

# Environment & Urbanization Brief – 42

## Acquiring housing – understanding outcomes, improving choices and “leaving no one behind”

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**SUMMARY:** The COVID-19 pandemic has drawn attention to the centrality of the home as a site of social reproduction. Housing is also a commodity, with diverse actors transacting in (and competing over) property. Housing precarity and discrimination remain rife across the global South, with woefully inadequate basic services and undersupply of affordable housing. To address these challenges, government policies and citizen initiatives need to carefully consider issues of inclusion, participation, security and quality.

### I. INTRODUCTION

This Brief highlights just how complex it is to access adequate housing within the dominant capitalist model of development. Some household strategies are developed as a response to policy initiatives, but much reflects responses to market opportunities. Governments influence provision, but their scope is relatively small. The papers covered here are introduced under three themes – housing’s contribution to social reproduction, housing as a commodity, and the underlying issue of competition for land. We then move on to review emerging solutions to the housing crisis. While some urban residents can afford to improve their own housing, especially with appropriate government action, many are left behind, more than ever in the current COVID-19 context. Responding to these households is a question of justice, but also a pragmatic response to our interconnectedness and what it means to thrive, individually and collectively.

### II. SOCIAL REPRODUCTION

The role of housing, as the site of social reproduction, includes a range of benefits that have heightened significance in the context of COVID-19. Housing provides (or not) immediate safety and security for the most basic human activities. A formal registered dwelling also provides access to such state entitlements as ration cards, water subsidies and legal protection. Through its location, housing provides access (or not) to such essential particulars as health clinics and emergency response, income-generation possibilities and social networks, as well as to the basic infrastructure that determines access to water, sanitation, drainage, electricity and waste collection.

The World Health Organization (WHO) recommendations on self-protection in the face of COVID-19 depend heavily on housing quality. Caitlin Brown et al.<sup>(1)</sup> estimate that 90 per cent of households in the global South cannot comply with these recommendations because of housing inadequacies. Their index of adequacy considers six measures: no more than two people per room; a toilet that is not shared; proper walls and roof; a water source in the house or yard; a place to wash hands; and internet, phone, TV or radio. In this issue, the papers by Annie Wilkinson and by Isabel Duque Franco, Catalina Ortiz, Jota Samper and Gwynna Millan detail how COVID-19 has highlighted the challenges for those in overcrowded, underserved neighbourhoods, and their capacity to conduct such basic family functions as childrearing and self-care. These challenges are heightened by government response measures and their economic consequences. These authors also discuss the stress levels associated with overcrowding, lack of privacy and other deprivations, and the related erosion of social relations.

In the absence of affordable state provision of areas zoned for residential development, with services compliant with building regulations and standards, housing informality remains the only way for households to secure social reproduction. The scale of neglect is astounding; even in relatively higher-income Latin America, millions still live in precarious conditions, as documented in the paper by João Sette Whitaker Ferreira, Eduardo Rojas, Higor Rafael de Souza

1. Brown, C, M Ravallion and D van de Walle (2020), *Can the World’s Poor Protect Themselves from the New Coronavirus?*, NBER Working Paper 27200, National Bureau of Economic Research.

2. Andreasen, M H, G McGranahan, A Kyessi and W Kombe (2020), "Informal land investments and wealth accumulation in the context of regularization: case studies from Dar es Salaam and Mwanza", *Environment and Urbanization* Vol 32, No 1, pages 89–108.

3. Esmail, S and J Corburn (2020), "Struggles to remain in Kigali's 'unplanned' settlements: the case of Bannyaha", *Environment and Urbanization* Vol 32, No 1, pages 19–36.

4. Adam, A G (2020), "Understanding competing and conflicting interests for peri-urban land in Ethiopia's era of urbanization", *Environment and Urbanization* Vol 32, No 1, pages 55–68.

5. Tipple, G (2015), "Housing policy-making in Africa: ten common assumptions", *Habitat International* Vol 49, pages 413–418.

6. Jones, A and L Stead (2020), "Can people on low incomes access affordable housing loans in urban Africa and Asia? Examples of innovative housing finance models from Reall's global network", *Environment and Urbanization* Vol 32, No 1, pages 155–174.

7. See reference 2.

Carvalho, Carolina Rago Frignani and Ligia Santi Lupo. As Florencia Almansi, Jorge Martín Motta and Jorgelina Hardoy report for Buenos Aires, the population living in "slums" and informal settlements grew by 50 per cent between 2001 and 2010. Duque Franco et al. highlight the consequences for São Paulo's COVID-19 mortality rate, which is 10 times higher in the lowest-income areas. In the previous issue of the journal, Andreasen et al.<sup>(2)</sup> report that in Africa, formal land delivery channels meet under 10 per cent of the demand. Also in the previous issue, Esmail and Corburn<sup>(3)</sup> draw on research in Kigali to argue that spatial informality is increasingly related to exclusionary visions of modernization.

