

Session C



Creating and advocating for the policies we need for people-led housing

hosted by World Habitat

In the current climate of rising housing costs in cities across the world, the persistence of slums in the Global South, and the ever-greater expansion of global finance into housing, community-led approaches enabling people to lead their own housing solutions are emerging as a key pathway towards materialising the right to housing and providing affordable and secure housing for all. Yet, for community-led practice and actors to have significant and sustained impact a supporting policy framework appears fundamental. How can we re-imagine, create, and advocate for the policies, at local, regional, and national level, that can facilitate housing for and by people?

www.world-habitat.org



At World Habitat we do not take sides other than with what works and what is good. We find, support, share and celebrate those ideas and actions that have an overwhelmingly positive impact on individuals, families and communities. **We want to make housing a basic right for everyone.**

Our **World Habitat Awards** – organised in partnership with UN-Habitat – recognise and highlight innovative, outstanding and sometimes revolutionary housing ideas, projects and programmes from across the world.

Through **peer exchanges and our networks**, we bring people and ideas together – from major global institutions and national governments to grass-roots organisations and local communities.

We champion those communities that take control of solving their own housing needs. We initiated and are now working with thirteen cities to end street homelessness through the **European End Street Homelessness Campaign**.

Our **Community-led Housing (CLH) programme** focusses on achieving proof of concept that community-led housing can be developed and responds to housing challenges in three specific areas: informal settlements, former refugee camps, and the heavily owner-occupied housing markets of Central and South-Eastern Europe.



The World Habitat Awards are now open for entries – they can be submitted now in [English](#), [Spanish](#) or [French](#) until **23:59 UTC Sunday 12 March 2023**.

<https://world-habitat.org/world-habitat-awards/how-to-enter/enter-online/>

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The Favela-CLT project: giving new hope for vulnerable groups in Brazil

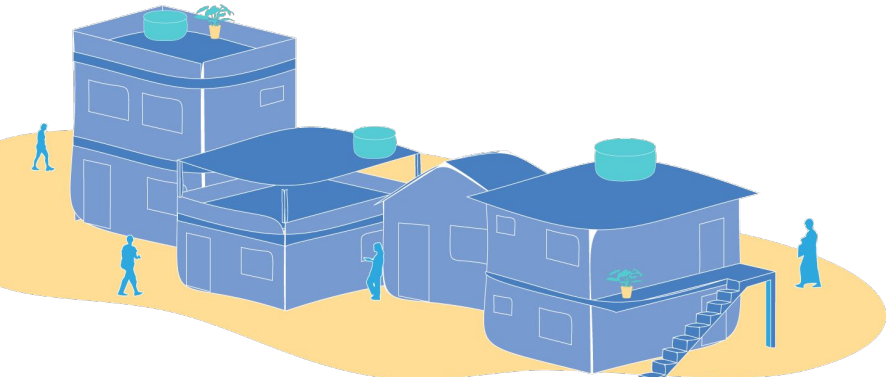
USE Jan 25, 2023

Dr. Tarcyla Fidalgo

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Today, in Rio de Janeiro, there are approximately 1200 **favelas, a type of informal settlement**. They house **24% of the city's population**. Most residents live in communities that are **over 50 years old**.







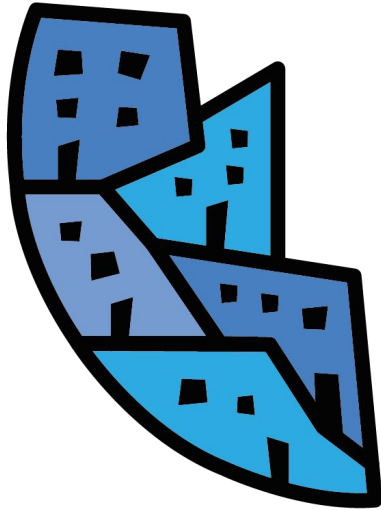


The land tenure situation



"Titles don't guarantee we can stay on our land.
Because I had two concessions of use from the State, and to
be able to stay I practically died!"

