

world
habitat



GLOBAL

COMMUNITY-LED

HOUSING

Impact report 2020

Foreword

Around the world, too many people are caught between unaffordable or inadequate housing in the private market, and a lack of good-quality public housing.

In parallel, speculation around high-cost housing developments and rising land values increasingly displace many communities from the land they cherish and call home.

In response, some communities have taken control and provided their own solutions. They have developed housing to fit their needs, aspirations and values. And all have one thing in common – they are community-led with local people taking the lead. This includes co-operatives, Community Land Trusts, Mutual Home Ownership Societies, self-help housing projects and more.

At World Habitat, we believe housing is a fundamental human right – and that people-led housing is an exciting and sustainable solution to the urgent need for affordable, high-quality housing. Community-led housing is relevant and achievable in different areas around the world, providing solutions that are flexible and adaptable to local situations. For these reasons, World Habitat has established the Global Community-led Housing programme – to support and nourish the growth of this vital approach as an important contribution to providing safe and secure housing for everyone.

The programme was inspired by outstanding World Habitat Award winners – including **Caño Martín Peña Community Land Trust** in San Juan, Puerto Rico and the **More than Housing** co-operative in Zurich, Switzerland – who have delivered change and homes through people-led solutions. We knew that many communities around the world would be inspired by these projects and use their experiences to adopt similar models. World Habitat’s earlier programme to support community-led housing initiatives in the UK (2015-2017) demonstrated how community-led housing leaders working together could – and do – have a transformative impact. This included creating a Community-Led Housing Alliance which helped to establish a government fund dedicated to community housing.

This Impact Report highlights our international, national and community level work with a wide network of partners, who are developing ground-breaking community-led models. We believe that they have the potential to create significant and replicable models that can be used in all communities where there is an urgent need for adequate housing.

Mariangela Veronesi
Programme Lead
Global Community-led Housing



Contents

A summary of our work	3
Our impact	5
Housing shortage in Central and South-Eastern Europe	5
Empowering Biharis in former refugee camps in Bangladesh	7
Establishing the first Community Land Trust in Brazil's favelas	9
Uniting global community-led housing leaders and allies	11
Concluding reflections and future work	13
Future vision	14

A summary of our work

Our work is focused on supporting individual community-led housing projects while also helping to build international networks.

Individual projects

World Habitat has supported emerging community-led housing projects including the Favela Community Land Trust in Rio de Janeiro, Brazil, and the Community-Led Development of the Urdu-Speaking Bihari Camps, in Dhaka, Bangladesh.

In **Brazil**, our support to local partners – **Catalytic Communities** – has helped develop methodologies, which involved several community workshops to engage the Trapicheiros community in the establishment of the first Community Land Trust in Brazil, including progressing the necessary legal processes.

In **Bangladesh**, our partnership with the **Council of Minorities** is working to secure land and housing in two former refugee camps through a community-led process, resulting in a Community Land Trust, or a suitable alternative.

International approach

We have been a key partner in developing and maintaining the global **CoHabitat Network**, an international community-led housing network facilitated by the Swiss-French NGO **urbaMonde** and involving **key global organisations**.



This has included working together to create and deliver key tools, organising regional hubs for peer-learning and Network Awards to celebrate and share best practices. Global initiatives are documented through the cohabitat.io platform, which includes the inspirational work and achievements of our World Habitat Awards Winners and Finalists.

We have contributed to the launch of **MOBA Housing SCE** – a network of emerging housing initiatives in Central and South-Eastern Europe. In just three years, MOBA Housing SCE has carried out several key activities creating an enabling environment for housing co-operatives across the region.

We also provided funding for the publication, *On Common Ground: International Perspectives on the Community Land Trust*, by the Center for CLT Innovation, which features a foreword by our Chief Executive, David Ireland.

