

FOCUS ON THE HABITAT AGENDA

The Commonwealth Development Framework for Human Settlements



of the Commonwealth Development Framework for Human Settlements, a report of the Commonwealth Consultative Group on Human Settlements, published in 1999. The report is a response to the Habitat Agenda, a global initiative for sustainable human settlements. It outlines the Commonwealth's commitment to the Habitat Agenda and provides a framework for action. The report is divided into three main sections: the first two reflect the Habitat Agenda's main goals, and the third is on international cooperation. The first section, 'ADEQUATE SHELTER FOR ALL', is a commitment to ensuring that everyone has adequate shelter that is healthy, safe, secure, accessible and affordable. It includes targets derived from it and indicators for assessing the performance of governments and international agencies. It seeks to highlight the Habitat Agenda's priorities, not to replace them, but to provide a framework for action. The second section, 'ADEQUATE SERVICES FOR ALL', is a commitment to ensuring that everyone has access to essential services in every community by 2015. It includes targets derived from it and indicators for assessing the performance of governments and international agencies. It seeks to highlight the Habitat Agenda's priorities, not to replace them, but to provide a framework for action. The third section, 'INTERNATIONAL COOPERATION', is a commitment to ensuring that everyone has access to essential services in every community by 2015. It includes targets derived from it and indicators for assessing the performance of governments and international agencies. It seeks to highlight the Habitat Agenda's priorities, not to replace them, but to provide a framework for action.

Demonstrated progress towards adequate shelter for all with secure tenure and access to essential services in every community by 2015.

The Commonwealth Consultative Group on Human Settlements

November 1999

The following countries and organisations attended the first meeting of the CCGHS:

Countries

Bangladesh
Barbados
Botswana
Cameroon
Ghana
India
Jamaica
Kenya
Lesotho
Malawi
Mozambique
Namibia
Nigeria
Papua New Guinea
Swaziland
The Gambia
U.K.
Uganda
United Republic of Tanzania
Zambia
Zimbabwe

Organisations

United Nations Environment Programme
United Nations High Commission for Refugees
United Nations Centre for Human Settlement (Habitat)
Built Environment Professions in the Commonwealth



At an historic meeting held in Nairobi in May 1999, the Commonwealth Secretariat in partnership with the Commonwealth Human Ecology Council (CHEC) instigated an innovative approach to implementing the Habitat Agenda by setting up the Commonwealth Consultative Group on Human Settlements (CCGHS). The CCGHS will work through practical, hands-on approaches to providing shelter and improving human settlements by:

- a) **identifying areas for action;**
- b) **creating innovative and effective partnership arrangements to allow implementation of priority actions**
- c) **monitoring and gauging progress; and**
- d) **targeting new, and redirection of existing resources, in support of the objectives of the Habitat Agenda.**

This document draws on the experience of member states, to clarify specific development goals included in the Habitat Agenda and to explore practical responses to these challenges within Commonwealth member countries. These goals, enriched by Commonwealth contributions towards their achievement, have been encapsulated in this Commonwealth Development Framework for Human Settlements as signposts to success.

All 54 Commonwealth member countries are automatically members of CCGHS and have the right of participation in the consultative process, which is the key to achieving the success so necessary to the realisation of the Agenda objectives.

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DEVELOPMENT GOALS

Six international development goals have been produced from eight global UN conferences in the last decade. These six international development goals take account of the many targets agreed and discussed at international fora. The goals are a limited number of indicators of success against which the




international community can judge its efforts. The CCGHS considered a seventh international development goal which will ensure that the entire list of goals better represents the Habitat Agenda, and the outcomes of the Istanbul conference.