Informal housing construction has slowed down in most major urban centres (due to difficulties in accessing land), but the process is ongoing in smaller towns, as shown in the previous issue by Adam<sup>(4)</sup> for Bahir Dar, and in this issue by Faraz Hassan, Emma Grant and Sophie Stevens for Hawassa, Ethiopia. Samwel John, Gordon McGranahan, Mwanakombo Mkanga, Tim Ndezi, Stella Stephen and Cecilia Tacoli also describe this for Mwanza, Tanzania.

There is not a binary distinction between informality and the formal realm, however. Every paper here refers to government involvement, whether in supporting housing acquisition (legally or illegally) or obstructing household efforts. John et al. show how the Tanzanian government accepts, manages and legalizes some aspects of informality, while Baraka Mwau and Alice Sverdlík describe more informal government involvement in Nairobi.

Social reproduction is about everyday activities, but also about the larger social forces that may reproduce injustice and inequities. Many of the papers document the multiple forms of discrimination that surface in the context of housing. The paper by Hassan et al. describes the difficulty faced by women in securing safe accommodation in Hawassa, Ethiopia. Charlotte Bonnet, Erik Bryld, Christine Kamau, Mohamed Mohamud and Fathia Farah describe similar discrimination in Mogadishu. In Mathare (Nairobi), Mwau and Sverdlík find it is socially unacceptable for young women to set up independent households; young men are encouraged by tradition to establish their own households but, perceived as a poor risk by landlords, also struggle to find accommodation, as do people with disabilities. Ethnicity is also a factor, and discrimination extends to internally displaced people (IDPs) in Mogadishu. Tomer Dekel points to the role of xenophobia in the context of eviction. COVID-19 has shed an especially harsh light on existing disparities, and, as Wilkinson illustrates, is exacerbating the structural discrimination already faced by billions of inadequately housed people globally.

### III. COMMODITY

Housing is a business opportunity for some, an important asset for others, and for yet others, an obstacle that challenges adequately supported social reproduction. Households regularly spend over 25 per cent of their incomes on housing.

For most low-income urban residents, formal housing is out of reach. Tipple<sup>(5)</sup> claims that the cheapest formal house in sub-Saharan Africa costs US\$ 10,000. Mwau and Sverdlík note that only 10 per cent of Kenya's population can afford this without a subsidy.

Affordability is not a simple calculation. In the previous issue, Jones and Stead<sup>(6)</sup> argue that US\$ 10,000 is affordable if no more than 30 per cent of income is spent on housing, but depending on loan interest rates. Their numerous examples, from partners of the social enterprise Reall, illustrate the significance of state intervention in making loans feasible. Most households, however, lack access to finance and depend on savings. In Africa, housing is widely financed by personal or family savings, thus limiting what is affordable, as illustrated by Andreasen et al. for Tanzania; Akunnaya Opoko, Adepapo Oluwatayo, Baya Amole and Ekundayo Adeyemi for Nigeria; and (in the previous issue) Culwick and Patel for Cape Town.

While housing is commodified in all the papers considered here, opportunities also reflect political interests. In Latin America, Ferreira et al. explain how the devolution of responsibilities following democratization underpinned improvements in tenure security, as well as access to housing and services. But even here, substantial challenges remain.

The real estate market in low-income settlements gets attention here in several papers. Opoko et al. explore land transactions in Lagos and find that 60 per cent of their interviewees – all of whom bought land or buildings – earned less than US\$ 114 a month. Many transactions are facilitated by brokers (Adam for Bahir Dar, Ethiopia; Andreasen et al. for Dar es Salaam and Mwanza, Tanzania; Opoko et al. for Lagos, Nigeria). There is extensive evidence of the trading of informal land. John et al. write about the recent emergence of land markets in Dar es Salaam and Mwanza, while Opoko et al. consider the complexity of market transactions and the many actors involved.

As households become more affluent, they have multiple reasons to acquire land. The insecurity and poor quality of rented accommodation make freehold ownership attractive. Increasing land prices create opportunities for asset accumulation and speculation. When assets are tied up in land there is minimal risk of theft.<sup>(7)</sup> And housing expansion provides new opportunities (for

8. van Noorloos, F, L R Cirolia, A Friendly, S Jukur, S Schramm, G Steel and L Valenzuela (2020), "Incremental housing as a node for intersecting flows of city-making: rethinking the housing shortage in the global South", *Environment and Urbanization* Vol 32, No 1, pages 37–54.