COVID-19

This report also covers the start of the COVID-19 global pandemic and its impact. With most of our partners working internationally, and/or in environments which are disproportionately affected, we have had to work together to revisit plans, adapt to changing circumstances and deal with critical issues. This created large amounts of uncertainty – but has also shown the power and resilience of our partners and the communities they support.

These communities have demonstrated significant courage, creativity and determination to pull together to organise and protect each other and build better solutions for the future.

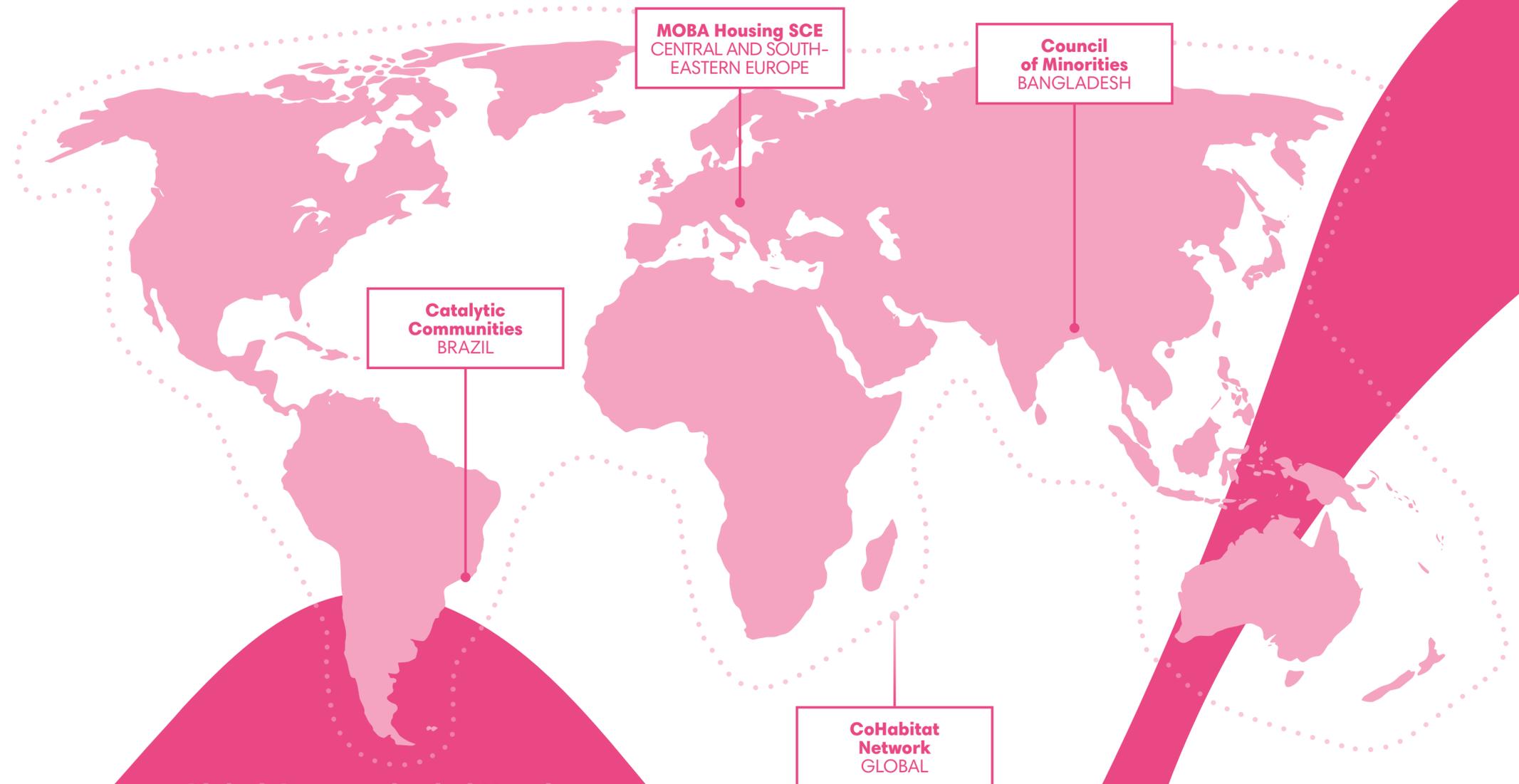
Residents and community leaders have shown the capacity to prioritise pressing issues, support their most vulnerable members and share information, whilst also adapting plans for their neighbourhood to allow them to continue to work towards their long-term goals despite physical distancing constraints.

