

Environment & Urbanization Brief – 41

Getting housing back onto the development agenda in the time of COVID-19

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SUMMARY: This Brief considers the large range of services and other benefits that should ideally be associated with housing residence or title – and their importance for health and wellbeing, safety, social and political inclusion, accessing employment and much else besides. But COVID-19 brings new or heightened housing-related risks that need addressing, and many housing characteristics and housing-related services are central to controlling the virus and limiting its impacts.

Housing should provide its residents not only a safe structure but also access to piped water, toilet, bathroom and kitchen facilities, and electricity within the accommodation; sufficient living space for privacy, quiet space and homework; secure tenure; and a registered address. It should be accompanied by street lighting, policing/rule of law, connection to the internet, managed local public space and regular solid waste collection. Its location should allow access to labour markets, shops, access roads, healthcare and emergency services and disaster risk preparedness, provided by a supportive and resourced local government.

Where households and communities have most or all of these features, there is a strong foundation for rapidly addressing COVID-19 at scale. The above list contains many housing characteristics that are central to this task and to minimizing the health, social and economic costs. They certainly make self-isolation and high-quality hygiene much easier. A registered address may also be needed to receive small food parcels at the door, especially for self-isolating households and vulnerable groups. The large overlaps between addressing their housing needs and addressing COVID-19 are quickly evident – overlaps that should be addressed in informal settlement upgrading programmes.

I. RETHINKING ROLES OF HOUSING IN DEVELOPMENT

This Brief is about getting housing back into the development agenda. One key issue in rethinking the role of housing in development is what housing does for its residents, rather than what it is as a structure. This perspective is hardly new; it was a key theme in the work of John F C Turner during the 1970s.⁽¹⁾ It pushes us away from assessments of housing that focus primarily on the quality of the structure. Other critical housing issues come to the fore. They include infrastructure and the many services that housing should provide or allow access to. They often include the need for a registered address or other house-related documents that allow access to public services and entitlements. They also include a good location (in regard to labour markets, retail markets and services) and choice (within housing and land for housing markets). Box 1 is a reminder of the number and range of these services and other associated benefits that housing can and should provide.

Housing can be viewed from so many different perspectives. Is it simply shelter or is it defined to include this range of housing-related services and associated benefits? Is it a right, a commodity or an investment? Is its construction primarily a way to meet a basic need or is it more of an economic stimulus for job creation? Is housing a private good that households should be responsible for? And if so, who should be responsible for the land, infrastructure and finance it requires?

Housing of course is potentially all of these things and more – a need, a right, a commodity, an asset, a conduit to basic services and to legal status, a base for employment/working from home, an investment or security for loans, an economic stimulus, and an employment creator.

But there are disagreements over the relative importance and even legitimacy of these different views of housing. No one disagrees that housing meets a fundamental need, though there may be differences of opinion as to what even this should include. Many view housing as a right, including many governments, although their commitments are not always evident in the way

1. Turner, John F C (1976), *Housing by People: Towards Autonomy in Building Environments*, Ideas in Progress, Marion Boyars, London.

their policies play out on the ground. Governments can see their resettlement programmes as contributions to the right to housing, while those who are resettled against their wishes feel their housing rights have been abused. Housing is valued by its owners as an asset, a commodity that can be bought, sold or rented. But there can be disagreements on the extent to which housing should in fact be subject to market pressures.

BOX 1

What should housing ideally provide for its occupants? The services and other benefits associated with housing

In-house/flat/shack

- Safe structure that provides protection from extreme weather and from crime.
- Access to toilet, bathroom and kitchen facilities within the accommodation, including provision for (grey) wastewater removal; in some contexts, this is provided on the plot (e.g. cooking outdoors, pit latrines separate from dwelling).
- Privacy and quiet space.
- Sufficient living space; in most cultures this requires separate sleeping spaces for adults, male children and female children.
- Electricity or another energy source.
- Accommodation providing the above at an affordable cost.