The Istanbul Habitat II conference produced a number of outcomes, which may usefully be encapsulated in a new development goal expressed as;

“ **Demonstrated progress towards adequate shelter for all with secure tenure and access to essential services in every community by 2015.** ”

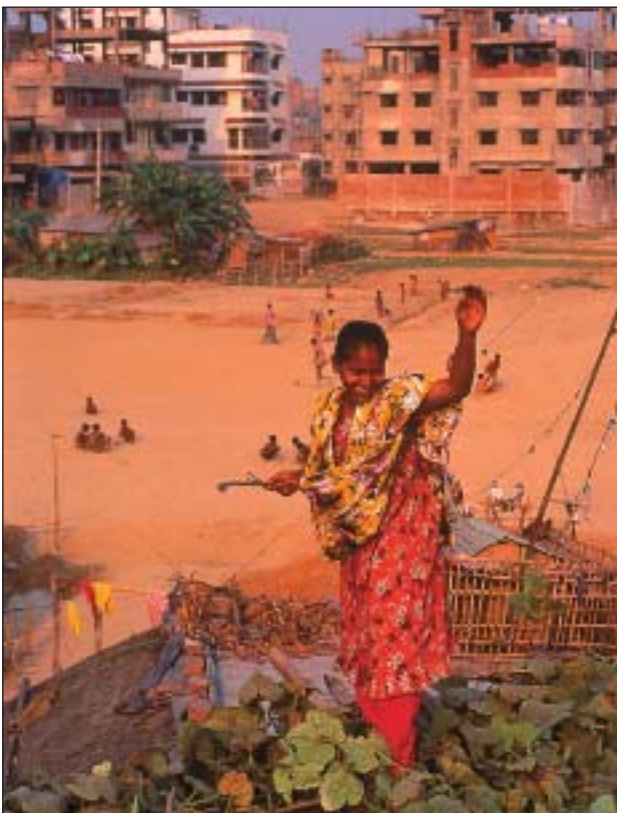
How a habitat international development goal could be viewed in the context of agreed international development targets

UN GLOBAL CONFERENCES	THE TARGETS														
<table border="0"> <tr> <td>JOMTIEN</td> <td>1990</td> </tr> <tr> <td>NEW YORK</td> <td>1990</td> </tr> <tr> <td>RIO DE JANEIRO</td> <td>1992</td> </tr> <tr> <td>VIENNA</td> <td>1993</td> </tr> <tr> <td>CAIRO</td> <td>1994</td> </tr> <tr> <td>BEIJING</td> <td>1995</td> </tr> <tr> <td>COPENHAGEN</td> <td>1995</td> </tr> </table>	JOMTIEN	1990	NEW YORK	1990	RIO DE JANEIRO	1992	VIENNA	1993	CAIRO	1994	BEIJING	1995	COPENHAGEN	1995	<ul style="list-style-type: none"> ● A reduction by one-half in the proportion of people living in poverty by 2015 ● Universal primary education in all countries by 2015 ● Demonstrated progress towards gender equality and the empowerment of women by eliminating gender disparity in primary and secondary education by 2005 ● A reduction by two thirds in the mortality rates for infants and children under age 5 and a reduction by three-fourths in maternal mortality, all by 2015 ● Access through the primary health-care system to reproductive health services for all individuals to appropriate health services for all individuals of appropriate ages as soon as possible and no later than the year 2015 ● The implementation of national strategies for sustainable development in all countries by 2005, so to ensure that current trends in the loss of environmental resources are effectively reversed at both global and national levels by 2015.
JOMTIEN	1990														
NEW YORK	1990														
RIO DE JANEIRO	1992														
VIENNA	1993														
CAIRO	1994														
BEIJING	1995														
COPENHAGEN	1995														
ISTANBUL 1996 	<ul style="list-style-type: none"> ● Demonstrated progress towards adequate shelter for all with secure tenure and access to essential services in every community by 2015. 														

This section presents the key points from The Habitat Agenda. It includes targets derived from it and indicators for assessing the performance of governments and international agencies. It seeks to highlight the Habitat Agenda's priorities, not to replace its comprehensive and detailed coverage.

The section is divided into three parts. The first two reflect the Agenda's main goals: ensuring adequate shelter for all and meeting sustainable development goals within an urbanizing world. The third is on international cooperation.

The Habitat Agenda calls for an enabling framework within which full weight can be given to contributions by the private sector and the NGO and other community-based organisation partners. This framework should encourage the fullest possible citizen participation at all levels towards a holistic approach to shelter provision incorporating secure tenure, primary health care, education and youth programmes. Particular attention must be given to those on the lowest rungs of the economic ladder, the under-employed and unemployed: those with low or zero incomes.