COVID-19 has highlighted the urgent and essential need for adequate homes and the power of communities managing great difficulties.

Our mission

At World Habitat we:

- are focusing on places where there are fewer housing choices and where community-led housing can add the greatest value
- set out to help community-led housing models take off in countries where they don't currently exist, covering at least two contexts.



Our impact

Thanks to our work, more people have the resources they need to implement projects that allow access to housing by and for communities.

We prioritise projects that address urgent needs, promote systemic change and are at the initial stages of development – where our work can have the most impact.

This report shares many of the achievements of our collaborations so far, and invites others to join us in identifying opportunities to further develop community-led housing.

We:

- provide support in formulating strategic plans
- fund specific activities
- share success, expertise and evidence of housing solutions
- connect projects to new opportunities and experiences
- identify and develop tools and processes
- organise peer-to-peer learning
- provide opportunities for capacity building.

Housing shortage in Central and South-Eastern Europe

Countries in Central and South-Eastern Europe share many housing challenges. Following the fall of communism in the late 1980s and early 1990s, the region experienced a significant shift from widespread state provision of housing to mass privatisation. Today, social housing represents only a negligible fraction and most is on the open market. Unfortunately, the housing on offer does not provide adequate affordable solutions for a large majority of the population.

In response, a group of pioneering community-led housing initiatives from Croatia, Czechia, Hungary, Serbia and Slovenia have joined together to offer an alternative ‘people-driven’ solution. They have identified the obstacles, which include: the lack of institutional, financial and legislative frameworks for collective housing; limited expertise regarding investment strategies for co-operative housing; and a lack of suitable financial products.

“ We finally registered the first housing co-operative in nearly 20 years in Belgrade – Pametnija Zgrada (Smarter Building). We are now preparing a pilot project for about 50 people, with about 20 housing units and collective space. What makes it the first of its kind in Serbia are the principles of mutual homeownership and taking housing off the market, while being affordable (at about 60 per cent of current market rent) and even remarkably energy efficient – to keep living costs low in the long term. The pilot project naturally serves as a stepping-stone for other projects to come.”

Ana Džokić, Ko Gradi Grad

Together, with the support of other international allies including World Habitat, urbaMonde and Zaduga za etično financiranje (Cooperative for Ethical Financing) they created the MOBA Housing Network – now registered as a European Co-operative Society (SCE) and known as MOBA Housing SCE.

MOBA Housing SCE acts as an umbrella organisation, offering capacity building and collective knowledge through mutual support, while providing funding to its members. All members operate in their countries to reintroduce the co-operative rental model as an affordable housing solution.

In just three years MOBA Housing SCE has been successful in moving from a situation where the few emerging housing co-operative initiatives were disconnected and often acted alone – to creating a confident network across Central and South-Eastern Europe which is offering tangible alternatives to market-driven housing.

“Zadrugator based its model on successful co-operatives in Switzerland – namely More than Housing in Zurich, which we visited on a World Habitat Peer Exchange in 2017. They inspired us because of their accessibility to different social groups, high standards of living, and a high-level of resident and local community participation. [...] [Our] model is truly a co-operative model, based on a joint investment by the members, the provision of the land by the municipality, a loan from the national housing fund and resources from external lenders or investors. [...] We have made significant progress in developing the first pilot project.”

