



Building Forward Better for Inclusive Housing

7-9 December 2021



Forum Report

Organizer



Co-organizer



Global Presenting Sponsor



Global Gold Sponsor



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Executive Summary

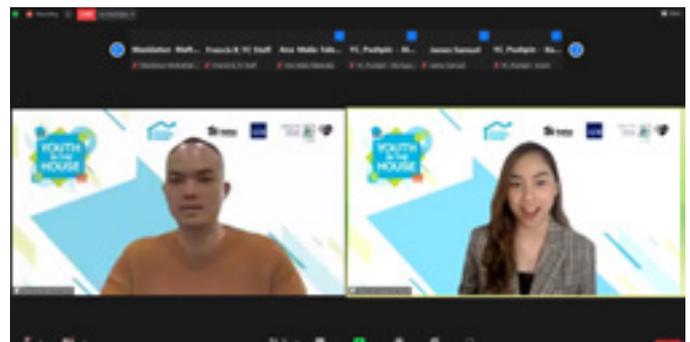
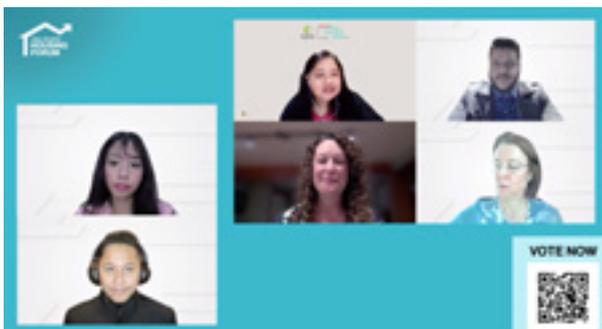
The Eighth Asia-Pacific Housing Forum was held virtually on December 7-9, 2021. With the theme “Building Forward Better for Inclusive Housing”, the forum addressed the urgent need to build sustainable and affordable housing. Key themes throughout the forum included the importance of involving multi-sector public and private partnerships, the role of technology, and ensuring that people across all disadvantaged sectors are front and center.

The Forum was organized by Habitat for Humanity and co-organized by the European Union-funded SWITCH-Asia Sustainable Consumption and Production Facility. The Forum was supported by Hilti Foundation, Whirlpool Corporation, Agence Francaise de Developpement, Ayala Corporation, Ayala Land, PT Caturkarsa, and Somfy Foundation. Other partners included the Asian Development Bank, Cadasta Foundation, Cities Alliance, Lincoln Institute of Land Policy, Total Quality PR, UNESCAP, UN-Habitat, UN Major Group for Children & Youth, University of New South Wales, and the World Bank.



The event attracted 4,875 participants, including 923 main forum participants, 1,448 Facebook and YouTube event viewers, plus the 2,443 preliminary event attendees. The participants came from various sectors and backgrounds, including academia, business, government, multi-lateral organizations, local and international non-governmental organizations, to name a few.

More than 180 speakers engaged attendees in six plenaries, 16 breakout sessions, one networking session, and side events such as the Land Tenure Training Course, Youth Congress, and the Innovation Awards, which took place prior to the housing forum.



Three side events were held a week before the main conference (December 7-9, 2021). The Land Tenure and Land Value Capture for Equitable Urban Development in Asia training course organized by Habitat for Humanity in collaboration with the Cadasta Foundation and the Lincoln Institute of Land Policy was held November 28 to December 3. On November 30, 2021 the Youth Congress brought together young people who lead community projects that provide solutions to the housing challenges in their communities. On December 1, 2021 the Innovation Awards had 12 finalists in the categories of ShelterTech, Public Policies and Inspirational Practices pitch their innovative affordable housing solutions to a jury panel and live audience. The winner in each of the three categories received US\$5,000. There were also three winners — one in each of the three categories — for the Sustainable Consumption and Production Award sponsored by the housing forum’s co-organizer, SWITCH-Asia SCP Facility.

The forum also featured a virtual exhibit featuring 14 booths of sponsors, partners, youth participants, and Innovation Awards finalists. Several local housing forums were organized in the lead up to the conference in Samoa, Fiji, Cambodia, India, the Philippines, Indonesia, and Hong Kong.



The biennial conference was held as part of a series of Regional Housing Forums that started with Latin America and the Caribbean on May 17-21, 2021. The Europe and Eastern Europe housing forum took place on November 16-19, 2021. The Africa and the Middle East Forums will complete the cycle in May 2022.

Housing is a pressing issue in the Asia and the Pacific region, where over half a billion people live in slum-like conditions. In the meantime, the ongoing COVID-19 pandemic, disasters and climate change impacts continue to loom. In addition, the housing and building sector is currently a major contributor to emissions and its material use and impact on the environment is extensive. Therefore, when searching for solutions to the housing challenge, long-term environmental sustainability needs to be an important decision-making factor.





A key takeaway from the housing forum was the need for inclusive housing solutions that are people-focused. Where housing is inadequate, wellbeing is deeply affected; the housing deficit is in fact a humanitarian crisis in many countries. Therefore, developing solutions needs to come from a human-rights-based perspective. Not all the participants at the housing forum defined inclusiveness in the same way but all were committed to engaging and supporting low-income families and vulnerable groups to have a decent place to live.

A human-rights-based approach forces us to understand low-income families, the marginalized and vulnerable groups who are most at risk not simply as beneficiaries. Rather, they are actors in their own right and must be at the table, where their voices are heard and where they can actively shape their own future. People are part of the solution to the housing deficit, not the problem. Building back better therefore means that future housing needs to be climate-resilient, locally adapted and human-centred and enable sustainable lifestyles and wellbeing.

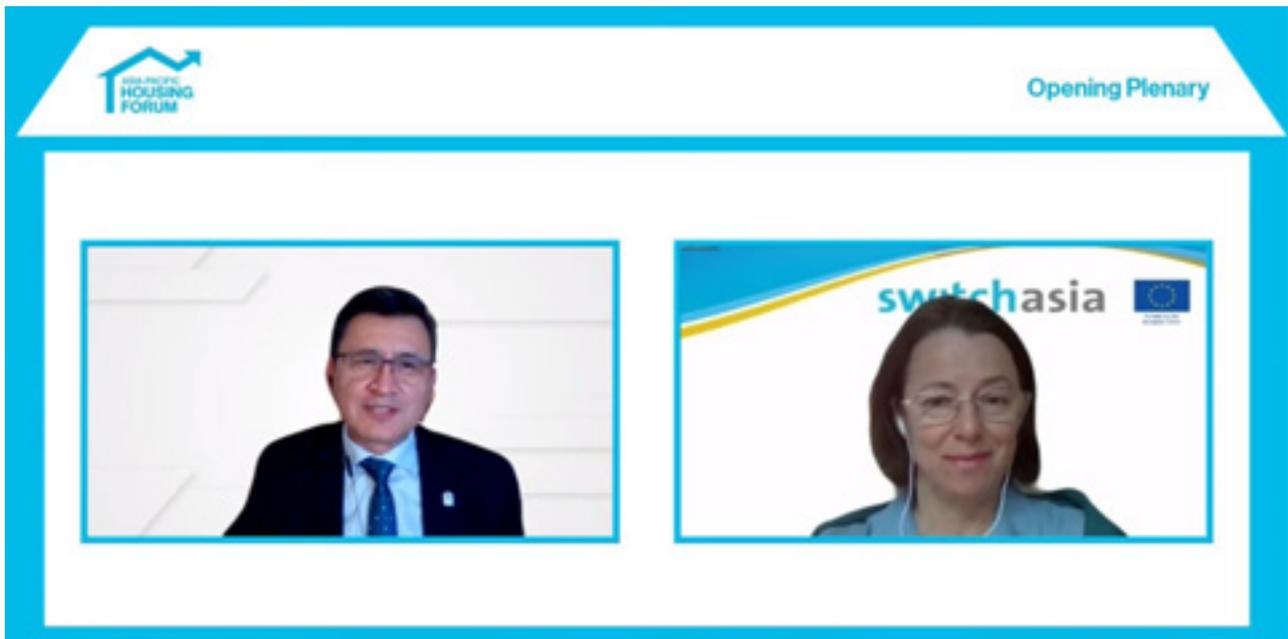
For those who may have missed the housing forum, recordings of the plenaries and tracks are available on Swapcard, the virtual conference platform (app.swapcard.com/event/ap-housing-forum-8).



Figure 1: UN-Habitat Executive Director, Ms. Maimunah Mohd Sharif giving key note address at the opening plenary.

About the Asia-Pacific Housing Forum

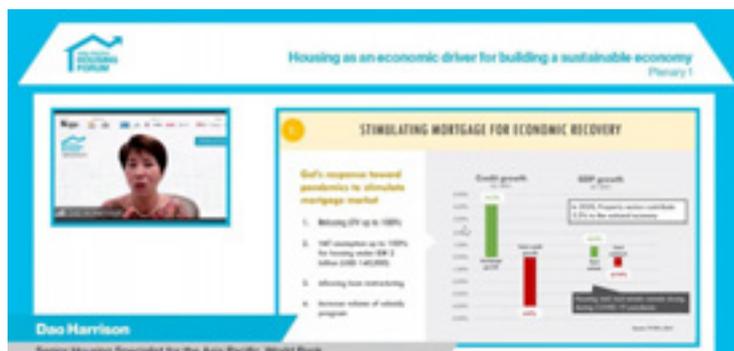
The eighth Asia-Pacific Housing Forum in December 2021 was the first fully virtual multi-sector conference since the inaugural housing forum in 2007. Over 12,000 participants have attended the Asia-Pacific Housing Forum main session and preliminary events since the first housing forum 2007. For the eighth housing forum, a total of 4,875 people participated. This includes 923 main forum participants, 1,448 Facebook and YouTube event viewers and 2,443 participants in preliminary event.



The theme for the 2021 was “Building Forward Better for Inclusive Housing”. The focus of the housing forum centered on how affordable and sustainable housing solutions can bring an inclusive future for vulnerable and low-income families through greener, safer, and more resilient approaches. The health and economic impacts of the Covid-19 pandemic exacerbated the housing crisis and made clear how crucial having safe, secure, and adequate housing is to one’s health, wellbeing, and even survival.



The forum's four tracks were Build resilient cities and communities; Innovative housing solutions and technologies; Advance sustainability in the housing sector; and Finance affordable housing. Employment, sustainable economic growth and climate change adaptation were cross-cutting themes in all the four tracks.



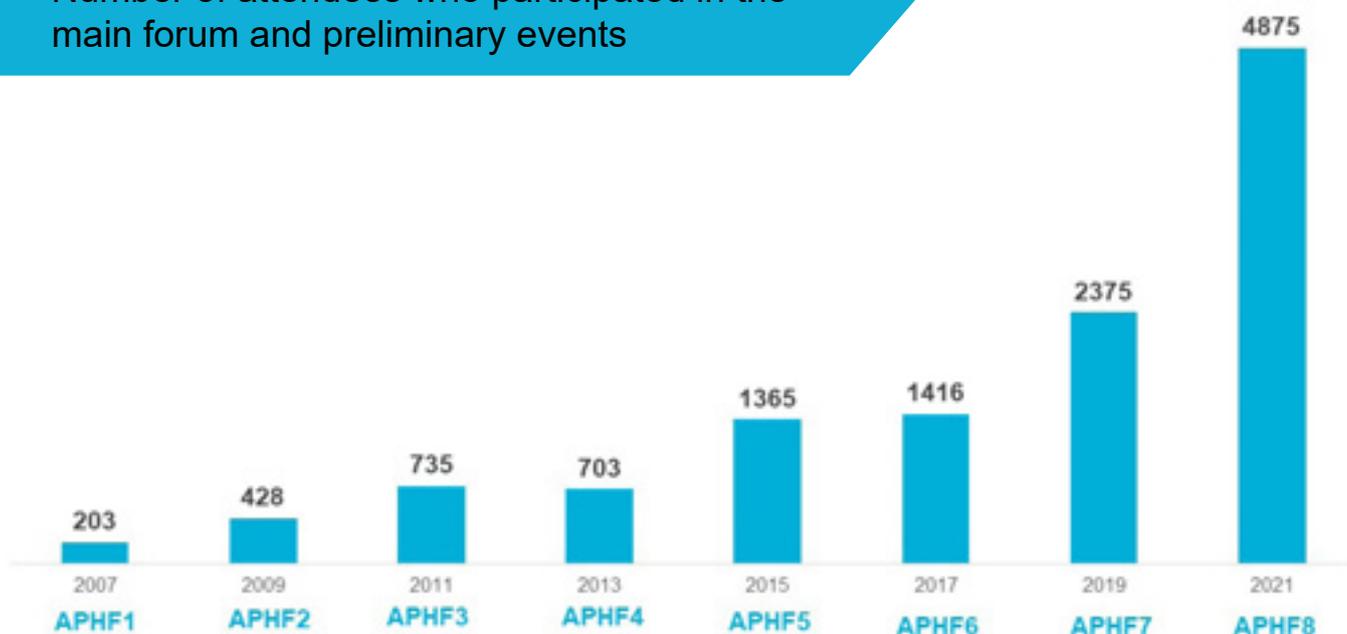
The resilient cities and communities track looked at how governments and sectoral stakeholders can work together towards a more sustainable urban future.

The track on innovative housing solutions and technologies explored the various ways we can achieve affordable housing through innovation and technology.

The track on sustainability in the housing sector looked at the different approaches to advance and harmonize the environmental, social, cultural, and economic dimensions of housing to ensure equitable cities and communities.

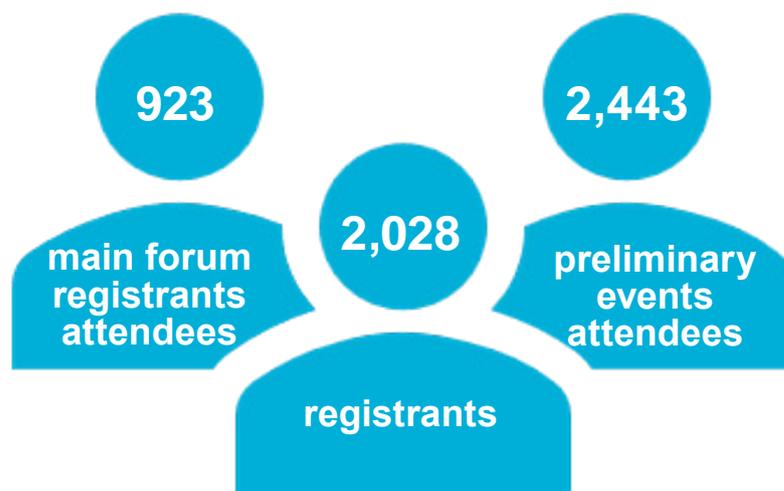
The last track —finance affordable housing — focused on the financing instruments of different actors in both public and private sectors that fund affordable housing.

Number of attendees who participated in the main forum and preliminary events



By the numbers

4,875
total
participants



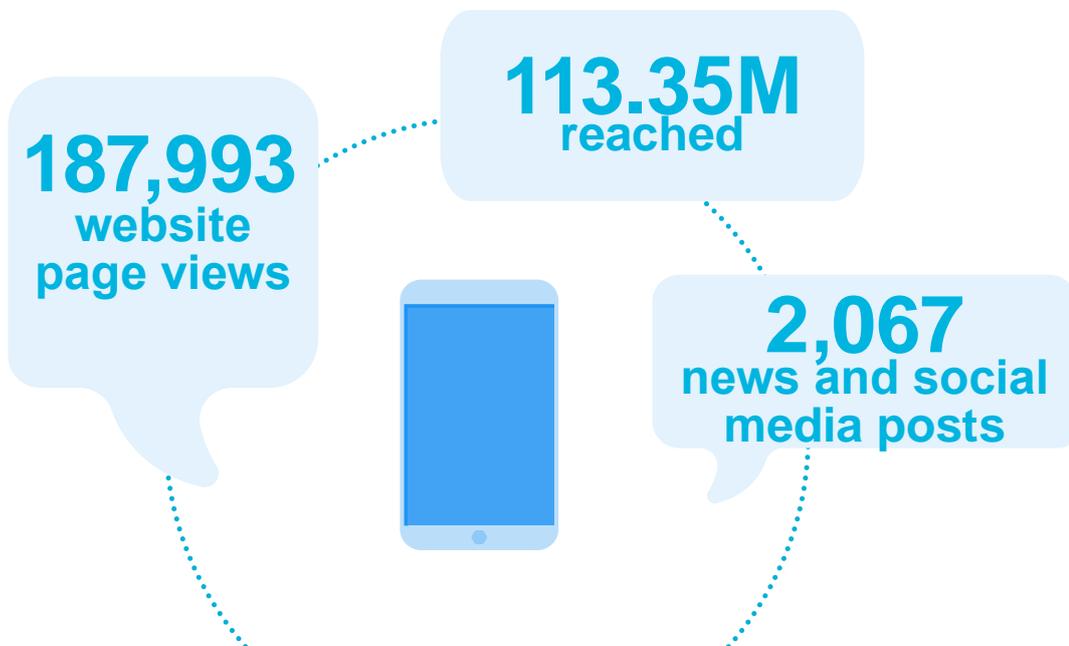
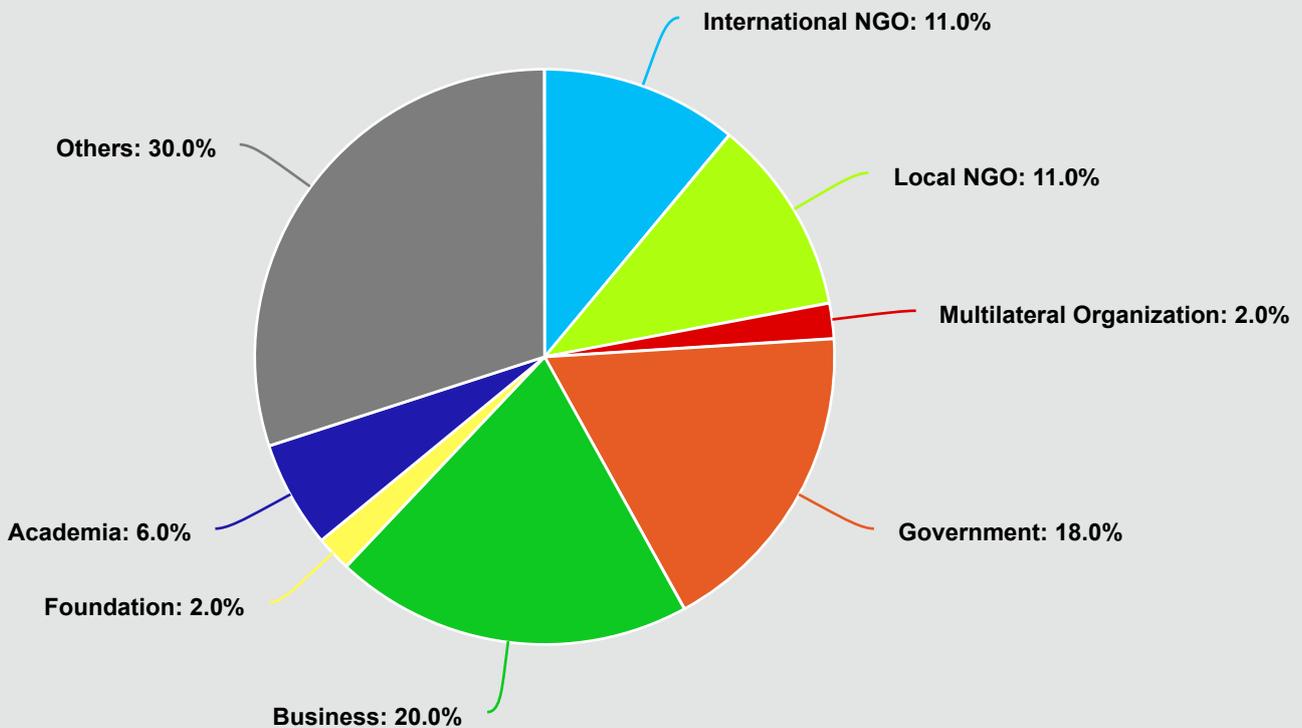
from **53**
locations