9. Scheba, A and I Turok (2020), "Informal rental housing in the South: dynamic but neglected", *Environment and Urbanization* Vol 32, No 1, pages 109–132.

10. See reference 3.

11. Corburn, J, V Agoe, M Asari, J Ortiz, R Patterson, J Wairitu, J Kilmani, K Nyambuga, G Githiri, J Makau, J Weru, P Njoroge, K Kairuki, P Ngau, L Walthert, M Mutinda and M Kano (2017), *Mukuru, Nairobi, Kenya: 2017 Situational Analysis*, Muungano Alliance, Nairobi.

some) with rental incomes. John et al. describe the processes involved in peripheral informal neighbourhoods, with "pioneer" settlers securing plots and building shacks on land zoned for agriculture. Informality lowers costs, and rooms are added when finance is available (van Noorloos et al. in the previous issue<sup>(8)</sup>; Opoko et al.; and Justin Visagie and Ivan Turok).

John et al. differentiate between plots purchased for rental income, and those for buyers' own use. Some families accumulate multiple properties. Most self-builders in the Tanzanian study (Andreasen et al.) own more than one plot and develop single-storey rooms for rental income.

Several papers highlight the intensified commercialization of the rental sector, which is also in flux. In the previous issue, Scheba and Turok<sup>(9)</sup> summarize the relative lack of attention to the rental sector. They go on to discuss backyard renting in Delft South, Cape Town, where low-income formal housing is consolidated by state-financed housing subsidy development, with increasing commercialization in recent years. Despite constraints, some owners sell to developers who demolish the original house and build a new two-storey structure. The increasing professionalism of landlords reflects a transition from solidarity relations during apartheid towards market-based relations. Demand comes from rising numbers of lower-middle income black tenants seeking affordable accommodation. Culwick and Patel's study of households benefitting from the government housing subsidy demonstrates this phenomenon in Gauteng Province. Twelve per cent of households in their research areas have rental income, compared to 3 per cent in the comparison informal settlements. The intense rental commodification is also evident in Nairobi, where tenant blocks cost about US\$ 360,000 to construct, with a four-year payback period. Mwau and Sverdluk argue that this rental housing is more profitable than higher-income units, but also note that increasing densities put pressure on infrastructure and services. The papers document a broadly consistent set of rental charges across African towns and cities, with monthly rents appearing to average around US\$ 30 in the studied settlements in Kigali, Cape Town, Hawassa and Nairobi.

As higher incomes permit more housing choice, and as developers respond to market opportunities, a further transition is taking place from informal to formal (at least in terms of homeownership). This is supported by state action to regularize informal settlements and address the demands of higher-income residents, and also by the need for lower-income households using formal finance to purchase formal housing.

The change in status through regularization offers access to public goods (infrastructure and services) in addition to greater security through some form of title. John et al. analyse the process in Tanzania and identify problems faced by low-income landowners (who may need to sell land to afford it) and tenants (who cannot afford to stay on as rents increase). In both Dar es Salaam and Mwanza there are few protections, and women-headed households may be particularly affected. Government subsidies to enhance affordability – as discussed for Latin America by Ferreira et al. – may not benefit the lowest-income households. The vulnerability of informal households is further illustrated by Esmail and Corburn in Kigali,<sup>(10)</sup> where households may risk displacement.

#### IV. COMPETITION

Commodification, where the commodity is scarce, implies competition. Well-located land is a commodity like no other, *the* critical resource. And competition can be especially intense in larger cities. These are some of the relevant aspects of competition:

**Densification.** The pressures to densify in the context of rising land values is a theme repeated across the papers. Mathare is now characterized by both horizontal and vertical densification, and one-third of shacks in Mukuru are now double storey,<sup>(11)</sup> adding to housing costs because multi-storey dwellings cannot easily be built incrementally. Visagie and Turok argue that these higher densities, to yield benefits, must be accompanied by appropriate governance frameworks and investment in infrastructure and services. However, there are obvious challenges. Plot owners can densify buildings, but cannot improve infrastructure and services. And upgrading is expensive if the existing built environment is respected. It requires a strong local community process to ensure ownership, as exemplified by community reblocking in South Africa (as Visagie and Turok show).

**Gentrification.** Rising land values may be led by private individuals making choices about where they seek to reside or to accumulate assets for capital appreciation and/or rental income. John et al. explore how gentrification is happening in Dar es Salaam and Mwanza, identifying winners and losers, and contrasting the gentrification trajectories in each city between inner-city and peripheral urban neighbourhoods. The authors emphasize that gentrification is not inevitable, and settlements may consolidate without this process.