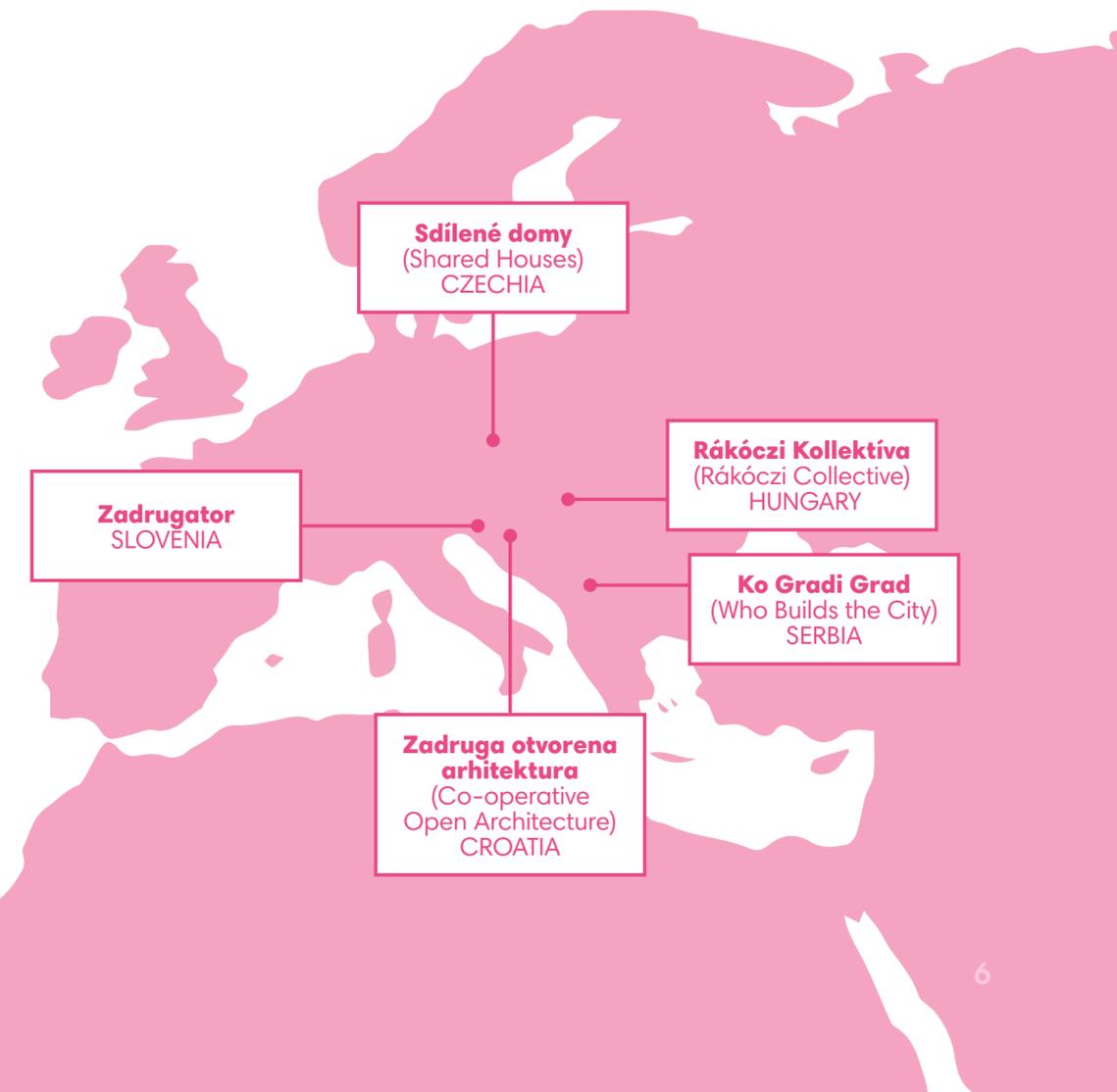
Anja Lazar and Rok Ramšak, Zadrugator

Through their work with MOBA Housing SCE and the partnership with World Habitat, some **achievements include:**

