



HABITAT Norway



**World Habitat Day, Oslo,
October 1st, 2001**

Report

**Homelessness
In the South And the North**

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Program

- 9.00 **Welcome**
by Mr. Ivar Andreas Høivik, Habitat Norway
- 9.15 **Songs by Inkululeko Cultural Group, Oslo**
- 9.30 **Opening**
by the Minister for Local Government and Regional Development
- 9.45 **Impact of global political and economic trends on homelessness in the South and the North**
by Ms. Ingrid Munro, Jamii Bora Trust, Nairobi, Kenya
- 10.30 **Who are the homeless in Norway?**
by Mr. Gunnar Sveri, "The Homeless Project", The Norwegian State Housing Bank
- 11.00 **Break**
- 11.30 **Presentation of case from Kenya: Pamoja Trust**
by Ms. Scolastica Kimanga, Pamoja Trust, Nairobi
- 12.15 **Presentation of case from South Africa: Cope Housing Association**
by Ms. Margareth Fish, Cope Housing Association, Johannesburg
- 13.00 **Lunch**
- 13.45 **Presentation of case from Oslo:
Disadvantaged groups on the housing market in Oslo**
by Ms. Ellen Kobro, director of The Housing Office in the Municipality of Oslo
- 14.15 **Presentation of Case from Kristiansand, Norway:
Project for people in need of housing and individual home guidance**
by Mr. Terje Meland, The Housing Project, Municipality of Kristiansand
- 14.45 **Break**
- 15.15 **What role do the homeless have in Norwegian aid?**
by Ørnulf Strøm, NORAD
- 16.00 **Closing**

Summary

Mr. Ivar Andreas Høivik, Habitat Norway Association, welcomed delegates and guests to the conference, and gave the floor to:

Mr. Audun Tron, State secretary for Local Government and Regional Development

Audun Tron referred to international and national political frames and challenges and to the theme for this year's World Habitat Day; "Cities without slums". "Homelessness in the South and in the North" is therefore well in line with what is in the centre of concern for many colleagues around the world today. Mr. Tron briefly outlined Norway's efforts on homelessness and its connection to UN activities, highlighted by the special session of the General Assembly in June this year.

Homelessness in a global perspective, by Ms. Ingrid Munro, Jamii Bora Trust, Nairobi, Kenya

Homelessness is closely linked to poverty, and to get out of poverty the individual must have a dream of a better life. Our responsibility is to encourage the homeless and the poor to nourish such dreams and to assist them in all possible ways, morally and materially, to build a new life in their own way. One cannot get out of poverty through charity.

Homelessness is a global problem, but a problem of the South. Munro brought forward a number of examples from different parts of Africa of individual destinies. She drew a parallel to the poverty of Scandinavia in the 19th and early 20th centuries. It was the organisation of the poor themselves which started the development. The whole history of Africa is a history of migrations for livelihood. But to-day you cannot move anywhere for livelihood. Housing is said not to be the most important priority, but that is not true. Housing is basic. However, the efforts needed from our side have nothing to do with technology. We must make sure the poor do not get out of poverty by the use of guns.

Who are the homeless in Norway? By Mr. Gunnar Sveri, "The Homeless Project", The Norwegian State Housing Bank

Mr. Sveri gave the terms of reference, administrative set up and financial arrangement for the project, whose main objective is to try out housing- and support measures in the five biggest cities of Norway. The program will focus on providing information nationwide about existing activities and research on issues linked to homelessness. Competence and capacity within housing and support management for homeless people will be developed. During the program, the intention is to provide sufficient documentation to develop a national strategy.

A statistical and qualitative outlook on homeless people in Norway shows that the homeless constitute a small minority of the population, having great problems in getting access to or in keeping their homes. Two thirds of the registered homeless people deal with various problems besides the lacking of a secure housing environment, such as mental disease or drug abuse.

While the state has the overall responsibility to develop general rules and regulations to implement the housing policy and to provide funding through the State Housing Bank, the municipalities are responsible for helping the homeless with temporary shelter and to assist disadvantaged groups into the housing market.

Presentation of case from Kenya: Pamoja Trust, by Ms. Scolastica Kimanga, Pamoja Trust, Nairobi

Ms. Kimanga gave a background of the housing situation in Nairobi and of the role of the government authorities, landlords, private organizations and grass root organizations in the slum areas. Pamoja Trust's vision is a Kenya without slums, where all the residents have security of tenure, adequate shelter and democratic governance structures. Pamoja Trust's mission is to empower and enable the residents of settlements to transform the slums through community organizing, policy advocacy, socio-economic empowerment and institution building. Pamoja Trust's strategy is based on four operational tools: Enumeration, Savings and Credit, Advocacy and Federation building. Enumeration entails organizing and facilitating community members to count themselves and collect data on their socio-economic environments and the physical and geographic aspects of their community.

Kimanga gave detailed examples of implementing the four tools in several slum districts and in various schemes. Enumerations have illustrated very clearly that the process results in a phenomenal amount of community ownership of the project that the enumeration is targeted towards.

Presentation of case from South Africa: Cope Housing Association, by Ms. Margaret Fish, Cope Housing Association, Johannesburg

Ms. Fish outlined the apartheid background, goals of the new government elected in 1994, the Housing White Paper and a Housing Accord both of that year, and The Housing Act of 1997. She explained special problems of the transition period, legislation, economy, inequality, migration and demographic changes, rent boycotts etc. The housing ministry's initial goal was the provision of a million houses within five years, with up to 5% of the national budget being allocated to housing. The government is also aware that many Africans have traditionally built their own homes and have initiated the People's Housing Process as a further strategy to facilitate access to funding and technical support. The country has succeeded in building a million houses, although the five year target was not achieved. A total of 1,2 million houses have now been built.

Cope Housing Association was established in 1989 to assist with setting up small business co-operatives. It was approached for assistance in 1991 by a civic organization who was trying to help tenants renting flats from slumlords in the inner city of Johannesburg. Cope assisted with negotiations with the owners to sell the buildings to the tenants.

In 1997 an agreement was entered into between Norway and South Africa to introduce the Norwegian model of housing co-operatives. NBBL and Cope then entered into a four-year co-operation agreement. Funding from NORAD provided technical assistance and finance for a revolving fund which would lend bridging finance to Cope projects.

Disadvantaged groups on the housing market in Oslo, by Ms. Ellen Kobro, director of The Housing Office, The Municipality of Oslo

Ms. Kobro gave a statistical outlook on the disadvantaged and homeless in the housing market in Oslo, and then of the efforts of the municipal authority to improve conditions of these groups: loans and grants to finance the purchase of a home, economic deposits and guarantees for renting, municipal housing, sheltered housing (municipal flats for those with special needs, including adaptation for people with physical or mental disabilities, flats with shared facilities, training flats and more).

Equally important can be assistance to help people to stay in their homes. Many factors can be a threat to being able to remain in your home, economical, social and physical factors. The city of Oslo has several different measures to enable households to remain in their homes.

Main challenges ahead include assistance to people with complex problems and complex needs who require assistance from many sources. Finding adequate housing, arranging the facilities for this and ensuring the necessary cooperation is a major challenge. Funding the resources required is also a great challenge.

Presentation of Case from Kristiansand, Norway: Project for people in need of housing and individual home guidance, by Mr. Terje Meland, The Housing Project, Municipality of Kristiansand

Kristiansand is a town with 75 000 inhabitants. This is a project for people with special needs for housing and home guidance. The basis is a survey among 150 homeless persons in Kristiansand, all in need of help to manage their daily lives. The survey also showed that they were persons with social incompetence; all of them were drug-addicts and many of them had mental disorders.

The three-year project, with the objective of providing necessary home guidance to some of these homeless persons, is funded by the Ministry of Health and Social welfare. The project was finished May 1st this year, and an evaluation explains the fulfilment of goals and the satisfaction of the clients.

Which role do the homeless have in Norwegian aid? By Mr. Ørnulf Strøm, NORAD

Mr. Strøm's Highlights:

- Share of Norwegian aid to housing projects
- What type of projects that are supported by Norway (NORAD)
- Regional differences
- The role aid to homeless should have or ought to have in state to state aid and through NGO's

NORAD's strategy for 2000-2005 focuses on Poverty Reduction. All development co-operation must help to fight poverty. By financing projects and programmes that are given priority by

developing countries themselves, NORAD is investing in human rights, democracy, the environment, economic growth, education, health, welfare and equality.

Mr. Per Nygaard, Deputy general director, Housing and Building Department, Ministry of Local Government and Regional Development, closed the conference. He expressed hope that the conference helped focus on enablement, and looked forward to next year's Habitat Day.

Welcome

by Mr. Ivar Andreas Høivik, Habitat Norway Association

On behalf of HABITAT Norway, The Ministry of Local Government and Regional Development and The Ministry of Foreign Affairs, which has contributed to this conference, it is a great pleasure to welcome all of you. It is encouraging for HABITAT Norway to see that around 70 people take part in this conference.