Linked to the home

- A registered address: in many nations, this is needed for getting on the voter register, for receiving postal services, and for realizing access to public services (preschools and schools, healthcare) and entitlements (e.g. a ration card in India, other social protection measures). It is also a key defence against eviction or for getting compensation or resettlement, if evicted. A registered address is needed for getting insurance and often for opening a bank account or obtaining a formal bank loan.
- Documentary proof of legal tenure (for owners); in the case of tenants, a legal contract to protect from eviction and price rises by landlords.

Home location within the larger city

- Good access to high-quality, affordable public transport.
- Good location for access to employment/labour markets.

Delivered to the home/plot

- Access roads/paths serving each plot that enable safe movement throughout the year.
- Regular, safe water piped to each home or plot.
- Sewer connection or other forms of provision for sanitation (including latrine/septic tank emptying).
- Drainage.
- Connection to the electricity grid.
- Regular solid waste collection.
- Emergency services when needed (fire service, ambulance access).

Delivered to the neighbourhood

- Piped water network serving plots or convenient kiosks.
- Neighbourhood-wide sewer system to which households can connect.
- Connection to the larger drainage system.
- Public lighting.
- Policing/rule of law – safety and security.
- Good access to public transport.
- Recreation facilities (including public spaces/parks).
- Community public space (including parks, small markets, faith-based activities, meeting rooms).

What residents expect from the city

- Local government with positive attitudes to informal settlements and to working with their residents and community organizations.
- Security from forced eviction (for tenants as well as owner-occupiers).
- Inclusive upgrading strategy and support for new housing that low-income groups can afford.
- Support for informal and formal tenants at risk.
- Support for city-wide basic services to all formal and informal areas.
- Investment in capacity for disaster risk reduction that is also mindful of climate change impacts; this includes building resilience in housing, infrastructure and services in informal settlements, working with their inhabitants.

What residents expect from national government

- Support for secure tenure (and land information systems to support this).
- Land title policy that supports households (and in some places communities) getting tenure.
- Investment in bulk infrastructure.
- Support to city government to fulfil its multiple roles in relation to housing.

SOURCE: Developed and expanded from Table 10.11 in Rojas, Eduardo (2016), "Housing policies and urban development: lessons from the Latin American experience, 1960-2010", in George W McCarthy, Gregory K Ingram and Samuel A Moody (editors), *Land and the City*, Lincoln Institute of Land Policy, Cambridge, MA, pages 301–356.

In low- and middle-income nations, there are extreme examples of housing that lack nearly all the services listed in Box 1. There are, for instance, individuals who rent beds by the hour in dormitories, households that have lived on pavements for decades, and construction workers and their families who sleep on construction sites – in all cases reflecting the need to be close to income-earning opportunities.⁽²⁾ In Karachi and in Pakistan's other large cities, for the first time there are

2. UCLG (2020), *Rethinking Housing Policies: Harnessing Local Innovation to Address the Global Housing Crisis*, United Cities and Local Governments, Barcelona.

3. Hasan, Arif with Hamza Arif (2018), *Pakistan: The Causes and Repercussions of the Housing Crisis*, working paper, International Institute for Environment and Development, London.

4. The OECD's Affordable Housing Database has a lot of comparative detailed housing data, but this is mostly limited to OECD members; see <https://www.oecd.org/els/family/HC2-3-Severe-housing-deprivation.pdf>.

5. General Comment No 4 adopted by the UN Committee on Economic, Social and Cultural Rights; see <https://resourcingsrights.org/en/document/9c55otxgab9jyodmjuwgdnug5mi>.

6. UN-Habitat and Office of the United Nations High Commissioner for Human Rights (n.d.), *The Right to Adequate Housing*, Fact Sheet No 21.

7. See reference 5.

8. See reference 5.

9. Buckley, Robert M, Achilles Kallergis and Laura Wainer (2016), "Addressing the housing challenge: avoiding the Ozymandias syndrome", *Environment and Urbanization* Vol 28, No 1, pages 119–138.