1. Afghanistan
2. American Samoa
3. Australia
4. Bangladesh
5. Belgium
6. Brazil
7. Cambodia
8. Canada
9. China
10. Colombia
11. Costa Rica
12. Fiji
13. Finland
14. France
15. Germany
16. Greece
17. Hong Kong
18. India
19. Indonesia
20. Iran
21. Ireland
22. Italy
23. Japan
24. Kenya
25. Malaysia
26. Mongolia
27. Myanmar
28. Nepal
29. Netherlands
30. New Zealand
31. Nigeria
32. Pakistan
33. Philippines
34. Poland
35. Portugal
36. Republic of Korea
37. Samoa
38. Saudi Arabia
39. Sierra Leone
40. Singapore
41. Slovakia
42. South Africa
43. Spain
44. Sri Lanka
45. Sweden
46. Switzerland
47. Taiwan
48. Tajikistan
49. Thailand
50. United Kingdom
51. USA
52. Uzbekistan
53. Vietnam

Facebook and Youtube live viewers

• LIVE

- Innovation Awards Grand Premiere: 876
- Opening Plenary: 241
- Closing Plenary: 331



Paid digital campaign

15,820

additional visitors to the website

603

new APHF newsletter subscribers

152

registrations for the Innovation Awards



Media coverage

Media Releases

88 distinct media articles secured from four press releases

Interviews

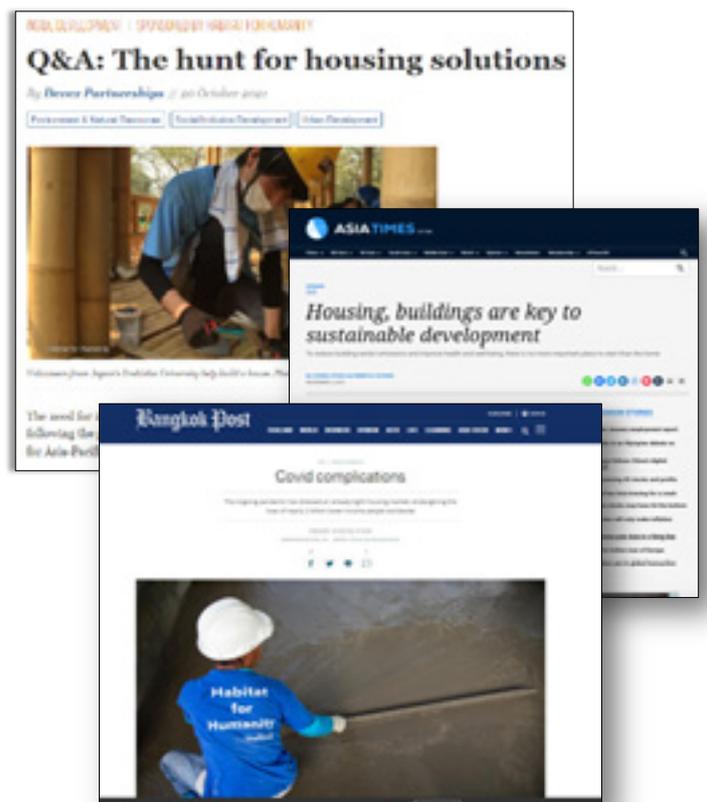
Four media interviews with the Asia-Pacific Area Vice President

Feature Articles

Five feature articles were published

Opinion Editorials

Four opinion editorials were published.



Preliminary Events Attendees

150

India
Andhra Pradesh

70

Hong Kong

872

Indonesia

403

Philippines

598

India

220

Cambodia

30

Fiji

100

Samoa

Preliminary Events

India Housing Forum:

India Housing Forum—the Andhra Pradesh Chapter was held in Visakhapatnam on March 25-26, 2021 in partnership with the Andhra Pradesh State Housing Corporation and the government of Andhra Pradesh. A total of 150 delegates participated in the virtual event. At the end of the forum, a charter of recommendations focusing on land planning, a more conducive financial environment, technology and data and Habitat's housing support services was presented to the state government for consideration.



Habitat India conducted their second housing forum, a lead-up to the eighth Asia-Pacific Housing Forum on November 23-24, 2021. More than 598 participants joined the event. The forum focused on the theme of “Reshaping Inclusive Growth through Housing”. The two-day virtual forum aimed at building collaborations to impact the affordable housing sector in India and contribute to the Government of India’s vision of “Housing for All.”

Hong Kong Housing Forum:

This hybrid event also marked the World Habitat Day on October 4, 2021. Approximately 60 participants virtually joined an in-person panel discussion while 20 students from three schools attended the Youth Sustainable Development Goals Workshop. Panelists focused on how Hong Kong could increase inclusive access to adequate and affordable housing for vulnerable groups.



Indonesia Housing Forum:

More than 850 people joined this fully virtual event with the theme of “Building Forward Better for Inclusive Housing” on October 14, 2021. The program was officially opened by Dr. Basuki Hadimuljono, Indonesia’s Minister for Public Works and Housing. Co-organized with Kadin Indonesia and Universitas Trisakti, the event highlighted how the creation of jobs in the housing and property sector could drive economic growth.



Philippines Housing Forum:

From November 10 - 11, 2021, experts and leaders in the housing sector joined participants in virtual comprehensive discussions that addressed housing affordability and access for Filipino families. Presidential candidates for the 2022 National Elections also shared how they would prioritize housing in their campaigns and platforms. In addition, the Philippine Youth Congress that was held on November 11 attracted more than 200 young leaders.



Cambodia Housing Forum:

This fully virtual event held on November 26, 2021 was attended by more than 220 participants. The Forum focused on the role of communities and citywide mapping in building resilience in cities and communities.



Fiji Housing Forum:

Key stakeholders were brought together on November 29, 2021, to examine pressing housing issues in Fiji. During the event, the Negotiated Partnership Programme, a collaboration between Habitat New Zealand and Habitat Fiji, was launched.



Samoa Housing Forum:

Prime Minister Fiamē Naomi Mata'afa — the country's first female leader — gave the keynote address at the all-day event on December 2, 2021. The forum featured the launch of the Negotiated Partnership Programme in Samoa by Habitat New Zealand and nongovernmental organization ADRA Samoa.



Training Course

Land Tenure and Land Value Capture for Equitable Urban Development in Asia



Attempts by public authorities to provide adequate housing to informal settlement residents in developing countries have often either failed or achieved minimal output, mainly due to a shortage of public funds. Land can play a central role in financing urban infrastructure through the use of land value capture tools. Land Value Capture is a policy approach that enables communities to recover and re-invest land value increases that result from public investment and government actions. To capture and make use of the value of the land, governments first need to have land formally registered, which can be challenging, as many informal settlements plot owners do not have clear land titles.



These new technologies that are free and low cost that allow for flexible standards that meet the community needs, that account for gender considerations, and address some of the access issues...these can be used for data land management, and ultimately advocacy as well as decision making on the community level.

— Tony Piaskowy, Senior Director, Cadasta

It is with this in mind that Habitat for Humanity, the Cadasta Foundation and the Lincoln Institute of Land Policy organized a land tenure/land value capture training course within the framework of the eight Asia-Pacific Housing Forum from November 29 to December 3, 2021. The main objectives of the training course were: examining how to improve land record management for both formal and informal settlements, expanding land tenure strategies to support equitable urban development, better understanding land markets, and developing land-based financial tools as ways to involve land planning initiatives. 28 participants joined the Training Course.



You find the solution to a problem by its definition. Social spatial inequalities can be addressed by improving capacity to equitably distribute the burdens of urbanization, manage land uses, determine limits, of private property rights and harness revenues.

— Enrique Silva, Director, Lincoln Institute of Land Policy



Poor planning and land use management sets the barrier that further penalize the low-income people. Weak Municipal Finance for the poor and Local politics play in the formation and existence of slums. The government must provide better housing infrastructure for people.

— Zhi Liu, Senior Fellow and Director, Lincoln Institute of Land Policy



To push for these objectives, organizers of the Training Course facilitated various activity and discussion sessions. Some of these sessions involved analyzing the land rights continuum in the context of land tenure. In contrast, others looked at how current land mapping tools can empower numerous communities – these technologies should support poor planning and land management solutions. Participants then learned about how land value is affected by public and government investment, various land value capture tools (such as Betterment Contribution, Land Readjustment, and Sale of Development Rights), and why land value capture is essential.

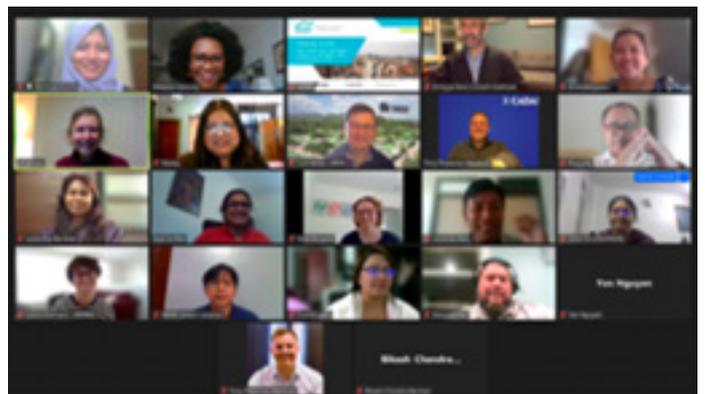
Participants put their skills to the test by engaging in a group competition on the last day of the training course to apply what they have learned. Each group was tasked to create a concept note that outlined innovative proposals to scale up informal settlement upgrading and tenure security. From this, many participants agreed that the training course gave them ideas for future projects and the confidence to engage with local government and push for more advocacy campaigns alongside communities and other housing organizations.

One of the things that we also did with our advocacy was that we were able to influence the outcome document of the New Urban Agenda by making sure that secure tenure was included in the New Urban Agenda and Habitat III, and we also fought quite a bit in advocating for secure tenure within the Sustainable Development Goals.

— Jane Katz, Senior Partnership and Resource Advisor, Cadasta Foundation

Neighborhood development projects upgrade and densify the informal neighborhood without displacing the original dwellers through the trust and collaboration between the community, private sector, and government.

— Luis Quintanilla, Policy Analyst, Lincoln Institute of Land Policy



Youth in the House!

The “Youth in the House!” is an exhibition and microgrant initiative that supports youth-led organizations that advance housing and shelter solutions, with the goal of:

- Showcasing youth-led projects and solutions to housing sector actors from across the region
 - Providing \$1,000 seed funding to an initiative that promotes a more vibrant, inclusive, and collaborative housing ecosystem in the respective communities



The initiatives must demonstrate innovative and effective approaches to improving the awareness, knowledge, capacities of communities and homeowners to have better housing.



Microgrant Winner

Hygge Homes, a Hong Kong-based team of graduate town planners and an architectural designer, was named the microgrant winner during the closing plenary. The team aims to design an innovative operation model for promoting social sustainability and community integration.

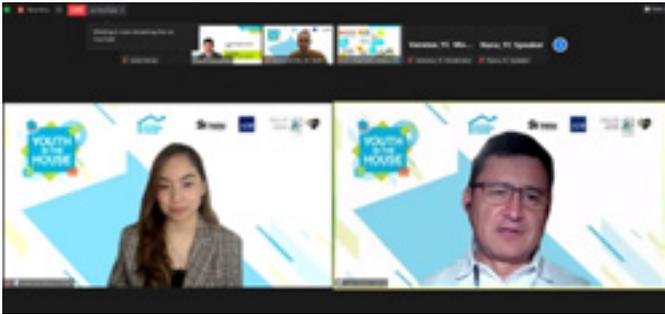
I am inspired by youth getting involved in advocacy projects. We have the right to shape the future that we want.

— Blaire Ho, Programme Officer, CarbonCare InnoLab and Representative, UN Major Group for Children and Youth



We need to revitalise the community and ask ourselves how youths and our projects can have a positive impact on housing.

— Katsuhito Okubo, Board Member, Japan Civil Society Network on SDGs; Co-founder, Japan Next Generation Platform for Promoting SDGs

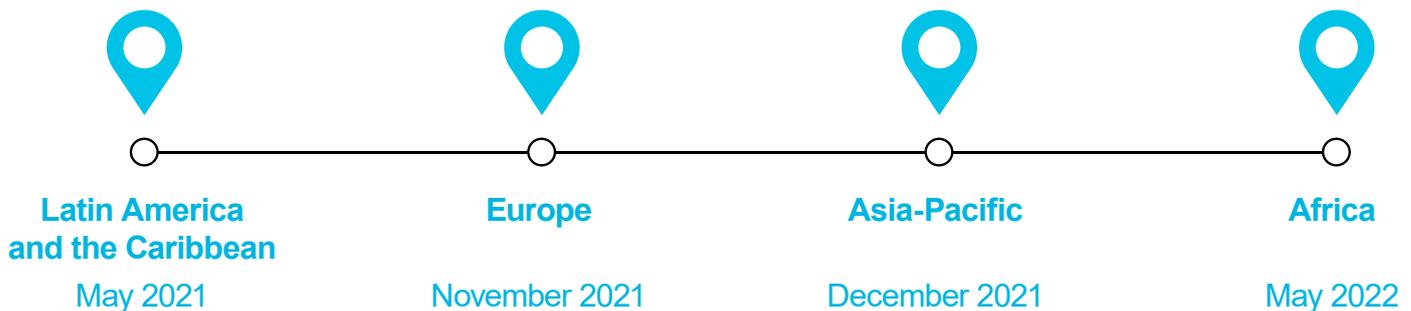
Innovation Awards 2021

Grand Premiere
December 1, 2021



Habitat for Humanity in collaboration with partner organizations and institutions, organized the second Innovation Awards within the framework of the Eighth Asia-Pacific Housing Forum. The awards seek to promote and celebrate innovative approaches to improve the housing situation for low-income households at scale.

Due to the Covid-19 pandemic the entire awards process was conducted online using digital platforms for submissions, evaluations and conducting of pitch presentation competition. These awards are part of the Global Housing Forums series conducted during 2020-21 in collaboration with other organizations and institutions.



Award Categories

ShelterTech

Sponsored by The Hilti Foundation, this category aims to seek and promote technology innovations (product & services) from the private sector.

Public Policies

This category promotes innovative public policies across all levels of government that help to reduce the housing deficit while taking into consideration the specific needs of minorities, vulnerable, and marginalized populations.

Inspirational Practices

Sponsored by Whirlpool Corporation, this category recognizes Practices originated by public or public-private partnerships, which contribute to improved communities and settlements and increased access to affordable housing.

SCP Award

A special sustainable consumption and production (SCP) is being sponsored by EU SWITCH-Asia and will be given to the finalist from the top 12 with the highest score in the sustainability criteria.

Benefits

- 3 big winners (1 per category) receive cash prize of USD 5,000.00
- Top 12 finalists (4 per category) got their promotional videos displayed during the Asia-Pacific Housing Forum events
- SCP award winners benefit from SWITCH-Asia marketing and visibility efforts. The winner will also be invited to contribute to SCP Facility events in Asia in 2022.

Winners

On December 1, 2021, the Grand Premiere of the Innovation Awards was held virtually. The top 12 finalists, 4 from each category, presented their initiatives in a 5-minute TED style presentation to a panel of judges and live audience. Based on the evaluation and voting by the judges and the audience, the following three organizations emerged as winners:



ShelterTech Category
Prefabricated Carbon Building system from Sampangan Indonesia for addressing two major problems: recycling landfill waste and offering low-cost, disaster-resilient building materials, ideal for affordable housing solutions



Public Policies Category
JAGA Mission – Housing & Urban Development Department of Government of Odisha for granting in-situ security of land tenure to slum dwellers, addressing prevailing inequities in urban areas, and integrating informal settlements into the mainstream city fabric.



Inspirational Practices
Roofing Loan from LaRaksha Social Impact Trust for upgrading shelter quality of vulnerable coastal rural communities through access to a dedicated roofing loan product, which also encourages the use of sustainable and eco-friendly building materials.

Additionally, the 3 winners of the Sustainable Consumption and Production Award sponsored by SWITCH-Asia are:



Low-cost disaster resilient housing
Build up Nepal Engineering
Nepal



BALAI BERDE Program
National Home Mortgage Finance Corporation
Philippines



Building sustainable future
Angirus Ind Pvt Ltd.
India

Click on the links above to view the videos of the winners, which were hosted on APHF website from November 18 to 30, 2021.

Key Statistics for Innovation Awards

8,940

Votes casted on videos at APHF website

2,423

Votes casted during the Grand Premiere

1,200

Facebook users reached*

1,049

Registered attendees on Swapcard

* These are users reached on December 1, 2021 during Grand Premiere live stream

Main Forum Overview

Theme

The theme of the Asia-Pacific Housing Forum “Building Forward Better for Inclusive Housing” emphasized the urgent need for solutions in building truly sustainable and affordable housing in light of the devastating impact of COVID-19. Housing policies and practices are key to economic, social, and environmental recovery, which are addressed in the four thematic tracks.

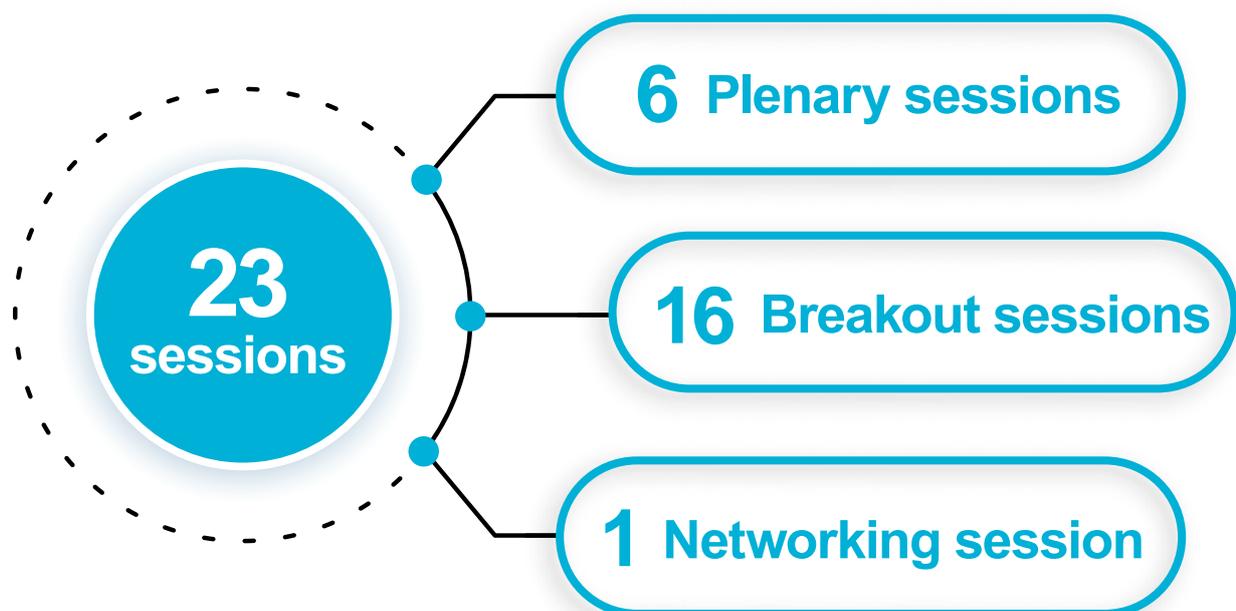
Tracks

Track 1: Build resilient cities and communities focused on how governments and other stakeholders can contribute to a more sustainable urban future

Track 2: Innovative housing solutions and technologies explored ways in which the growing need for affordable housing solutions can be addressed using innovative housing solutions and technologies

Track 3: Advancing sustainability in the housing sector looked at ways in which the environmental, social, cultural, and economic dimensions of housing sustainability can be harmonized to ensure sustainable and equitable cities and communities

Track 4: Financing affordable housing examined financing instruments of different actors in both public and private sectors for funding affordable housing



Plenary sessions

1. Opening Plenary

Background

The opening plenary featured keynote remarks from Jonathan Reckford, Chief Executive Officer of Habitat for Humanity International; Maimunah Mohd Sharif, Executive Director of UN-Habitat; and Marco Meyrat, President of the Hilti Foundation, followed by a reflection dialogue led by Luis Noda, Vice President of Habitat for Humanity Asia Pacific, and Zinaida Fadeeva, Team Leader of EU SWITCH-Asia SCP Facility. The session emphasized the importance of forums such as these, understanding the role of housing in community and economic development, and the need to strengthen commitment in providing adequate, innovative, and sustainable housing for all, despite challenges and hurdles caused by various crises such as the Covid-19 pandemic.