We especially welcome our guests from Africa. Personally I am very glad to see Jens Seip among us. He is one of the oldest members of Habitat Norway. He attended the first Habitat Conference in Vancouver in Canada in 1976, and has worked in the Ministry where we are now as a senior civil servant with Habitat related questions for many years.

My name is Ivar Andreas Høivik, I am a member of the board of Habitat Norway which is a small Non Governmental Organization in Norway. But together with two ministries we have been able to arrange this conference.

In December 1985, The General Assembly of the United Nations designated the first Monday in October as "World Habitat Day" (We have not found a Norwegian Word yet). In Norway we started to celebrate this day on a small scale last year with a local conference. This year we have higher ambitions with an international conference and a whole day's event.

According to United Nations Center on Human Settlements (UNCHS) the purpose of the Habitat Day is to reflect on the living conditions of human beings, and to address the shortcomings of those conditions. The theme of this year's Habitat Day is "Cities without Slums".

Anna Tibajuka, the executive director of UNCHS in Nairobi, addresses the Habitat Day as follows:
"One billion people live without adequate shelter and basic services in slums and squatter settlements. With over half of humanity now living in cities and towns, the challenge of the urban millennium is to improve the living environment of the poor. On This World Habitat Day, we must all dedicate ourselves to the task of ensuring that, one day in the future, we will live in a world without slums."

The theme of the conference here today is "Homelessness in the South and in the North". Our focus will be on the homeless people in cities and towns, which is closely related to the theme of the Day: Cities without Slums.

Different countries count homeless people in different ways. The UN report "Strategies to Combat Homelessness" says:

"The word homelessness, its definition and classifications are not homogeneously used, but reflects the different realities of people without shelter in different regions of the world. There appear to be as many classifications of homelessness as there are different points of view."

Homelessness is not just found in the towns and cities in the South, it is an increasing problem in many cities in the North. We want to bring up this global problem of homelessness as part of the political and economical trends around the world. We also want to look at examples of homelessness in some countries in the south and in Norway. And for both the North and the South

we will look into what type of actions are taken or need to be taken in order to alleviate the problem. We are highly aware there is not only one solution.

I hope that during this conference we can elaborate on some of the aspects of this huge problem. In this context I hope this will be an interesting and fruitful day.

Before we start our discussion I am very pleased to introduce The Inkululeko Cultural Group. The choir started in 1988 as a part of the Norwegian Struggle against Apartheid in South Africa. It is a Norwegian Choir, but they sing in both Norwegian and some South African languages. Now it is known as the Choir which made Mandela dance when he heard them on his first visit to Norway.

HABITAT Norway has cooperated very closely with the Ministry of Local Government and Regional Planning to arrange this conference. We are very grateful for this cooperation and financial and practical assistance and, not least for the following opening words by the Ministry's State Secretary.

Opening

by Mr. Audun Tron, State secretary for Local Government and Regional Development

Dear participants and Habitat-friends from South Africa, Kenya and Norway,

May I first of all, on behalf of the Minister – Ms. Sylvia Brustad - convey her deepest regrets that she is not able to make this opening statement herself. She has asked me to present her message to this conference, and of course it is an honour and a privilege for me to do so.

This is in fact the first time we in Norway celebrate the World Habitat Day – at least in a more official way. May I therefore start by congratulating Habitat Norway on their initiative and express the hope that this celebration will be the first of many.

The General Assembly of the United Nations has designated the first Monday in October as "World Habitat Day." Let us make it a tradition also here in Norway to make the first Monday in October a Habitat Day.

To join us in this year's celebrations, I am pleased to welcome our guests from Africa; Scolastica Kimanga and, although a native Swede; Ingrid Munro, both coming from Nairobi, Kenya – and Margaret Fish and her colleagues from Cope, Johannesburg. We are looking forward to share experiences with you.

The World Habitat Day provides an opportunity to reflect on the living conditions of human beings and for actions to be taken to address the shortcomings of those conditions. It should highlight challenges in the Human Settlements field that most policymakers and Governments are struggling to solve. The international theme for World Habitat Day this year is "cities without slums". Homelessness is closely related to slums and slum dwellers. The theme for this conference – "Homelessness in the South and in the North" – is therefore well in line with what is in the centre of concern for many colleagues around the world to day.

In a global perspective homelessness is a major challenge. Nobody knows the exact figures. But it is estimated by the United Nations Centre on Human Settlements – Habitat - that maybe as much as one billion people do not have a decent, safe place to live. The vast majority of them live in developing countries. An increasing number live in urban areas. We also know that many of them are women and children. But homelessness is not only a problem in the South. Most large cities in the industrialised world face the challenge in one way or another.

"Homelessness represents the most obvious and severe manifestation of the unfulfilment of the distinct human right to housing", UNCHS (Habitat) has stated. Therefore, the eradication of homelessness should be given the highest priority wherever the problem occurs.

In June last year, Ms Sylvia Brustad submitted a plan of action entitled "The Road towards a Housing policy of Solidarity" which pinpoints the main challenges to Norwegian housing policy. The Action Plan challenges the central government as well as local governments and the private sector. It summarises actions to be taken aimed at improving the housing situation for a minority in Norway who still have inadequate shelter, suffer from intolerable high housing expenses or are homeless.

A survey from 1997 made by the Norwegian Building Research Institute indicated that we have around 6000 homeless people in Norway. They represent 0.14 per cent of the population. But the low figure is no excuse. To deal with the problem, The State Housing Bank should be used more actively to combat homelessness and finance adequate shelter for the most disadvantaged groups. But homelessness is a complex problem. It is not a problem that could be solved solely as a housing problem. Therefore, we initiated in cooperation with the Minister for Social Affairs, a project in the bigger cities to find solutions on housing and social challenges for this group.

Later today you will all be informed of the status of this project. Let me express our thanks to the representatives from the State Housing Bank and the municipalities of Oslo and Kristiansand for coming here to day to help us to highlight Norwegian experiences. It is our sincere hope that the project will enable us to find effective ways to tackle our domestic homeless problem.

Focusing on housing policy issues from a global point of view could open up new perspectives on a domestic policy debate. In June this year representatives from more than 150 countries met at the UN headquarters in New York. They participated in a special session of the General Assembly to review and appraise the implementation of the Habitat Agenda - the document on human settlements issues endorsed at the Habitat II Conference in Istanbul five years ago. The special session issued a "Declaration on Cities and other Human Settlements" in which the world community reiterated its commitments to implement the goals and principles of the Habitat Agenda. The declaration also identifies gaps and obstacles that have prevented many countries from fulfilling their commitments, and sets forth further initiatives to overcome the obstacles.

The fact that representatives from more than 150 countries were able to agree on a declaration reiterating the commitments from Istanbul is important. By endorsing the Habitat Agenda, the world community recognised that the right to adequate housing is an important component of the universal right to an adequate standard of living.

Homelessness does not comply with a right to housing. It is therefore important that the recognition of housing as a human right is defended. At the international scene, the United Nations Centre on Human Settlements – Habitat - in Nairobi has an important task in internalising housing rights. After a successful revitalisation process, the Centre now should be able to take a leading role in advocating international norms and standards in the human settlement field.

The Norwegian Government has actively supported both the revitalisation of Habitat and the important work of the Centre financially and by other means. The Ministry of Foreign Affairs has this year contributed 5 million kroner to the Habitat Foundation. In later years we have specifically supported the Centre's activities on gender. We have supported the Centre because we have seen "the implementation of the Habitat Agenda as an integral part of the overall fight for the eradication of poverty" as it is stated in paragraph 50 in the declaration from New York.

Ladies and Gentlemen, in her message to us all at this Habitat Day, the Executive Director of the Habitat Centre, Anna Tibaijuka says that

“The Declaration on Cities and other human settlements in the new millennium provides all of us, governments, local authorities, non-governmental organisations and local communities with a battle plan to provide adequate shelter for all and to tackle the problems of human settlement development. Together we can meet the targets set by the international community so that, one day, our children will live in cities without slums,” and - let me add – that we one day can eradicate homelessness.

I thank you for your kind attention and may I on behalf of the Minister and myself wish you all a productive Habitat Day celebration.

Homelessness in a global perspective

by Ms. Ingrid Munro, Jamii Bora Trust, Nairobi, Kenya

Ingrid Munro was born in Sweden, but she has lived for many years in Kenya, where she is now working with Jamii Bora Trust in Nairobi. Ingrid Munro made a strong call for action. She says words cannot feed the people - if words could feed the people, no one would be starving today. Neither can research change the world. Only action can change the world.

In our first work with the Habitat-issue, Mr. Jens Seip of Norway, was "Mr. Habitat" and my teacher. I am very glad to see him here today.