1.1 ADEQUATE SHELTER FOR ALL

Achieving the goal of shelter for all, hinges on concerted action by all stakeholders in a programme which provides healthy, secure, affordable housing while simultaneously considering and catering for special cultural needs such as provision for the extended family and senior relatives. The CCGHS has identified eight priorities for action. These are:

- a) **basic services to neighbourhoods and villages;**
- b) **basic services to households;**
- c) **legal security of tenure;**
- d) **incorporation of shelter issues into programmes monitoring poverty and its reduction;**
- e) **the special needs of infants and children;**
- f) **the establishment or improvement of enabling frameworks;**
- g) **The promotion of partnerships focused on the mobilisation of resources, eradication of poverty, social integration and the removal of all constraints to the full and progressive realisation of the right to adequate housing;**
- h) **Creation of a political climate which ensures consistency and co-ordination of shelter policies and strategies as a social priority within national development programmes.**

The action steps outlined below are suggested as possible approaches to confronting the identified challenges.

a) BASIC SERVICES TO NEIGHBOURHOODS AND VILLAGES

CHALLENGE

The goals of universal provision for primary health care and for primary education are already accepted as development goals. Their achievement needs governments to integrate increased or improved primary health care and primary education into their settlement plans. Improving and extending primary health care also needs to be integrated into improving provision for basic household services. Otherwise, Governments will be unable to achieve the goals of reduced maternal and infant mortality rates. Without primary health care services that meet women's needs, they will also be unable to meet the goal of reduced maternal mortality rates; as the Habitat Agenda emphasises, all women need a full range of affordable health-care services throughout their lives, including those related to reproductive health.

There are also other important neighbourhood-level basic services:

- emergency services which include fire and emergency treatment for acute illnesses and accidental injuries; these have particular importance for dense, low income areas where the rates of accidental death and serious injury are particularly high;
- public safety and security with a particular emphasis on partnerships for safer cities and neighbourhoods;
- management of open space.

ACTION

The following action steps by governments could form part of an integrated approach to solutions:

- sustained efforts to comply with the Habitat Agenda with achievable programmed targets;
- achievement of existing targets for primary health care and education by 2010;
- increase and improvement in monitoring and regulatory capacity in respect of quality and extent of provision;
- incorporation at planning stage of measures to reduce the negative effects of air pollution on community health;
- research and application of new models for public safety and crime prevention which feature community/police relationships at all levels;
- identification and closure of gaps in emergency service and public safety provision with special emphasis on densely populated low-income areas.

b) BASIC SERVICES TO HOUSEHOLDS

CHALLENGE

Poverty reduction demands as an imperative, sustainable and universal provision of safe fresh water, water-borne sanitation, efficient soil and wastewater drainage and solid waste disposal systems. These services must therefore form an integral part of national and international programmes.

ACTION

In fashioning a coherent and comprehensive response the following steps could be considered:

- establishment of staged targets for service provision within a wider commitment to universal provision by 2010. Progress reports to UNCHS on a five-yearly basis (starting 2001) should form part of a monitoring process;
- international funding agencies, national and regional administrations should provide additional resources direct to local authorities which demonstrate commitment and efficiency in service provision to all sectors of the community;
- strong and sustainable monitoring systems with regular reporting duties should be established at national, regional, district, urban centre and rural community levels and should provide for reports on quality of provision;
- poverty reduction policies should reflect increased access to basic services.

c) LEGAL SECURITY OF TENURE

CHALLENGE

Legal frameworks which guarantee occupation rights, access to finance and security from unlawful eviction through freehold title, whether in formal or informal settlements, provide the best incentives to investments in shelter and consequential increases in housing stock at all levels.

Low income households resorting to self-building will acquire adequate shelter more easily and quickly if supported by credit, access to land, good quality, cheap building materials, basic services and NGO and CBO support.

ACTION

To encourage this process facilitating steps could include:

- increase in supply and reduction in cost of land for housing;
- regularisation of tenure in informal settlements while instituting pre-emptive measures to prevent forced eviction
- promulgation of protective legislation to enshrine property rights e.g. through joint title to husband and wife under certain controlled conditions.

d) INCORPORATION OF SHELTER PROVISION ISSUES INTO PROGRAMMES MEASURING POVERTY & MONITORING ITS REDUCTION

CHALLENGE

There is general acceptance that adequate shelter and basic service provision are key elements in poverty reduction. However the quality of shelter and the quality and extent of basic service provision are often excluded from measurements and monitoring of poverty. In addition, assessment of poverty levels must include housing costs and access to services in "poverty lines" which should be adjusted to reflect the higher costs applicable to urban situations.