10. See reference 1.

11. See reference 1.

now people sleeping under bridges, on roundabouts, on pavements, and in open-air "hotels".⁽³⁾ These households and individuals are either unable to afford proper housing close to work or the transport costs if they have moved to more distant, cheaper accommodation; or they are minimizing their expenses to allow more income to be channelled back to their families (often for housing in their home settlements). Those who build or rent homes on dangerous sites – whether on floodplains and riverbanks, on steep slopes, or along highways or railways – are all trading high risk for affordability and availability – and often for good locations.

There is no data source on housing that allows a comparison of how well different groups in different cities are provided with all the housing-related services and benefits listed in Box 1. In high-income nations, a majority of the urban population has all or most of these, although many low-income households lack some of the most important services. Higher-income groups, in both the global North and South, can afford to draw on private sector provision if public provision does not adequately serve them. In most cities, wealth means a much wider range of housing options.

Our capacity to fully understand and assess housing conditions is also complicated by the fact that, as Box 1 makes clear, there are so many aspects to housing. The accurate assessment of most of these dimensions requires several indicators. Just for sanitation, for instance, indicators are needed on toilet proximity and accessibility, affordability, level of hygiene, and safe removal and management of toilet wastes. Comparisons of housing conditions across countries are even more complex because there is no agreed list of definitions or indicators, and in many nations limited or no data.⁽⁴⁾ Moreover, standards are in part culturally determined.

II. THE RIGHT TO HOUSING

A definition of housing that encompasses the list in Box 1 can very reasonably be considered within the context of housing rights. In 1991, UN General Comment No 4⁽⁵⁾ emphasized that the right to adequate housing goes well beyond the housing unit itself⁽⁶⁾ and includes legal security of tenure and protection against forced eviction, harassment and other threats for everyone, including tenants.⁽⁷⁾ General Comment No 4 also details other aspects of the right to housing, including safe drinking water, energy, sanitation and washing facilities, means of food storage, refuse disposal, site drainage and emergency services,⁽⁸⁾ as well as issues of habitability, accessibility, location and cultural adequacy.

Crucially, the concern with housing location in relation to work as a right challenges the legitimacy of so many public housing programmes and resettlement schemes over the last few decades.⁽⁹⁾ If housing "adequacy" is also expected to include attention to such factors as accessible healthcare centres, schools, markets and so on, as well as connection to such infrastructure networks as piped water, sewers, drains, roads and electricity, then the common government response of funding public housing, often of poor quality, in peripheral locations without services or proper infrastructure, cannot be considered a full response to the right to housing.

Housing is also the means by which households access public services and state entitlements. Housing should, as noted, provide occupants with a registered address – proof of which is often needed to fight against eviction or get resettlement or compensation if eviction cannot be avoided. A registered address is often needed to get on voter rolls or to access government schools and other services and entitlements, such as social protection and subsidized food and pensions. A registered address is also needed for getting insurance for homes and possessions, often for opening a bank account, and for getting housing finance (although the address may not be a sufficient condition – and microfinance may not require a registered address). Not having a registered address is one way that individuals and households are denied their rights to the city.

Housing is also recognized as having a role in supporting other important rights, such as the right not to be subjected to arbitrary or unlawful interference with one's privacy, family, home or correspondence and the right to freedom of association (critical for civil society, including grass-roots organizations). This acknowledgement of the many roles housing can and should play is nothing new – John F C Turner's 1976 book *Housing by People*⁽¹⁰⁾ emphasized many of these rights, including the fact that individuals and households have the right to have and to make choices about the housing they purchase, build or rent, as the subtitle to the book makes clear: *Towards Autonomy in Building Environments*.⁽¹¹⁾

This recognition that housing contributes to other rights elevates the entire housing debate. So too does its suggestion that the right to housing includes the right to have and to make choices. Resettlement programmes generally deny any choice to those to be resettled, while removing the option they want – not having to move and instead having their settlement upgraded.

III. HOUSING AS A PROVIDER OF SERVICES AND AMENITIES

Box 1 makes it very clear how central services are to adequate housing, despite generally being assessed separately. In-house connections to regular and safe piped water supplies, good-quality

12. Satterthwaite, David, Victoria Beard, Diana Mitlin and Jillian Du (2019), *Equitable Access to Urban Sanitation in the Global South: Balancing Risk and Responsibility*, World Resources Institute, Washington, DC.