Homelessness is a matter of poverty and lack of political will to do something. There are 1,5 - 2 billions who live in poverty, and of these 1 billion live in urban areas. Homelessness is a global problem, but a problem of the South. Homelessness is decreasing in South America and Asia but increasing in Africa, and from there I will draw my examples. In Nairobi I used my free time to see the living of the poor.

Nowhere in the world have people come out of poverty with the help of charity. We are thinking of homelessness as hopelessness, but we should not do that. We must use the strength of the people themselves, and help give them their dreams. **How** we give money is the point. We should **invest** in the poor, and not give hand-outs. It is possible to get out of poverty/homelessness. People's own low expectations have held them back.

Ingrid Munro illustrates her points by describing personal meetings with people in the slums. She presents some faces of the poor. Faces are more important than figures.

Hanna

- children born in the streets, lived in the streets
- arranged self-help groups of beggars in Nairobi
- pressed to establish Jamii Bora

Clarissa

- was a beggar
- now owns her own whole-sale fish business

Joyce

- internally displaced person
- beggar in the streets for 2 years
- now owns 5 businesses and is managing director of a family consortium

Sophie

- Hutu in Burundi - lost her entire family during the war
- her friend Josephine was a Tutsi
- the two friends worked together to build up houses
- when war broke out again, all houses were destroyed except these houses "their mothers" had built

Sophia

- plantation worker in Kenya - gets paid 1 shilling pr. 1 kilo coffee she picks
- live in a plantation camp - 3 families in one hut without windows (landless labourers - the forgotten poor/homeless)
- because of her determination, her son is today a secondary school-teacher

Wangiro

- sweeper in a factory
- used imagination and determination to earn enough money to put her daughter through school

Cassia

- 80? years old
- part of Mau-Mau movement - in prison for 6 years
- didn't stop fighting
- now lives in a stone house, and every child and grand-child has a business

We have to think of the history of our own countries. Norway/Sweden has a history of poverty. One million poor people emigrated to the US. "The American Dream" was borne out of their dreams and determinations. But it did not change Sweden's and Norway's poverty. There it was the organisation of the poor themselves who started the development. Those who remained in Norway and Sweden changed their poverty through self-help movements (folkebevegelser). What would have happened if the World Bank had existed in those days?

The whole history of Africa is a history of migrations, for livelihood. Today there are so many boundaries - the poor can't move around any more. But you can change your situation if you have your dream. Jamii Bora stands for "Blessed/Good families" and has about 11 000 members, of which 20% are beggars. Jamii Bora Trust builds on the dreams of their members, by offering

- credit
- knowledge
- health insurance
- life insurance
- social workers that work to persuade beggars that they can get out of poverty

Don't think about technology, support the effort of the peoples themselves. Housing is said to be not the most important priority, but that is not true. We must make sure they don't get out of poverty by the use of guns. Jamii Bora is trying to create "folkehøgskolor". In the Nordic countries they meant a lot in bringing people out of poverty.

Who Are the Homeless in Norway?

"The Homeless Project", National Project for the Homeless – a Development Program to prevent Homelessness

by Mr. Gunnar Sveri, The Norwegian State Housing Bank:

Mr. Sveri is working with the The Norwegian State Housing Bank and is in charge of a nationwide project on Homelessness in Norway.

National Project for the homeless is a project with the aim of developing models and methods in order to prevent homelessness. The target group will be people without adequate housing or secure tenure and are in need of professional support such as social, health or practical services. Through a four-year period we will try out different housing- and support measures in the five biggest cities of Norway. The program shall focus on providing information nationwide about existing activities and research on issues linked to homelessness. We want to further develop competence and capacity within housing and support management for homeless people. During this four-year program, the intention is to provide sufficient documentation to develop a national strategy against homelessness.

Background and Project organization

This project was initially proposed in the Report no. 50 to Parliament (1998/99): "On the Distribution of income and living conditions in Norway" and later established as a national development program, running from 2001 to 2004. The governing body of the project is the Ministry of Social Welfare and Health, Ministry of Local Government and Regional Affairs and the Norwegian State Housing Bank. The project management is located at the main office of the Housing Bank in Oslo. During the first year of the program, municipal projects are established within the local governments of Bergen, Oslo, Kristiansand, Stavanger and Trondheim. The running costs of these projects (e.g. local project management) will be funded by grants from the central government in addition to some development grants to try out alternative housing and support solutions for various groups of homeless people with special needs. In addition, housing delivery to homeless people has the highest priority of receiving financial support (e.g. grants and loans) from the Housing Bank.

The homeless people in Norway – Homeless with special needs

Compared to most countries in the world, the housing conditions are good for the majority of the population in Norway. There is also a rather high equality within the housing distribution. Nevertheless, there are groups of people having great problems in getting access to or keeping a secure and a reasonably priced house. The documentation and research about homeless people is limited, but surveys carried out during the last part of the nineties shows approximately 6 200 households being registered as homeless (Byggforsk report from 1997). Two thirds of the registered homeless people need various forms of professional support in addition to a secure housing solution. According to the same surveys, the majority of the homeless people are male, but we see an increasing number of females becoming homeless. There is also a decrease in the average age.

Most of the registered homeless people are single person households. You will find almost half of all the registered homeless people in Oslo, the capital of Norway. The five largest cities have 25% of the total population while almost 70% of the homeless people. Two thirds of the registered homeless people deals with various problems besides lacking a secure housing environment, such as suffering from mental disease or drug abuse.

Housing & Support Developments

While the state has the overall responsibility to develop general rules and regulations to implement the housing policy and to provide funding through the State Housing Bank, the municipalities are responsible for helping the homeless with temporary shelter. The local governments are also in charge of assisting disadvantaged groups into the housing market; either by allocation of municipal housing or funding and general guidance and support.

The objective of the program is to develop housing and support initiatives in the five municipalities which contribute to a holistic service from the local government. The aim is to develop housing and support solutions adjusted to the various needs of the homeless people. The challenge is to combine housing policy means with social and health services in order to utilize public and private resources within the housing and the social welfare sectors. In the initial phase of the program, the participating municipalities are in the process of developing different kinds of "low level accommodations" and collective housing solutions for the homeless with drug abuse. Within the four-year program we intend to have developed models and methods within housing & support management for people with special needs. As an ultimate goal we foresee a situation with sufficient supply of various housing solutions also for those being excluded from the housing market due to lack of financial means or social or psychic disabilities.

Local Governments are involved in the National Project for the Homeless

The five biggest cities in Norway participate in the national project. Through cooperation, we hope to see alternative housing solutions being tried out; solutions that are developed according to the needs of the homeless. By the end of 2001 all the 5 cities will be ready to start implementing various housing & support developments; some of them in cooperation with local non-governmental associations who will provide health or social services and follow up the beneficiaries in their housing environment.

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Presentation of case from Kenya: Pamoja Trust

by Ms. Scolastica Kimanga, Pamoja Trust, Nairobi

Ms. Kimanga is a lawyer working with The Pamoja Trust in Nairobi, a private organization working with slum dwellers in Nairobi

Introduction

Nairobi, the capital city of Kenya, has a population of close to three million people. Approximately 55% of these inhabitants live in the more than 100 slums spread throughout the city. Further, these slums are crammed into a mere 1.5% of the land in the city. In these informal settlements the state does not provide physical infrastructure or social services including water, electricity, health care centers or schools. Typically, the housing consists of small semi-permanent structures made from mud, iron sheets and wood.

For many years government policy tended towards the eviction and demolition of slum settlements. At the time, the task before the organizations working with these communities was to organize and coalesce them so that they would be a strong force to counter evictions and demand for security of land tenure, adequate housing and basic social services. Though the government issued a moratorium on slum demolition several years ago, it is only in the last year that the government seems to have effected the policy and to a large extent stopped slum demolition and evictions. This on the part of slum communities has translated to greater security and increased opportunities of tenure. As a result there are emerging opportunities for slum communities to be upgraded and formalized. The task before Pamoja Trust is to work with these communities in order for them to organize themselves to take advantage of the opportunities in the changing environment. It is however, important to note that the change of government policy does not necessarily mean that the slum residents benefit. There is a real threat posed by the corrupt allocation of slum land to private entities, as well as a threat from entities with vested interests in the slum areas. In addition there is little in the way of policy guidelines on slum upgrading. This lacuna opens loopholes for the further marginalization of slum dwellers. Given these contradictions the nature of Pamoja Trust's vision, strategy and operations have therefore not changed significantly.

Pamoja Trust's vision

A Kenya without slums, one where all the residents have security of tenure, adequate shelter (housing, jobs, infrastructure, opportunities for employment) and democratic governance structures.