- Maria da Penha, resident of Vila Autódromo



**Favela
Community
Land Trust**

Mobilization

Advocacy

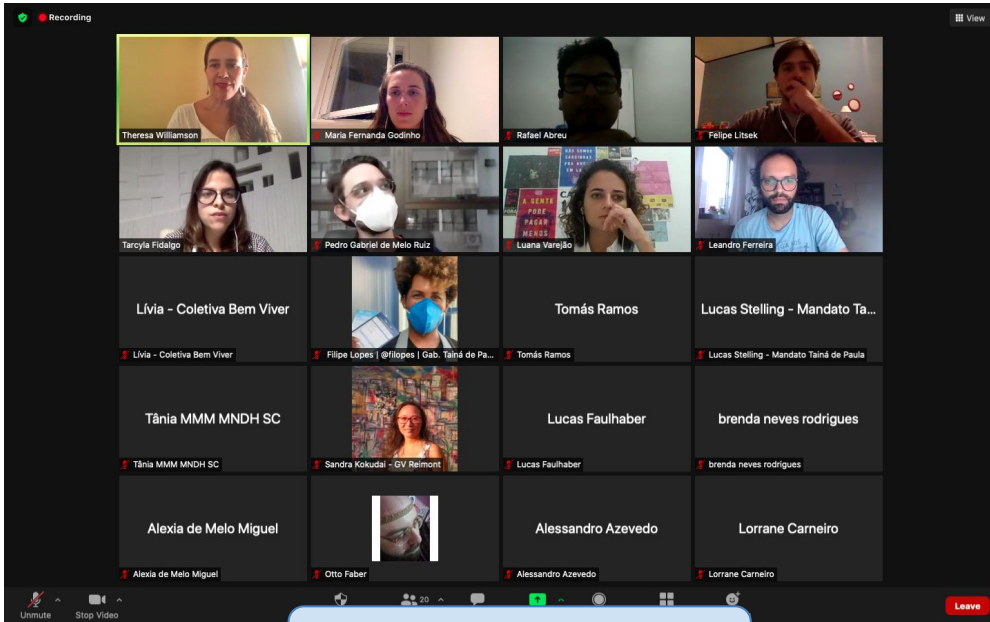
Three Workfronts of the Favela-CLT Project

Dissemination

The Advocacy Workfront

- Legal studies, preparation of legal pieces to **regulate the CLT in Brazil**;
- **The CLT can already be implemented within the Brazilian law**, we seek to facilitate its adoption;
- **Legislative Working Group** formed mainly by technical allies with legal knowledge;
- Participation in public hearings, advocacy work, workshops directed to key actors, **inclusion of the CLT in local Master Plans**.

Results: 7 drafts legislations ready to be presented to parliamentarians



Workshop for parliamentary aides



Legislative Working Group meeting

Advocacy achievements

- Insertion of the CLT as an urban policy instrument in a master plan already approved in the metropolitan region of Rio de Janeiro - São João de Meriti.
- Insertion of the CLT as an urban policy instrument in two master plan bills: Rio de Janeiro and Maricá.
- Recognition of the CLT by the Rio de Janeiro Planning Secretary as a promising instrument for affordable housing in the city.
- Participation in national seminars promoted by social movements.
- Growing recognition by technicians and academics across the country.

To know more:

www.termoterritorialcoletivo.org

NEW COOPERATIVE HOUSING WAVE





- On average 10 % of the households which are eligible for social housing actually get social housing
- On the 13th of October 2022 a person with the average wage in Ljubljana could only afford to rent 5 studio apartments, or rooms in shared flats
- There is a proven demand for rental housing cooperatives - the latest survey for Ljubljana shows that 26 % would be interested and could afford to live in a housing cooperative







30

200

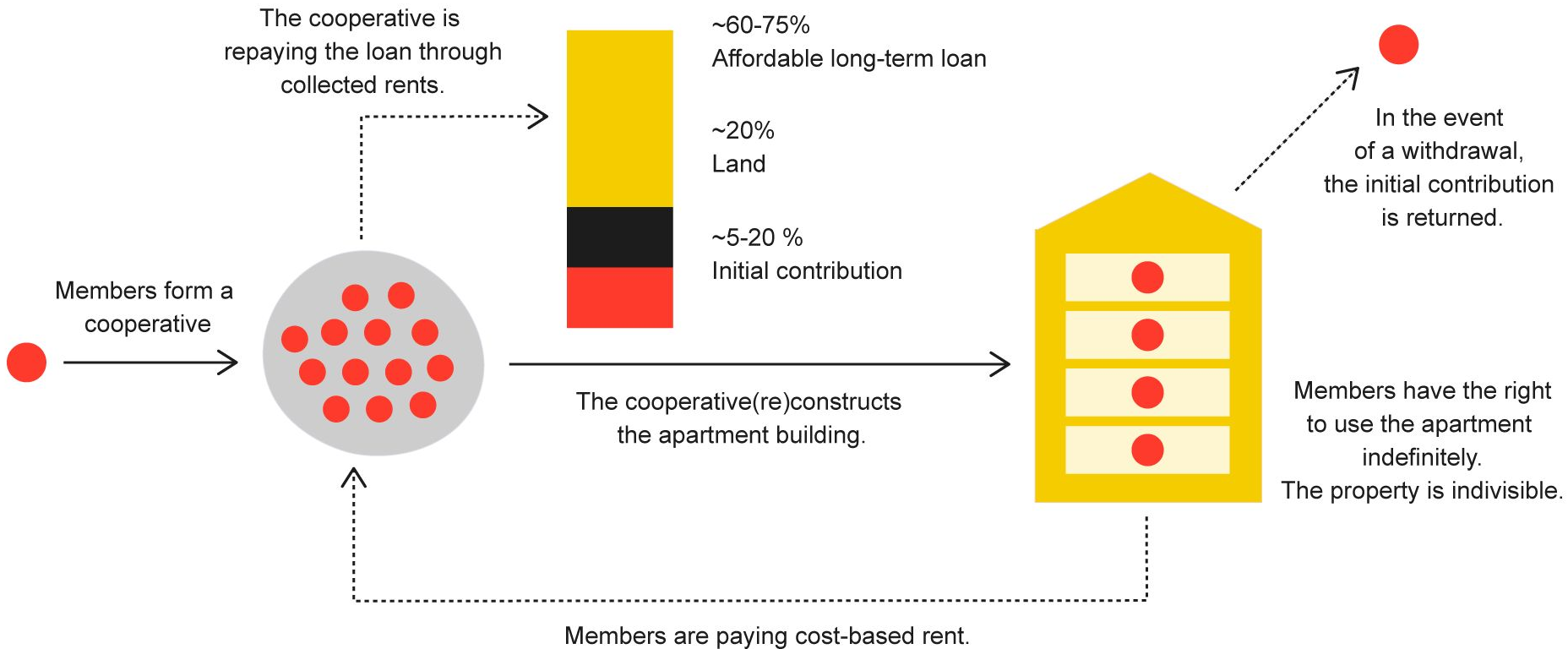
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SLOVENIA