Key Takeaways

- The UN estimates that 200 million people might be forced into extreme poverty by 2030 as a result of the pandemic's long-term impact, and APAC is one of the world's most highly affected areas. The ramifications will endure for years, deepening the global housing deficit while also having grave economic and health implications. The housing sector will be important to the economic, social, and environmental recovery.
- Achieving the right to appropriate housing for everyone must be acknowledged as a shared responsibility among all parties, including government, civil society, the corporate sector, academia, and the donor community.
- Any investment and effective response to the housing problem provide advantages that extend beyond the housing industry, deeply affecting cities and people's lives. Perspectives of development and wellbeing, social participation and community, and sustainability and resilience against climate change impacts must be brought together. Forming partnerships that allow for this and focusing on implementation is important.

- Innovative technologies and business cases that support governments' commitment to solving the housing shortage need to be incentivized. Creating conducive conditions for innovators to develop and implement solutions that include low-income families and cater to their unique needs and possibilities is of high importance. Meanwhile, strategies and goals need to be developed by national and local governments and be aligned with their sustainability and climate change agendas.
- Financing can be linked with environmental goals, as well as social goals – like local employment and sustainable materials. Waste minimization and sustainable consumption and production are important aspects that can be strengthened by targeted financial instruments.
- When moving from discussion to implementation, all actors need to work together to integrate the systems perspective: governments, developers, financiers, communities, and civil society. Ecosystems need to be in place that allow for innovation that goes beyond technology, but includes social and sustainability aspects. It is important to involve beneficiaries and consider land access as well as ownership issues, as well as transparency and power balances for lasting development progress.

As countries emerge from the health and economic crises, the housing sector will be a key driver for economic, social and environmental recovery.

— Jonathan Reckford, CEO, Habitat for Humanity



Speakers

Jonathan Reckford, Chief Executive Officer, Habitat for Humanity International

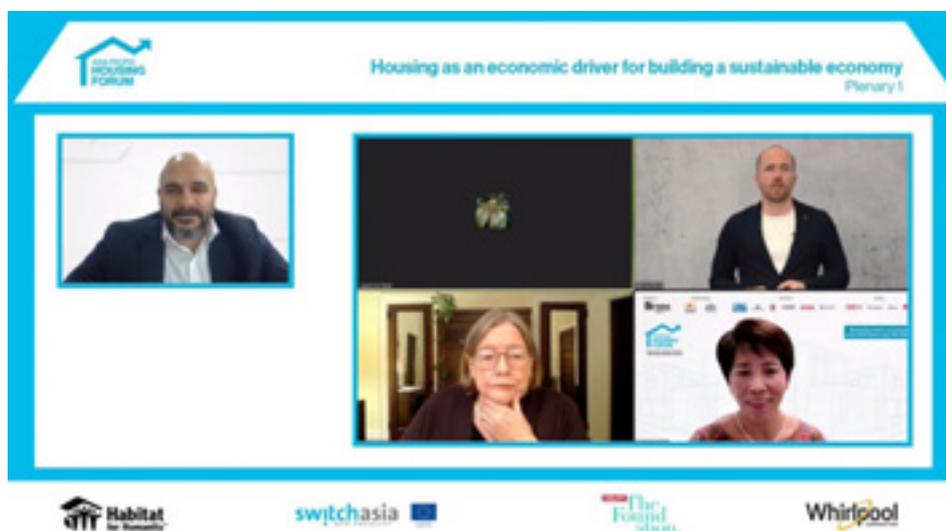
Maimunah Mohd Sharif, Executive Director, UN-Habitat

Marco Meyrat, President, Hilti Foundation

Luis Noda, Vice President, Asia-Pacific, Habitat for Humanity International

Zinaida Fadeeva, Team Leader, EU SWITCH-Asia SCP Facility

2. Housing as an economic driver for building a sustainable economy (Plenary 1)



Background

Emerging economies that seek to improve their economic outlook in the context of the COVID-19 pandemic may be significantly under-estimating how important the building and construction sector is for their economies. Housing construction and renovation contributes significantly to the economy and job creation among the poor. The sector also generates demand for materials and related services. It is also a key sector for implementing national climate change mitigation and adaptation strategies. Policy frameworks and stimulus programmes for sustainable housing increase the ability of households, community, governments, and the private sector to invest. This is of particular relevance in developing economies with huge informal housing markets. Strategic interventions can help speed up economic recovery and improve access to housing at lower incomes. They also allow building standards to be implemented as part of construction and operation, both in terms of environmental aspects and health and safety. This session highlighted how inclusive strategies and stimulus policies directed towards housing can support community and economic resilience and sustainability during the COVID-19 pandemic and beyond. The importance of a systems change of the sector was discussed, where interventions and programmes should not just tackle the symptom of currently inadequate and unsustainable building practices but go beyond single initiatives and initiate change at a higher level, connecting the work of different actors and topics.

STIMULATING MORTGAGE FOR ECONOMIC RECOVERY

Gov's response toward pandemics to stimulate mortgage market

1. Relaxing DTI up to 100%
2. WAF exemption up to 100% for housing under QR 2 million (USD 140,000)
3. Allowing loan restructuring
4. Increase volume of subsidy program

Dao Harrison
Senior Housing Specialist for the Asia Pacific, World Bank

Credit growth

Category	Value
Mortgage growth	100%
Overall credit growth	20%

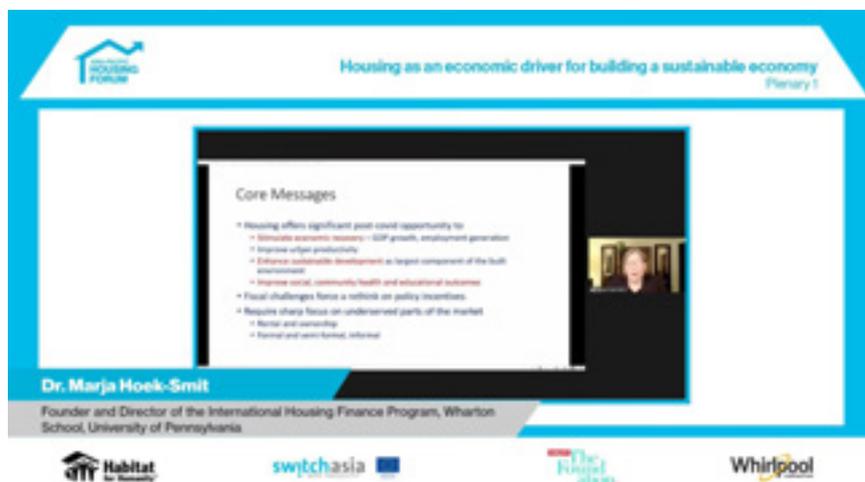
GDP growth

Category	Value
2020 Property sector contribution	1.2%
Total GDP growth	2.0%

Property and real estate sector during during COVID-19 pandemic

Key Takeaways

- The construction industry has a multiplier effect on the labor force and wider economy but to bring affordable housing to scale, people need access to finance. Regulatory environment is also important particularly at the local government level.
- There is a need to truly understand the needs of the people. World Bank's consumer research in Indonesia showed over 80% of households want to improve their own homes which qualify as substandard. Hence, an improved home rather than a new home, and self-construction rather than large government programmes – this needs to be catered to also by financing support. In Indonesia, also urban redevelopment needs to be prioritized and vertical densification rather than housing at the far outskirts of cities.
- In South Asia, climate change impacts are felt already – and people with inadequate housing are particularly vulnerable. As urbanization trends are continuing, planning and construction decisions today will shape the future of hundreds of millions of families. An example for integrating affordable housing and resilience and sustainability is Pakistan's 5 Million Social housing programme. For example, indoor temperature reduction is achieved by low-tech solutions such as reflective or traditional insulation approaches implemented at scale.
- With regard to climate change mitigation, the building and housing sector is one of the key sectors in need of solutions to reduce its impact on climate change. It is important to educate builders and developers how the adoption of green building practices is not significantly higher and is urgently needed. Sustainable products are affordable, durable and safe, locally sourced, easy to use so that informal and self-management builders can use it correctly.
- Housing sector is very important to stimulate post-COVID-19 recovery due to its economic, social and health impacts and impact on urban productivity. In order to produce inclusive change that reaches vast groups of people, all stakeholders' efforts, including regulators, businesses, and NGOs, must be linked and integrated.



Moderator

Naeem Razwani, Global Director for Financial Inclusion and Capital Markets, Terwilliger Center for Innovation in Shelter, Habitat for Humanity International

Speakers

Dr. Marja Hoek-Smit, Founder and Director of the International Housing Finance Program, Wharton School, University of Pennsylvania

Dao Harrison, Senior Housing Specialist for the Asia Pacific, World Bank

Jawed Ali Khan, Programme Manager, Pakistan, UN-Habitat

Johann Baar, Member of the Executive Board Affordable Housing & Technology, Hilti Foundation

3. Leveraging Inclusive Partnerships to deliver affordable housing at scale (Plenary 2)

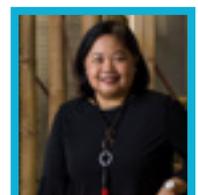


Background

Creative and inclusive partnerships between the public sector, private sector and civil society organizations have proven to be crucial in addressing the affordable housing challenge. These partnerships prioritize housing solutions that are affordable, sustainable, and adapted to local needs. The most successful ones leverage the strength of each partner and are built on a shared vision that puts people at the center of solutions. Nonetheless, forging effective multi-stakeholder relationships requires a deep analysis of a partner's capacities and underlying motivations and a high level of trust. The session featured insights from organizations on promising practices and lessons learned in addressing collaboratively the challenge of providing affordable housing at scale.

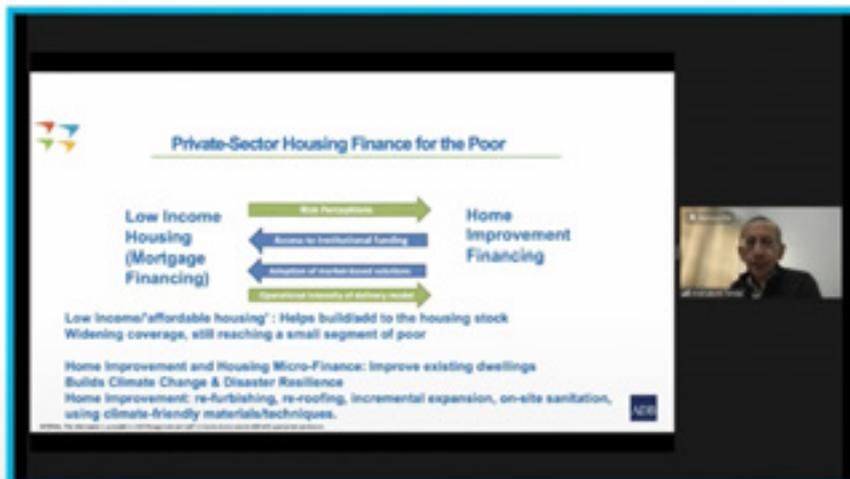
Necessity is the mother of any innovation. If we really understand the need (even wants) of the people who should also be our partners in the work, then we can have that space to look for what can be done differently; what can be improved to come up with affordable and quality housing.

— Maricen Jalandoni, President Base Bahay & Asia Liaison, the Hilti Foundation



Key Takeaways

- For Partnerships to be successful, the overall goal must be very clear with all those involved in the partnership aligned with the goal. Organizations/people we partner with must share the same Core Values. So even when we face challenges and difficulties, it will not be the end or the failure of the project/initiative.
- “Necessity is the mother of any invention/innovation. If we, all partners, really understand the need (even wants) of the people who should also be our partners in the work, then we can have that space to look for what can be done differently; what can be improved to come up with affordable and quality housing.”
- The global housing deficit is the result of several factors, including inadequate national housing policies and programs, restricted access to relevant technologies, and, in certain cases, the absence of empowered communities and a decentralized governance structure within the housing industry. People-public-private partnerships have shown to be vital in tackling affordable housing concerns and delivering on a scale. The most effective partnerships are those that harness each partner’s strengths based on a shared vision and values that put people at the core of the solution.
- It is important to put people and the communities we serve at the center of the solution. We learn more about what they need, how they live and use these houses, and how they can help construct the homes they’ve always desired and needed when we involve them in the process. The public sector contributes significantly to the partnership by giving access to public lands and funding, as well as influencing public laws and rules governing housing. Involving the private sector, on the other hand, gives access to experts in a wide range of fields who can make significant contributions to the design and technology of affordable housing, from generating innovations to offering financial assistance and training, among other things.
- Creating coalitions and partnerships will aid in defining accountability. Build on the strengths of various organizations by clarifying objectives, roles, and responsibilities. The advantage of partnership is that other organizations share their own knowledge and capabilities, such as assistance with community development, health, and education planning.



Moderator

Puja Sawhney, Associate Director, People-Public-Private Partnerships (P4), Habitat for Humanity International

Speakers

Patrick Canagasingham, Chief Operating Officer, Habitat for Humanity International

Anshukant Taneja, Principal Investment Specialist in Private Sector Operations Department, Asian Development Bank

Maricen Jalandoni, President, BASE-Bahay Foundation, Inc.

Yazid Bensaïd, South East Asia Regional Director, Agence Française de Développement (AFD)

4. Boosting Inclusive Governance and Cross-Sectoral Collaboration (Plenary 3)



Background

The interconnected crises resulting from the COVID-19 pandemic and the ever-present effects of climate change are multi-dimensional, and present wide-ranging social, economic, and environmental challenges for countries and communities. Providing healthy, safe, secure, and affordable housing to growing populations will only be possible if public efforts (inter-governmental, horizontal and vertical) are aligned and the most vulnerable given a voice in design and implementation processes. There is a need for governance systems that are guided by a whole-of-society approach and adopt inclusive, participatory, and partnership-based decision-making processes. In this session, experts shared their perspectives on how effective multi-level multi-stakeholder governance and cross-sectoral collaboration are central to addressing the urgent need for adequate and affordable housing.

Addressing climate change needs to occur in a granular level in settlements, and must be context specific

— Charles A. Setchell, Senior Shelter, Settlements, and Hazard Mitigation Advisor, USAID Bureau of Humanitarian Assistance



Key Takeaways

- Housing and social housing cases can be treated as an issue on its own, apprehending it as part of the system with its component from a resource and governance perspective.
- When a disaster strikes, the need for construction and the interruption of the country's economic flows has a substantial rippling impact. This represents a chance to support reconstruction needs as well as long-term development for urban regeneration and sustainability.
- To reshape the urban space and incorporate inclusivity, resilience building, and climate change considerations, a set of strong enabling transparent systems from a legislative standpoint with clarity of roles and responsibilities to carry out services for their citizens is essential.
- Housing is not a single issue but rather one that is connected to multiple socio-economic vulnerabilities. Understanding this involves multi-stakeholder participation, multi-disciplinary initiatives, and the settlements approach. People are the key to understanding and addressing vulnerability issues.
- Small enterprises and start-ups are connected with the housing environment, population, and communities, where they are deeply rooted. all of which are essential to national resilience.
- The strongest role the NGOs and INGOs can play in terms of Housing is advocacy. As more people and stakeholders understand the needs, there will be more intention to engage.



Moderator

Anna Konotchick, Director, Program Identity, Habitat for Humanity International

Speakers

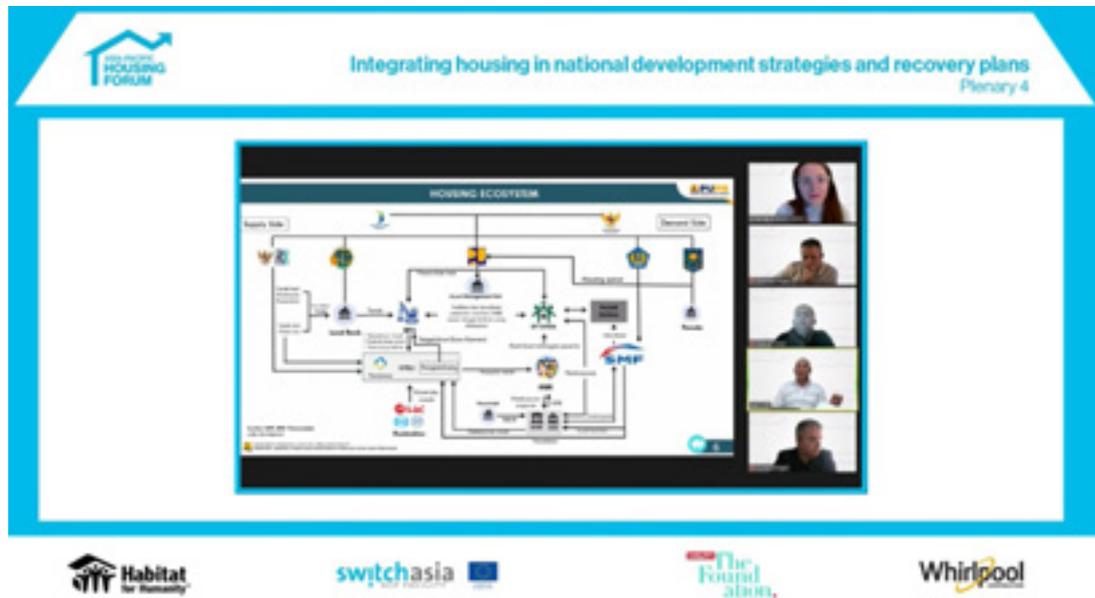
Mohamed Hilmi, Senior Coordinator and Technical Specialist for Humanitarian Policy and Practice, InterAction

Charles A. Setchell, Senior Shelter, Settlements, and Hazard Mitigation Advisor, USAID Bureau of Humanitarian Assistance (BHA)

Dr. Arab Hoballah, Executive Director, SEED, Entrepreneurship for Sustainable Development

Karima Ben Bih, Urban and Disaster Risk Management Specialist and task team leader at Urban, disaster risk management, Resilience and Land Global Practice (URL), World Bank

5. Integrating housing in national development strategies and recovery plans (Plenary 4)



Background

Around the world, 1.6 billion people live without adequate shelter and in the Asia-Pacific region, an estimated one third of urban dwellers live in slums or slum-like conditions (ESCAP and UN-Habitat, 2015). Effective responses to the housing challenge will yield benefits beyond the housing sector itself, as housing drives urban development and is a key sector for generating employment and economic growth. It also directly impacts the health and wellbeing of the population and has a direct impact on environmental sustainability. This session provided a platform for the high-level exchange of experiences and views on the progress and challenges related to the implementation of sustainable housing and urban development in the Asia-Pacific region. It served as a call to action for both national and local governments to ensure that housing is at the center of urban agendas and is integrated in national development strategies, as well as in recovery plans.