Pamoja Trust's Mission

Pamoja Trust exists to empower and enable the residents (individuals, groups, organizations, institutions) of individual settlements to transform the slums from the present situation to the desired condition through community organizing, policy advocacy, socio-economic empowerment and institution building

Pamoja Trust's Strategy

Our strategy is based on several operational tools:

- Enumeration

- Savings and Credit
- Advocacy
- Federation building

While these may be listed as individual components of our strategy, in practice they are usually intertwined within a singular effort in many of the slums. For instance, governance issue may necessitate our entry into a slum, however as we work towards resolving the issue, there is some awareness of building and the establishment of a saving and credit scheme in that particular community. Therefore each one of these components supports and is supported by the others, towards achieving the objectives of our organizational mission.

It bears emphasizing here, that our experience over the last year has shown that our strategy cannot be applied in a set or pre-determined order. Ideally, it would be favorable to go into a community and start by building awareness, establishing a saving- and credit scheme and then move on to the other components of our strategy. However, we have found that our intervention in a particular slum community is usually prompted by an urgent matter affecting that community. For instance, our intervention in Korogocho was prompted by a directive from the country's president that the residents of this settlement are allocated the land that it sits on. Due to the fact that there were vested interests in the slum from outside entities, it was paramount and urgent that we first undertake an enumeration process to establish who the beneficiaries of the land allocation should be. In other instances our intervention has been inspired by other broad advocacy or campaigns issues.

Enumeration

Definition

This is a process of participatory research within a particular slum community. It entails organizing and facilitating members of a community to count themselves and collect data on their socio-economic environments and the physical and geographic aspects of the community they live in.

Objectives

Firstly, the principal aim of enumeration is to collect information on a slum community. This information becomes a tool that the community can use to negotiate with the authorities or other development partners for land tenure security, adequate shelter and social services.

Secondly, enumeration is a tool for community organization. It leverages the capacity of a community to come together and undertake a project, while also strengthening and legitimizing the community's leadership structures. Once the information is collected it becomes an effective basis for rallying the community around a common issue.

Thirdly, the awareness and expectations created in the community from the enumeration builds pressure on the authorities to recognize and act on the needs within that slum community.

Fourthly, the enumeration assists in the transfer of organizational and management skills to the community. The process of enumeration calls for large amounts of logistical planning, decision-making and negotiation skills that are largely harnessed from the community. These skills become an important community resource.

Report on enumerations

This year Pamoja Trust has undertaken four enumeration exercises:

1. Huruma

In May this year an enumeration was carried out in five Huruma slums in Nairobi. The exercise established that there are 2040 households in Huruma, which make for a population of over 5500 people. The information gathered has created a firm basis for community organization and has indeed enabled the residents of Huruma to participate in two slum-upgrading projects:

- **The Nairobi Informal Sector Coordination Committee (NISCC) slum upgrading project**

Under this project the Nairobi City Council has made a commitment to allocate the Huruma land to the slum's residents. Further the NCC has established seven community-based slum-upgrading committees whose role is to gather information that will inform the planning of the upgrading process. Also under the umbrella of this upgrading project, clusters of fifty households each have been established within the village. These clusters helped leverage the ability to verify the data collected in the enumeration and assisted in the collection of additional information. The system of clustering will further improve the community's ability to organize both for upgrading and other activities like the residents' saving groups.

- **The Government of Kenya and Habitat slum-upgrading project.**

This project is still in its formative stages, where the key activity currently is to identify three slum areas in Nairobi that will be pilot upgrading schemes. Using information collected in the enumeration, the residents of Huruma have been able to make an application to be the pilot project. Currently, Huruma is placed second out of the five slums short-listed for upgrading.

2. Korogocho

The enumeration of the Korogocho slums was concluded at the end of July. We have completed the data entry process. It has been established that there are 18,000 households in the seven Korogocho villages. The enumeration process is supported by the government of Kenya through the office of the Provincial Commissioner of Nairobi. The government intends to use the data to plan the settlement of the residents of this slum. The enumeration has been faced by opposition from a small, but powerful group of structure owners, the Korogocho Owners Welfare Association (KOWA), who have laid claim to all the land in Korogocho. We expect that the information will forestall the attempt by KOWA to dispossess the other residents of Korogocho. It is important to note that the enumeration created an entry point for community organization and for the establishment of several residents' saving groups in Korogocho.

3. Deep Sea

An enumeration was carried out in the Deep Sea settlement in September. Deep Sea, which is located in Highridge, Parklands shares a boarder with Parts of Muthaiga. The residents of these high cost areas neighboring the settlement have indicated both to the Nairobi City Council and the Provincial Commissioner that the settlement should be relocated because it presents a security problem. Preliminary analysis of the data established that Deep Sea has 520 households. It also shows that the majority of the working population in the settlement work within the Muthaiga and Highridge areas. This means that relocation of the settlement would cause profound disruption to the livelihoods of the residents. Currently, Pamoja Trust in

conjunction with the National Housing Cooperative (NACHU), ITDG, Ufadhili and the Consolata Parish are working towards negotiations with the Muthiaga Residents Association and the Nairobi City Council. The negotiations are aimed at getting support for upgrading the settlement.

4. Kasoito and 39

In November, Pamoja Trust working with the Mavoko Municipal Council carried out enumerations in Kasoito and 39 settlements in the Athi River area. The enumeration was aimed at looking for relocation options for the residents of these two settlements. Kasoito in particular is located on unproductive land between the Nairobi National Park and Portland Cement factory. Largely because of the unfavourable terrain the residents are severely marginalized. Data from the enumeration will be used to negotiate with Portland Cement and the Mavoko Municipal Council to relocate the settlement.

Lessons learnt

- Both enumerations have illustrated very clearly that the process results in a phenomenal amount of community ownership of the project that the enumeration is targeted towards. For example:
 - In Huruma the residents have taken up the slum upgrading schemes and created the momentum and the pressure for upgrading. They attend meetings concerning their upgrading without any prompting from Pamoja Trust and have devised systems to fund these efforts.
 - In Korogocho the residents have taken up the fight against the Korogocho Owners Welfare Association. In a Civil Suit intended to force the Provincial Commissioner to allocate Korogocho to the small KOWA group, 6000 residents have asked to be enjoined in the case as affected parties. They have also mobilized political support for their case at the highest government levels.
- We realize that the authorities have scanty or insufficient policy on how to upgrade slums. The information collected provides an invaluable resource for informing the authorities on slum policy formulation.
- Also related we found that carrying out an enumeration brings to the fore issues within the particular slum that would have otherwise been hidden and which have the potential of undermining any slum upgrading projects.

Planned Enumerations

We have already identified slums that are in the process of negotiation for upgrading and that require information to strengthen their cases. In 2002 we forecast that we will be able to undertake five enumerations and another five in the year after.

Savings and Credit

Definition

The saving program allows members of a community to open a bank account where individuals within the community can deposit small amounts of money on a daily basis. In the course of collecting the contributions and meeting to discuss the savings, the community is able to build stronger ties among its members. Eventually the community has mobilized its resources and is also cohesive enough to undertake joint income generating projects and to extend credit to its individual members.

Objectives

To mobilize resources for crises and development projects within the slum communities
To create a basis for interaction and organization within the community. The saving programs develop communication processes and wide participation among the community.

Report on Savings

Following exchange visits from several SDI groups, Pamoja Trust has been able to work with over 29 local slum communities to start daily saving and credit schemes. The number of community members per group varies from 40 to 500 members. The schemes have a collective membership of over 4000 people. Most of the saving groups have been growing consistently both in the amounts saved and in the number of members. There have been several exchange visits between the newer groups and the more established groups as a way of strengthening the newer groups. This we feel is a strong indicator of the success of the well-established saving groups. While most groups have not yet started to engage in making investments or providing credit for individual members there are a few more established groups that have undertaken noteworthy activities. For instance, one saving group in Huruma slums invested in a commercial public toilet and the project is about to cover its investment cost and start turning a profit.

Planned Activities

1. An earlier planned International Savings Meeting was postponed, largely because of Pamoja Trust's busy schedule in the latter part of the year. Instead a meeting of all savings groups in Nairobi has been planned for the 8th of December. The objectives of the meeting are:
 - To provide a forum where the saving groups can reflect on their growth and share experiences.
 - To refocus the saving groups to look into setting up an urban poor fund that may be used as credit facility.
 - To create momentum towards building a Nairobi-wide federation of saving groups. The federation would be based on teams that can handle savings and credit, auditing of the groups, do enumerations and undertake negotiations for shelter. The federation would take up a number of tasks undertaken by Pamoja Trust enabling us to move into other areas.
2. In 2002, we expect that the saving groups will have grown to a total of over 50 groups. To boost the groups we plan to have numerous exchange visits within local groups and another four international exchanges with our SDI partners. We also plan to have a two-day convention on savings for all local groups.

Federation Building

Following the severance of relations between Pamoja Trust and the Muungano 45, earlier in the year, informal settlements have not approached their common problems on a joint front. To date the Muungano 45 has not been able to show evidence of being representative of the residents of the informal settlements.