- Consolidated their proposals for the first pilot projects.
- Residents of the new **Zugló Housing Co-operative** moved into their new home in 2019 in Budapest.
- Developed their own Open Financial Review Model toolkit.
- Architectural designs for pilot co-operatives produced in **Serbia** and **Slovenia**, with attention to intergenerational and environmental aspects.
- Attracted international support from various funders and support organisations.
- Currently developing a **Co-operative Housing Development Fund** which will channel investment towards housing co-operatives.
- Legal framework in **Hungary** for the first pilot initiative.
- Rákóczi Kollektíva's** rental co-operative model has led to a second housing initiative progressing in **Hungary**.

“At the end of January (2019), we moved into the first co-operative house set up by members of **Rákóczi Collective** – which will hopefully become a precedent for many similar houses in the future. It was the result of many years of effort and organisation to arrive in this sunny and peaceful house in the **Zugló** neighbourhood of Budapest. [...] All of the challenges we've faced are similar for all pioneering housing co-operative groups in Eastern Europe, which is why we collaborate as part of MOBA. Besides building a supportive network, we also help each other in very tangible ways to overcome these challenges.”

Zsuzsi Pósfai, Rákóczi Kollektíva



Empowering Biharis in former refugee camps in Bangladesh

The Biharis are non-Bengali Muslims who originate from India's eastern state of Bihar and moved to East Pakistan (modern day Bangladesh) during Partition in 1947. After Bangladesh's independence, the Biharis were confined to refugee camps and faced discrimination as neither Pakistan nor Bangladesh would grant them citizenship. In 2008, the Supreme Court finally recognised the Biharis' right to Bangladeshi nationality.

The Biharis are no longer refugees. However, their living conditions have remained precarious, as many of them live in overcrowded camps – whilst also facing the risk of eviction.

Led by human rights NGO, the Council of Minorities, and co-funded by World Habitat, a ground-breaking project is now providing the local community with a voice and choice about their future. It aims to secure land in two former refugee camps where over 6,600 Bihari families live. One potential solution being explored is to create a Community Land Trust, which would hold land titles in perpetuity and allow for both infrastructure and housing to be developed. We have supported this project by advising and funding several activities through its first two phases.

During **Phase One**, the project carried out focus groups with local young and elderly people, and members of the current leadership, to understand their needs, fears and aspirations. Young people highlighted the lack of even basic documentation of the camps' infrastructure and land use patterns – as none had been previously recorded. This inspired the young people

to put themselves forward for important roles – including the social mapping of the camps' history and its key characteristics, such as livelihood options, the physical mapping of landmarks, main roads and community facilities. They are now committed to future mapping activities and household data collection.

Phase Two started in June 2020 – and by mid-2021 aims to deliver further outreach and capacity building with more of the camp-based leadership. Key stakeholders and advisors will be introduced to support residents.



“ *With tenure security the community will no longer fear the threat of eviction and can incrementally upgrade ... This is the project's main goal.*”

Khalid Hussain, Human Rights Lawyer and community organiser

In addition, blueprints for both camps will also be drawn up – thanks to further household and settlement-wide data collected by local young people using new technology, through training and funding provided by global organisation **Cadasta**. Both the data collected and the blueprints will be used to formalise land tenure negotiations and future upgrading works. They will also help mobilise the community to document their current situation and help them outline their needs and advocate for change.

The by-laws, mission and vision for the not-for-profit organisation responsible for overseeing land titling – as well as the physical upgrading of the camp settlements – will also be established. The current proposal is for this to be a Community Land Trust, and



camp residents, representatives of the wider Bihari community, and key experts and stakeholders will be on its board.

World Habitat's financial contribution has allowed the project to recruit experts and stakeholders to be involved in building capacity of the local leadership.