13. The large and diverse range of services that should come with housing is discussed in the paper by Christina Culwick and Zarina Patel (listed on the back page).

14. See the paper in this issue by Guillermo Delgado, Anna Muller, Royal Mabakeng and Martin Namupala (listed on the back page) on upgrading Freedom Square, an informal settlement in Gobabis (Namibia).

15. Patel, Sheela (2013), "Upgrade, rehouse or resettle? An assessment of the Indian government's Basic Services for the Urban Poor programme", *Environment and Urbanization* Vol 25, No 1, pages 177–188.

16. The paper by Andreas Scheba and Ivan Turok (listed on the back page) stresses the diverse range of options in terms of locations, conditions and costs that informal rental housing usually encompasses.

17. See reference 1.

18. Singh, Gayatri, Trina Vithayathil and Kanhu Charan Pradhan (2019), "Recasting inequality: residential segregation by caste over time in urban India", *Environment and Urbanization* Vol 31, No 2, pages 615–634.

19. Mitlin, Diana (2020), *The Politics of Shelter: Understanding Outcomes in Three African Cities*, ESID Working Paper 145, Effective States and Inclusive Development Research Centre, University of Manchester, Manchester, 34 pages.

20. See, for instance, backyard shacks, as the paper in this issue by Andreas Scheba and Ivan Turok explores for Cape Town.

21. See the paper by Manja Hoppe Andreassen, Gordon McGranahan, Alphonse Kyessi and Wilbard Kombe listed on the back page.

sanitation and electricity are obviously part of a home, yet their provision is measured separately from the assessment of housing as accommodation. Water, sanitation and electricity have their own Sustainable Development Goals (SDGs), although it is mostly through upgrading and other housing initiatives that these particular goals are met.

Most of these services are the responsibility of city or municipal governments, although national government policies and support to these levels of government are also essential. When they are not provided, residents have to pay for a range of private service providers, including informal providers, or go without. This generally results in higher costs and/or much poorer-quality provision for water, sanitation, drainage, and collection of households' solid, toilet and other wastes.⁽¹²⁾ It often means households having to pay school fees to poor-quality informal schools and high prices for private healthcare providers. The failure of the government to provide these services may create many opportunities in the informal economy – for land agents, developers and landlords as well as the providers of basic services – but this does not offset the value of the missing government provision.

Successful informal settlement upgrading initiatives improve many or even most of the services and other benefits listed in Box 1.⁽¹³⁾ There is the obvious (and sometimes overlooked) asset that upgrading provides – that of not having to move. Upgrading programmes can be very rudimentary – consisting for example of a few communal water taps with irregular supplies, with no attention to providing or improving such essential services as schools, healthcare and transport links. Good upgrading practice,⁽¹⁴⁾ on the other hand, brings most of the services and benefits listed in Box 1. But some schemes that are defined as upgrading actually end in displacement, as those whose homes are upgraded cannot afford the related charges.⁽¹⁵⁾

IV. DIVERSE SOLUTIONS FOR DIVERSE NEEDS

One characteristic of a well-functioning city housing market is a diversity of choices.⁽¹⁶⁾ This includes housing affordable by and suitable for those with modest incomes that does not at the same time entail large disadvantages – such as a peripheral location with a long and expensive commute, or a dangerous site. Low-income individuals and households have to make trade-offs to get costs down to what they can afford, which limits choice. While perhaps no one looking for accommodation expects the complete list in Box 1, they do look at how well different housing options perform in terms of the characteristics or benefits that they prioritize, whether these are proximity to jobs and labour markets, sufficient space to accommodate a family or rent out a room, or access to healthcare or schools. The housing requirements of young migrants are generally very different from those of families with children. The priorities of low-rank public employees usually differ from those of day labourers or street vendors, or from those employed at home. Seasonal or circular migrants have still other priorities. In deciding where to live in a city and under what terms (for instance, as a tenant, owner-occupier or squatter), individuals and households have to make choices based on multiple preferences and balanced against what is available and what can be afforded. It is a challenge to figure out how to act on housing as a right or entitlement for populations unable to afford market solutions.⁽¹⁷⁾