Problems and issues concerning the informal settlements, such as upgrading initiatives, presentations to government commissions etc, require some form of leadership from the informal settlements that can work with the various NGOs to progress their issues. Pamoja Trust also feels that it does not have the capacity to work effectively in all informal settlements in Nairobi. The sharing of responsibilities and roles between Pamoja Trust and Muungano wa Wanavijiji will

enable more informal settlements to benefit from emerging opportunities. For instance, enumeration of communities is an increasingly important tool in negotiation and advocacy, however Pamoja Trust does not have the staff and time to do an enumeration in all settlements in Nairobi. With some support from Pamoja Trust an enumeration team under the federation may undertake more enumerations in the city.

Pamoja Trust is working towards strengthening the Muungano wa Wanavijiji federation through creating links between the existing savings groups in the informal settlements. At the onset the federation will be based on the formation of teams that handle issues pertaining to the settlements. Pamoja Trust and representatives of the savings groups envisage five teams:

- Savings and Credit
- Audit
- Enumeration
- Negotiation
- Shelter planning
- Exchange Trips

The rationale of basing the Federation on teams is that it ensures that whatever leadership emerges will be representative and accountable on the settlement level before it assumes citywide responsibility.

Though Pamoja Trust is on the frontline in the establishment of a federation, the body transcends Pamoja Trust's organizational objectives and will be a singular contact point for all organizations working within the informal settlements.

Advocacy

Definition & objectives

An increasingly important role that Pamoja Trust plays is advocacy on governance, land and housing issues. It involves cultivating alliances with the state and other authorities, religious groups, development partners, professionals and civil society. It also involves empowering these slum communities to work more closely with these other entities.

Report on Advocacy

At the beginning of the millennium the Muungano launched an urban land campaign geared at making the collective voice of the urban poor heard on the issues of land, housing and shelter in this important and historical period in Kenya. The significance of this period was that the year 2000 marked the Biblical Jubilee in which fair distribution of land was a central issue. In addition to this, the constitution review process was under way and the Njonjo Land Review Commission continued to elicit views from the citizenry. The year 2000 also witnessed the launch of Habitat's worldwide campaign for security of land tenure

The main objective of Muungano's campaign was to obtain recognition of the current informal settlements as formal residential areas so that the residents, having attained security of tenure, may build permanent houses, obtain essential services and thereby improve the quality of their lives.

On July 1st, 2000 the Muungano wa Wanavijiji with the support of the Pamoja Trust publicly launched the start of the Urban Land Rights Campaign. Over 1,500 community members in addition to representatives from a number of NGOs, religious leaders, the press, the UN and South

Africa's Homeless People's Federation attended the function. This event was followed by a series of sectoral meetings with NGO's, religious leaders, and professional associations. All these different groupings pledged their support.

Activities

In 1999 the Kenya Land Alliance decided to initiate a campaign for reform of Kenya's land laws. After consultations with a wide range of stakeholders local legal assistance and advocacy NGOs drafted a paper on the administration of public land. Proposals and responses to the paper will form the basis for the drafting of a land bill to be presented to parliament. Pamoja will facilitate awareness building and discussion among the informal settlement communities on these proposals. This is aimed at getting the slum communities to make a contribution towards the Bill.

Presentation of case from South Africa: Cope Housing Association

by Ms. Margaret Fish, Cope Housing Association, Johannesburg

Introduction – historical background

During the apartheid years, Africans were not permitted to own land and the Group Areas Act effectively kept those who did not have permission to live in the cities by virtue of their work (such as domestic labour or those who lived in migrant labour hostels) confined to township areas located on the outskirts of the cities. These areas remained the property of the state or local authority, characterized by small four-roomed houses on individual plots with outside toilets. These houses were leased to residents by permit, which were highly prized and jealously guarded.

99-year leasehold was eventually extended to residents, and most of these houses have been or are in the process of being handed over together with the title deeds.

With the relaxation of Influx Control and the Group Areas Act in the late 1980s, urban areas in particular experienced a huge influx of people from rural areas and townships seeking accommodation closer to their areas of work and other amenities. Landlords exploited these people, charging high rentals and allowing their buildings to decline. Tenants had no recourse against these “slumlords” as they were not officially allowed to reside in these areas. In addition, those who could not afford to pay the high rentals started to invade land and erect shacks made of corrugated iron, cardboard and wood, which were a fire hazard and vulnerable to the weather.

The political upheavals which preceded South Africa’s transition to democracy led to rent and service boycotts initiated by the civic movement and communities, and many households were reluctant or unable to re-commence paying for these.

The new housing policy

The new government faced a huge housing backlog when it came to power in 1994. This backlog was estimated at 2,2 million in 1997, and this figure increases by about 204,000 every year.

The new housing policy enacted after the transition to democracy in 1994 had its roots in the National Housing Forum, a negotiating forum comprising members from government, business, community and development organizations. Key policy issues were debated at the forum, much of which was used by the Government of National Unity when it was elected in 1994.

The Housing White Paper was published in 1994, one of the first policy initiatives of the new government, and the Housing Accord was signed in October 1994, all key parties including government, business and communities agreeing to work together to achieve the housing vision. The Housing Act was promulgated in 1997, providing the legislative framework for housing policy.

The housing ministry’s initial goal was the provision of a million houses within five years, with up to 5% of the national budget being allocated to housing.

In the Housing Code published in 2000, the Housing Minister, Sankie Mtembe-Mahanyele, acknowledges that housing the nation is one of the foremost challenges facing the new government, not only because of the enormous backlog, but also due to the housing environment, in which poverty, unemployment, economic stagnation, financial and capacity constraints, all have an impact.

There are various other programmes that have an impact on the framework of the housing policy. These include the Reconstruction and Development Programme and the Constitution. Section 26 of the Constitution states that all South Africans have the right to have “access to adequate housing”. It is the government’s duty to take reasonable measures, within its available resources, to achieve the realisation of this right on a progressive basis. Adequate housing is measured in terms of security of tenure, the availability of services, materials, facilities and infrastructure, affordability, accessibility and location.

A further principle of the housing policy is the availability of choice among a range of tenure options.

Three national housing programmes have been implemented since 1994:

- The Housing Subsidy Scheme
- The Discount Benefit Scheme
- The Public Sector Hostels Redevelopment Programme

The Housing Subsidy Scheme is the primary assistance measure of the housing programme. It provides grant finance to people earning from zero to R3 500 per month. There are several subsidy mechanisms in terms of the Scheme, including project-linked, individual and institutional subsidies. Applications for subsidies are submitted to the Provincial Housing Development Boards set up in each of the nine provinces.

A strategy to mobilize housing credit seeks to encourage lending to the low-income sector by managing and cushioning commercial risk. Despite the Housing Accord, commercial banks are very reluctant to enter the low-cost housing market without incentives. Three institutions were set up to spearhead this strategy:

The National Housing Finance Corporation (NHFC), whose role is to increase the number and type of institutions that provide housing credit to low-income earners

The National Urban Reconstruction and Housing Agency (NURCHA), providing guarantees to encourage financial institutions to make bridging finance loans and facilitating end-user finance

The Social Housing Foundation was established by the NHFC to promote, support and assist in the development of social housing. It provides training, advice and technical support. It works closely with the Housing Institutions Development Fund (HIDF) of the NHFC.

The government is also aware that many Africans have traditionally built their own homes, and has initiated the People’s Housing Process as a further strategy to facilitate access to funding and technical support for communities who wish to take this course. In practice, this process enables communities to have more of a say in the location, size and model of their houses.

Lessons from the past seven years

Due to the need to provide housing at scale in order to address the backlog, and because developers saw an opportunity to make a profit from the housing programme, many large-scale projects were undertaken using the project-linked subsidy. Small individual “RDP” houses were built on separate plots, mostly in peripheral areas where land was cheap. There were often few amenities in these areas, such as schools, clinics, transport or markets. Developers were obliged to enter into a “social compact” with the beneficiaries, a process they had little capacity to follow. It was difficult to identify the community leaders, and impostors often set themselves up as the leaders, leading to bribery and corruption. There was a lot of shoddy workmanship and houses began to crack and subside, and by then the developers had often vanished. The National Home Builders Registration Council (NHBRC) was later set up, and all developers had to be registered in order to access subsidies for building a project. National government and provinces developed Integrated Development Plans to ensure that housing was located close to amenities, or that amenities would be built in areas where housing was built. In addition, norms and standards were put in place, stipulating the minimum size was to be 30 square metres, etc.

Research has revealed that the primary need for a person with no income is not a house, but rather the means to earn a living. Many people who qualified for the full subsidy to build a house, became property owners without the ability to meet their obligations in terms of paying rates and services or maintaining the house. Added to that were high transport costs to the nearest center. Many people sold their houses for as little as one or two thousand rand, which was worth more to them than the house which had become a millstone around their necks.