“ [Residents] have become more vulnerable to eviction on the basis of their newly claimed Bangladeshi citizenship; the reason they were allowed to stay on the camp lands all these years was because they were ‘internally displaced’. This is no longer technically the case. The community must come up with their own solution, and we are working to unite and educate residents through this new project.”

Khalid Hussain, Human Rights Lawyer and community organiser, Council of Minorities

“ It has become necessary, more than ever, that the community empower themselves and defend their rights. Creating maps and profiles at the community level can be a powerful tool since it presents a collective expression of their entitlements. This will enable them to legitimise their claims and actively decide what development should mean in their own communities and territories.”

Rabeya Rahman, a community architect and Design Lead for the project



Establishing the first Community Land Trust in Brazil's favelas

Almost one-in-four (23 per cent) of Rio's population lives in favelas, including both low- and middle-income people. Favelas are informal settlements built by local residents and have become affordable housing options for people who are financially excluded from the formal housing market.

These neighbourhoods have been historically unregulated by government authorities, and are often self-managed by residents, who have organised into community-led forms of governance. They have invested money and time in their homes, their streets, and the many businesses and cultural activities which can make these neighbourhoods vibrant places to live. Despite this, residents often do not have formal legal right to the land where they have built their homes. Favelas are not formal developments, and without government support, they can face problems with safety and difficulties accessing services, such as sanitation and transport. Although there are some forms of protection from eviction for communities that have occupied the land for several years, and in some areas residents have obtained individual land titles for their homes, many favelas are vulnerable to displacement and speculation.

In fact, although many of these neighbourhoods have existed for decades, favelas are constantly subject to increased threat from market-led housing development. In some cases, residents have been attacked, and their properties vandalised to persuade

“ Thanks to support from World Habitat, we are working with Trapicheiros' residents, through diverse workshops, meetings, events and door-to-door activities; achieving resident mobilisation; mapping the community; conducting community planning; and designing alternate laws to facilitate the implementation of CLTs – not only in Trapicheiros, but across Brazil.”

Theresa Williamson, Executive Director of Catalytic Communities

them to move. In other areas, stable communities are being destroyed as residents are targeted by developers who aim to get hold of individual plots of land. This leads to the parcelling off and fractioning of the land – and over time the increasing weakening of the community – until enough land has been made available to build large scale developments.

In response, **Catalytic Communities** and the **Rio de Janeiro CLT Working Group**, are working to establish a **Favela Community Land Trust** – the first of its kind in Brazil. It will give residents control and permanent security of tenure through collective ownership of the land. Catalytic Communities' approach was informed by their decades-long experience of working in Rio's favelas. It also took inspiration from the 2015 World Habitat Award winner, **Caño Martín Peña Community Land Trust**, located in an informal settlement in Puerto Rico, which was developed through grassroots organising and mobilisation.



World Habitat has supported the Favela CLT through a partnership that focused on funding of several activities centred around the pilot community of Trapicheiros. These included:

- carrying out a series of diverse workshops, meetings and events focused on the CLT model, and on addressing concerns to support community cohesion
- door-to-door initiatives reaching new residents, and documenting family histories, livelihood activities and community networks
- creating dynamic activities and unique methodologies with support from community leaders from other favelas, public defenders, architects and urban planners, researchers, public sector workers, and students to mobilise residents around forming a CLT
- designing alternative laws to facilitate the implementation of CLTs, successfully lobbying parliamentarians to submit this (Bill 1356/2019). If approved, the favela will be declared an Area of Special Social Interest – making it possible to obtain a collective land title.

Through these activities – before COVID-19 impacted on face-to-face activities – the CLT Working Group was able to reach almost two-thirds (65 per cent) of all residents. Almost all (90 per cent) expressed their commitment to work together to create a CLT. Once it becomes safe to do so, this work will be continued by the Trapicheiros community, who will also carry out in-depth mapping and documentation of the area with the support of **Cadasta**. This will give them the critical data required to formalise their land status and identify and address local needs.