Effective housing policies need a better understanding of what different low-income groups need and prioritize and the choices they make, as well as how these may change over time. We also need a better understanding of the financial constraints they face, as well as the non-financial barriers – for example, the discrimination on the basis of ethnicity, clan, gender or caste⁽¹⁸⁾ that can inhibit access to land, housing and finance (and employment). And it is important to understand who has power in controlling or influencing housing and land markets, whether as a function of resources, or based on the authority that politicians and traditional leaders can exercise.⁽¹⁹⁾

For homeowners, housing is usually their most valuable asset by far. It is a form of wealth or capital that can be transferred (for instance to the occupier's children) or mobilized in times of economic hardship. It can provide collateral for loans (although proof of a formal job and regular wage is usually more important). Housing is also often a source of income when residents rent or sublet part of their home or plot.⁽²⁰⁾

Self-building and upgrading can also provide a path to better housing and homeownership that is cheaper and quicker than using formal land and housing markets. Self-builders value the stability, privacy and comfort of living in their own home. Homeownership is also a source of pride and prestige. Self-builders highlight the benefits of not having to pay rent and avoiding the difficulties of sharing.⁽²¹⁾ But this only works in cities where residents of informally developed housing are not at constant threat of eviction.

V. HOUSING IN THE CONTEXT OF COVID-19

At its best, housing is the basis for health and wellbeing, social inclusion and access to a large range of services and benefits, as outlined in Box 1. But this list of associated services and benefits

was developed BC (before COVID-19). So this Brief includes attention to the ways that housing and housing-related services and infrastructure can help to address the pandemic.

Many of the housing characteristics listed in Box 1 make the basic protective measures, self-isolation and high-quality hygiene much easier to manage, whether through the provision of adequate space or by including adequate provision for water and sanitation to each house. Households and residents in lockdown and self-isolation also need regular and guaranteed supplies of food, medicines and other needs that may include water – and a registered or at least known address to ensure the delivery of food parcels or small emergency cash funds to households, thus supporting self-isolation. Many have faced difficulties accessing these things because they lacked registered addresses. For those who manage to get government provision, this is usually inadequate and irregular. Meanwhile, lockdown has also constrained them from buying food or finding paid work.

Although adequate housing can support self-isolation and social distancing, they are admittedly very difficult measures within most homes, and in overcrowded accommodation, next to impossible. Even those households that can afford to rent two rooms in an informal settlement will likely not have adequate space for self-isolation. The concentration of people indoors for long periods each day also increases the risk of infection. Measures to reduce exposure to the virus in the home can be complemented when self-isolation can occur at the community level, organizing quarantine facilities and controlling movement in and out of the neighbourhood. Having adequate public buildings – such as schools and health clinics – is advantageous here as these buildings can be repurposed to provide quarantine facilities for those who are sick. This has the advantage of reducing the numbers at home at any one time, and limiting risk in the streets and open spaces within a neighbourhood. Also important, though, is monitoring the health status of residents and intra-settlement patterns of infection. There is also the worry that government may simply enforce quarantine for particular settlements rather than working with their inhabitants to develop more effective responses.

One of the most valuable contributions of community organizations has been addressing COVID-19 through the monitoring and mapping of informal settlements and COVID-19 cases and helping to organize responses.⁽²²⁾ This can include a clear plan for those infected, supporting them in quarantine, delivering food, medicine and perhaps cash payments, and getting them to hospital if needed. Telephone or internet access is critical for community organizations managing these functions, especially during lockdown.⁽²³⁾ Mapping may also support the issuing of documents to each household that allow them to access food parcels or emergency cash payments.