Resilience in broad terms often focuses on preparedness but it is often only seen as government responsibility— but preparedness requires the engagement of all segments of the community.

— Curt Garrigan, Chief, Sustainable Urban Development Section, UNESCAP



Key Takeaways

- Keynote by Leilani Farha: A human- rights crisis, like housing shortages, requires a human-rights response - and needs to be part of recovery and strategic plans worldwide. Housing is central to human dignity and while a “build-build-build” approach seems like a solution to this crisis, it is important to consider its effect on the environment and climate and also invites foreign capital with oftentimes problematic effects. Governments often take a programmatic approach, rather than having an overarching frame or strategy to address the big structural aspects to housing systems that are causing homelessness and affordability. This is not in line with the commitments made under the SDGs. Three recent reports by Leilani Farha go into detail of what such a strategy and its implementation would look like. Housing is about people, and a focus on markets, finance, and construction is myopic; whereas a focus on people allows to see and improve what is already there – including improving informal settlements.
- Governments can utilize the four thematic pillars: urban territorial planning, urban resilience, smart cities and technologies and urban finance. Planning lays the foundation to address urban challenges inc. housing challenges. Urban resilience guards against future risk inc. shocks and stressors (economic, disasters, pandemic). Smart technologies and smart city applications allow governments to deploy the best solutions for efficiency and innovation. Urban finance allows cities to deploy those solutions.
- When we say social housing, inclusive, we are saying green and inclusive housing. And it’s not just inclusive, it has to be fair. It’s a whole process that creates housing. The change that governments need to do is regulation and facilitation of green and inclusion.
- The global housing problem is largely similar in terms of homelessness, the rise and growth of informal settlements in cities, a lack of security of tenure, and housing affordability.
- Governments must recognize that housing is more than just a building, a market, and an economic system. Housing is about people, their dignity, and their basic rights. Governments must address housing issues by developing an overall framework and strategy based on human rights.
- Housing is equally concerned with the environment. Planning entails not only what will be built, but also how the process will be carried out and who will gain and profit from it.
- Governments, as the primary policymaker, system facilitator, and housing investor, can solve the housing problem through legislation. Actors in the Asia Pacific area have signed and ratified international human rights legislation, committing to and being legally bound to address housing as a human right.

Moderator

Amanda Entrikin, Director of Global Affairs and Advocacy, Habitat for Humanity International

Speakers

Leilani Farha, Global Director, The Shift

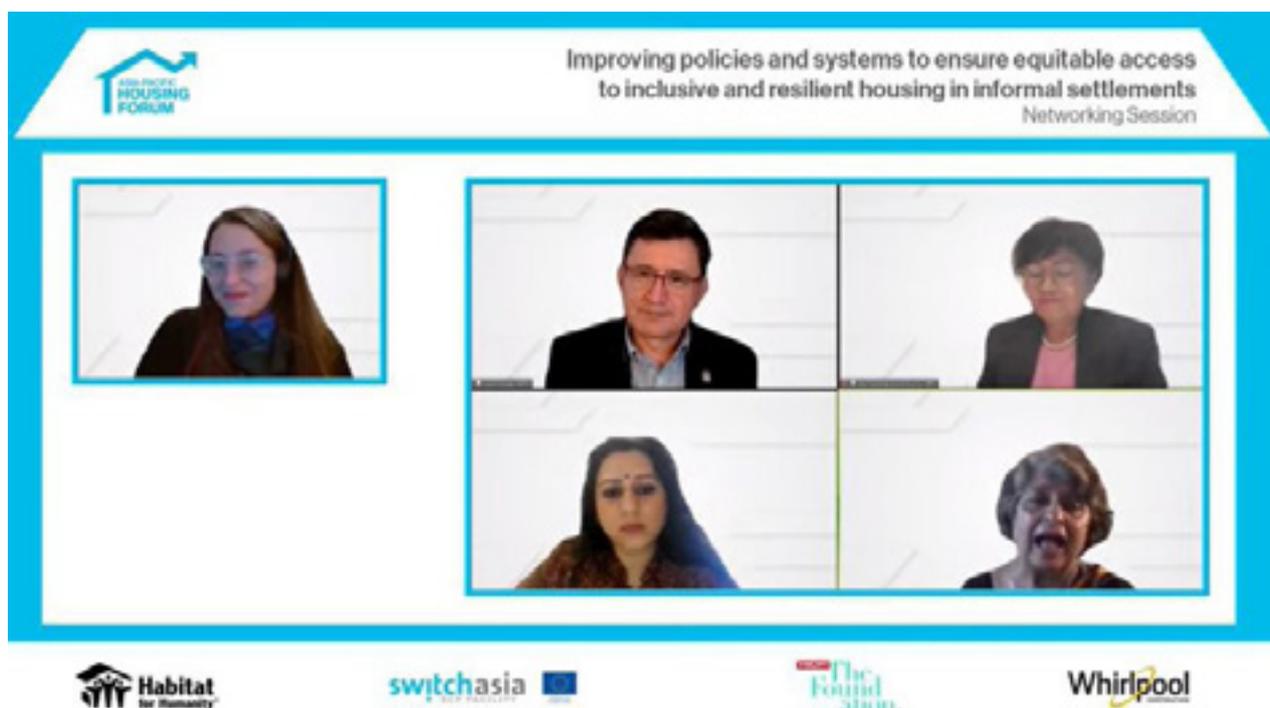
Herry Trisaputra Zuna, Directorate General of Infrastructure Finance for Public Works and Housing, Ministry of Public Works and Housing, Indonesia

Curt Garrigan, Chief of the Sustainable Urban Development Section, UNESCAP

Dr. Zeenat Niazi, Vice President, Development Alternatives

Brennan Rigby, Manger Systems Shift, Community Housing Aotearoa

6. Improving policies and systems to ensure equitable access to inclusive and resilient housing in informal settlements (Networking Session)



Background

Informal settlements are the most visible manifestations of inequity. And yet, informal settlements are also spaces of the “social production of habitat” and exemplify people-led development of housing and home, considering complex power dynamics and exclusion from formal decision-making systems. While the global housing deficit requires multiple solutions and collaboration by various actors to be adequately addressed, the lives of millions can be improved if the defining qualities of informal settlements are addressed so that their inhabitants are enabled to ensure their housing is safe, adequate and sustainable. That’s why Habitat for Humanity is developing a new global advocacy campaign, committed to mobilizing our Habitat national organizations, our partners, our volunteers and community members in collaboration with government decision-makers and other stakeholders to find solutions and help create policies or systems, targeting the most vulnerable, leading to equitable access to housing in informal settlements. Examples of the policies and systems change needed have been discussed to ensure equitable access to adequate housing in informal settlements achieved through empowered participation, climate change, basic services and land tenure.

Key Takeaways

- Quick action and collaboration is key in achieving sustainability and resilience.
- Highlighted the importance of being people-focused, they need to be part of creating the solution. We need to see that these people (informal settlers) are not the problem, they are the solution. We need to bring the community's voice into the solution. Programs/projects need to be localized, community led. People must be part of the plan. Need to curate spaces where people have access to services. Build small, build local, curate the eco system according to people's needs.
- On how to make policies people-centered: Working with collectives is important. Create the bridge and provide the glue to create the conversation between local governments and the communities.
- The COVID-19 pandemic emphasized the need of addressing housing inequities, seeing it as a critical component of health, safety, resilience, and prosperity. Before COVID-19, there were eight billion individuals who lacked sufficient housing. Quick action and collaboration are essential for achieving sustainability and resilience. As the housing gap widens, laws and policies must be established, and systems and solutions must be developed in accordance with global trends such as urbanization and climate change.
- A house has more than four walls and a roof. People must have access to affordable, adequate services. Emphasize the significance of being people-focused, with initiatives that are localized and community-led. Involving people in solution development will aid in the creation of an ecosystem that caters to people's needs and provides them with access to services.
- The participation of both Civil Society Organizations (CSO) and people in policy processes or systems change favors good governance, strengthens public institutions and the democratic values of a nation and other entities. CSOs and NGOs need to create bridges and be the voice of the communities they serve. To strengthen its advocacy, Habitat for Humanity will start a global campaign concentrating on the issues of housing equality, with topics addressing the factors that are causing housing deficits and gaps in societies.

Moderator

Amanda Entrikin, Director of Global Affairs and Advocacy, Habitat for Humanity International

Speakers

Luis Noda, Vice President, Asia-Pacific, Habitat for Humanity International

Dr. Renu Khosla, Director, Centre for Urban and Regional Excellence (CURE)

Bernadette Bolo-Duthy, National Director, Habitat for Humanity Cambodia

Lara Shankar Chandra, Director of Strategy, Advocacy & Partnerships, Habitat for Humanity India

7. Closing Plenary



Background

Dr. Yasuhiko Hotta, Programme Director and Principal Policy Analyst, Sustainable Consumption and Production Area of Institute for Global Environmental Strategies (IGES), delivered the closing remarks, followed by an event summary, highlights, and key takeaways shared by Luis Noda, Vice President of Habitat for Humanity Asia Pacific; Dao Harrison, Senior Housing Specialist for the Asia-Pacific of World Bank; Yogita Lokhande, Technical Expert of GIZ India; and Mazidatun Maftukhan, Regional Focal Point for East and Southeast Asia Children & Youth Constituency for Sustainable Communities of UN Major Group for Children and Youth. This session also recognized and awarded the winners of the Youth Congress microgrant project as well as the Innovation awards for housing solutions in three categories: ShelterTech, Public Policies and Inspirational Practices.

When we speak about inclusivity we need to be cognizant that by targeting the certain of the population doesn't mean we exclude others—as one speaker noted, being inclusive means not only engaging but also supporting and assisting communities.

— Luis Noda, Asia-Pacific Vice President, Habitat for Humanity



Key Takeaways

- There needs to be a transformation of lifestyles, infrastructure and business models to achieve the goals set forward by the Paris Agreement and SDGs. Housing and construction are central to achieving sustainability - Dr. Yasuhiko Hotta, Vice President, APRSCP – Remarks
- What I'm taking away from the forum is the new technologies and methodologies and it will definitely arm me to thrive harder, to deliver affordable and carbon-ready housing. - Dao Harrison, Sr. Housing Specialist, World Bank
- People are the solution not the problem. When we speak about inclusivity, we need to be cognizant that by targeting a certain part of the population doesn't mean we exclude others—as one speaker noted, being inclusive means not only engaging but also supporting and assisting communities. - Luis Noda, Vice President, Asia-Pacific, Habitat for Humanity International
- Everyone is working to find a solution to the global housing issue. As the world's concern about climate change grows, so must the development and retrofitting of green and energy-efficient housing.
- Housing, food and mobility are central to basic human need for survival, comfort and community and society building. Innovative approaches to improving societal well-being within the constraints of the planet's boundaries must be examined. Policy effectiveness should also be measured in terms of sustainable lifestyles, social integrity, and well-being.
- From “cleaner production” to a lifecycle focus, the sustainability focus is now on social and technical systems change, also through the concept of sustainable consumption and production. This reflects in the importance of policy design: we need to envision a society that has met long-term goals; allow for experiments; enable a collaborative, creative process; and conduct serious examination of social implications. Policy intervention is needed to assure sustainability and wellbeing, Housing and mobility are key sectors for this transition.
- A multi-sectoral and multi-disciplinary approach to collaboration can aid in addressing the housing crisis. With a shared vision and clearly defined roles for all partners, we need a practical and fruitful partnership rooted with the following core values: humility, to recognize that we need others to achieve impact; courage to implement ambitious and innovative solutions; and accountability to track implementation and performance.
- People-centered and inclusive housing solutions are essential. In this framework, we must incorporate the individuals for whom we seek solutions in the design and execution of housing solutions. Vulnerable groups in society are not just beneficiaries of assistance; they are also participants and critical decision-makers. Their contributions to the economy demonstrate that they are a part of the solution.

Speakers

Zinaida Fadeeva, Team Leader, EU SWITCH-Asia SCP Facility

Dr. Yasuhiko Hotta, Programme Director/Principal Policy Analyst, Sustainable Consumption and Production Area, Institute for Global Environmental Strategies

Luis Noda, Vice President, Asia-Pacific, Habitat for Humanity International

Dao Harrison, Senior Housing Specialist for the Asia-Pacific, World Bank

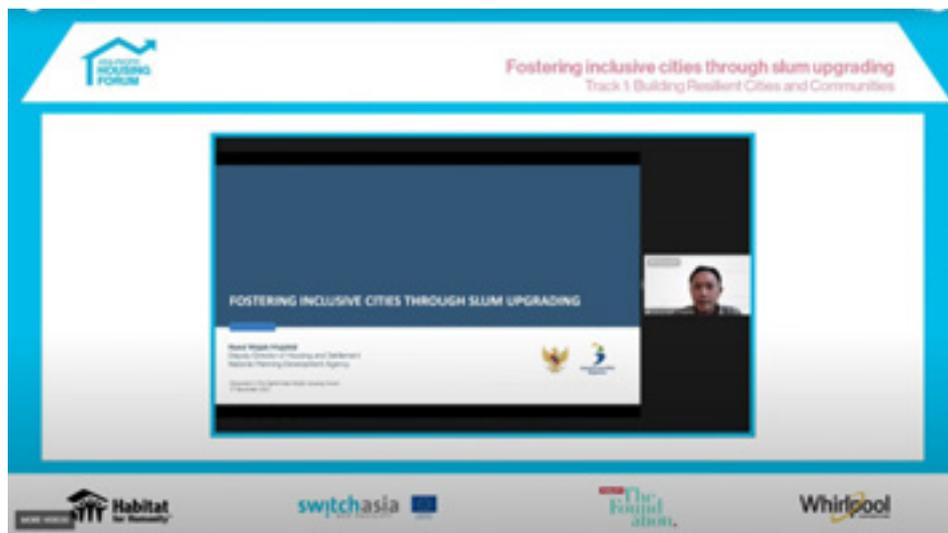
Yogita Lokhande, Technical Expert, Sustainable Urban Development-Smart Cities (SUD-SC), GIZ India

Mazidatun Maftukhan, Regional Focal Point for East and Southeast Asia Children & Youth

Breakout Sessions

Track 1

1. Fostering Inclusive Cities through Slum Upgrading



Background

People living in overcrowded slums and informal settlements are provided poor quality infrastructure, unconnected to trunk systems. COVID-19 has exacerbated their substandard living conditions and simple preventive measures such as handwashing and social distancing are a luxury in such areas, threatening more than one billion people worldwide. Those living in slums and informal settlements are also most vulnerable to the economic consequences of widespread lockdowns – as work in the informal economy is impacted. Many of the poor also use their homes as a place of work. Integrating slums within city plans can foster inclusive development. This session focused on neighborhood upgrading through provisioning of inclusive infrastructure, housing improvements, and other strategies to promote spatial, social, and economic inclusion of people in informal settlements.



Highlights

- Asia is the fastest growing region with a large proportion of people living in slums. Thus, slums remain a major challenge in Asia which demands not only to address current issues, but also, to plan for the coming decades, and this not only in the largest cities but also in small and medium-size towns. To address this challenge, it is important to develop policies that combine different solutions, including site and services, public housing, in situ upgrading, slum renewal and slum relocation. Nevertheless, the latter (slum relocation) should be an exception.
- In situ upgradation, should be informed by a comprehensive approach, articulating physical social and economic aspects. In this sense, upgrading approaches should include economic aspects such as job creation and skills development, social inclusion processes. In addition, vertical density models based on land as a resource such as the Mumbai one, might not fit other territories.
- Critical enablers for slum upgrading includes (i) the development of institutional frameworks for slum upgrading to foster resilient cities, (ii) the creation of responsive urban planning frameworks towards building equitable and inclusive cities, and (iii) ensuring of financial instruments for integrating of informal settlements into city value chain. The first one requires setting up comprehensive institutional frameworks across state actors, building alliances with non-state actors, providing security of tenure for improving housing stock and enabling infrastructure upgrading, and capacity building. The second entails adopting a programme-based approach at city scale, leaving no one behind; prioritizing participatory planning in alliance with Civil Based Organizations (CBOs) Non-Governmental Organizations (NGOs) and society, mainstreaming community-led planning and community ownership; and mobilizing planning tools to maximize in situ upgradation and incremental development. Thus, slum upgrading approaches should promote the engagement of local government as leaders on the ground, and communities and other non-state actors. Community participation entails a longer process; however, creating alliances with CBOs, NGOs and other local actors can contribute to facilitate participation and inclusion. The third demands using planning instruments for promoting private sector participation, develop and mobilize community savings, enabling mortgages financings for the lowest income groups, and consolidate dedicated funding for precarious settlements.
- Promote horizontal knowledge exchange: there exists a wide range of pilots and experiences in Asia that need to be shared and collectively discussed.

Moderator

D. Ajay Suri, Senior Inclusive Development Adviser, National Institute of Urban Affairs

Speakers

Shubhagato Dasgupta, Senior Fellow, Centre for Policy Research, India

Leopoldo Chavez, Community Organizer, Homeless People's Federation Philippines, Inc.