“ **The CLT is a protective tool, which secures the community against both evictions and real estate speculation. The CLT is comprised of a group of technical allies, volunteers, and community leaders, and it has worked. The community of Trapicheiros, along with Esperança, are the two communities working on a pilot project, and we believe it’s going to be very successful in Brazil, because we’re very engaged with this cause.**”

Ailton Lopes, Sub-secretary of the Trapicheiros Residents’ Association

“ **The CLT project is of fundamental importance due to its potential to guarantee the right to housing for popular classes, fighting the forces of real estate speculation and the risk of evictions. It’s a project that promotes local solidarity, the feeling of belonging to one’s community and the right to the city.**”

Orlando Santos Junior, faculty at the Metropolis Observatory of the Federal University of Rio de Janeiro

Due to COVID-19, the CLT Working Group used online communication to connect closely with other communities and experts beyond Rio, including lawyers and legal experts, activists, urban environment professionals, academics, and national and international institutions such as ITERJ (the state land titling agency of Rio de Janeiro), the Oswaldo Cruz Foundation (Fiocruz), Fiocruz, Engineers Without Borders, TECHO and the housing rights movement, União por Moradia Popular (UMP).

The work in Trapicheiros is the first step in establishing the right to adequate and accessible housing across Brazil’s favelas. It will provide a template to inform the planning of further CLTs, and to inspire legislation to support future expansion.



“ **With the growth of capital financialisation, the CLT project emerges as an opportunity for favela residents to discuss the role of individual property titles and their limits as a form of protection for the right to housing as a basic human right and to propose another form of legal protection.**”

Maria Lúcia Pontes, land rights Public Defender, Rio de Janeiro Public Defenders’ Office

“ **Beyond land tenure, CLTs also offer a path to securing and maintaining true community development that builds on the qualities of community life inherent to favelas.**”

Theresa Williamson, Executive Director of Catalytic Communities



Uniting global community-led housing leaders and allies

Community-led housing has emerged in various forms across the world – mostly in response to a widespread lack of affordable and secure housing, and the need to join forces to open up access to land and finance for housing development. But for many, community-led housing solutions also emerge from a desire to live in ways that favour solidarity and mutual support, that challenge social isolation, and that allow the sharing of resources and knowledge. As a result, innovative models have appeared in different continents.

Historically, many community-led housing organisations or individual projects are organised in international, national or regional umbrella networks that have peer-to-peer support at their core. These include gatherings and workshops, mentorship programmes, training and support schemes, and solidarity funds. However, until recently, the sector was lacking a global network that brought all community-led housing experiences and projects together, regardless of geography and across different housing models. This shortfall limited the potential for international actions, advocacy, and experience-sharing.

In 2014, the Swiss-French NGO **urbaMonde** began linking up the community-led housing sector on a global scale –

eventually leading to the creation of the **CoHabitat Network** (previously known as the Social Production of Habitat Platform). It brings together community-led housing organisations and allies to share knowledge and experiences and demonstrate the successes and potential of people-led solutions.

“ *The [CoHabitat] Network shows the efforts of organised communities, and advocates for governments to recognise these as solutions to the many [housing] problems, which for example in Latin America are very prevalent.*”

Pablo Caballero, Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM)

World Habitat has been a lead partner of the CoHabitat Network since its inception and has collaborated with urbaMonde in advancing key areas:

Promotion of community-led housing

- 250 projects documented online at: cohabitat.io
- Eight Network Awards for outstanding community-led housing projects, organised with regional partners in Latin America (3), Europe (3), North America (1) and Africa (1). Network Awardees are encouraged to enter the World Habitat Awards, resulting in More Than Housing (Winner), Space-S (Silver), La Borda (Bronze) and Dzivarasekwa Slum Upgrading (Bronze) receiving additional awards and recognition.

Increasing knowledge and financial capacity

- Partnership work on network development and capacity building to support MOBA Housing SCE.
- Promoting the Habitat Solidarity Fund to support community-led housing in countries where there are no financial mechanisms.