**Displacement and eviction.** Informal urbanization, as Dekel reminds us, is inherently tied to threats of eviction, which takes place when competition is acute and vulnerable residents are

12. Cabannes, Y and Ö S Göral (2020), "Land disputes on the outskirts of Istanbul: a unique case of legalization amidst demolitions and forced evictions", *Environment and Urbanization* Vol 32, No 1, pages 69–88.

13. See reference 4.

unprotected. In Mogadishu, low-income households and IDPs are deliberately moved into neighbourhoods to establish economic activities, and then pushed out as land values increase (Bonnet et al.). In the previous issue, Cabannes and Göral<sup>(12)</sup> illustrate eviction threats in Istanbul, where population growth, economic growth and the political vision of Istanbul as a global city have resulted in the destruction of older neighbourhoods, rising land prices and land speculation. Adam describes how governments use expropriation to acquire the land of longstanding informal settlement dwellers for "public interest"-related developments.<sup>(13)</sup>

**Government upgrading programmes** can protect informal landowners and help secure the rights of residents. Access to loan finance and subsidies help to make this process more affordable. Tenants, however, are less likely to be protected by this managed process of land formalization.

**Planning**, whether involving land within neighbourhoods, between neighbourhoods or at city scale, is a public good, adding value to the land. Visagie and Turok argue that many upgrading programmes are undermined because they give insufficient attention to the settlement's internal layout and links to the rest of the city.

Ferreira et al. summarize the potential of planning in a range of contexts across Latin America with notable positive experiences in São Paulo, Medellín and Bogotá. Planning adds value for those occupying land, and generates public revenue through taxation related to planning gains. In Medellín and Bogotá, these funds have supported the expansion of the transport-related infrastructure.

**Standards and regulations** and their enforcement are a further public good. This may seem naïve to the many informal settlement dwellers who have been penalized for contravening regulations. But the fundamental problem here is inappropriate regulations and the lack of accountability of those enforcing them. Visagie and Turok remind us that standards, often a colonial legacy, may be both unaffordable and inappropriate, with low-income households bearing a disproportionate share of the costs.

## V. WHAT CAN BE DONE – IMPROVING THE OPTIONS

Processes surrounding housing for the urban poor can exacerbate inequalities and contribute to absolute deprivations, and good housing solutions are fundamental to countering these powerful structural drags.

### a. Government involvement

Local government is recognized in several papers for its role in urban planning and provision (see Visagie and Turok, Cabannes and Göral, Ferreira et al. and Almansi et al.), although distribution of responsibility between central and municipal governments can vary. Several models of state support are possible:

**Formal titling** is recognized in several papers for enhancing the value of individual plots and the one-off capital gain for those who can verify their claim. The downside can be the subsequent rise in prices, which may result in displacement (Ferreira et al.). Andreassen et al. examine (in the context of Tanzania) de Soto's thesis that land – once formally titled – will act as collateral to facilitate urban economic development.<sup>(14)</sup> They conclude that de Soto fails to appreciate some advantages of the informal housing system, although they also recognize this may reflect the relative security of informal land in their study locations. Ferreira et al. also critique these titling programmes, describing a Peruvian programme that failed to deliver the anticipated increase in lending and benefits for livelihoods and enterprise development. They explain that formal financial institutions do not want low-income housing as collateral. Households, moreover, can be reluctant to borrow because of perceived risks of repossession.<sup>(15)</sup>

Cabannes and Göral argue that the vulnerabilities of individual tenure can be addressed through forms of collective land tenure that pre-empt speculation and ensure that low-income households do not sell in a crisis.<sup>(16)</sup> Options facilitated by national government are key – as described for Namibia, in the previous issue, by Delgado et al.<sup>(17)</sup> The principle there was affordable progress towards regulatory compliance, enabling existing residents to remain in situ with tenure security.<sup>(18)</sup> Ferreira et al. describe a Uruguayan example, where government policy reforms in 1969 catalysed more than 300 cooperatives, providing hundreds of thousands of housing units built in well-located areas.

**Financing:** In various financing models, national government plays an essential role, setting the frameworks for land policy and planning, providing infrastructure and services, and enabling governance, accountability and equity. Culwick and Patel illustrate both the potential and the drawbacks of the South African government subsidy. While providing 3 million dwellings, this programme has also been fraught with problems. More recent housing developments in Gauteng have tried to address these problems, but have not made essential transport investments or

14. See reference 2.

15. See reference 2.

16. See reference 12.

17. Delgado, G, A Muller, R Mabakeng and M Namupala (2020), "Co-producing land for housing through informal settlement upgrading: lessons from a Namibian municipality", *Environment and Urbanization* Vol 32, No 1, pages 175–194.