PROPOSAL FOR HOUSING COOPERATIVE LAW

- Access to land
- Access to long term affordable finance
- Promotion of housing cooperatives
- Regulation to prevent privatization and speculation







ZAKAJ BI TI ŽIVEL V STANOVANJSKI ZADRUGI?



PREDNOSTI STANOVANJSKIH ZADRUG



JE NAPOČIL ČAS ZA STANOVANJSKE ZADRUGE?



STANOVANJSKE ZADRUGE IN SKUPNOST



ARHITEKTURA PO MERI LJUDI IN OKOLJA



JAVNA IN POLITIČNA PODPORA?



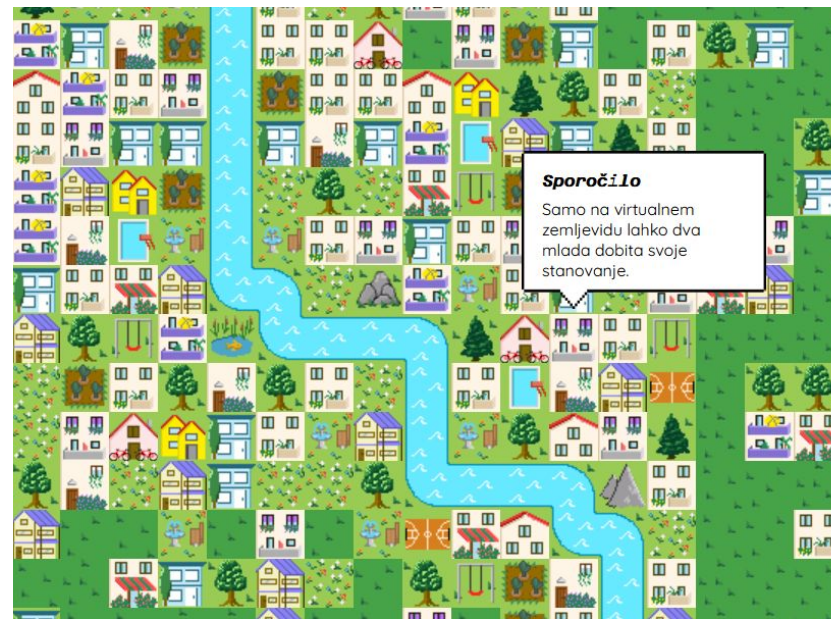
KDO BO ŽIVEL V STANOVANJSKI ZADRUGI?



KAKO BOMO ŽIVELI V STANOVANJSKIH...



KAJ JE STANOVANJSKA ZADRUGA?



**ZA
STANOVANJSKE
ZADRUGE!!!**

7 SD

5 LEVICA

41 GIBANJE SVOBODA

8 NSI

27 SDS

2 POSLANCA MANJŠIN

MOBA HOUSING SCE

Housing cooperative initiatives from:

- Hungary
- Czechia
- Croatia
- Serbia
- Slovenia

Housing context of MOBA countries:

- Super-homeownership
- Lack of regulatory frameworks and institutions for rental or cooperative housing
- Housing finance only for individual ownership

Recognizing a **big need and an institutional vacuum** to step into.



MOBA HOUSING ACCELERATOR

Community-led housing solutions require innovating housing finance from the bottom up.

In 2021, MOBA set up a revolving finance pool with seed funding from ABZ and Fundaction, which has helped to kick-start the two housing developments (Budapest & Prague).
→ short-term loans

MOBA now **aims** – with help of peers and partners – **to multiply its financial capacity to 1,000,000€ (2023).**

MOBA is just finished the **research on the housing finance gap** in CSEE (funded by the US-based Catalytic Capital Consortium).



**We need your support
to capitalize MOBA!**

**By donating or
potentially by
subscribing to MOBA
shares (becoming
associate members).**



We want to raise an additional 875,000 € by the end of 2023...

...to enable further projects through revolving loans (3 in the pipeline)...

...and improve the housing futures of at least 60 people.



World Habitat

Yiorgos Papamanousakis

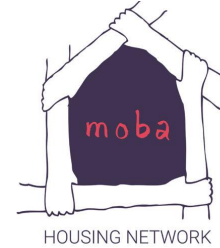
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MOBA Housing Network

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Let's work together for the right to housing for all!