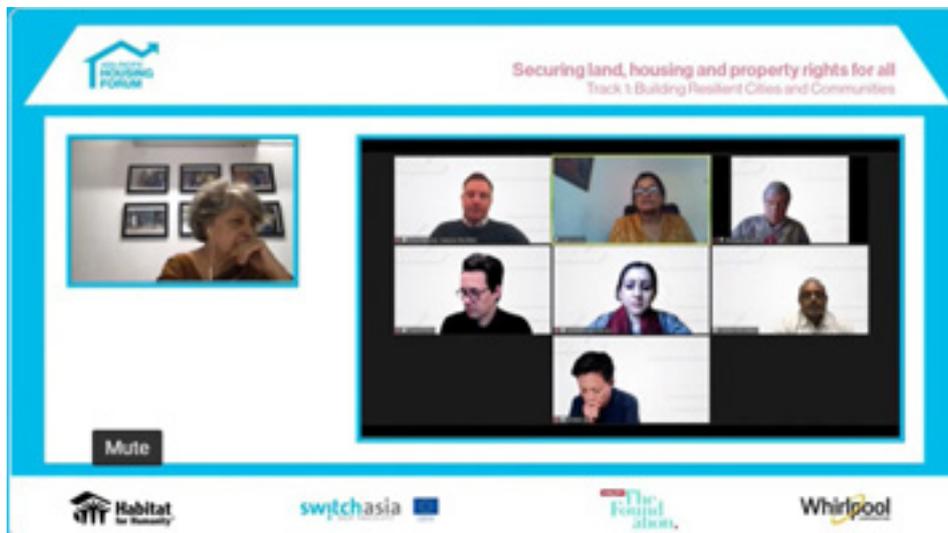
Nurul Wajah Mujahid, Deputy Director of Housing, Ministry of National Development Planning, National Development Agency of the Republic of Indonesia

Gautam Chatterjee, Former Principal Secretary of Housing Department, Government of Maharashtra, India

Anindita Mukherjee, Senior Researcher, Centre for Policy Research, India

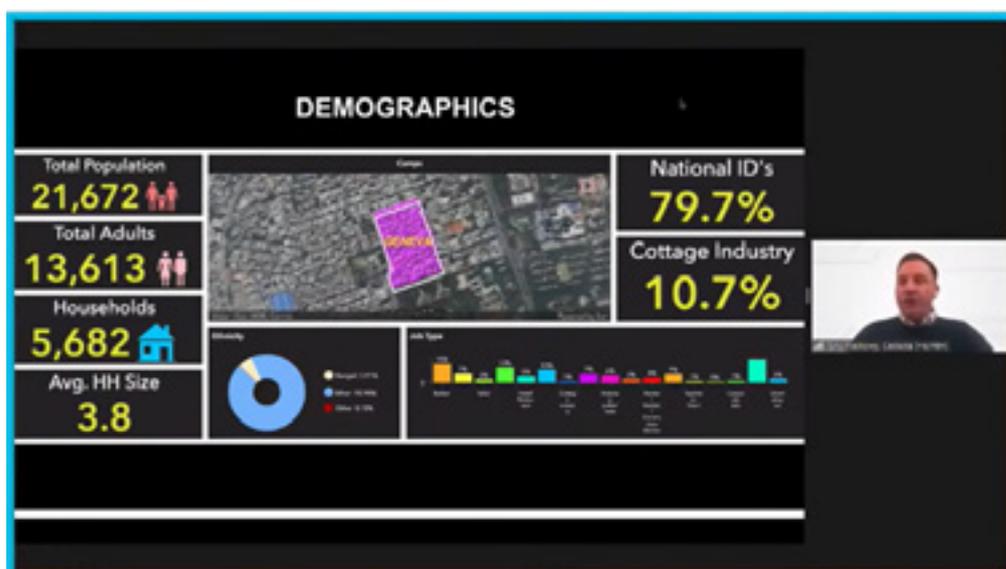
Zaigham M. Rizvi, Expert Consultant on Affordable Housing and Housing Finance

2. Securing land, housing and property rights for all



Background

Housing accounts for more than 70 percent of land use in most cities, yet 1 billion people in cities around the world lack secure land rights. Where security of tenure exists, families are more likely to invest in their home and neighborhood improvements, leading to positive human and community development. This security is also of particular importance in the context of sustainability; thriving communities are needed to strengthen wellbeing aspects in public policy and let go of the growth-focus of past decades. Secure tenure empowers communities to demand basic services from their governments like electricity, water, and sanitation. Cities around the world are implementing innovative approaches to addressing insecure land and property rights faced by residents especially those in informal settlements. This session highlighted innovative tools and approaches for making secure tenure a reality for all. It also discussed how community, local geospatial and demographic data collection on land, housing, and socioeconomic data of residents empowers vulnerable communities to advocate for recognition, push back on evictions and marginalization, plan for disasters and



Highlights

- Informal settlements are growing at a faster rate than cities and are expected to become the most common form of urbanization of the planet. This represents a major challenge as there is little understanding of these types of settlements. Moreover, there is a lack of data. Thus, it is of vital importance to generate a more comprehensive understanding about slums and produce data, which most of the time is a first step to understand a territory and generate alternatives that are relevant for communities. In this sense, even informal produced data has a value and can contribute to establish negotiations between communities and authorities and supports advocacy.
- Consider land tenure in a continuum that does not go from informal to formal but from less secure to more secure land tenure. Accordingly, all the effort around land should focus on moving towards more secured land rights.
- It is vital to include communities in the planning process, from the problematization stage to the design of solutions and then the implementation. Therefore, multi stakeholder alliances and partnerships are crucial.
- There is no correlation between upgrading and land titling as slum upgrading interventions are implemented all the time. Hence, trying to use formal planning and legal frameworks into informal settlements does not necessarily work for people in informal settlements. Moreover, this might create undesired side effects. However, even if land right certificates open access to finance and other opportunities, land titling seems not to be the best option all the time. Therefore, it is important to explore novel strategies and alternatives such as land value capture and land-based finance.



Moderator

Dr. Renu Khosla, Director, Centre for Urban and Regional Excellence

Speakers

Tony Piaskowy, Global Programs Director, Cadasta Foundation

Sarah Nandudu, National Leader, National Slum Dwellers Federation of Uganda

Pranab Choudhury, Founder and Coordinator, NRMC Center for Land Governance

Dr. Serene Ho, Vice Chancellor's Research Fellow, RMIT University Australia

Jota Samper, Assistant Professor at the Environmental Design Program ENVD, University of Colorado Boulder

Lara Shankar Chandra, Director of Strategy, Advocacy & Partnerships, Habitat for Humanity India

Aparna Das, Senior Advisor, GIZ India

Bastiaan Reydon, Senior Advisor, Kadaster International

3. Building resilience through provision of urban infrastructure and basic services

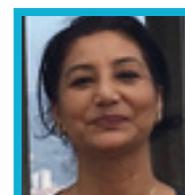


Background

Infrastructure and basic services are the foundation and delivery vehicle of a functional and resilient urban environment. They also sustain and improve the health, livelihood, and general living environment of urban residents. However, many cities in the Asia-Pacific region face inadequate urban services and deficits in basic urban infrastructure such as water, sanitation and wastewater management, solid waste management, energy, and transport. Inadequate urban infrastructure and urban basic services was already a huge challenge before the COVID-19 pandemic hence sustaining and improving the provision of and access to urban infrastructure and services is vital. More than ever, effective services and quality infrastructure are required in cities, especially in slums and informal settlements, and for the poor and vulnerable communities. In this session, a panel of experts discussed the priority actions needed to ensure access to quality affordable infrastructure and basic services for all.

People should not be seen as recipients. They have a voice. They have a right to participate.

— Lajana Manandhar, Executive Director, Lumanti Support Group for Shelter, Nepal



Highlights

- Providing Basic sanitation and infrastructure is a starting point for broader changes as they generate multiple impacts in the lives of people living in slums. However, it is important not to prioritize physical over social infrastructure and avoid implementations that are isolated from the rest of the city. Moreover, the provision of infrastructure, and overall, slum upgrading interventions, require not only to reach the vulnerable groups but also to reach the unreached; and be implemented based on an integrated and coherent and city-wide strategy and scale up experiences at city level. This, requires advocacy at local but also international level
- For the European Union, its “Green Deal” seeks an integrated approach to urban development, which includes housing. City strategies are of high relevance, and concrete instruments are also offered in Asia. Under the new programming for Asia, a geographisation of engagement means that European actors are brought together for each partner country. Urban resilience, mobility, infrastructure and housing are among important aspects. Financing will also be provided, through blended finance and guarantees in parallel with capacity building.
- It is essential to foster coordination and collaboration among governments, communities, NGOs, CBOs, and other relevant stakeholders. Coordination should be promoted at different levels (local, national, international), among different actors and disciplines, through effective communication and definition of clear responsibilities. Thus, it is important to build partnerships that support collaborative processes, leveraging resources, and avoiding competition among stakeholders. The production of data can enable partners to generate connections between interest and initiatives and promote transparency and accountability.
- Community engagement is key for the implementation of infrastructure, and in particular, women engagement as they tend to be responsible for domestic tasks and care. Thus, community organization and empowerment are crucial. Among others, it is important to facilitate access to resources such as credit facilities and community-based finance systems, and to support the supporters of upgrading processes. Overall, it is important to consider that community engagement requires time and commitment, and that is shaped by unpredictable circumstances.
- Promote the flexibility of planning rules and processes and incremental approaches. For instance, it is important to adapt minimum standards. Most of them are not compatible with the reality of cities and informal settlements. It is also important to understand security of tenure as the ability to live without fear of eviction and foster an incremental approach to tenure security.

Moderator

Anacláudia Rossbach, former Regional Manager, Latin America and Caribbean, Cities Alliance

Speakers

Kerstin Sommer, Programme Manager of the Participatory Slum Upgrading Programme, UN-Habitat

Lars Gronvald, Head of the Urban Development Section, Directorate General for International Partnerships, European Commission

James Samuel, National Director, Habitat for Humanity Bangladesh

Maria Ana Oliveros, Former President, Social Housing Finance Corporation (SHFC) Philippines

Karon Shaiva, Managing Trustee - RISE Infinity Foundation and Chief Impact Officer & MD, Idobro Impact Solutions

Lajana Manandha, Founder and Executive Director, Lumanti Support Group for Shelter

Jayaratne Kananke Arachchilage, President, Sevanatha – Urban Resource Center

4. Improving access to housing for women and vulnerable groups



Background

Gender equality in property rights is a critical human rights issue and a key driver of overall economic development. However, women continue to have limited rights to healthy, safe and adequate housing. COVID-19 highlighted the deep social and economic inequalities of our societies which disproportionately affect women and other vulnerable groups. A UN report on COVID-19 and women and girls also revealed a spike in domestic violence during lockdowns. This session discussed women's role in economic development and future prospects of families and communities and how access to adequate housing for women can be strengthened. It also highlighted how gender equality can be mainstreamed in initiatives to address housing to achieve sustainable urbanization.

In social and gender-inclusive housing, we need to distinguish between nature and causes, and between causes and conditions, of vulnerability. Women, whether individually or collectively, have proved their strength and capacity.

— Ana Falu, Researcher and Professor, National University of Cordoba



Highlights

- Critical issues around housing not only include overcrowding, connectivity (house-neighbourhood), vulnerable locations such as zone risks, informal settlements, and lack of access to services and infrastructure, inequality; but also, omission of women and other social subjects from housing policies and planning decision making processes.
- Housing represents an important share of cities; thus, housing inclusion is a key element for inclusion, and gender inclusion in cities, and democracy.
- Access to housing and land relates to a larger issue i.e., patriarchal systems and structures that oppress women. Thus, despite improvement in the conditions of women major challenges remain, including, the low percentage of women that own their land, exploitation of women, limited participation in assets management, and gender violence. Addressing these issues of gender inequality, entails name it and recognise that the problem is the system that refuses women to succeed.
- Gender inequality is a complex issue which requires adopting an intersectional perspective. It is of vital importance to understand women and their complex conditions so as to address the diverse inequalities and tailor women empowerment processes to each context. However, it is important to be mindful that gender involves considering women and other groups in conditions of vulnerability; but it is important to distinguish between nature and conditions of vulnerability, i.e., women are not vulnerable per se but face conditions of vulnerability.
- It is vital to consider the growing vulnerability resulting from climate change as women are particularly affected by climate change effects; as well as the impacts of Covid-19 as it is estimated that it wiped out several years of results regarding gender equality.
- Strategies for improving access and promote gender equality includes , finding ways to less expensive microcredits, increase capacities and awareness of planners another actor regarding gender inequality and ways to engage with women, promote co-designing process rather than consultations, develop housing policies in relation to the city, foster access not only to ownership but also rental housing, communicate about policies that aim to strength property for women, consolidate regulations, and train women and communities to exercise their rights
- Slum upgrading interventions should consider tenants and borrowers, and consider community's role for accessing finance

Moderator

Douglas Ragan, Program Management Officer, UN-Habitat

Dr. Barsha Poricha, Technical Head, Centre for Urban and Regional Excellence

Speakers

Ana Falu, Researcher and Professor, National University of Córdoba (UNC)

Anshukant Taneja, Principal Investment Specialist, Asian Development Bank

Banashree Banerjee, Urban planning and housing expert, IHS, Erasmus University, Rotterdam

Desiree Bartosiak, Global Head of Safeguarding, Habitat for Humanity International

Kanika Bansal, Senior Programme Associate, National Institute of Urban Affairs

K P Manikandan, Chair of housing forum and Institution Builder, Indian Housing Federation

Pham Quynh Hung, Urban Sociologist

Alisia Evans, Water for Women Project Manager, Habitat for Humanity Fiji

Jen Deben, Rental Housing and Home Ownership Lead, Te Matapihi

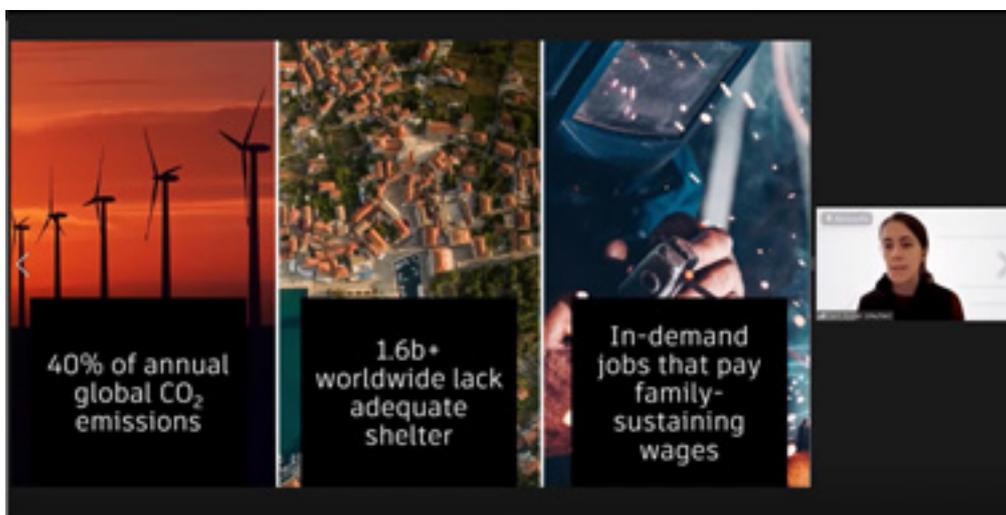
Track 2

1. Advancing entrepreneurial shelter solutions



Background

A strong entrepreneurial ecosystem is backed by an integral support system of people, organizations and other startups that surround them. Some of the biggest players, investors, corporations, and public sector entities supporting housing startups have an impact and succeed in the Asia-Pacific region. The session focused on how Habitat for Humanity's ShelterTech platform and other experts in the ecosystem are helping startups prosper in the affordable housing market.



Highlights

- The major highlight by all the speakers is a global environmental issue that are impacted by the construction industry as well as rapid urbanization. Water, sanitation, waste, urban density and health issues are increasing especially grew larger during pandemic.
- Interaction and partnership between the startups, entrepreneurs, mentors, organizations can only provide more impactful solutions to the global challenges. Each of the speakers call for collaboration for affordable innovative housing solutions. Research and analysis of needs can help better shape the innovative solutions.
- Innovative solutions by startups can really create a better impact in housing through the support of technical shelter labs to develop affordable housing for marginalized populations. Green technologies that were mentioned in the sessions can help reduce costs, creating more jobs and impact on the environment.
- Global construction industry is the largest market in the world valued at USD 18.8 trillion by year-end 2022. However, it is among the least digitalized industries with an annual spending of 6 to 8% in R&D. It is also a major contributor to carbon emissions (40% globally), energy and water consumption and production of waste. It presents an opportunity to make a significant impact on global environmental challenges through innovation in construction products and services.
- Construction innovation is a pre-requisite to housing affordability. Shortages of affordable housing are being experienced globally mainly due to the cost and time required to build houses. Technology enabled innovations is the key to bridging the gap in demand and supply of affordable housing.
- Collaboration between people-public and private partnerships is needed to connect sustainability and environmental benefits with tangible financial savings possible by innovation. The new technologies and advancements need to be adapted and transferred to the developing countries to enable decentralized and localized solutions for last mile delivery.

Moderator

Priya Thachadi, Co-founder & CEO, Villgro Philippines

Speakers

Abhishek Chhazed, Founder, RecycleX

Beth Foster, Portfolio and Investment Manager, Autodesk Foundation

Julieta Moradei, Partner, Hometeam Ventures

Lisa Hanson, Co-founder, Global Urban Village

Apul Nahata, Tech Mentor, Brigade REAP

2. Low-cost affordable housing technologies



Background

Access to adequate housing for low-income households is a critical issue facing many countries in the region. There are cutting-edge housing entrepreneurs tackling affordability from every angle. Innovative startups from Habitat for Humanity's ShelterTech platform and other industry leaders presented how their technologies are disrupting the affordable housing sector, with innovations such as a magic box that transforms waste into high-value raw materials, engineered bamboo house kits, new creative flooring solutions and other inspiring initiatives.

The construction industry is not always destructive or has a high carbon footprint. It can be regenerative, e.g. through using agricultural waste.

— Muhammad Fauzal Rizki, CEO and co-Founder, Sampangan Indonesia



Highlights

- Innovation is needed to achieve social, economic and sustainability goals in the low-cost housing sector.
- Collaboration is key for growth.
- In the midst of political or security issues, work directly with the communities/people to continue to make an impact and address their needs. Help them more to become self-sufficient.
- 1.6 billion people across the globe are in need of better shelter, it's a large-scale challenge. The key to addressing this challenge is through technology innovations which can speed up the construction process enabling large scale supply of sustainably constructed houses at lower costs harnessing manufacturing efficiencies.
- Initiatives such as ShelterTech Accelerators and Venture Capital have a pivotal role to play in creating linkages and networks within the affordable housing ecosystem. By connecting start-ups with early-stage technology adaptors, it provides the much-needed momentum to innovative changes required to address the global backlog in the affordable housing segment. Once new technologies gain a critical mass, it is easier to convince governments and large enterprises to invest in them and gain scale. Social enterprises that are purpose driven and profit conscious, can play a leading role as early technology adaptors and set an example for change.
- Three areas of focus for affordable housing in the future should be Scale; Impact and Collaborations.

Low-cost affordable housing technologies
Track 2: Innovative Housing Solutions and Technologies

	Conventional Methods	Precast Technology	Remarks
Time	7 years/24 Months (5 yrs. for housing project)	3.5 years/10 months (2 yrs. for housing project)	More time spent on planning
Quality	Delivery between zero and medium	Tech backed manufacturing systems ensure defect free production	Factory finish 100% better
Cost	3,000+ workers required	~50% of conventional manpower	Lesser people makes it safer
Quality check	Most buildings require repairs immediately after delivery	Less than 10% due to better quality and finish both exterior & interior	Key to affordability
Environment	Considerable pollution as a byproduct	Significantly lesser	Due to closed curing systems, Lesser material use, steel, concrete, Lesser material wastage

Habitat for Humanity | switchasia | The Foundation | Whirlpool

Moderator

Lizan Kuster, Director of Entrepreneurship and Innovation, Terwilliger Center for Innovation in Shelter, Habitat for Humanity International

Speakers

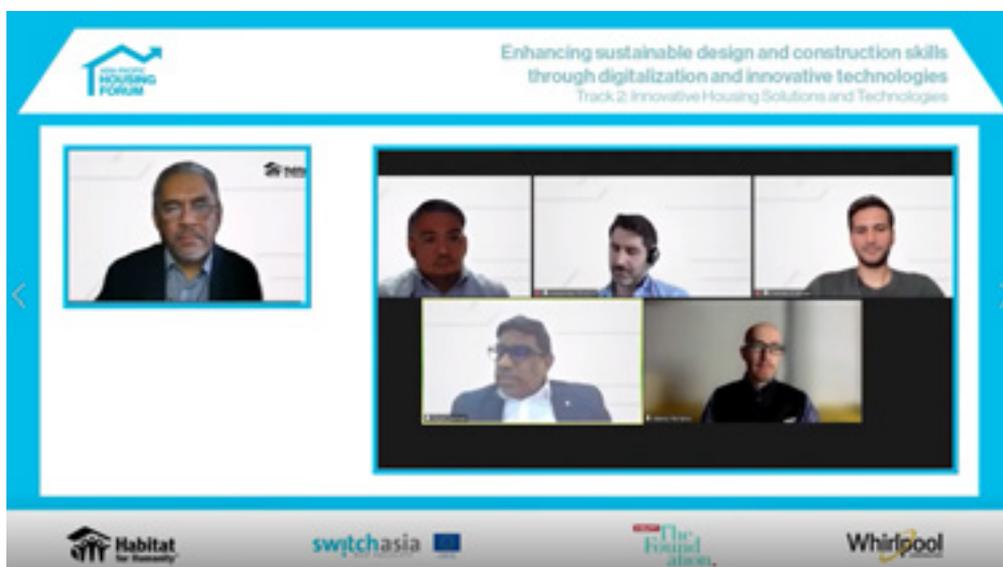
Mohammad Riaz Ramin, Deputy Country Director and Project Manager, Geres Afghanistan

Lokesh Rajashekaraiah, Business Head, EcoSTP

Sandeep Bedi, Executive Director and Chief Executive Officer, Janaadhar (India) Pvt Ltd.