Dissatisfaction with these “starter” homes has ironically led to the old four-roomed township house being highly prized once again. Townships like Soweto have ready transport facilities to get them to the city and the comparatively large sites have led to shacks being erected in the backyards and rented out to supplement the owners’ income. There is now a thriving informal rental market in most townships.

A subsidy scheme introduced by the old regime provided serviced sites where people could erect shacks. These were called “toilets in the veld” and as something to be avoided by the new government. However, they have realized that a shack is desirable to some people and may be all they can afford. There are now large “formalized” shack settlements being developed under the “Mayibuye” programme.

The country has succeeded in building a million houses, although the five year target was not achieved. A total of 1,2 million houses have now been built.

The value of the subsidy has largely been eroded by inflation. People in formal employment who were earning R3 500 seven years ago, are now earning more but no longer qualify for the subsidy although they are still regarded as low-income earners. Banks are not lending to people earning less than R5,000, which leaves many to fall between the cracks of the subsidy scheme.

Cope Housing Association

Cope was established in 1989 to assist with setting up small business co-operatives. It was approached for assistance in 1991 by a civic organization who was trying to help tenants renting flats from slumlords in the inner city of Johannesburg. Cope assisted with negotiations with the

owners to sell the buildings to the tenants. Most were agreeable, but finance was impossible to come by until the introduction of the subsidy. The first two buildings were eventually transferred to tenants in 1996. Non-profit Housing Associations were set up and residents elected directors who were assisted by Cope.

In 1997, Cope was part of an RDP delegation to Norway, when an agreement was entered into between Norway and South Africa to introduce the Norwegian model of housing co-operatives. NBBL and Cope then entered into a four-year co-operation agreement. Funding from NORAD provided technical assistance and finance for a revolving fund which would lend bridging finance to Cope projects.

Several obstacles hindered the speedy development of this programme. Firstly, there was no legal framework to support housing co-operatives. Co-operative legislation only applied to agricultural and trading co-operatives. Cope took part in a working group with the Social Housing Foundation to develop statutes for housing co-operatives and housing management co-operatives, which made it possible to register housing co-operatives. Cope registered the Newtown Housing Co-operative in 1999 as the first housing co-operative in the country. The first housing management co-operative was registered in East London, a city on the east coast, and a redrafted Co-operative Act will shortly be passed into law.

Cope hit a further snag when it embarked on Greenfield projects. These necessitated a long-term loan from the HIDF, who were nervous about the perceived risk as there was no track record in housing co-operatives and no model to work from. Cope waited for over a year to get approval for the first loan, and its Bertrams project eventually became the model for subsequent projects. The provincial housing boards are also reluctant to grant subsidies to institutions who rely solely on self-management as they feared that these would not be sustainable over time. They are far more comfortable knowing that an institution is managed along mother-daughter lines.

There are now 700 units in four existing buildings and three Greenfield developments. With rising costs, greenfields are becoming unaffordable to people in the subsidy range and Cope is working increasingly in partnership with the Johannesburg Metro Council, who have initiated the Better Buildings Programme in an effort to rejuvenate the inner city, which has largely fallen into decay in recent years due to high crime and businesses leaving for the outlying suburbs. Many of these buildings have been abandoned by their owners, or have large rates and service arrears owing to the Council. The Council is expropriating some of these buildings and enters into a partnership with organizations to purchase, refurbish and manage the buildings. In this way, the Council hopes to recoup some of its losses and start to rebuild the fabric of the inner city. However, pockets of well managed buildings in slum areas are not enough to turn them around and a more concerted and integrated effort on the part of the Council is necessary in order to enforce by-laws and crack down on drug dealers and squatters who have moved onto vacant sites.

Cope assists the members of the co-operatives with all aspects of property management, including the financial obligations, collection of monthly charges, budgeting, maintenance, and education and training for the Boards and members. Some of this education takes place as soon as people apply for a unit in a Cope-managed project. Information workshops are held once a month to explain the co-operative model. Thereafter, qualifying applicants are placed on a database and encouraged to join the Cope Savings Club to save up the required equity on a monthly basis. This equity ranges from R1,800 for a bachelor unit to R3,000 for two bedrooms. Members get this equity back when they leave, together with an "exit payment". The mechanism for the exit payment has been difficult

to work out, as an incoming member would probably not be able to afford to pay the outgoing member the required amount, and a loan mechanism is being investigated with the HIDEF.

Members are allocated a unit once they have saved up the required equity. Monthly charges in the co-operatives range from R400 in the older existing buildings to R900 for a newly built two-bedroom unit. About 60% of the residents in greenfield projects are single parent women.

Further information on a specific project is given just before members move into a building. This reinforces the principles of co-operative living and includes the consequences of non-payment for the co-operative.

Cope is having to face the possibility that households will be left without breadwinners due to the HIV/AIDS epidemic. The latest statistics from the Medical and Dental Council show that 40% of all deaths in the country are the result of Aids infection. We are embarking on awareness programmes in all projects, and trying to encourage members to insure themselves against the loss of a breadwinner.

Social housing is still in its infancy and makes up only 1% of the housing market, largely in urban areas. The social housing sector has had a high level of financial and technical assistance from northern NGOs, particularly Canada, the U.K., the Netherlands and Norway. It cannot cater for the poorest in urban areas, due to high costs, but rather for those earning in the upper range of the subsidy bracket.

Cope charges both implementation fees and property management fees (the latter being R40 per unit per month, built into the monthly charges) and a sustainability plan has been developed whereby Cope should be self-sustainable once it has 3,000 units under management. We hope to be able to achieve this within the next five years.

Disadvantaged groups in the housing market in Oslo

by Ms. Ellen Kobro, director of The Housing Office, The Municipality of Oslo

Some preliminary definitions

We define disadvantaged people in the housing market as people who live under inadequate housing conditions and have no or few possibilities of securing adequate housing on their own.

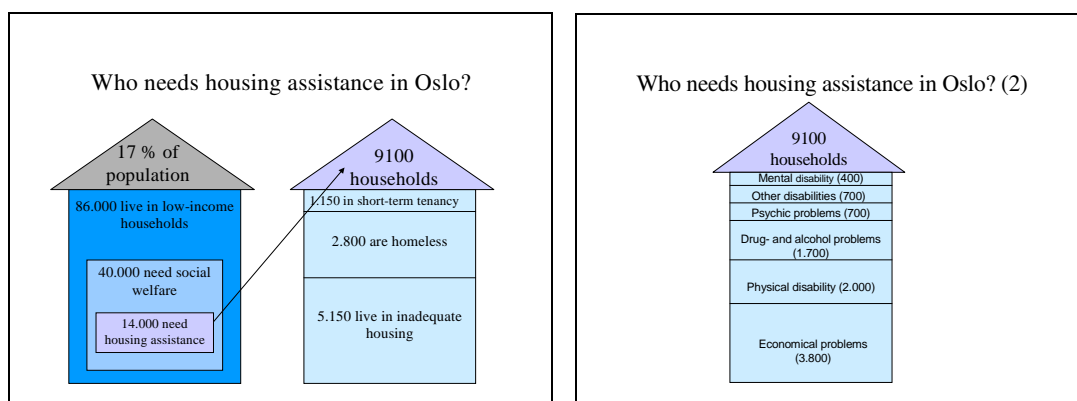
A house/flat may be inadequate because of, for example:

- it is not adapted to a physically handicapped person in the household
- it is too small for the size of the household
- there is no WC or bathroom in the flat
- the standard is so low that living there is a health risk (fungus, bad insulation etc.)
- the house/flat is unreasonably expensive compared to similar houses/flats or the size of the household

We define homeless people as people who live in temporary or casual housing or have no place to spend the next night. These include:

- people in hospices and other temporary housing
- people who temporarily stay with friends and relatives
- people in institutions who will be discharged within 2 months
- people who sleep outside

Who needs housing assistance in Oslo?



17% of the population (86.000) live in households that have incomes lower than the limit for getting a state housing allowance. This can be seen as a “potentially vulnerable group” on the housing market. Many in this group only have a temporary income-problem. 8% of the population need social welfare to cover basic living expenses.

In a survey of the housing needs in Oslo in 1998-1999, employees in district services were asked to answer questions about those of their clients that had unsolved problems connected to housing. The survey showed that ca. 9.100 households or 14.000 people had a housing problem. This is approximately 3% of Oslo's population.