ACTION

In pursuit of these objectives national and local poverty reduction plans should:

- include "adequate shelter for all" and the concomitant services provision, catering for such cultural demands as the extended family and senior members;
- support strongly local initiatives to cater for the shelter needs of the homeless, the unemployed, the underemployed and street children;
- consider how to monitor progress on such initiatives within existing poverty measurement and monitoring systems;
- capture the qualitative differences between urban and rural poverty in establishing "poverty lines" while ensuring that income-based lines are adjusted to reflect the higher costs applicable to urban areas of varying size and level of prosperity;
- report by 2001 on measures taken to achieve these criteria and the extent to which the determinants of quality, size, tenure, cost and services have been incorporated into systems to monitor poverty.

e) THE SPECIAL NEEDS OF INFANTS, CHILDREN, DISABLED AND OTHER MARGINALISED GROUPS

CHALLENGE	ACTION
<p>These special needs are not always identified and catered for in housing development planning. Sometimes too these special groups, or their representatives, are denied the right to be heard and to contribute meaningfully to the designs purporting to enhance their quality of life.</p>	<p>There is therefore an urgent need to:</p> <ul style="list-style-type: none"> ● focus the reduction of biological, chemical, physical and other hazards to children within their neighbourhoods, homes, schools and other places for community congregation and to ensure safe access to outdoor recreational facilities; ● give particular priority to provision of those services that reduce the workload of children, such as water supply; ● improve the goals for reduction of infant and child mortality rates in all rural and urban districts and provide support to local authorities which demonstrate strong and efficient commitment to those goals; ● create a consultative mechanism at all societal levels for soliciting contributions to the decision-making process by future generations or their bona fide representatives in matters affecting their interest. ● give active consideration in the planning process to the special needs of the disabled in terms of their security, access to health services, social amenities and education. Particular attention must be paid to the provision of ramp access to buildings and public transport, to the sizing of doors and lifts, and inclusion of car parking reserves; ● displaced and mobile communities, especially victims of strife and inhospitable climates, are subject to deprivation of health, shelter, water, and sanitation facilities, with devastating effects on their human condition. They require priority attention and should be the targets of special government-sponsored programmes. Disaster preparedness should form part of national strategic planning to address the impact of national disasters which could have severe negative effects on shelter and infrastructure provision.



f) IMPROVING THE ENABLING FRAMEWORK

CHALLENGE

An effective enabling framework is required to ensure that the land, finance, materials and infrastructure for “adequate shelter” are available to all builders – from individual low income households to community-based organisations, NGOs, co-operatives, the public sector and private sector enterprises. Action is needed on all fronts. For instance, there is little point in providing improved housing finance for low income groups in cities where such groups are unable to acquire land sites.

An enabling framework requires a supportive legislative, institutional and financial framework and macro-economic policies and broad sectoral priorities which are supportive of adequate shelter for all.

Bearing in mind that shelter for all is the underpinning philosophy of the HABITAT Agenda, any enabling framework must seek to embrace all sectors of the community with effective roles for women, property developers, owners and tenants, person with disabilities and other marginalised groups, indigenous people, youth and all other actors involved in settlement formation and development, including the squatter community.

ACTION

Key aspects of this framework are:

- a robust and sustainable financing system for housing and land development which minimises cost of credit, but ensures full cost recovery with special arrangements for low-income groups. Significant roles exist for banks, credit unions, savings and credit co-operatives and building societies for meaningful participation;
- special provisions for access to development finance by lower income groups within the realms of affordability, and with built-in protection for women against discrimination;
- regulatory systems, specifying realistic construction standards to encourage staged development, which do not compromise health or safety but which could be upgraded to achieve eventual compliance with normal standards over time;
- evaluation systems to assess the extent and appropriateness of finance, including availability, to lower-income group households managing their own development investments;
- all systems should be supported by a comprehensive capacity-building programme;
- assess seriously the shelter problems of the no-income group and the provision of rental accommodation through innovative mechanisms – public and private – to meet the needs of capital-poor communities and particularly devise creative employment opportunities as a base for shelter provision;
- cognisance of the nomadic and other marginalised but knowledge-rich groups which can maximise use of traditional materials as part of the solution;
- review within each locality the extent to which regulatory systems facilitate or hinder shelter provisions for all.