Muhammad Fauzal Rizki, CEO & Co-Founder, Sampangan Indonesia

3. Enhancing sustainable design and construction skills through digitalization and innovative technologies



Background

Across all types of businesses, it has become clear that the world will look different as we move beyond the COVID-19 crisis. The construction sector has adapted, and industry players have shifted to remote ways of working as they seek to survive and thrive. Designers and engineers are relying even more heavily on digital collaboration and contractors are using online tools for various activities. Strengthening the sector's resilience to external shocks has become a key topic. At the same time, it has become clear that to avert drastic climate change impacts, new forms of construction and building need to be developed and mainstreamed that prioritize energy efficiency and circularity. This 'new normal' requires an upgrade on the skillset of developers, architects, construction workers and material producers along the value chain. During this session, experts discussed how digitalization and innovative technologies can be harnessed to enhance design and construction skills in order to foster a construction sector that is capable of integrating today's priorities of sustainability and resilience.

From the education sector, we are into the advocacy of elevating the dignity and professionalism of the skilled worker in low-income communities. We want to change mindsets that there are opportunities in the construction profession.

— Jessie Cubijano, Executive Director, SKILLS Inc.



Highlights

- Fascinating perspectives from multiple stakeholders – startups, implementers, and training providers on building better and the role of technology and innovation. Many examples and approaches were shared.
- Technology can play a major role in design, construction, support services, training etc. – across the housing value chain.
- Building better and for inclusion, and in a climate friendly way was the major theme with many great case studies – all technology led interventions.
- For affordable housing, design has to be contextualized according to the environment, community and price point. A better design offers disaster resilience, high construction quality and is built using energy efficient and sustainable materials. Design is an undervalued asset, especially in the bottom of the housing pyramid, where the consumers cannot afford to spend on hiring experts for design inputs and advice. Most people at the bottom of the housing pyramid construct incrementally using friends and family as labour. Here technology can play a role in offering cost effective online training and skills upgrades for formal and informal construction workers. Developmental banks and financial institutions can play an important role by incorporating these blended modes of training within their projects, subsidizing knowledge transfer for better and more efficient constructions.
- Housing is a very impactful sector, from women empowerment to economic development of a country and technology can play a major role in harnessing this potential. Technology enables knowledge sharing about design and manufacturing efficiencies, and can boost productivity in the housing segment.



Moderator

Jessan Catre, Manager, Market Systems and Entrepreneurship, Habitat for Humanity International

Speakers

Marco Ferrario, Co-founder, mHS CITY LAB and mHS Global Impact

Dr Rajan Samuel, Managing Director, Habitat for Humanity Indi3

Nabeel Siddiqui, CEO and Co-founder, ModulusTech

Alexander Tsironis, Education Specialist for technical and vocational education and training (TVET), Asian Development Bank

Jessie M Cubijano, Executive Director, Primary Structures Educational Foundation Inc. (PSEFI)

4. Addressing housing vulnerabilities through rental housing



Background

Every year a significant number of people migrate to fast-growing cities that offer prospects of well-being through diverse economic opportunities and a respite from the fragile and restricted rural livelihoods. However, these new entrants to the city often start by residing in poorly serviced informal settlements with no security of tenure. While cities offer immense opportunities for economic and socio-cultural exchange, it leads to fast-paced growth. Limited availability of affordable land and housing and the concentration of people in cities has led to informal settlements with minimal basic services and amenities, making inhabitants vulnerable to disasters and limiting their opportunities for a better quality of life. Affordable rental housing for the poor is generally understood as one of the lowest steps in the housing ladder, despite providing the urban poor with much-needed flexibility and the room to maneuver when they arrive in a new city searching for employment. These challenges are not new, but COVID 19 has highlighted the need for a more robust and immediate solution to tackle the situation. Rental housing is a critical component of the housing response in urbanizing countries. Across the income spectrum, rental housing allows greater labour mobility. For low-income households that often work in the informal sector, rental housing better suits their income volatility and risk profile. The potential of rental housing to meet the housing conundrum of a rapidly urbanizing India should not be ignored and needs to be kept at the centre of housing policy and programmes. This session discussed the opportunities and challenges of different rental housing models across the globe with a special focus on Asia.

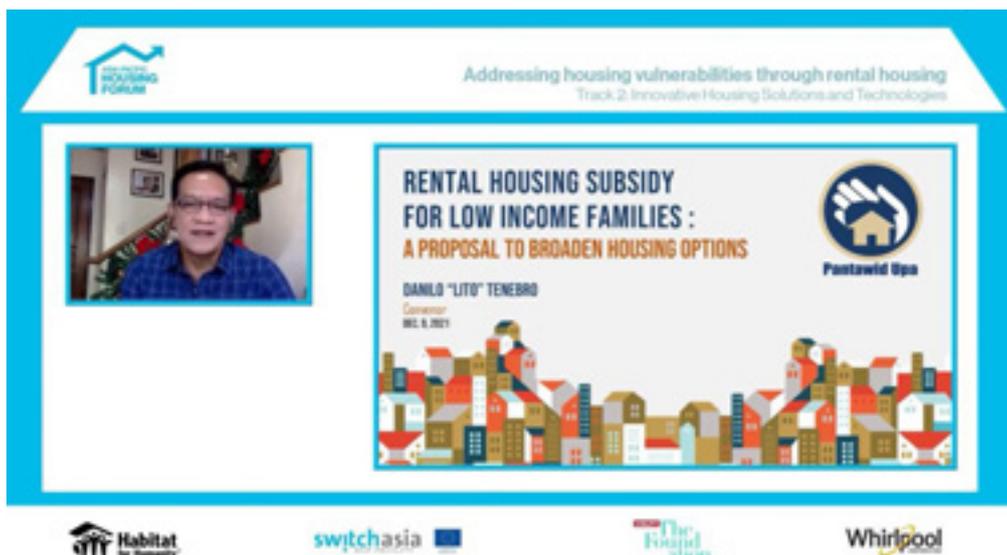
Addressing housing vulnerabilities through rental housing. Key words to address housing challenges: process, collaboration and flexibility.

— Anacláudia Marinheiro Centeno
Rossbach, Regional Manager, Latin
America and Caribbean,
Cities Alliance



Highlights

- The delivery of affordable housing can only be possible if governments, private sector, and the community housing provider work in partnership. Furthermore, it is important to maximise existing housing stock rather than solely focusing on housing construction that is costly, takes time, is not sufficient in relation to the scale of the problem, and does not reach the lowest income groups as they do not have access to mortgages schemes; thus, they remain excluded from the traditional housing ownership model. In this context, rent to buy offers an entry point for these groups.
- Rental housing exists; however, it needs to be ameliorated and expanded. Specifically, it needs to remain affordable for the lowest income groups. The encouragement of rental houses faces major challenges, including the promotion of home ownership by policy frameworks, the limited public investment in rental housing stock and the lack of diversity and quality of rental housing units.
- To overcome the mentioned challenges, it is vital to foster rental housing suppliers through housing policies and legal frameworks to ensure well serviced and quality rental housing stock; develop investment models that articulate the resources of governments, the private sector and subsistence landlords; and incentivize the generation of investment product for affordable rental housing by financial institutions. In addition, it is important to ensure the commercial viability of rental housing to obtain sustainable model



Moderator

Anacláudia Rossbach, Regional Manager, Latin America and Caribbean, Cities Alliance

Speakers

Anindita Mukherjee, Senior Researcher, Centre for Policy Research, India

Shubhagato Dasgupta, Senior Fellow, Centre for Policy Research, India

Tereza Herling, Consultant, Cities Alliance, Brazil

Danilo Tenebro, Social Environment Consultant on Informal Settlements

Delphine Le Duff, Project Team Manager, Agence Française de Développement (AFD)

Claire Du Trevou, Founding Member and Architect, Bitprop

Mr. Torphong Jumchod, Director of Policy and Planning Department, National Housing Authority, Thailand

Dr. Piyush Tiwari, Professor of Property, University of Melbourne, Australia

Track 3

1. Greening the housing value chain



Background

The urban population in the Asia Pacific region is growing faster than in any other region. The region is home to four of the top ten carbon dioxide emitting economies, and ten of the most polluted cities in the world. It is estimated that 11% of global annual carbon emissions are generated by construction, renovation, and demolition. These embodied or “upfront” carbon emissions result from materials and construction processes along building lifecycles (World Green Building Council, 2019). So how can we meet the aspirations for safe, adequate, affordable housing for our growing population without destroying the environment? In this session experts discussed how greening the entire value chain of building a home can help reduce costs and impacts in the short and long term. The session also looked at how resource-efficient and circular housing design and materials, as well as the required infrastructure and government policies to promote their uptake.

We need to think about many different solutions, for many different stakeholders, along the entire value chain

— Dao Harrison, Sr. Housing Specialist, World Bank



Highlights

- Importance of knowing the roles of stakeholders from government, private sector and consumers and including them in policy processes to find solutions towards affordable and sustainable housing.
- Greening the housing value-chain requires a shift to sustainable methods on material production, design/manufacturing, construction, usage, and recycling among others and is made possible by providing stakeholders access to information and technologies, building capacity, and securing funding towards shifting to sustainable practices.
- Different solutions applying SCP, resource efficiency, and circularity approaches are needed for different stakeholders for the entire value-chain.
- Continued cooperation is needed to access finance and to build capacity towards greening the housing value chain.
- Understanding concepts such as sustainability and circularity are needed to shift mindset from business-as-usual approaches with supporting policies and business models toward a sustainable, circular, affordable building and housing sector.



Moderator

Loraine Gatlabayan, SCP Senior Adviser, EU SWITCH - Asia SCP Facility

Speakers

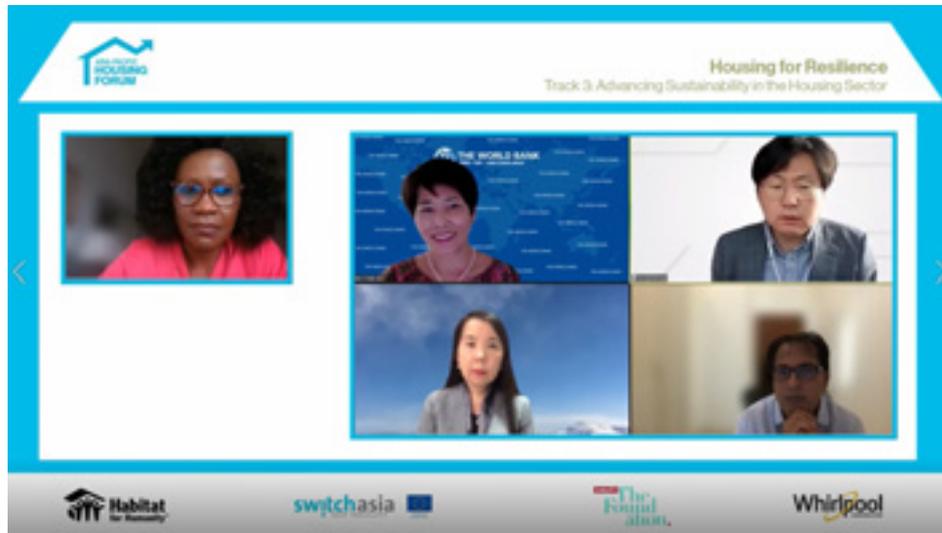
Jana Zilkova, Head of Mission in Mongolia, Caritas Czech Republic

Dao Harrison, Senior Housing Specialist for the Asia Pacific, World Bank

Deepak Visvanathan, Senior Technical Advisor, Habitat for Humanity's Terwilliger Center for Innovation in Shelter

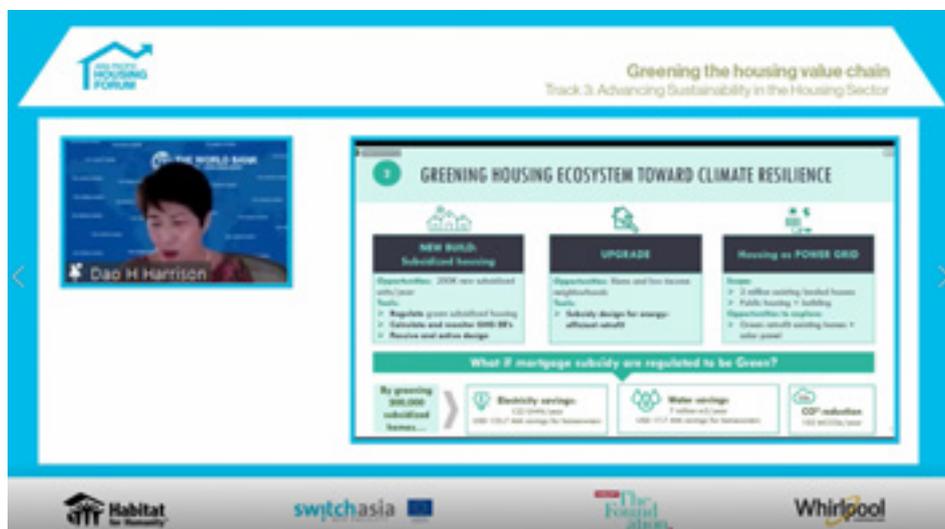
Angelo Tan, Country Lead for the Philippines and Acting Country Lead for Indonesia (Climate Business), International Finance Corporation

2. Housing for Resilience



Background

Globally, over a billion people – about 1 out of every 7 people – have no access to decent quality housing. Of them, nearly 600 million, or 60%, live in Asia, in informal or otherwise poor-quality housing. The Pandemic has laid bare the fragile relationship between people’s living environment. Since it is often the case during times of crises, the housing policy debate has come to the fore, and many questions are being asked about the past actions – and inactions – of governments and development institutions that may have fueled the housing issue. This draft knowledge product of Guidance for ADB’s Housing Strategy is a first step towards developing a housing sector strategy for the Asian Development Bank (ADB) and its developing member countries (DMCs) to spur meaningful contribution to the ultimate goal of making cities and human settlements inclusive, safe, resilient and sustainable. Supporting housing in ADB’s DMCs of Asia and Pacific is emerging as an important area for ADB, especially in a post-COVID-19 New Normal. This session discussed the various approaches and guidance for developing ADB’s strategy to ramp up its efforts to support housing in ADB’s DMCs.



Highlights

- Housing is a complex and heterogeneous sector and there's always going to be different contexts that we need to take in consideration. Working with the government, we need to have a vision and willing to be flexible and making adjustment
- The real issue is not availability but deliverability...how to deliver. There is no "one size fits all". We need to have a deeper qualitative (and quantitative) understanding of the user and type of house and bottlenecks in the overall housing demand/supply value chains. We also need a well-targeted efficient housing subsidy system for the poor and supply of housing/finance for middle income households to enable housing without subsidies.
- The private sector has a huge role to play and PPP is critical and at the same time has a lot of challenges.
- ADB, in an effort to address the issue, has developed a knowledge product to be used as a base for a housing strategy for ADB and developing member countries to make cities and human settlements inclusive, safe, resilient, and sustainable. This knowledge product was developed along with governments, policy makers, private investors, and technology providers to leverage financing and capacity development to support housing for two key areas: making cities more liveable and tackling climate change and enhancing sustainability.
- An enabling environment has three pillars: demand side, which includes property rights, mortgage finance, and rationalizing subsidies; the supply side, which includes infrastructure, regulations and industry building; and institutional strengthening and bringing together the public and private sector. However, enabling markets away from direct housing provision may have unintended consequences such as a strong focus on home ownership and mortgage financing, neglect of the rental sector, and shift from the poor to middle income.
- Housing is complex and heterogeneous, and there is a need for deeper understanding of users and house types and addressing bottlenecks in housing demand and supply through efficient housing subsidy systems for the poor and financing for middle income households. There are two basic problems: lack of affordability, which is an economic issue, and housing inadequacy, which is a quality issue. These can be addressed by market-based solutions, and targeted and prioritized government assistance.
- Four key strategies toward building more resilient housing are addressing disaster and location resilience, building green housing ecosystem toward climate resilience, avoiding urban sprawl by making cities more liveable and recognizing the importance of rental housing, and lastly, leveraging the private sector for funding, especially the growing role of capital markets and real estate investment trusts (REITs).

Moderator

Rebecca Ochong, Senior Manager Operations, Habitat for Humanity International

Speakers

Hisaka Kimura, Advisor to Private Sector Operations Department and East Asia Head of Infrastructure Finance, Asian Development Bank

Hong Soo Lee, Senior Urban Specialist (Smart Cities),

Sanjay Grover, Public-Private Partnership Specialist, Asian Development Bank

Dao Harrison, Senior Housing Specialist for the Asia Pacific, World Bank

3. Developing sustainable solutions to assure adequate housing for all



Background

The building and construction sector, including residential buildings, is a large contributor to still growing greenhouse gas emissions and the depletion of resources, as their construction, usage and demolition are not optimized for resource use or circularity. In addition, buildings and urban spaces influence many other consumption and production decisions. Achieving greater circularity and sustainability, while prioritizing human needs and wellbeing, necessitates the rethinking of entire sectors, including in the housing sector. Urban planning and legal frameworks for building and construction need to more strongly integrate sustainability considerations.

The panel discussion was initiated with the question of what role governments and other actors play in bringing sustainability forward. Ms Usoof pointed out that different levels need to interact to transition to a more sustainable building sector. While regulations and policy frameworks are important, so is the dissemination of locally adapted, affordable sustainable building technologies. In addition, behavior and culture are really important, where communication is an important starting point. Rating and certification of building types according to their environmental performance is also of high relevance. Accessibility and affordability are both important topics, for both larger construction companies as well as small-sized contractors, which actually build the majority of homes in Sri Lanka. Financing is of course also highly relevant. Technologies and concepts like sustainable materials, buildings built to last need to be promoted and financing needs to be made available. But there are also low-cost changes, like rainwater harvesting and greywater recycling, installation of low-energy appliances and renewable energy provision - all of these concepts need to be brought together.

