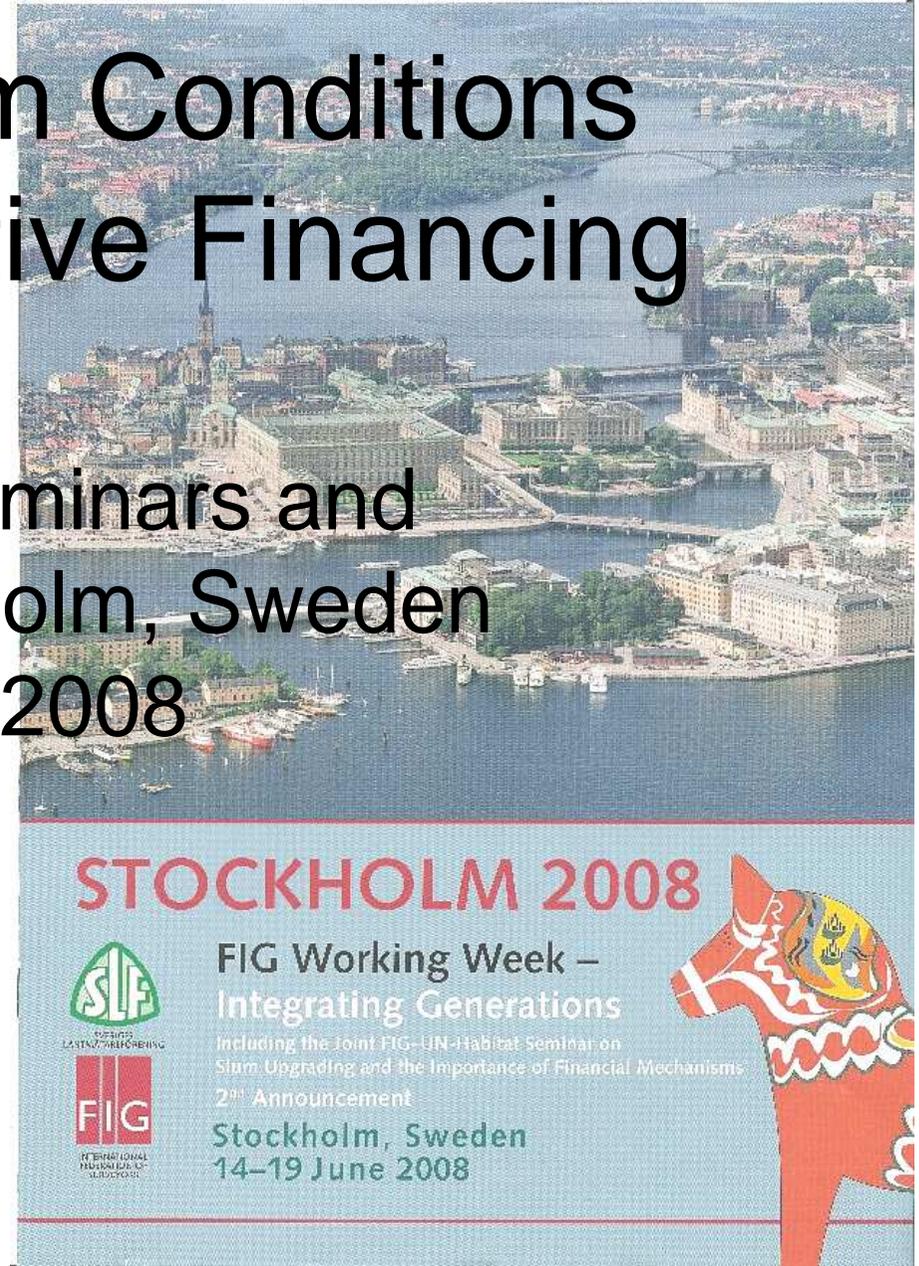


Improving Slum Conditions through Innovative Financing

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



Housing for urban poor

- Constraints on access to land (property)
- Need for functioning institutions and mechanism (land management, financial mechanisms)
- Slums represents a market, 3 billion people need adequate housing, housing a human right
- Formal credits only available for freehold and leasehold titled properties

- Microfinancing institutes (MFI) is lending 500-5000 USD on short-term conditions, not so interested in housing.
- Mortgage market usually more than 10 000 USD and on terms longer than 10 years.
- Need to mobilise local capital markets
- Public-private partnership
- Alternative tenure: group rights, occupancy rights, rents, common facilities