But community organizations need supportive governments to work with, and external resources to increase the scale and scope of their work – for instance in disseminating information in local languages and helping to debunk fake news and false information about treatments.⁽²⁴⁾ The work community organizations do, and the food and other basics that they get to vulnerable groups, will require sustained funding well into the future, which governments may not be able (or may not choose) to continue making available. Longer-term links between housing and COVID-19 include the major improvements to housing and to water and sanitation in the course of government-supported upgrading that can generate a lot of jobs and new incomes while preparing residents better for diseases such as COVID-19.⁽²⁵⁾

Going forward, COVID-19 has demonstrated the significance of adequate parks and green areas within settlements. This makes localized lockdowns more bearable as people can safely access open space for socializing and potential income generation if the government has closed off informal trading in authorized markets and in central areas.

VI. SOME FINAL THOUGHTS

There are vast differences among the cities that feature in the papers in the April 2020 issue of *Environment and Urbanization*: in size, wealth, culture, forms of land tenure, and government attitudes to informal settlements. Yet the papers about these cities do have two issues in common – the importance of informal settlements in housing a high proportion of the city's population (and workforce) and the importance of the informal rental, land and finance markets on which most of these residents depend. If these informal markets are so successful at producing housing at scale (even if of poor quality), what can be learned from them?

At the risk of stating (and repeating) the obvious, the critical lesson is to increase the supply and reduce the costs of all the components and dimensions of housing (land, legal tenure, permission to build, building materials, more realistic standards, infrastructure, services and finance), so that formal housing successfully competes with informal housing on price, quality, accessibility and choice.⁽²⁶⁾

This should mean encouraging and supporting a great range of private, cooperative, community and social housing producers and upgraders whose housing better matches the diverse needs and priorities of low-income groups, while also supporting the work of incremental upgraders.⁽²⁷⁾ The

22. See the mapping and monitoring of COVID-19 in informal settlements in Kenyan cities by Muungano wa Wanavijiji: <https://www.muungano.net/muunganos-covid-19-response>.

23. <https://www.iiied.org/responding-covid-19-high-density-low-income-district-mumbai>.

24. <https://www.iiied.org/community-led-covid-19-response-work-philippines-homeless-peoples-federation>.

25. See for instance Antarin Chakrabarty on the Urban Wage Employment Initiative in the Indian state of Odisha, in response to COVID-19: <https://www.iiied.org/covid-19-jaga-mission-value-already-existing-solutions>.

26. See the paper by Andrew Jones and Lisa Stead listed on the back page.

27. See the paper by Femke van Noorloos, Liza Rose Cirolia, Abigail Friendly, Smruti Kukur, Sophie Schramm, Griet Steel and Lucía Valenzuela listed on the back page.

28. See reference 26.

29. The paper by Andreas Scheba and Ivan Turok (listed on the back page) stresses the need to create more responsive institutions and systems to facilitate upgrading and regularization of rental accommodation.

30. See reference 14.

31. See references 14, 16 and 21.

32. See the papers by Shakirah Esmail and Jason Corburn, Achamyelah Gashu Adam, and Yves Cabannes and Özgür Sevgi Göral listed on the back page.

cost of formal, legal housing and housing finance can also be reduced to the point at which many low-income – or more realistically lower-middle income – households can afford these and choose them over informal provision.⁽²⁸⁾ Then scale is not limited by the lack of subsidies. Or households may still choose to take the incremental housing route.

For this to work, there is the obvious need to change official attitudes to informal settlements in most cities from indifference or repressive enforcement to hands-on support and advice.⁽²⁹⁾ Where local governments have made this shift, the scale and scope of what upgrading can achieve is much enhanced.⁽³⁰⁾ In three papers in this issue, the government is seen as tolerant or supportive of informal settlements.⁽³¹⁾ But three other case studies show governments hostile to informal settlements and their inhabitants, even as these make up much of the city's workforce.⁽³²⁾

Case studies in this issue, along with the accumulating experiences of many other slum/shack dweller federations, emphasize the importance for the inhabitants of informal settlements of being organized, of making local governments see them as valuable and legitimate partners with whom they can work, and of showing the viability of alternative approaches to bulldozing. Community organizations and federations have shown what valuable partners they can be to government agencies in fighting the COVID-19 pandemic. Where this has happened, we can but hope that it develops into more permanent, long-term partnerships that give substance to our desire for transformational cities.

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