g) PARTNERSHIPS

CHALLENGE

The Habitat Agenda recognises and appreciates the crucial role of partnerships toward achievement of its goals – especially the contributions in material and human resources that can be derived from individual and private sector investment (particularly in rental units), community based organisations and NGOs. This recognition is unusual in the light of the traditional UN policy of engagement with national governments. But shelter is one area of developmental concern that attracts major private investment and commitment, with efficient disbursement processes that invite the interest and support of UN agencies.

ACTION

It is axiomatic that governments encourage, foster and support all partnerships that provide effective linkages for housing stock provision on the basis of:

- five-yearly reports beginning 2001, to highlight provisions made to encourage partnership and to record “best practice” experience in this area;
- five-yearly reports from 2001, to ensure greater and increasing effectiveness, accountability and transparency from local authority administrations;
- five-yearly reports on measures introduced and incentives offered to promote public and private sector investment in affordable rental housing units, preferably without direct income subsidies.

h) THE POLITICAL CONTEXT – GOVERNANCE

CHALLENGE

The Habitat Agenda confirms that good governance is central to its successful implementation and that in this context all levels of government require the capacity to reflect citizen priorities, to encourage and guide development and create conditions which encourage the formation of partnerships between private, public, voluntary and community sectors. It also stresses the need for poverty reduction policies to involve actively those living in poverty, in all aspects of political, economic and social life. In pursuit of these objectives nations need to strive for peace, as basic to the stability of human settlements and an indispensable contributor to poverty eradication.

ACTION

Good governance can be measured by specific positive societal impacts on the governed, including certain key characteristics that can be monitored in respect of transparency, representation, accountability and participation. These key monitors can best be recorded through careful use of the following:

- government policies and sectoral priorities at all levels, tailored to demonstrate compliance with Habitat Agenda commitments;
- collection, analysis and dissemination of local authority performance records in meeting constituency needs;
- demonstration of commitments to representative government and the democratic process through inter alia, the creation of consultative mechanisms;
- adherence to the rule of law, providing relevant data and service information on land acquisition, access to funding and legal rights, with appropriate guidance to their use;
- unswerving appreciation of the indissoluble link between employment policy and shelter policy.

1.2 MEETING SUSTAINABLE DEVELOPMENT GOALS WITHIN AN URBANIZING WORLD

The HABITAT Agenda set its goal of adequate shelter for all within a broader, sustainable development framework for urban and rural settlements. Points of emphasis are:

- a) **formulation and implementation of local Agenda 21s;**
- b) **the need to better understand and integrate into shelter and settlement policies the needs and priorities of all;**
- c) **land management;**
- d) **complementarities between urban and rural development;**
- e) **disaster preparedness;**
- f) **co-ordination and strengthening of planning, financing and management capacities of local authorities.**

a) FORMULATION & IMPLEMENTATION OF LOCAL AGENDA 21S

CHALLENGE	ACTION
<p>Local Agenda 21 initiatives should provide the basis for ensuring sustainable development goals are met within each locality – ie that the goals of adequate shelter for all are compatible with good environmental management with its commitment to protecting natural resources and reducing wastes (or their environmental impact). They also provide the institutional framework for implementing national strategies for sustainable development; indeed it is difficult to see how such national strategies can be effective unless they support local Agenda 21s.</p>	<p>Useful guidelines for national governments and local administrative organs are as follows:</p> <ul style="list-style-type: none"> ● encourage on a cross-sectoral basis, co-operation towards evolution of local Agenda 21s through a wide consultative process involving all actors; ● develop a supportive legal, institutional and financial framework, involving community, financial and research organisations, towards staged implementation of the local Agenda 21; ● submit a report on progress by 2001 highlighting good practice.