Sharing experiences and advocating for effective solutions

- Ten Regional Hub Meetings and five annual gatherings for all partners, as well as a series of online exchanges and webinars to share information and offer peer support.

Consolidating the CoHabitat Network to deepen and extend its reach

- Growth of CoHabitat Network to a current number of 12 partners.



“ We are coming together and making concrete action plans building off what organisations are already doing – but the idea now is to increase the visibility of this third sector of housing and community development, and this [CoHabitat Network] is an effective way of bringing together major actors.”

Hannah Sholder, Global Land Alliance

“ This is a time to establish solidarity networks between [and] across [the global] North and South because we are struggling and facing similar challenges.”

Catalina Ortiz, Development Planning Unit

“ The world has developed toward a market-oriented direction in a big way ... It's [a] really important time for us to come together and find a way to link up movements that exist in different parts of the world, synergise [the CoHabitat Network] and make it stronger.”

Somsook Boonyabanha, Asian Coalition for Housing Rights

“ It is imperative that [we] create an agenda that will influence the partnership between the communities and their cities at the local level.”

Rose Molokoane, Slum Dwellers International

Concluding reflections and future work

Community-led organisations have huge determination and power, which has enabled them to support their members even in moments of crisis – such as the COVID-19 emergency and a range of disasters or political upheavals which have happened in recent years.

We believe in strong collaborations and have listened closely to the needs of our partners to work together to define packages of support and develop processes to achieve the most impact.

We need to be proactive, to work together to clearly identify the change we want to see to ensure community-led housing can grow globally – and to find the right strategies to achieve that.

Developing housing is full of challenges for communities to overcome, and it is only through solid plans and creative ideas that these can be addressed.

At the same time, we recognise we need to be flexible and responsive to changing circumstances – taking up new emerging opportunities and adapting to obstacles that might occur.

We are very grateful to our partners for their commitment, their audacity, their capacity to inspire and their endless energy and integrity in our work together. By collaborating, we have helped the community-led housing sector advance and unite at a global level, joining forces around common causes, creating links of mutual support, and developing an environment for shared learning and action.



Future vision

We are committed to deepening, expanding and improving our approach.

Our work with MOBA Housing SCE and the CoHabitat Network helps establish supporting environments for community-led housing to flourish. We aim to bring these collaborations to a new level, to boost capacity and ensure they have the right tools to generate even more change.

A central focus for the future of MOBA Housing SCE is to achieve financial sustainability and implement more of MOBA's pilot projects.

For the CoHabitat Network, upcoming collaboration will improve tools and peer-learning to maximise effectiveness and impact, and to seek new strategies to further promote and advocate for community-led housing globally.

Some of the next challenges in Brazil and Bangladesh involve further mobilisation of both communities, securing collective ownership of land and consolidating a formal governance structure. We aim to provide support during key developments whilst the organisations increase their own capacity and sustainability.

Through our Global Community-led Housing Programme, we will continue to showcase the incredible and inspirational work of projects and to exchange their ideas, processes, experiences, and systems with others across the world, and to create supportive environments to make community-led housing a truly global phenomenon.





**Our vision is a world
where everyone has
a safe and secure
home in a successful
community.**

We are:

- an agent for change
- globally minded
- independent
- innovative
- caring
- well connected.

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Page 2 - Andrea Fitriano
Page 3 - Catalytic Communities
Page 5 - Ko Gradi Grad
Page 7 - Mohammad Rubel
Page 8 - Noor Hossain
Page 9 - Catalytic Communities
Page 10 - Catalytic Communities
Page 11 - Dialogue on Shelter for the Homeless Trust
Page 12 - Lukas Zieglar
Page 12 - Kambi Moto housing project, Kenya; Slum Dwellers International (SDI)
Page 13 - Caño Martín Peña
Page 14 - Catalytic Communities