles be removed?
- Which ideas are currently guiding developing countries' urban planning? To what degree are they both 'climate-and-poor' proof? What input from the academic and professional communities is needed to come up with workable solutions that leaders and people feel eager to embrace?
- Which ideas and proven practices can overcome the chasm between green and brown development agendas, and promoted by which agents?
- How can low-cost housing developments for the very poor become best practices, or flagship projects, with support from politicians, civil society and the private sector?
- Which good practices and best practices in the area of green building materials and processes can be identified across the developing countries? How can these be further promoted, scaled and transferred across places and contexts?

## Conclusion

Housing will play a crucial role in pandemic recovery globally. However, it is essential that housing is recognized for the multifaceted ways in which it will contribute to social, economic, and environmental outcomes. The above discussion brief demonstrates the potential that housing can have in ensuring equity, sustainability, resilience, and trust are central tenets of our collective effort to recover. The Value System of Housing is a guide for understanding how housing will impact recovery efforts. If we do not recognize the centrality of housing now, we will fail in achieving the goal of building back better and will instead perpetuate the inequities that have been exacerbated during this crisis.

The above discussion brief has laid out a series of recommendations for areas of prioritization in housing as a means of building back better. The implementation of this comprehensive 'to-do-list' will require strong political leadership and formidable ethical muscle. The current COVID-19 induced regression of poverty reduction (World Bank, 2020) will need to be reversed in a post-pandemic climate where national and local governments will meet more responsibilities with less income, and donor countries face severe recovery burdens themselves. We will need good will and an ongoing commitment to dialogue, negotiation and compromise to mobilize inclusive stakeholder alliances that are ready for this challenge.

One important way forward is the merging of housing-related agendas - intellectually, politically, institutionally, and financially. Post-pandemic recovery will not be achieved in silos or in competition, but in inclusive, connected and interdependent ways. The glue that might bind stakeholders together will be found in a joint commitment towards eco-social - or 'olive' - ideas, agendas, priorities, and metrics. Reconciling the needs of people for an adequate, decent and affordable home with the urgent imperative to 'green and cool' our planet might be the true challenge for *rebuilding better* in our 'decade of action' as we work to achieve the Sustainable Development Goals. While this vision may pose major challenges, some of the strategies outlined in this document will help to lead political and stakeholder discussions in a fruitful and productive direction.

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UN-Habitat: <https://unhabitat.org/>

New Urban Agenda: <https://unhabitat.org/about-us/new-urban-agenda>

Cities Alliance: <https://www.citiesalliance.org/>

## Interview:

Julian Baskin, Principal Housing Advisor, Cities Alliance, 8 Feb 2021

## Workshop Webinars:

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### **About Habitat for Humanity International**

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global non-profit working in local communities across all 50 states in the U.S., and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower.

To learn more, visit [www.habitat.org/emea](http://www.habitat.org/emea).

### **About Build Solid Ground**

Build Solid Ground is an awareness raising and citizenship engagement project funded by the European Union grant under the Development Education and Awareness Raising program. Over three years, 14 partners from seven EU countries have worked as a consortium to inform and educate young European on global development issues.

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