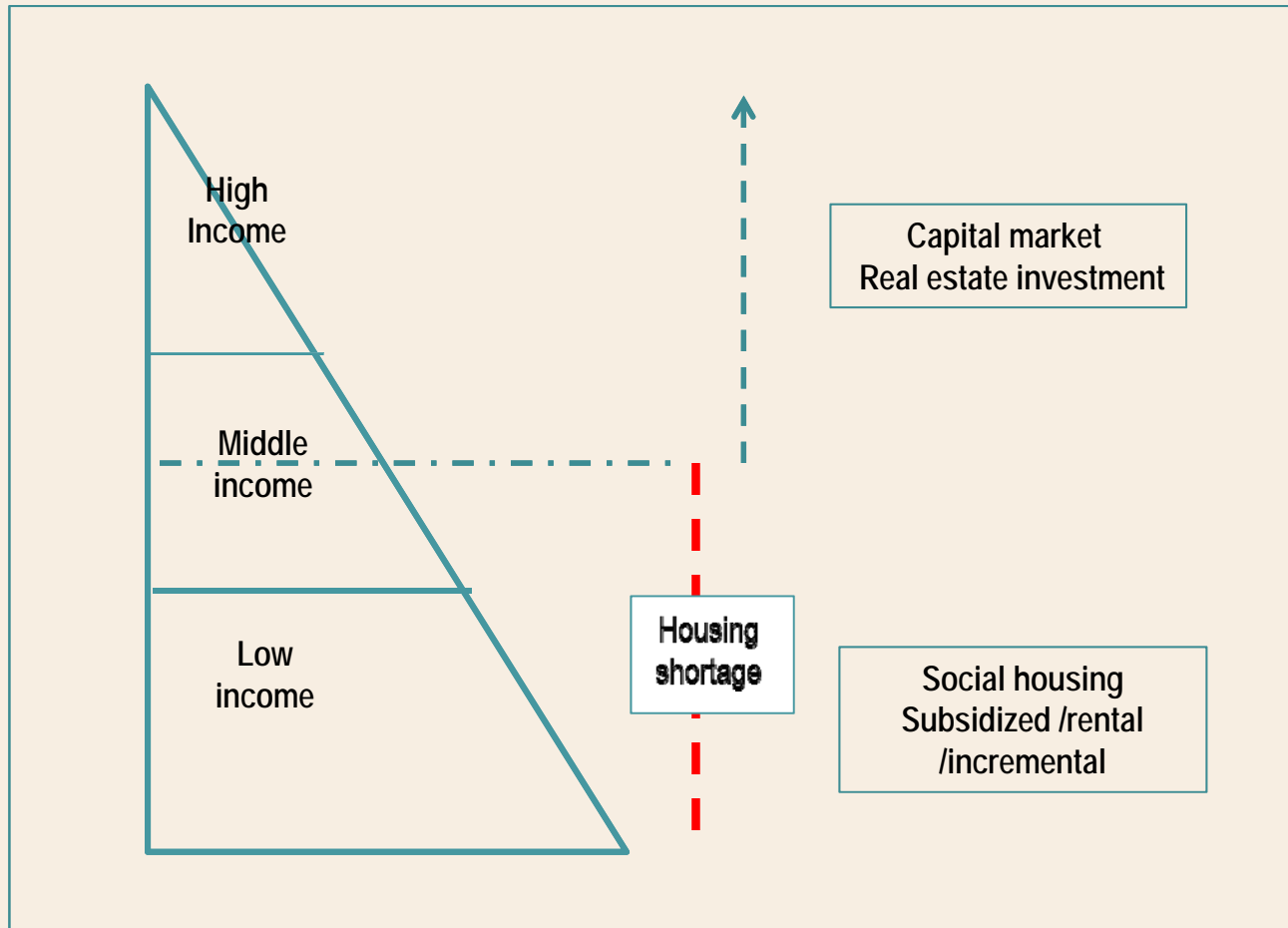


Impacting communities through affordable housing – Asia Pacific lessons

Housing Delivery framework



Impacting communities through affordable housing – Asia Pacific lessons

Key approaches

Engineering based solution

improved construction technologies to increased affordability

Market based solution

top segment of the 'Bottom of the Pyramid'

End user based /people based solution

Jointly addressing the problem, opportunity and choice

Impacting communities through affordable housing - Asia Pacific lessons



- **People's Process**
Putting people at the center

- Create a platform to negotiate for
 - Ownership
 - Affordable financing model
 - Design (need based)
 - Adequate services
 - inclusive neighborhood

What do communities offer

- Skills – labour
- Partial capital investment
- Agreement for land re-adjustment
- Contribute to common costs
- If required possible relocation
- Land sharing

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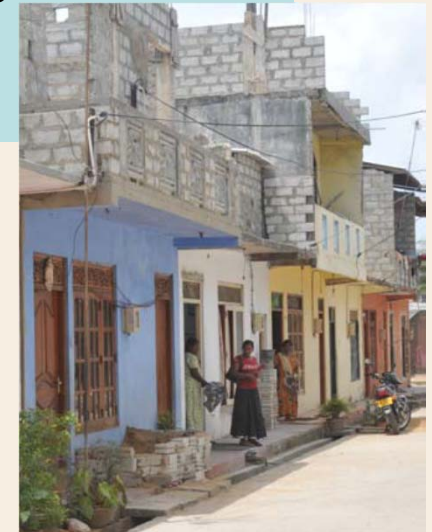
- Influence governments to issue ownership
- Joint ownership promoted
- Collateral for raising credit
- Build confidence investing on housing



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- Culturally accepted
- Local needs - conducive for livelihoods
- **incremental house designs**
- Motivation to contribute



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- Community owned services
- Cost effective
- Cost sharing on capital investment
- Employment generation
- Social Opportunities



Impacting communities through affordable housing - Asia Pacific lessons

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- Social cohesion
- Increase land market
- Space for mixed development
- Enhance micro economy

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- **Increase creditworthiness**
- Gain access to formal housing credit
- Access to mortgage market
- Shifting MFIs from short term credit to housing credit
- City-wide trust funds
- Special guarantee funds

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Urban poor

- is recognized as a part of the city economy and life
- is recognized as a potential client by the banking sector
- has a space for policy dialogue
- has an ability to trade in real estate market

To fill the gap in housing stock

- Need localized multi faceted approach
- Partnerships are key including urban poor
- Need to re-visit regulations
- Should be part of urban planning and management

Impacting communities through affordable housing – Asia Pacific lessons

Housing Delivery framework