b) THE NEED TO BETTER UNDERSTAND AND INTEGRATE INTO SHELTER AND SETTLEMENT POLICIES THE NEEDS AND PRIORITIES OF ALL

CHALLENGE	ACTION
<p>An aggressive policy to address the needs of the disadvantaged, marginalised groups in society can be based on good governance, representative structures, participation and basic service provision.</p>	<ul style="list-style-type: none"> ● HABITAT Agenda recommendations to disaggregate all relevant data on shelter provision should be complied with in order that the needs of specific groups can be addressed; ● democratic processes of consultation should be widely employed within the target groups so that response strategies can be focused and effective.

c) LAND MANAGEMENT

CHALLENGE	ACTION
<p>Acquisition of land for development by those on the lowest rungs of the economic ladder – including the no-income group – is a major constraint to shelter for all programmes. Management must reconcile competing investment demands and make special provision for the economically disadvantaged.</p>	<p>Planning schemes must make full provision for:</p> <ul style="list-style-type: none"> ● adequate recreational open space and green belt zones; ● land use patterns which minimise the need for transport; ● protection for watersheds and sites of particular ecological importance.

d) BUILDING ON COMPLEMENTARITIES BETWEEN RURAL AND URBAN DEVELOPMENT

CHALLENGE

There is a clear interdependence between rural and urban settlements and this synergy should form the basis for mutual developmental advance. Successful agricultural development and diversification serves urban development through the increased demand it generates for goods and services; well-managed urban systems serve rural development by improving infrastructure and service provision for rural populations and enterprises.

ACTION

Principal co-operation areas are:

- investment in agriculture to serve the food requirements of the urban community;
- use of urban service systems to provide infrastructure to support the demands of an expanding agricultural sector;
- provision of facilities within the urban development for marketing produce;
- use of the additional open space provided by agricultural allocation to satisfy the recreational and health demands of the urbanised community.

e) DISASTER PREPAREDNESS

CHALLENGE

The HABITAT Agenda proposes various methodologies for reducing the negative impact on societal development imposed by natural and man-made disasters.

ACTION

Priority attention is suggested to the following:

- ensuring that all aspects of settlement development including inter alia land use policies, building codes, and infrastructure investment particularly water supply, include measures to manage and reduce risks from all forms of disaster;
- instituting rapid and effective disaster response and relief.

f) CO-ORDINATION & STRENGTHENING OF PLANNING, FINANCING AND MANAGEMENT CAPACITY OF LOCAL AUTHORITIES

CHALLENGE

It is necessary to strengthen the planning, financing, and management capacities of local government to allow them to act on the recommendations of this report.

ACTION

In order that local administrations should be empowered to implement effectively the foregoing recommendations the following measures must be applied:

- development of stronger and more diversified revenue bases;
- increased capacity for cost recovery;
- strengthening of human resource capacity for land use management, equitable tax regimes and efficient collection systems, all geared towards effective service delivery.

1.3 INTERNATIONAL COOPERATION

International agencies should give a higher priority to supporting what is recommended in sections 1.2 and 1.3 above. This requires:

CHALLENGE	ACTION
<p>The Brundtland Report – “Our Common Future” – the seminal work on the global environment – mentions the word “poverty” more than 80 times. The implication of such stress is obvious. It is the greatest single contributory factor to the degradation of the human environment.</p> <p>This indisputable fact, when linked with the umbilical attachment between adequate shelter (with all its ramifications of habitat, service provision, security of tenure, health safeguards, educational opportunities and employment) and poverty, almost without fear of contradiction, identifies lack of adequate shelter as itself being the greatest single contributor, the strongest link in the poverty chain.</p> <p>It therefore follows that those who would seriously address the issue of poverty reduction must give urgent priority attention to the provision of shelter for the entire human species. It also follows that international agencies, which profess to be in the vanguard of the effort, must be leaders in evolving the new and innovative solutions that need to emerge in response to this challenge. All possible avenues for delivery must be identified, exploited and engaged to the full in a co-operative effort to achieve the HABITAT Agenda goals.</p>	<p>The initiative for forging these linkages rests largely with the international funding agencies and can be activated through a number of measures.</p> <ul style="list-style-type: none">● forging partnerships with local authorities, NGOs, Community-Based Organisations, the private and co-operative sector, to support efforts by national governments to develop and/or extend the institutional, legal and financial frameworks for adequate shelter policies within the national development policy;● channelling or increasing support to local authorities and their identified associations which demonstrate a commitment and capability for implementing the HABITAT Agenda and developing local Agenda 21s, through democratic and accountable governance in compliance with an overall national strategy;● prioritising expansion and improvement in basic service provision within a framework which emphasises cost effectiveness, accountability to constituency, and equality of spread. Such a policy should recognise that in the absence of efficient local administrations, direct support to community-based organisations and informal service providers may prove the most effective way of achieving identified goals;● promotion of best practice exchanges at international, national, NGO, private and co-operative levels;● increasing access to housing finance for low-income and no-income groups and women, through mobilisation of all local savings from NGOs, credit unions, building societies and others, particularly through low-interest financial support, all buttressed by strong investment programmes in employment creation in tandem;● keeping under constant review and assessment, current sectoral priorities and institutional structures to ensure compliance with the overall objectives of the Habitat Agenda within poverty reduction programmes;● ensuring that a minimum of 20% of official development assistance is allocated to basic social programmes;● developing new innovative methods for channelling support funds and resource personnel directly to those local governments, NGOs and other actors complying with agreed investment approaches;● reporting by 2001 on measures taken, successes and failures, to implement the Habitat Agenda.

The Commonwealth Consultative Group on Human Settlements will employ vision and innovation to establish new and practical solutions to the problem of providing shelter for all. As a start, the CCGHS partners may wish to consider the following suggestions towards a framework for action.

1. Ensure security of tenure for all citizens, paying particular attention to the difficulties of people living in informal settlements.
2. Encourage community-led initiatives on housing by promoting new practices for more inclusive forms of local governance.
3. Capture the energies and experience of NGOs and community based organisations by encouraging partnerships with public administrations
4. Encourage the involvement of the private sector to invest in development infrastructure through partnership agreements with governments. Typical areas of proven success are:
 - a) Power generation and supply.
 - b) The free grant of land for housing development in return for a negotiated percentage of the constructed housing units for public allocation by government. The return from taxes, rates and social benefits from the new housing units will comfortably compensate for the cost of the land.
 - c) Major trunk road construction in return for peppercorn lease over a negotiated period of say 20-25 years, for ribbon development – industrial estates, commercial outlets and/or housing as appropriate.

Other areas to explore include:

 - a) Pioneering of new and innovative methods to mobilise local investment funds for housing on low or no-interest terms.
 - b) Encouraging private sector investment in affordable housing rental units, by incorporating seductive but appropriate inducements such as duty-free entry for building materials.
 - c) Providing access to serviced land through long-term financing of site and service schemes.
 - d) Inviting the industrial and commercial private sector organisations to participate in national fora and to identify and adopt active roles towards implementation.
5. Make use of the information and expertise from the comprehensive database of the UHCHS “Best Practices” solutions in the development and implementation of housing projects.
6. Encourage the creation of new and innovative funds for housing and land development. For example:
 - a) Define new roles for funding institutions that can produce minimum cost, low interest and no-interest financing, particularly those targeting the lowest income groups.
 - b) Mobilise local investment funds. An excellent example is the no-interest mortgage scheme, pioneered by Habitat for Humanity International, funded by gratuitous contributions from industry and commerce and managed by local branches of this NGO through volunteer service.
 - c) Include cost of land (if any), infrastructure and building in one long-term mortgage package, removing the need for a major capital investment for land purchase.
6. Encourage the revision and/or modification of existing building codes to take account of improved technologies in materials and construction without compromising safety standards.
7. Facilitate planning to satisfy housing needs within the economic comfort level established through surveys of income levels for each area
8. Provide training programmes in building skills – particularly for building co-operatives, women, the unemployed and other economically marginalised groups to enable contributions in labour “capital” to lower the levels of affordability.
9. Embark on social studies to determine the nature and characteristics of urban and rural poverty and evolve housing solutions tailored to the specific needs of each sector.
10. Embark on active search into modern rapid construction methods and new materials that have evolved in response to recent natural disasters in areas such as North America.



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