

1. How can transparent urban planning and design help in creating inclusive access to housing, basic services and infrastructure, environmental sustainability, improved air and water quality, and healthier communities?

Transparency allows for accountability and inclusivity. Without transparency, the necessary and relevant stakeholders are often not the drivers of the change and process needed. An inclusive policy development process, which requires transparency and engages all relevant stakeholders, will help create inclusive outcomes. Communities know their unique needs and should play a critical role in defining their future. The barriers to housing, basic services and infrastructure, environmental sustainability, improved air and water quality, and healthier communities varies from one family to the next, and one community to the other. By including and consulting many different stakeholders in the policy development process, the priorities and needs of all groups in society— including women, children, persons with disabilities, migrants and refugees, the homeless, the elderly and indigenous people—are addressed and included in the policies themselves. This transparent, people-centered way of developing policies for housing and land allows communities to play a critical role in defining their future. By joining with community members and stakeholders, we can build consensus and local capacity to address common issues in achieving urban housing and land policies within the broader urban planning and design process. This is especially important when attempting to include the perspective of the residents of urban slums into housing and land policies, as residents of informal settlements are often the most marginalized group in cities, making them practically invisible in normal policy-making processes.

Increasingly, access to adequate and affordable housing is a challenge in most cities around the world as housing supply has not been able to keep up with population growth in urban settings. The influx of people, coupled with rising land prices, the cost of construction materials, the impact of climate change and the lack of attention to housing has resulted in the proliferation of slum dwellings and the displacement of low-income vulnerable households from the center of the city to its periphery. In many developing countries, over 50 percent of urban populations live in slums.

2. How can transparent urban and territorial planning and development support economic growth, which is diverse, balanced, inclusive, safe, green and sustainable?

Transparent urban and territorial planning and development engages the necessary stakeholders, which is critical in achieving diverse, balanced, inclusive, safe, green and sustainable economic growth. Urban components and markets are often excluded in the planning and development process, which lead to unequal economic consequences, for marginalized groups and informal settlements.

Today, approximately 1.6 billion people live in substandard housing, and 93 percent of all adults do not have access to housing finance options.¹ Formal financial services are ineffective in reaching people in the world's poorest places due to their high eligibility requirements, such as requiring collateral, high fees or steep down payments. Most low-income households face barriers in accessing funding—including subsidized mortgages—from formal financial institutions. In developing and developed countries, inadequate legal frameworks and the lack of incentives for the provision of social housing have decreased the supply of housing and increased rents to unaffordable levels. Policymakers at all levels must recognize the need to provide housing finance solutions to reduce the housing deficit and provide a variety of options to enable access for all to affordable, safe and adequate housing.

Effective property and housing registration systems are crucial to secure tenure, as they facilitate legal transfers of security of tenure, public and transparent record of ownership and tenant rights and the protection of rights related

¹The World Bank. "Housing for All by 2030." May 2016; <http://www.worldbank.org/en/news/infographic/2016/05/13/housingfor-all-by-2030>

to housing.² When families perceive their tenure to be secure, they are more likely to invest in home and neighborhood improvements.³ These improvements — including improved building materials and basic services — can serve as a springboard to even greater development and asset accumulation through increasing property values within communities. However, existing laws and regulations often relate to more formal forms of tenure, such as ownership and lease holding, and therefore cater to the communities that can access formal means of income, credit and savings. This results in the exclusion of individuals who are considered marginalized or vulnerable, and who are most likely to lack security of tenure. Laws that are not inclusive or considerate of the variety of needs within a population can compound the harm caused by insecure tenure, as it further impedes access to goods and services. Without security of tenure, access to networked infrastructure provided by a municipality, such as clean drinking water or adequate sewage, is not possible in many communities.

Lack of tenure security can be a barrier for families in accessing financing mechanisms and capital. A common purpose for taking out a bank loan is for home improvement, but without secure collateral, it can be challenging for families to access formal financial markets.⁴ Tenure security supports enabling environments, which encourage private and public investment, allowing for governments to build the tax base and advance land-value capture mechanisms. Tenure regularization and the integration of informal settlements into formal land markets also enable local governments to raise revenue from taxes and fees, which can in turn be used to finance the provision of improved services, improving local governance overall.⁵

3. Which kinds of policies, plans, governance, investments and partnerships can help create transparent, inclusive, healthier and safer cities and communities that are able to withstand destabilizing effects of negative social phenomena, such as corruption, drug and illicit firearms trafficking and terrorism, unregulated migration, lack of access to public goods, widespread public protests etc.?