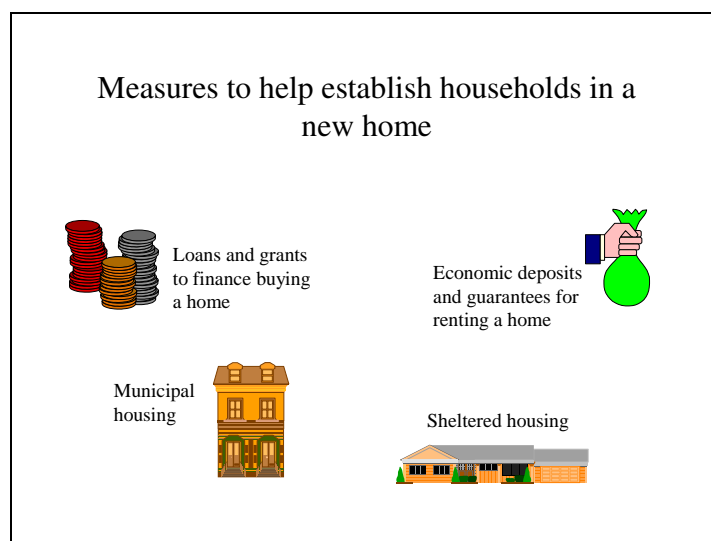
Of these 9.100 households, 56% lived in housing that was not adequate for their needs, 31% were homeless, and 13% lived in rented flats with less than 12 months left of the lease.

Of the 9.100 households that had a housing problem according to the survey:

- 42 % had only economic problems
- 22 % had a physically disabled person in the household
- 19 % had drug- or alcohol related problems in the household
- 8 % had a person with long-term psychic problems in the household
- 8 % had persons with other disabilities than specified here
- 4 % had a person with a mental disability

Ca. 20% of the households included children. Ca. 17% of the people in these households were 80 years and older. The same age-group constitutes only 5% of the total population in Oslo.

Measures to help establish households in a new home



The municipality of Oslo has several different measures to help establish people in a new home. Some are purely municipal, and some are financed by the State Housing bank. The measures include loans and grants, economic deposits and guarantees, and different forms of municipal housing.

Loans and grants to finance buying a home

First home loans and grants enable low-income household and those with special needs to establish themselves in a home of moderate standard. In 2000 830 households were given loans to buy a home. 190 of them were given an additional grant to enable them to finance their own home. The total loan portfolio for Oslo is now ca. NOK 2 000 million.

Economic deposits and guarantees for renting a home.

When renting a house in the private market, people are mostly required to put down an economic deposit consisting of a few months rent. The municipality will in some cases lend the money for this or put up a guarantee.

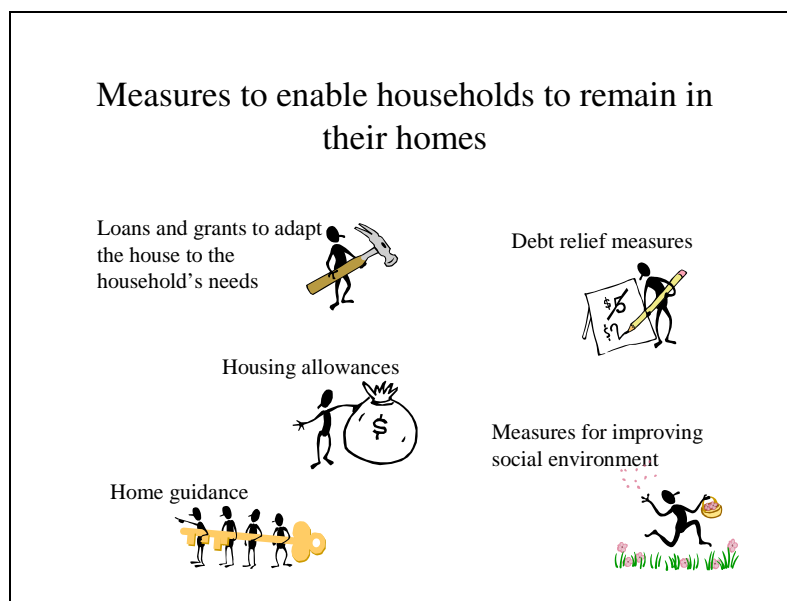
Municipal housing

The City of Oslo owns ca. 15 000 houses and flats (6% of all homes in Oslo). Approximately 12 000 of these are used for different disadvantaged groups. These include economically and socially disadvantaged groups, elderly, refugees, and others. There are strict income and need criteria for being given a flat. Up to 1 400 new households move in each year.

Sheltered housing

The City has also some housing for those with special needs. These include houses adapted for people with physical or mental disabilities, flats with shared facilities, training flats and more.

Measures to enable households to remain in their homes



Equally as important as helping households to find a home, it to help them be able to stay there once they have a place to live. Many factors can be a threat to being able to remain in your home, both economical, social and physical factors. The city of Oslo has several measures to enable households to remain in their homes.

Loans and grants to adapt the house to the household's needs

Loans and grants are given to elderly, handicapped or otherwise disadvantaged households who need to adapt their houses/flats. The goal is to provide the household with a home that will function well for their special needs. Most elderly people don't want to take on a loan, so loans are not widely used. 1435 households were given grants in 2000.

Debt relief measures

The municipality can refinance more expensive loans in the private sector with loans from the municipality. For people who already have municipal loans and have difficulty meeting the

payments, the city offers economic counselling and different temporary changes in the payment plan.

Housing allowances

Housing allowances are given to economically disadvantaged households to enable them to meet their housing expenses. There are several types of housing allowances, with funds provided both by the State and the City. In 2000 there were approximately 17.000 recipients.

Home guidance and measures for improving social environment

Some of the people who live in the municipal houses and other houses have difficulties mastering independent living in a "normal" house or flat. This causes danger of eviction as well as nuisance for the neighbours.

The city of Oslo has lately placed more emphasis on doing something about these problems. Several projects have been started in order to find the best methods for both individual home guidance and measures that target all the inhabitants of a building or an area.

Main Goals in Oslo's Housing Policy

The City Parliament decided in 1999 on a Social Housing Program. This Program presented the goals, main strategies and measures for the city's work for the disadvantaged on the housing market.

The main goals are:

- Individuals and families shall be self-supported as far as possible
- Housing for the disadvantaged shall be differentiated according to individual needs and problems
- The municipal use of resources shall be efficient and the quality of the measures shall be secured

The main trends in Oslo's housing policy now are:

- more emphasis on targeting disadvantaged groups
- more emphasis on planning and documentation of needs
- larger role for the 25 district administrations

The main challenges ahead

People with complex problems and complex needs require assistance from many sources. Finding adequate housing, arranging the facilities for this and ensuring the necessary cooperation is a major challenge. Funding the resources required is also a great challenge.

The need for housing assistance varies according to the development of the economy and other features of society. It is difficult to ensure that our measures meet the right needs and are sufficient to help the people who need assistance at any given time.

Presentation of Case from Kristiansand, Norway

The housing project - a project for people with special needs for housing and home guidance

by Mr. Terje Meland, The Housing Project, Municipality of Kristiansand

Introduction

Kristiansand is a town with 75 000 inhabitants, a rather small town but the biggest in the southern part of Norway. The city is close to Denmark and the European continent, and we “import” both good and bad impulses. Besides that, Kristiansand is a town as many others in Norway with an increasing number of drug-addicts.

In 1996 the Housing council, together with welfare offices, carried out a survey among 150 homeless persons in Kristiansand, all in need of help to manage their daily living. The survey also showed that they were persons with social incompetence; all of them were drug-addicts and many of them had mental disorders.

The Housing project - Background and Objective

The survey from 1996 was based on the opinion of deficient support to this group of people. Many of them had failed in the attempt to manage a chaotic situation. They would need professional home guidance to do this.

A group of professionals decided to start a three-year project, with the objective to give necessary home guidance to some of these homeless persons. With funding from the Ministry of Health and Social welfare, we started the Housing project in May 1998 with two employees. We started the investigation of needs, and made contact with the Housing council, welfare offices and the local service for drug-addicts, to establish a co-operation.

The basic document for establishing this project described some goals. We were supposed to

- establish routines for enrolment
- organize plans for individual support
- give the necessary home guidance
- co-operate with the Housing council, welfare offices, the local service for drug-addicts, etc.

The size of the project was estimated to need 8 employees. We started with two social workers and have increased to 4 persons today (with a fifth person on occasion).

Ideology

It was of great significance for us to define an ideology for the work we should do. We find it fundamental that each person seeks the meaning of life. When we meet existential dilemmas like:

life, death, loneliness, no sense of meaning, and freedom to choose - this gives the opportunity for development, growth and meaning of life.

The purpose of this project is to support each inhabitant to be conscious their own possibilities and choices - and to become responsible according to these choices, and that each person becomes self-sufficient and is able to build good relations. Another purpose is that the inhabitant can experience an increase of life-quality.

We want to

- meet the whole person, with a stand that “no-one is hopeless”
- support with the organization of needed help
- help each person to a consciousness of possibilities (demands a good relation)
- support fulfillment of own choices
- give practical assistance in their home

Who are we talking about?