The definition of green in India needs to be revised in the view of Mr Ratra, and also needs to reflect the reality that the majority of buildings there is self-constructed. Benchmarks and certification schemes would need to be developed that also apply to these buildings. To solve the housing shortage, impact at a larger scale is required. For this, financing is necessary, and financial decisions are enabled by standardization and transparency. It is also important to have a comprehensive standard for green buildings that considers the wide range of climatic zones of India. Also, concessional loans are of importance to a housing finance company like IIFL to incentivize the entering and catering to the affordable housing market, and implementing at scale.

In terms of localized solutions, Ms Rithika Thomas pointed out that localized solutions are oftentimes also the most cost-effective ones, where also local concerns are integrated. For example, in Singapore, water is a major concern. By prioritizing local knowledge, this also allows local communities to co-create and not be handed solutions that might not fit to the local contexts.

Highlights

- Importance of knowing the roles of stakeholders from government, private sector and consumers and including them in policy processes to find solutions towards affordable and sustainable housing.
- Greening the housing value-chain requires a shift to sustainable methods on material production, design/manufacturing, construction, usage, and recycling among others and is made possible by providing stakeholders access to information and technologies, building capacity, and securing funding towards shifting to sustainable practices.
- Different solutions applying SCP, resource efficiency, and circularity approaches are needed for different stakeholders for the entire value-chain.
- Continued cooperation is needed to access finance and to build capacity towards greening the housing value chain.
- Understanding concepts such as sustainability and circularity are needed to shift mindset from business-as-usual approaches with supporting policies and business models toward a sustainable, circular, affordable building and housing sector.

As a housing finance company, we play an active role of going beyond financing, and I think we have a lot of critical roles to play, and the difference that we are going to make in society.

— Monu Ratra, Executive Director & CEO, IIFL Home Finance Ltd.



Moderator

Cosima Stahr, Key Expert South Asia, EU SWITCH - Asia SCP Facility

Speakers

Rithika Thomas, Lead (Future Communities), EcoLabs Centre of Innovation for Energy, Nanyang Technological University

Pablo Jorillo, Jr., General Manager, BASE-Bahay Foundation, Inc.

Aziza Usoof, Monitoring and Reporting Manager, UN-Habitat Sri Lanka

Monu Ratra, Chief Executive Officer & Executive Director, IIFL Home Finance Ltd.

4. Rethinking the Urban Space



Background

In terms of sustainable lifestyles, cities offer huge opportunities but also pose challenges. Due to their population density, they allow for efficient provisioning of needed services, social connection and innovation. To contribute to livable and sustainable communities, urban spaces need to succeed in balancing the built environment and natural systems, as well as private and public spaces. Public spaces in many cities have been commercialized. As cities have been profoundly impacted by the COVID-19 pandemic, this has highlighted the need to rethink cities' development in different dimensions - social, cultural, economic, and environmental. The pandemic has also laid bare how spatial inequality is manifested in the form of slums/informal settlements, exposed the latent inadequacies, and demonstrated the power of self-help and community innovations. In addition, peri-urban areas could serve as an inspiration on how community organizations can provide solutions to these challenges. This session delved into ways diverse urban actors can work collectively to make cities greener, more liveable and designed around the health, safety and well-being of residents.

The private sector to use more society safeguard tools when they assess their (real estate) investments.

— Laxman Perera, Human Settlements Officer, UN-Habitat



Highlights

- Developing urban spaces is about resource efficiency: not only creating economic value, but also about creating value for people as well as promoting equity while minimizing impact to the environment.
- Government plays a crucial role in creating conducive regulatory frameworks for the stakeholders to participate meaningfully in sustainable development. This includes participatory urban planning that enables community members to voice their concerns and be part of the decision-making process. This also means working closely with the private sector and incentivizing them to rethink business as usual and to shift to greener and smarter practices.
- Since the city is a system, developing urban public spaces should be vertically linked to the national level (part of the national plan), city level (part of the city plan), and community level (there should be community ownership).
- Benefits of upgrading to a green city: helps better planning, attracts financing, facilitates green jobs, boosts local pride and promotes global visibility



Moderator

Bernadette Bolo-Duthy, National Director, Habitat for Humanity Cambodia

Enid Madarcos, Operations Manager, Habitat for Humanity International

Speakers

Clément Larrue, Urban Development Task team Leader, Agence Française de Développement (AFD)

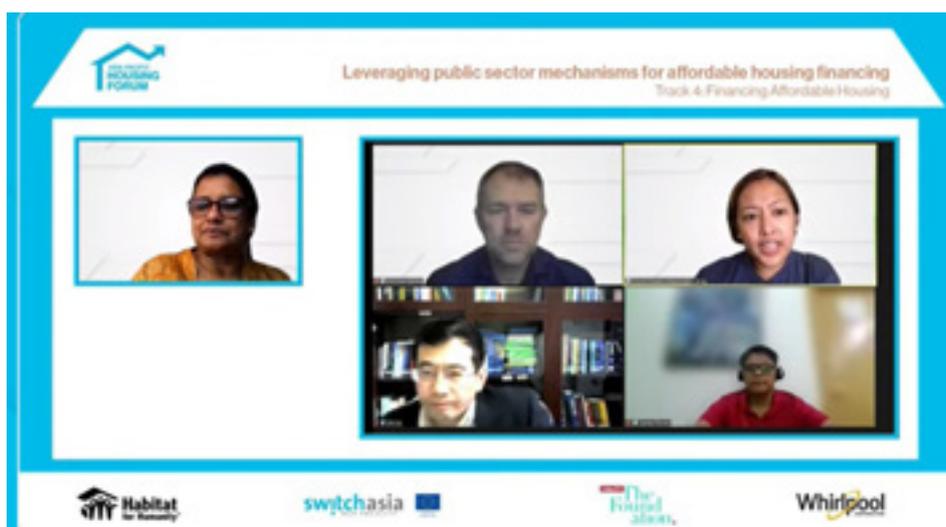
Prashant Kapoor, Chief Industry Specialist, International Finance Corporation (IFC)

Budiarsa Sastrawinata, Head of the Board for Integrated Property Development, Indonesia Chamber of Commerce and Industry

Laxman Perera, Human Settlements Officer, UN-Habitat

Track 4

1. Leveraging public sector mechanisms for affordable housing financing



Background

The session highlighted the need for investing in the housing sector considering its contribution to nations' GDPs and how it serves as an economic sector in itself. The session discussed the need for public sector mechanisms, such as land-based financing instruments, subsidies, credit guarantees, and policy tools for promoting affordable and equitable access to housing. It drew on the experiences and insights gained from nations that had effectively used such public policy tools at the same time.

We need to establish a workable enabling environment – appropriate legal and regulatory frameworks.

— Adrian Torres, Chief of PPP Thematic Group, Asian Development Bank



Highlights

- We need to establish a workable enabling environment – appropriate legal and regulatory frameworks.

We need to find the WHY in finding the available spaces for affordable housing.

- It is not just about building houses but about building communities. We need to have a holistic approach for our solutions to be effective.

There is a serious challenge with the global affordable housing gap, which is expected to grow to 440 million people in the next few years and reach 3 billion by 2050. Such a challenge can be viewed as a lack of capacity for both the private and public sectors, if neither can address or produce the appropriate housing at the right price for the right market.

- Housing is no longer considered as a building, but as an enabling market that stimulates the economy, creates employment, and contributes to GDP. Multiple housing objectives, such as location, access to land, security, and financing, demand the creation and development of comprehensive strategies.

A public-private partnership (PPP) would be an alternate model for developing affordable housing initiatives, bringing in the private sector to help build the plan. To support PPP, the government or public sector must create a viable enabling environment, proper legislative and regulatory frameworks, improve institutional capacity of government agency counterparts, and offer additional incentives to encourage private sector participation.

New forms of collaboration, such as bringing community involvement, also helped in the planning and implementation of housing projects in other nations. When building properties, community engagement in the process, such as sweat equity, adds value and a sense of community.



Moderator

Aparna Das, Senior Advisor, GIZ India

Speakers

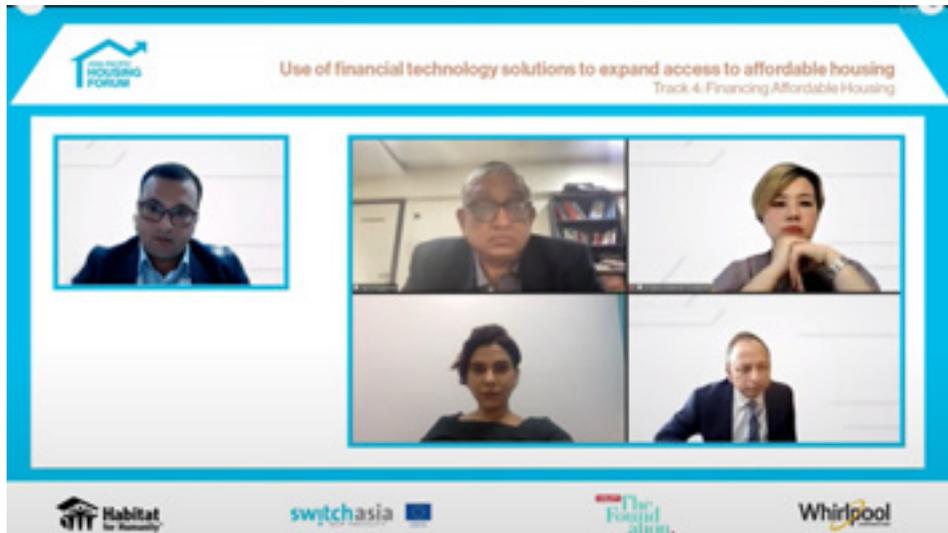
Dr. Donovan Storey, Head of Global Policy and Influence, REALL

Hon. Mar-Len Abigail Binay, Mayor, Makati City, Philippines

Dr. Zhi Liu, Director, Peking University – Lincoln Institute Center for Urban Development and Land Policy

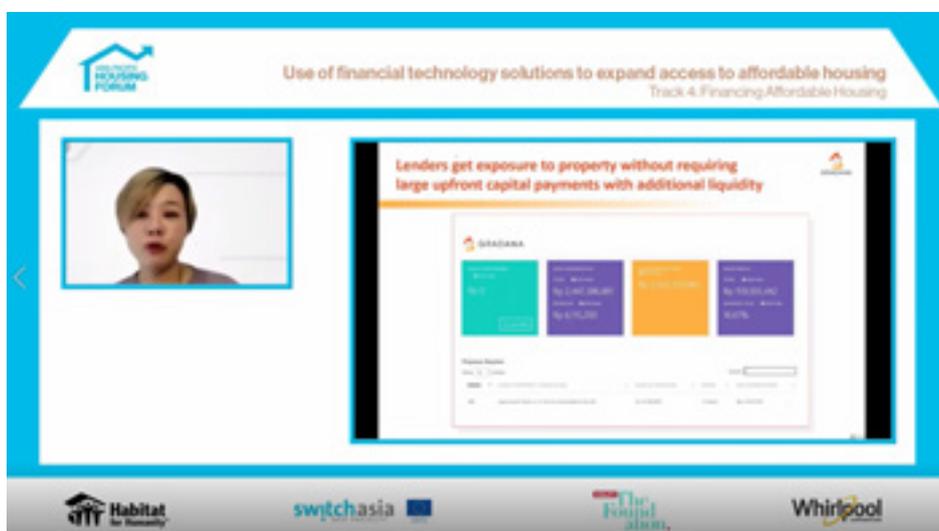
Adrian Torres, Chief of Public Private Partnership (PPP) Thematic Group, Asian Development Bank

2. Use of financial technology solutions to expand access to affordable housing



Background

In terms of sustainable lifestyles, cities offer huge opportunities but also pose challenges. Due to their population density, they allow for efficient provisioning of needed services, social connection and innovation. To contribute to livable and sustainable communities, urban spaces need to succeed in balancing the built environment and natural systems, as well as private and public spaces. Public spaces in many cities have been commercialized. As cities have been profoundly impacted by the COVID-19 pandemic, this has highlighted the need to rethink cities' development in different dimensions - social, cultural, economic, and environmental. The pandemic has also laid bare how spatial inequality is manifested in the form of slums/informal settlements, exposed the latent inadequacies, and demonstrated the power of self-help and community innovations. In addition, peri-urban areas could serve as an inspiration on how community organizations can provide solutions to these challenges. This session delved into ways diverse urban actors can work collectively to make cities greener, more liveable and designed around the health, safety and well-being of residents.



Highlights

- Low-income earners are usually fragile and vulnerable as they lack marketable access, have volatile and seasonal income therefore making it difficult for lenders to provide service to.
- We must put low-income earners at the center of our decisions because no product, technology or policy will work if we don't understand their unique nuances.
- We must create acceptable infrastructures that are catered to low-income earners that would give a seamless journey to financial inclusion.
- McKenzie estimated a US\$16 trillion gap between demand and supply of affordable housing finance solutions, offering financial institutions with a significant business and social impact opportunity by enabling housing finance for low-income earners.
- Conventional lenders have a large amount of data from several sources. However, for customers who are completely new to credit and banking, especially the low-income earners, lenders lack data to rely back on. Many do not have the resources to identify, analyze, and monitor the underserved sector.
- Today, many businesses have made significant breakthroughs in the underserved sector, putting the focus on them to develop successful financing housing inclusion. Technology, analytics, and data have supported financial inclusion by allowing it to grow into new markets, improve operational efficiencies, and better understand its customers, particularly in terms of payment integrity and capabilities.

Use of financial technology solutions to expand access to affordable housing
Track 4 Financing Affordable Housing

RightProfile™
How do we help?

- Accurate Righting of Loans, Loan Decision Automation and Support**
 - Multidimensional Profiling: Structured to understand the underserved customer
 - Deep understanding of different business and business models
 - Streamline operations backed by a data-driven approach to underwrite products
- Data Driven**
 - Geospatial Intelligence
 - Data and Process Automation
 - No personally identifiable information used in queries
 - Advanced techniques: Real-time scoring of applications and automatic health by our team to find customer-specific use cases
- Ease of Use**
 - Flexible Application
 - Operational model and better insight on risk
 - Customization: We understand that every lender has different processes, and its workflow is not one size fits all approach

Habitat for Humanity | switchasia | The Financial Alliance | Whirlpool

Moderator

Jitendra Balani, Global Director, Housing Finance Systems Program Design, Habitat for Humanity's Terwilliger Center for Innovation in Shelter

Speakers

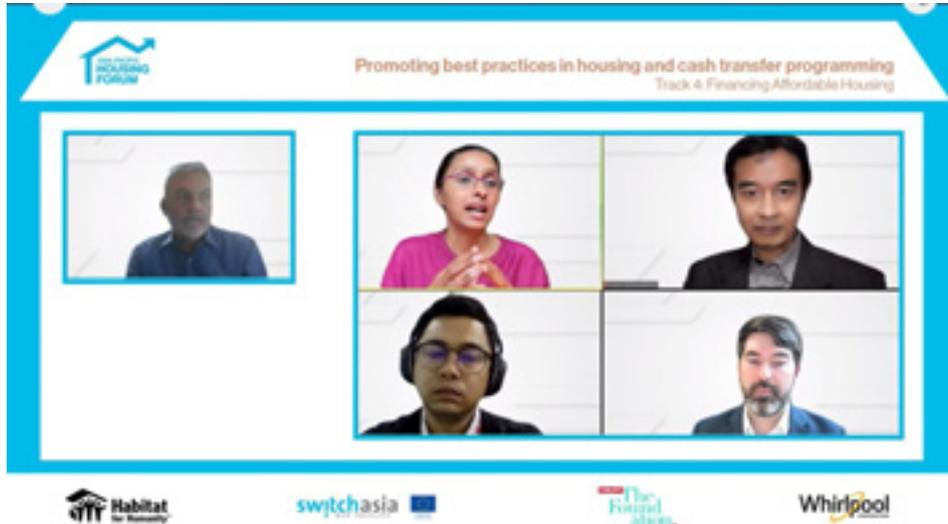
Sumedha Salunkhe Naik, CEO & Founder, Syntellect

Sushil Agarwal, Founder, Managing Director and CEO, Aavas Financiers Limited

Angela Oetama, Co-founder, Gradana

Rajnish Agarwal, Managing Director, Mahindra Finance

3. Promoting best practices in housing and cash transfer programming



Background

Cash transfer programming is increasingly being used as a humanitarian response tool for providing in-kind assistance to people affected by disasters. A cash program aims at reestablishing shelter and settlements, either through facilitation of construction or support for community self-recovery. Understanding the role of local markets and how market systems can be optimized to ensure resilience of the market to withstand a disaster and its capacity to respond to a disaster is vital in a successful cash program. This session discussed how cash can be used as a response tool to facilitate self-recovery processes within communities in reaching standards for building back better and building resilience for future disasters.



One way that we can speed up or make the given process more efficient is particularly intervening in labor and material markets

— Aaron Opdyke, Lecturer in Humanitarian Engineering, The University of Sydney



Highlights

- Cash programming provides people with more choice on how to achieve shelter and housing outcomes. It allows more flexibility, ownership, and the ability for people to exercise their agency.
- Providing cash and vouchers to disaster-affected families should not be a stand-alone intervention. It should be combined with others like construction training or support for livelihood/food security to be more effective.
- Cash programming is most effective when it is based on local market systems and supported by government policy, project management, technical assistance, and donor/CSR/financial institutions.
- Success in cash programming involves not just consideration of livelihood opportunities, but also consideration of social connections in the community. Housing must be viewed for more than just four walls and a roof; it must also be considered for its social, economic, educational, and equity use.
- The distribution of cash or vouchers to individuals in displacement or in the early aftermath of a crisis, can assist people get what they most need while enabling maximum choice and ensuring appropriate functioning. Shelter and settlement sector responses usually span from the provision of essential household supplies to the repair, building, and reconstruction of housing.
- Based on research, cash transfers for housing when not fully utilized were also used in other needs such as education, food security, livelihood and savings.
- Various organizations/nations follow systems that have proven to be successful in cash and voucher programs. One example is forecast-based action, in which resources and cash or voucher help are already prepared and ready to go 72 hours before impact as part of their early response plan. Another scheme in use is the 'earn as you learn' program, in which the government pays for the master masons as well as a percentage of the owners' work while they are being trained on appropriate house building.

Promoting best practices in housing and cash transfer programming
Track 4: Financing Affordable Housing

ASIA-PACIFIC HOUSING FORUM

Education: "When my child needs something for school I can give her money right away so her mind would be focused on studying."

Food Security: "I had to think about the food we'd be eating."

Livelihood: "By performing to send about the money for his business which is selling raw chicken and hogs."

Savings: "I saved some so I can get money whenever it's needed."

"I want to look for a cheaper rental house because they said that if there's spare money, it would be able to get that. The minimum was about 2,000 but I was able to haggle it down to PHP 2,400."

Habitat for Humanity | switchasia | The Forum Group | Whirlpool

Moderator

Gregg McDonald, Associate Director for Operations, Asia Pacific, Habitat for Humanity International

Speakers

Arwin Soelaksono, Humanitarian Shelter and Settlement Practitioner

Michael Belaro, Regional Coordinator for Cash and Voucher assistance of the Disaster, IFRC, Asia-Pacific Regional Office

Dr. Aaron Opdyke, Lecturer in Humanitarian Engineering in the School of Civil Engineering, University of Sydney

Prachi Acharya, PhD Researcher, University of Cambridge

4. Innovative cooperative housing financing options



Background

Co-operative housing represents an important part of the housing market in many countries. Their prime maximize profit for developers or shareholders. They are thus able to provide housing at costs that are below the price of a similar home in the open housing market. Despite their important role in providing affordable housing, housing cooperatives face numerous challenges such as unfavorable conditions in the financial and housing markets, and inadequate legal framework. This session discussed how different groups are using innovative financing tools to raise capital for their cooperative housing initiatives.