Recognizing the unique challenges in cities, sustainable urban development cannot be achieved without a shift from traditional approaches designed to serve formal systems and markets and a thoughtful and integrated approach to urban and economic planning, financing, regulation, construction and governing cities. Inclusive sustainable urban development will only be achieved when adequate and affordable housing is integrated into urban plans. Furthermore, urban plans and policies must integrate adequate and affordable housing in order to fully achieve inclusive sustainable urban development. Policies, plans, and partnerships that prioritize and ensure access to adequate and affordable housing for all will help create inclusive, safer and healthier cities because research shows that safe, adequate and affordable housing leads to benefits in health, education and economic opportunity. These changes benefit the larger community, reducing inequality and building resilience against economic and natural disasters. This includes many of the negative social phenomena included in the question.

When multi-stakeholder participation includes more than just governments and communities, the overall point is clear: the potential impact of multi-stakeholder participation from a diverse group of stakeholders is much greater for all levels —from global to local.

² World Bank. Land Policies for Growth and Poverty Reduction: A World Bank Policy Research Report. (Oxford, World Bank and Oxford University Press, 2003): 70.

³ Payne, Geoffrey, Alain Durand Lasserre and Carole Rakodi. Social and economic impacts of land titling programmes in urban and peri-urban areas: International experience and case studies of Senegal and South Africa. (Final publication to Norway, Sida, GLTN and UN-Habitat, 2008).

⁴ Payne, Geoffrey, Alain Durand Lasserre and Carole Rakodi. Social and economic impacts of land titling programmes in urban and peri-urban areas: International experience and case studies of Senegal and South Africa.

⁵ Payne, Geoffrey, Alain Durand Lasserre and Carole Rakodi. Social and economic impacts of land titling programmes in urban and peri-urban areas: International experience and case studies of Senegal and South Africa.

Having an inclusive stakeholder process that incorporates the priorities, needs, experiences, and voices of citizens and communities is a key policy focus in achieving global agreements such as the Sustainable Development Goals, New Urban Agenda, Sendai Framework, etc.

Coalitions and networks are also spaces to convene best practices, which can play an important role in reducing poverty, serving adequate and affordable housing needs, access to land and other key themes. Coalitions, networks and partnerships at all levels and platforms for civic engagement provide broader expertise, and diverse constituencies, including PPPPS, or public/private/people/partnerships. By joining with community members and stakeholders, we can build consensus and local capacity to address these common issues in achieving housing and land policies.

Habitat for Humanity supports policies that ensure access to adequate housing options for all, expand affordability through housing finance options, promote secure tenure rights and equitable access to land for shelter within the continuum of land rights, enable stakeholder engagement and participatory processes in development of housing and land policies, and foster resilience and responsive communities through housing.

Resilience is the ability to prepare for, absorb, respond, recover from, and more successfully, adapt to adverse events. Cities in developing countries are often home to large informal settlements, and nearly 1 billion people live in informal settlements globally. Informal settlements in developing country contexts can be particularly vulnerable to disasters and the negative social phenomena listed in the question. Building resilience and stakeholder engagement into community planning and policy development reduces vulnerabilities, increases transparency, and can lead to healthier and safer cities and communities overall.

Policies that create transparent, inclusive, safe, and healthy communities that are able to withstand negative social phenomena include: those which enforce adequate building standards for housing to withstand disasters, increase adequacy of existing housing through slum upgrading, and promote government engagement with citizens and stakeholders when framing housing and land policies at all levels.

The informal settlement response has been informed by an acknowledgement that government, acting alone, cannot respond with the requisite resources at the scale and costs required to address the range of development needs in human settlements. There is a necessity to mobilize the collective resources, capacity, knowledge and skills of other partner outside the government. Multi-stakeholder, people-centered partnerships are widely accepted as keys to successful human settlement development. Good governance encourages the participation in the decision-making process that affects their welfare and well-being.⁶

Policies that provide secure land tenure through the provision of land documentation allow governments to influence urban development, and in turn delivery of basic services and inclusive housing. It is important that policies supporting security of land tenure include both formal and informal forms of tenure, so that marginalized populations are not left out.

Example policy solutions:

- Ensure policies are in place to enable feedback to local government officials on urban plans
- Promote government engagement with citizens and stakeholders when framing housing and land policies and laws at all levels
- Recognize and incorporate community data collection and community mapping to inform government decision making

⁶ McAuslan P Post-Conflict Land in Africa: The Liberal Peace Agenda and the Transformative Alternative p 9.