Project content

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

Activities

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

Organisation

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

Paper from Com 7

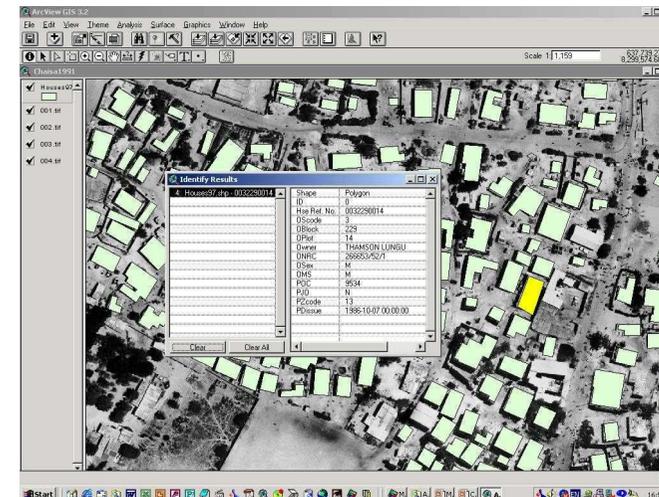
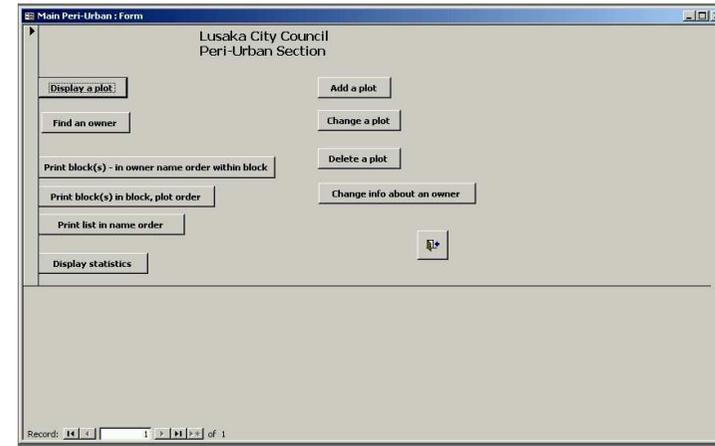
- Analyses of good and bad experiences from land administration upgrading projects and identifying issues for discussions:
 - Formal and informal tenure situation, social, customary, occupancy legal-illegal, leasehold, rent, group rights, common facilities.
 - Collect, safekeeping and updating of information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

Assistance needed

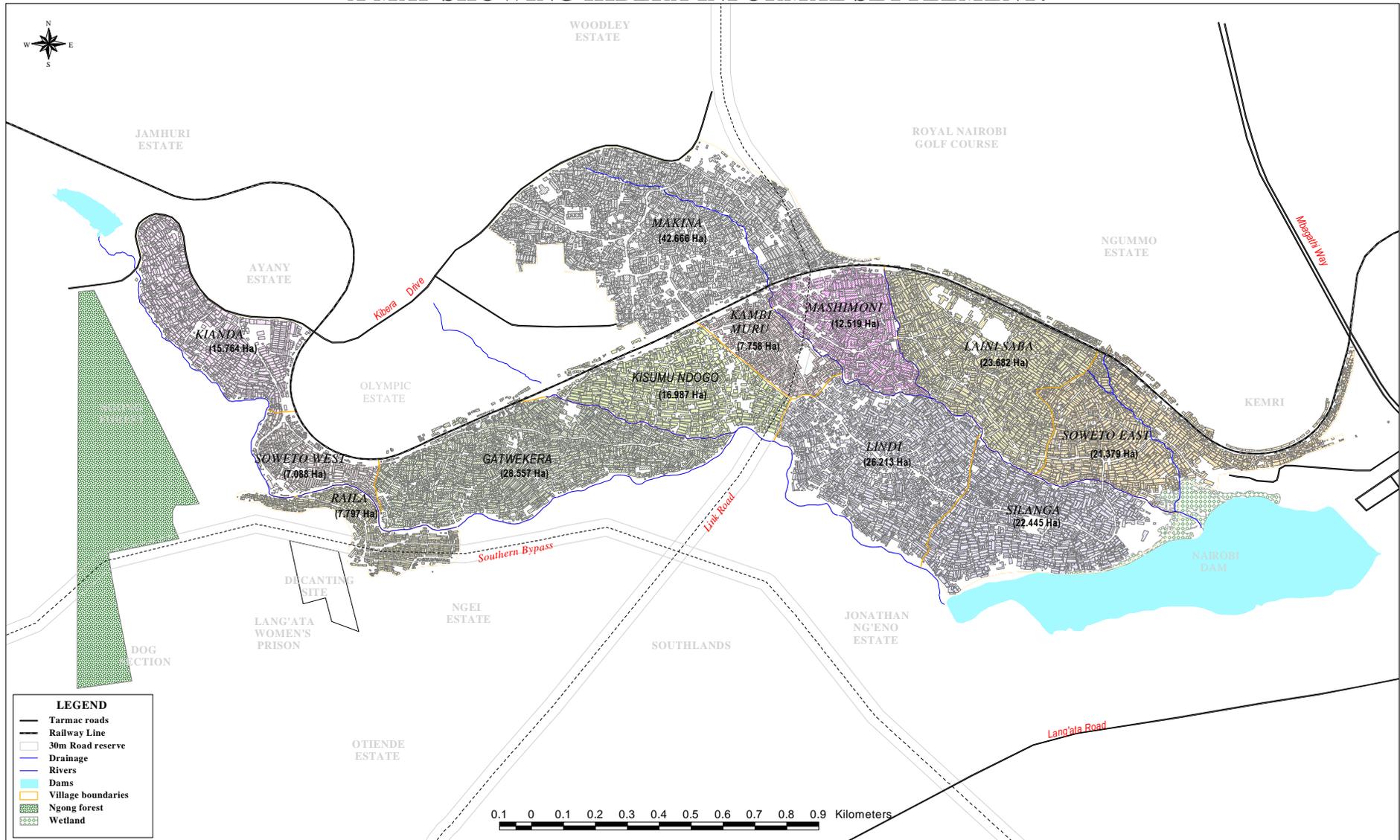
- References to projects, examples etc of interest
- Members to reference group for the development of the key analysis paper.
- Participation in the discussion in Stockholm

Process of Adjudication (4)

- Data Registration
 - Attribute data entered in the Peri - Urban Property Database
 - i.e. Owner details, Zone, Block & House number, Landuse, Occupancy licence number and Number of units
 - Spatial data entered in the Chaisa Property Map
 - i.e. Ten digit House Reference Number. e.g. 0031800025



A MAP SHOWING KIBERA INFORMAL SETTLEMENT.



METHODOLOGY (cont.)

- **Structure numbering**



STRUCTURE NUMBERING

(cont.)

- Identification of structures.