Because we need long-term loans, cooperatives need access to long term finance, which they do not have.

— Olivia Nielsen, Associate Principal, Miyamoto International



Highlights

- The need of marginalized communities for collective financing and accessible options are vital.
- We must not look at the poor communities as disabled or not worthy of financing loans but rather provide enablement to them and various easy options so that it can become sustainable for them.
- We can learn from countries like Thailand, Latin countries, and Switzerland and see if we can develop effective financing models.
- Collective or cooperative housing makes housing accessible to everybody while also fostering community and a social structure among those involved in the project. It is more than just physical structures; it is a community that leads to a system of people living together.
- There is a need for financial resources for creating and scaling permanently affordable community-led housing.
- When supported by the right legal framework, public support, and technical assistance, community-led housing models have been shown to be very efficient means of providing safe, affordable, and anti-speculative housing, as well as creating strong and resilient communities.



Moderator

HirotaKa Koike, Programme Management Consultant, Sustainable Urban Development Section for the Environment and Development Division, UNESCAP

Speakers

Olivia Nielsen, Associate Principal, Miyamoto International

Somsook Boonyabancha, Chairperson and Co-founder, Asian Coalition for Housing Rights (ACHR)

Julie LaPalme, Secretary General, Cooperative Housing International

Léa Oswald, Project Manager, urbaMonde Suisse

Habitat for Humanity and EU Switch-Asia SCP Facility collaborated to highlight the best moments of the Asia-Pacific Housing Forum's side events: the 'Land tenure and land value capture for equitable urban development in Asia' training course, the 'Youth in the House!' youth congress and the Innovation Awards, capturing engaging conversations and valuable learnings and takeaways. A highlights reel was also produced for the closing ceremony of the Forum, showcasing memorable remarks and illustrating the diversity of participants in this exciting virtual event.

Training Course

Link: <https://www.youtube.com/watch?v=6wfxL4PltX4>

Over five days, we held the first-ever training course on land tenure and land value capture with help from our friends at Cadasta Foundation and Lincoln Institute of Land Policy.

Youth Congress

Link: <https://www.youtube.com/watch?v=1DLxcMeMaa&feature=youtu.be>

YOUth were in the house at the Youth Congress. Sixteen speakers from across Asia and the Pacific discussed their views on "building forward better for inclusive housing." DON'T MISS: A youth representative presented their outputs from the session and the winner of the "Youth In the House!" exhibit and microgrant initiative is announced at the APHF 2021 Closing Plenary.

Innovation Awards

Link: <https://www.youtube.com/watch?v=uwS56kl9jyE&feature=youtu.be>

The Innovation Awards recognized practices that contribute to improved communities and settlements and increased access to affordable housing for the most disadvantaged segments of society. <https://bit.ly/APHF8closing> #APHF2021

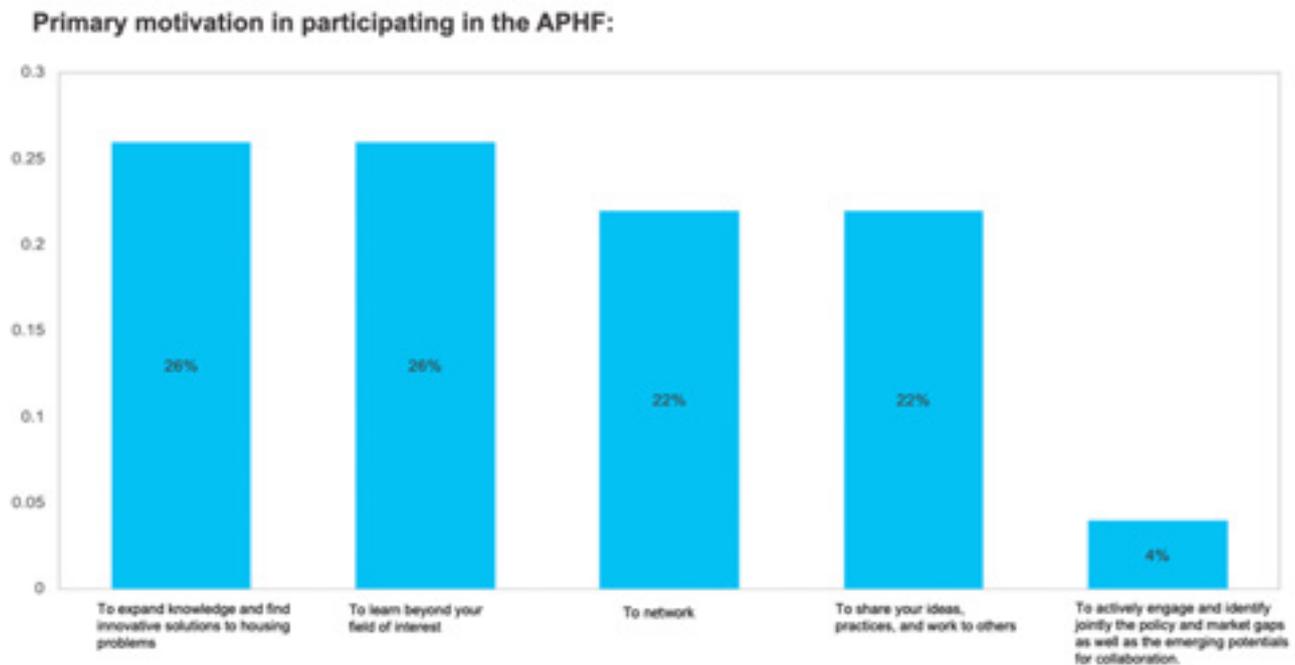
Highlights Reel

Link: <https://www.youtube.com/watch?v=e-ko4tARZfk&feature=youtu.be>

For the first time, the Asia-Pacific Housing Forum took place virtually, with the objective of "building forward better for inclusive housing," and highlighting the urgent need for affordable housing solutions. Over three days, delegates were able to hear from housing experts and practitioners from all over the world on various topics, inspiring a new vision for more inclusive, healthy, and resilient cities and communities. Catch a glimpse of some of the Forum's key messages and thought-provoking discussions.

Survey and Feedback

The survey respondents shared their primary motivations for attending the housing forum: 26% attended to expand knowledge and find innovative solutions to housing problems; 26% attended to learn beyond their field of interests; 22% wanted to network; 22% wanted to share ideas, practices, and work with others; and the 4% percent attended to actively engage and identify jointly the policy and practice issues and opportunities.



- Housing as an Economic Driver for Building a Sustainable Economy was rated as the most informative and helpful topic by 32% of plenary session attendees who responded in the survey.
- Securing land, housing, and property rights for all was rated as the most informative and helpful topic by 50% of Track 1 attendees who took part in the survey.
- Addressing housing vulnerabilities through rental housing was rated as the the most informative and helpful topic by 50% of Track 2 attendees who took part in the survey.
- Developing sustainable solutions to assure adequate housing for all was rated as the the most informative and helpful topic by 62.5% of Track 3 attendees who took part in the survey.
- Leveraging public sector mechanisms for affordable housing financing was rated as the the most informative and helpful topic by 62.5% of Track 4 attendees who took part in the survey.

Session Track 1	No.	%
Fostering inclusive cities through slum upgrading	1	12.5%
Securing land, housing and property rights for all	4	50%
Building resilience through provision of urban infrastructure and basic services	1	12.5%
Improving access to housing for women and vulnerable groups	2	25%
Session Track 2	No.	%
Advancing entrepreneurial shelter solutions	1	12.5%
Low-cost affordable housing technologies	1	12.5%
Enhancing sustainable design and construction skills through digitalization and innovative technologies	2	25%
Addressing housing vulnerabilities through rental housing	4	50%
Session Track 3	No.	%
Greening the housing value chain	1	12.5%
Housing for Resilience	1	12.5%
Developing sustainable solutions to assure adequate housing for all	5	62.5%
Rethinking the Urban Space	1	12.5%
Session Track 4	No.	%
Leveraging public sector mechanisms for affordable housing financing	5	62.5%
Use of financial technology solutions to expand access to affordable housing	0	0
Promoting best practices in housing and cash transfer programming	0	0
Innovative cooperative housing financing options	3	37.5%

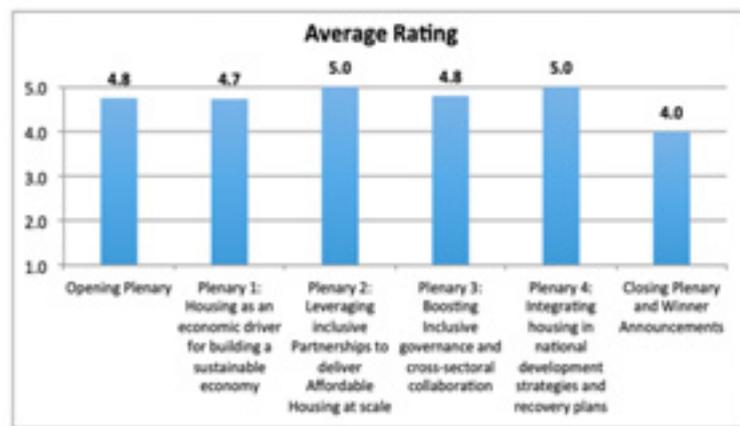
Here are the sessions that received the highest ratings from participants, with 5 being the best score.

- Land Tenure Training Course received a score of 5 for the side events.
- Both plenaries Housing as an economic driver for building a sustainable economy and Integrating housing in national development strategies and recovery plans received a score of 5 for the plenary sessions.
- For the Track 1 sessions, both Fostering inclusive cities through slum upgrading and Improving access to housing for women and vulnerable groups obtain a score of 5.
- For the Track 2 sessions, both Addressing housing vulnerabilities through rental housing and Enhancing sustainable design and construction skills through digitalization and innovative technologies obtain a score of 5.
- The track 3 session Developing sustainable solutions to assure adequate housing for all received a score of 5.
- For the Track 4 sessions, both Innovative cooperative housing financing options and Promoting best practices in housing and cash transfer programming obtain a score of 5.

SIDE EVENTS

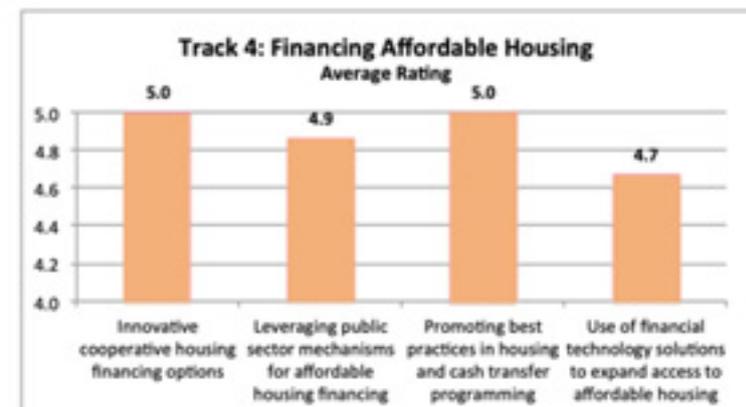
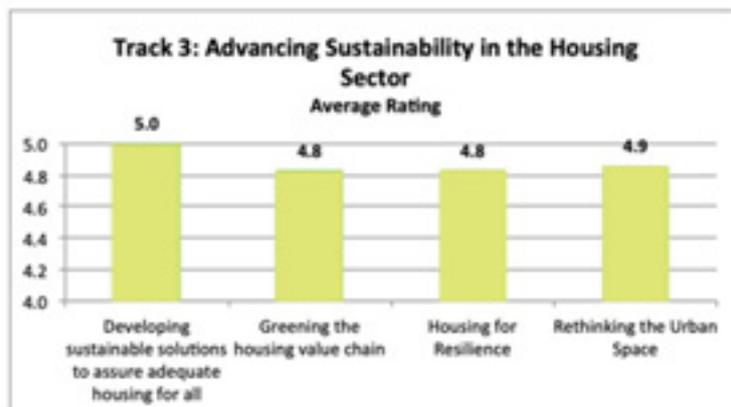
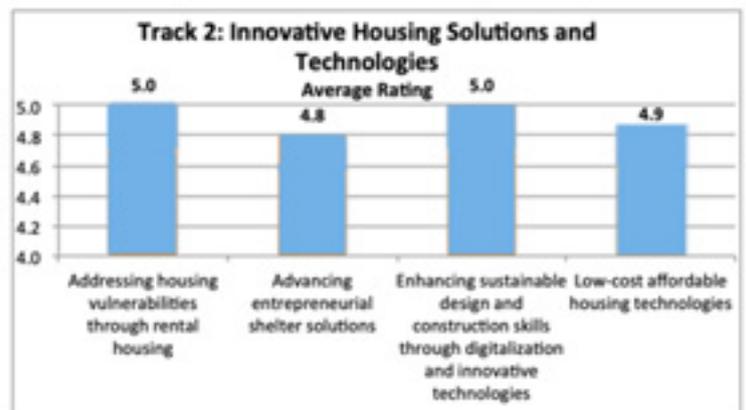


PLENARY SESSIONS



Participants rated the sessions on a scale of 1 to 5, with 5 being the highest.

BREAKOUT SESSIONS



Participants rated the sessions on a scale of 1 to 5, with 5 being the highest.

Overall assessment of the Asia-Pacific Housing Forum

What did you hope to learn/gain from participating in the APHF8?	What did you get from participating in the APHF8?
<ul style="list-style-type: none"> Enhanced knowledge of what is going on in the region. To learn from what our fellow nations have achieved around housing affordability and resilience and adapt what best suits the Fiji Islands. Land tenure and secured housing, an affordable housing solution, and engagement with the private sector and government in providing affordable housing 	<ul style="list-style-type: none"> Some of the personal ideas were challenged. The topics, sometimes, were extensive and therefore quite challenging, but the speakers were able to land them well and provide concrete examples. There is a need to have a summary and conclusion; otherwise, learnings will be missed. Unfortunately, participants did not network much, though. Participation in the chat and the networking tool was not broadly encouraged. New ideas, innovation, the design that is specific and relatable in our country. Also, realized that the human factor is the most dynamic driver of economic activities. It shall start with affordable, decent, and resilient houses to translate into the home of improved quality of life.

What did you like about the virtual APHF8?	What did you not like about the virtual APHF8?	What would you have done differently?
<ul style="list-style-type: none"> The participants could participate from anywhere at no cost. It brought lots of people together from many different countries. There was a forum to share and exchange ideas. The participants did not need to travel, which is excellent for the environment. How the panel was presented on screen. Very interactive from the build-up to the Forum, the side events, Swapcard platform. Impressed with the preparation and the whole event. Accessibility via Virtual. Otherwise may not be able to attend if it is face to face due to cost. The content and the speakers, the availability of their bio, and the user-friendly display of the platform. The readiness of the presentation. Enabled more people to connect irrespective of location 	<ul style="list-style-type: none"> It was not smooth and was hard to hear and see sometimes. The facilitators did not seem well prepared; it was not a good sign when they asked the coordinators questions. Network problems The participants were expecting more interaction in the chat and more networking. 	<ul style="list-style-type: none"> Had the speakers follow a more visual format rather than just talking. More videos on outcomes. Eight is too many in a panel. If this is necessary, the speakers need to be engaged with more to make sure they only speak for 5 mins. Most speakers went off-topic and used up too much time. During the 20 min preparation, the coordinators need a spiel to go through the technical aspects and the process for the session. A coordinator needs their room to work from because wearing masks made it difficult to hear what they were saying. Make the sessions available live to wider audiences and create an exclusive platform for people willing to post questions in the chat and interact with the panel members.

Acknowledgments

This report is produced by Habitat for Humanity's Asia-Pacific area office and the Global Communications team. We are grateful for the strong support and the active participation of the Steering Committee, the Habitat Area Management Team, and our partners and sponsors that include the Hilti Foundation, Whirlpool Corporation, Agence Francaise de Developpement, Ayala Corporation, Ayala Land, PT Caturkarsa, and Somfy Foundation. Additional partners include the Asian Development Bank, Cadasta Foundation, Cities Alliance, Lincoln Institute of Land Policy, Total Quality PR, UNESCAP, UN-Habitat, UN Major Group for Children & Youth, University of New South Wales, and the World Bank. We are also deeply thankful to the Riviera Events team for helping Habitat coordinate and manage this fully virtual event.

Thank you to all the participants, including speakers and moderators, the documenters and support staff for their dedication in making the Eighth Asia-Pacific Housing Forum a success.

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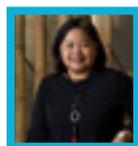
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Side events

Day 1 - 29 November 2021	
Land tenure and land value capture training course 8:00 AM - 10:00 AM	
Day 2 - 30 November 2021	
Land tenure and land value capture training course 8:00 AM - 10:00 AM	Youth congress 10:00 AM - 12:00 NN
Day 3 - 1 December 2021	
Land tenure and land value capture training course 8:00 AM - 10:00 AM	Innovations awards (Category 1, 2 & 3) 9:00 AM - 12:00 NN
Day 4 & 5 - 2-3 December 2021	
Land tenure and land value capture training course 8:00 AM - 10:00 AM	

Main forum

First day - December 7, 2021			
Opening plenary 9:00 AM - 10:00 AM			
Plenary 1: Housing as an economic driver for building a sustainable economy 10:00 AM - 11:00 AM			
Networking break 11:00 AM - 11:30 AM			
Fostering inclusive cities through slum upgrading 11:30 AM - 1:30 PM	Advancing entrepreneurial shelter solutions 11:30 AM - 12:30 PM	Greening the housing value chain 11:30 AM - 12:30 PM	Leveraging public sector mechanisms for affordable housing financing 11:30 AM to 1:00 PM
Networking break 12:30 - 2:00 PM			
Securing land, housing and property rights for all 2:00 PM - 4:00 PM	Low cost affordable housing technologies 2:00 PM - 3:00 PM	Housing for Resilience 2:00 PM - 3:00 PM	Use of financial technology solutions to expand access to affordable housing 2:00 PM - 3:00 PM
Second Day - December 8, 2021			
Plenary 2: Leveraging inclusive Partnerships to deliver Affordable Housing at scale 9:00 AM - 10:00 AM			
Networking break 10:00 AM - 11:00 AM			
Building resilience through provision of urban infrastructure and basic services 11:00 AM - 1:00 PM	Enhancing sustainable design and construction skills through digitalization and innovative technologies 11:00 AM - 12:00 NN	Developing sustainable solutions to assure adequate housing for all 11:00 AM - 12:00 NN	Promoting best practices in housing and cash transfer programming 11:00 AM - 12:00 NN
Networking break 12:00 NN - 2:00 PM			
Plenary 3: Boosting inclusive governance and cross-sectoral collaboration 2:00 PM - 3:00 PM			
Third Day - December 9, 2021			
Plenary 4: Integrating housing in national development strategies and recovery plans 9:00 AM - 10:00 AM			
Networking break 10:00 AM - 11:00 AM			
Improving access to housing for women and vulnerable groups 11:00 AM - 1:00 PM	Addressing housing vulnerabilities through rental housing 11:00 AM - 1:00 PM	Rethinking the urban space 11:00 - 12:00 NN	Innovative cooperative housing financing options 11:00 - 12:00 NN
Networking break 12:00 NN - 2:00 PM			
Closing plenary and winner announcements 2:00 PM - 3:30 PM			



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