- Integrate community feedback in urban, financial and housing plans
 - Promote stakeholder engagement through formal platforms and communities of practice to address the sustainable development of cities and communities
4. What is the role of science, technology, communication and innovation in the transformation to sustainable and equitable urban systems, which also incorporate and address informality and help overcome the digital divide?

Technology, communication, and innovation all play a very important role in transforming urban systems into those that are sustainable and equitable by helping to address informality. An example of this was provided by Rebecca Ochong, the advocacy manager for Habitat for Humanity Asia-Pacific, in [her paper submitted for this year's World Bank Land and Poverty Conference](#). Her paper highlighted how Habitat for Humanity Bangladesh used technology, citizen engagement, and multi-stakeholder partnerships to develop a GIS map and database to improve information availability for more coordinated urban slum development—a project that utilized not only technology and innovation, but also communication. Urban informal settlements and slums are often not included in urban planning and development initiatives because there is little to no existing data available. This is because it can be a very complex process to collect this data on a large scale. However, if technology and different innovative uses of technology—like the GIS map database created in Bangladesh—can capture the information needed to recognize these settlements as part of the urban landscape, then efforts can be made to include slums in urban planning. This, in turn, can lead to more sustainable and equitable urban systems. It is important that governments work together with other stakeholders in the community to collect this data, and make sure that this data is accessible to the public to promote inclusion and transparency.

A second example of GIS mapping of informal settlements was again provided by Rebecca Ochong in second World Bank Land and Poverty Conference paper submission, about [mapping that took place in Battambang, Cambodia](#). In her [presentation](#), Ochong highlighted that the mapping process enabled the community to work together to better understand their situation, and to use it to seek assistance from the government, utility companies, and the private sector for assistance on tenure security and basic services. The mapping process also strengthened collective confidence of residents to participate in the discussion of plans for the development of their own settlements, which has legitimate repercussions in the New Urban Agenda and SDGs. In summary, the mapping process helped foster partnerships and communication that began progress toward a more equitable urban system.

5. How can local and national governments work together to ensure adequate resources are available for sustainable, inclusive, safe and transparent urban development? How can local government financing be made more predictable and robust? National and local governments have many of the same goals -- to serve the public. Facing a world of economic uncertainty local and national governments must work together to ensure adequate resources are available for sustainable, inclusive, safe and transparent urban development. As a start, governments at all levels must learn how to trust each other. With limited resources available, unless governments come to the table together and include other stakeholders, we will continue to see more competition for limited funding. In the SDG processes, we have witnessed stakeholder engagement firsthand, as national and local governments, private sector, civil society and other major groups worked together to achieve the 2030 Agenda and other global agreements.

Using more standardized methodologies for tracking and data disaggregation would be helpful in making local government financing more predictable. National Governments should be incorporating local and community data into the national data basis to bring some standardization in its reporting. While local government has a variety of financing options at its disposal, including tax revenues, land value capture, bond issuances, etc., local governance varies significantly from city to city. National Governments support of local government through subsidies or other annual budgetary allocation would be helpful to make local government financing more robust and predictable.

6. How can urban, peri-urban and rural areas be connected through infrastructure that is resilient and integrated with transparent, urban and territorial development plans, focusing on access, affordability, inclusivity, resource-efficiency and innovation?

With increasing growth of urban areas, especially in the more developing economies of Africa and Asia, the urban, peri-urban and rural areas are also becoming more linked together. As the number of people moving into cities swells, the demand for land and services are growing and urbanization has a serious impact on land use and consumption patterns. This calls for the need to develop more comprehensive regional plans that incorporate a variety of sectors – transportation, food distribution, housing, among a few. In South Africa, for example, the SPLUMA (Spatial Planning, Use and Management Act) provides a framework for planning and land use management. A spatial planning, land use and management system is necessary to plan for infrastructural investments, which includes the delivery of basic services across the country. From a land governance perspective, there is a need to understand that land and property has a relevance in relation to economic and social capital and includes spiritual and cultural value. In policy papers leading to the New Urban Agenda – Habitat III, the UN system created policy units made up of governments, civil society and other stakeholders to focus on a variety of policies and recommendations to address the connectivity of how urban, peri-urban and rural areas can be more connected through infrastructure that is resilient and integrated with transparent, urban and territorial development plans, focusing on access, affordability, inclusivity, resource-efficiency and innovation.