The basic document for establishing the project describes these persons as

- homeless persons on straitened circumstance
- persons with no or little chance of getting an apartment on their own
- persons with a drug-addiction, often in combination with behavior disorder
- persons with mental disorder combined with their drug-addiction

and the group is divided in two categories

- former drug-addicts
- drug-addicts with no or little motivation for a change of their life-situation

What we established

- Routines for cooperation with the Housing council, the local service for drug-addicts, welfare offices, labor offices, psychiatric service, the institutions for treatment of drug-addicts, policlinics, doctors, family-members, etc.
- Routines for enrollment
- Groups of co-operationing persons
- Organizing of support
- Adequate housing
- Home guidance

Routines for cooperation

The local authority is given the responsibility to organize the necessary support such as a rehabilitation-program as well as housing.

Routines for enrollment

When a person applies for support (a rehabilitation-program) and an apartment, he follows a certain routine. The housing council receives the application and passes it on to the Housing project. We make a decision, and the applicant is then given both an apartment and an offer to join a rehabilitation-program.

Group of supportive persons

A group of supportive persons is put together. This is mainly professionals, but family-members can also participate. The group is essential in making a rehabilitation-program.

Organizing of support

The rehabilitation-program describes each person's own goals, and how to reach the goals. The inhabitant meets his supportive group regularly, and new goals are set. His special support-person in the Housing project is coordinating the support, and also make a special agreement which describes how the cooperation with the inhabitant is going to work.

We see this cooperation as two parallel processes:

- relation building takes place
- the rehabilitation-program is carried out

The actual support can be:

- practical help when moving into the apartment
- establishing routines for daily living (to be able to get up in the morning, keep the house and clothing clean, buy food, eat, pay the rent, etc.)
- guidance to get in contact with other local authorities, public offices, drug-addict treatment, a doctor, etc.
- through conversation, straighten up a chaotic situation, discuss possible ways of meeting challenges, support for motivation, etc.

This means that the needs of the person decide how we work and how much time we spend with everyone. This work demands engagement, the ability to intervene, empathy, flexibility, patience and courage. And it takes time.

When we started in 1998, two social-workers supported 8 inhabitants. Today four of us give home guidance to 42 persons.

Adequate housing

Adequate housing is a problem in Kristiansand. The Housing council does not have enough suitable apartments, and few local environments want these people as neighbours. A great challenge is also the need of 3-4 apartments side-by-side, or apartments with room for 3-4 persons. Today we have two such houses with altogether 8 units. This is too many persons near each other - if one person is struggling it might have a bad effect on the other seven.

Results - evaluation

The project finished May 1st this year, and an evaluation took place shortly after. The evaluation report tells us if we reached our goals and how satisfied the inhabitants are.

7 of 42 inhabitants have been interviewed, and 5 employees (all social workers) and 12 cooperative persons have been asked questions from a standard questionnaire. Some of the answers in the report come from all 24 answering respondents.

- 62% think that the inhabitants are more responsible persons today

- several of the inhabitants declare that without the support from the Housing project, they would have been without an apartment and with an increasing drug problem.
- 6 of 7 inhabitants agrees to a good guidance
- 6 of 7 inhabitants declare that the quality of the housing is good, but the Housing council offers too few apartments
- 75% think that more persons in straitened circumstance have received housing
- 80% think that the social workers at the project have formed good relations with the inhabitants
- more than 90% think that the inhabitants have been treated with respect
- 75% of all, and all of the inhabitants, says that they would join the project if we started again
- more than 70% think that the project has “filled a hole”
- **all** of the inhabitants think that the project has lead to a positive change in the support for drug-addicts in Kristiansand.

During this three-year period, three persons have moved to another place, two are dead by overdose, two have lost their apartment because they did not pay the rent - some are still drug abusers, but most of them still live in their apartments and have increased their life quality.

We started in 1998 with funding from the Ministry of Social Welfare and Health. Today this work is integrated into the local municipal services and funded by the local government. The functions the project started are today a part of a bigger local service for drug-addicts in the Municipality of Kristiansand.

The project has demonstrated the need for home guidance and we believe that the project has been a success! And the work continues!

Which role do the homeless have in Norwegian aid?

By Mr. Ørnulf Strøm, NORAD

Highlights

- Share of Norwegian aid to housing projects
- What type of projects are supported by Norway (NORAD)
- Regional differences
- The role aid to homeless should have or ought to have in state to state aid and through NGOs

NORAD's strategy for 2000-2005: NORAD invests in the future

- Poverty Reduction, All development co-operation must help to fight poverty
- By financing projects and programmes that are given priority by developing countries themselves, NORAD is investing in human rights, democracy, the environment, economic growth, education, health, welfare and equality.

Main principles

- Recipient responsibility
- NORAD makes financial and technical resources available for project planning and implementation
- Untied aid, i.e. not conditional on the purchase of Norwegian goods and services
- Sustainability (environmental, institutional, economic/financial, technological and social-cultural)
- Concentration

Areas in which NORAD invests

- Institutional development
- Human rights and democracy
- Peace and conflict prevention
- Gender equality and women's rights
- Basic social services
- Private sector development
- Infrastructure
- Environment and natural resources
- Human resource development
- Culture
- Debt relief and budget support

NORAD supported projects

- Housing
- OECD/DAC, Code: 162, total 6 projects with expenditure of 23 mill NOK in 2000 and projected 11 mill. NOK for 2001
- Housing co-operatives, RSA, Botswana
- Cadastre preparation, Mozambique
- Urban upgrading, Zambia
- Cuba (urban and housing)
- Sri Lanka, plantation development support

The homeless are poor!

- Economic development, Micro credits
- Investments in related infrastructure such as water, energy supply, roads construction and mapping, land registration and land use planning.
- Social ex. street children programmes

Related NORAD supported projects - examples

- Physical planning - Palestine
- Environment, water/waste
- Street children projects, sports
- ILO/ASIST programme - urban component
- Micro credit projects
- Municipal democracy, administration and good governance projects
- Research and development

Ministry of foreign affairs supported initiatives

- City alliance World Bank/Habitat, launched 1999.
 - global coalition well-managed cities
 - city development strategy and plans for action
- UNHCS HABITAT in general and specifically
 - support to the revitalisation process
 - gender unit, Women in human settlements programme
 - facilitate participation by LSDs to the Habitat II + 5 conference in 2001

Conclusion

Housing and direct assistance to the homeless have not been a priority area for Norwegian aid.

International Framework

- Millenniums declaration - UN
- International development goals (IDG)
- Habitat, Istanbul declaration - Istanbul +5
- Action plan for poverty reduction, Mfa
- These goals relate to three broad areas, namely: Economic well-being, social and human development and environmental sustainability

Relevant Developemnt Goals

- a reduction by one half in the proportion of people living in extreme poverty by 2015
- progress towards gender equality
- reduction by two-thirds in mortality rates for infants and children under 5 by 2015
- by 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers

Urban poverty

- Rapidly increasing urbanisation
- "Poverty moves to town"
- Increased awareness in Norway
- CMI - study "From Global Village to Urban Globe" Urbanisation and Poverty in Africa
- NORAD to develop a position paper on urbanisation and poverty

Trends and effects

- Present urbanisation Asia 40%, Africa < 40%
- High urban growth, Asia 2,5%, Africa 3,7%
- Leads to strain on land, sanitation, water, social services, housing, transport
- Development of slums
- Correlation between urbanisation and economic growth
- Urban/rural link
- Democratisation
- Urban poverty, characteristics

Urban position paper

- First; Comprehensive and Coherent view necessary to achieve sustainable poverty reduction
- private sector development and employment and income generation
- physical and social infrastructure, secure tenure
- local government - good governance
- land registration, land use planning
- housing and the construction industry
- Urban, not one sector - holistic approach

Way forward?

- Sensitisation
- Support some projects
- Work through partners, Norwegian, Multilateral, NGO's, but also Governments
- Research and development
- In close co-operation with Ministry of Foreign Affairs

Areas for possible NORAD support

- enabling environment strategies in slums
- infrastructure roads, electricity supply, water and sanitation (rarely housing directly)
- strengthening of local government (twinning)
- land registration (secure tenure)
- Income generation (micro credits)
- street children, football, culture, CBO's
- HIV/AIDS

Closing

by Mr. Per Nygaard, Deputy general director, Housing and Building Department, Ministry of Local Government and Regional Development

No housing comes out of conferences and strategies, but it may help to focus on the problem. To focus on helping people help themselves, enablement, may be the core of to-day's conference. Hereby I close this conference by repeating the State Secretary's words this morning: To the next International Habitat Day! Thank you all.

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Habitat Norway is a Norwegian non governmental organisation with the overall aim to promote the interest and awareness of settlement issues around the world. The organisation is a member of Habitat International Coalition.