18. Ministry of Land Reform (2016), *Guide to Namibia's Flexible Land Tenure Act, 2012* (Act No. 4 of 2012), available at <https://www.giz.de/de/downloads/giz2018-0105en-guide-namibia-flexible-land-tenure-act.pdf>.

19. See reference 17.

20. Mwau, B, A Sverdlik and J Makau (2020), *Urban Transformation and the Politics of Shelter*, working paper, International Institute for Environment and Development, available at <https://pubs.iied.org/10876IIED/?a=B+Mwau>.

21. Kariuki, J (2020), "300,000 scramble for 228 low-cost housing units", *The Nation*, 18 June, available at <https://www.nation.co.ke/kenya/news/300-000-scramble-for-228-low-cost-housing-units-732126>.

22. See reference 17.

23. See reference 3.

24. See reference 12.

25. SDI is a network of federations of shack and slum dwellers and their support NGOs that is active in 33 countries across the global South. <http://knowyourcity.info>.

26. See reference 8.

provided *high-quality dense neighbourhoods*. In South Africa the preferred housing form is the single-storey detached house, which leads to distant segregated neighbourhoods and high transport costs to formal employment. The programme has also promised, but failed, to *deliver on participation*, and is dominated by new build, ignoring the far more cost-effective potential for upgrading informal settlements (as Delgado et al. show<sup>(19)</sup>). Many people, not entitled to subsidies, have been excluded from redevelopment, including non-citizen migrants. Those who *do* secure access to well-located acceptable subsidy housing, however, have significant needs addressed.

*An alternative model* for state support is Mumbai's Transferable Development Rights (TDR) model, through which money made by commercial developers of high-income accommodation subsidizes housing for those living in "notified slums". SDI's Indian affiliate has made good use of this opportunity through its nonprofit construction arm, SSNS (or SPARC Samudaya Nirman Sahayak), constructing over 6,500 dwellings. The Ethiopian government, in a third model, has built apartments to sell to low-income residents (Hassan et al.). There have been problems with affordability, however, a common issue in government projects. In Kenya, while the new Affordable Housing Programme is a pillar of the Kenyan presidency, it is unlikely to be affordable;<sup>(20)</sup> the purchase price of the cheapest one-room unit is set at the equivalent of nearly US\$ 10,000 with a 10 per cent deposit.<sup>(21)</sup>

*A fourth model* is offered by Latin American governments, which provide soft loans to collectives and individuals to both construct and improve housing. Colombia and Brazil have notable experiences offering integrated development. Even in this region, however, policies are based on property ownership, with few cases of support for social renting (Ferreira et al.).

*A fifth model* is co-production, which extends the shared decision-making of participatory budgeting to shared implementation of improvements. Delgado et al. describe this approach in Gobabis, Namibia,<sup>(22)</sup> where it is supported by the municipality and Namibia's SDI affiliate. A flexible government land tenure policy and modalities for co-producing infrastructure and services have led to incremental improvements with increased affordability. The authors estimate that it has cost US\$ 1,000 per household for benefits that would cost about US\$ 5,800 if commercially contracted. Visagie and Turok describe the spatial reconfiguration applied by SDI in South Africa. "Reblocking" is required in many upgrading processes, and careful negotiations are necessary among residents for plots to be moved and infrastructure installed. A government willing to amend standards, drawing on residents to work with professionals on existing regulatory frameworks, can facilitate this.

Almansi et al. report on a co-production intervention in Buenos Aires where such methods have addressed longstanding resident mistrust of government.

## **b. Citizen housing initiatives to challenge state neglect and anti-poor policies**

Evictions, or other forms of displacement, must be avoided. Esmail and Coburn<sup>(23)</sup> recognize that residents become active, claiming citizenship, as they defend their informal properties, and acknowledge the risks residents face when contestation of displacement and compensation is seen as a threat to authority rather than a legitimate grievance. The ways governments manage resistance to eviction are also evident in Cabannes and Göral's account from Istanbul,<sup>(24)</sup> where a lack of transparency about court orders was used to avoid legal challenges by those facing eviction.

The vulnerabilities facing residents of individual settlements are one reason that networks like SDI argue for the need to map all of a city's informal settlements,<sup>(25)</sup> since understanding the aggregation of spatial informality enables more effective interventions.<sup>(26)</sup> Visagie and Turok also emphasize that without a city-wide perspective, infrastructure improvements cannot be understood or implemented. SDI affiliates invest in city-wide processes for their political benefits as well, allowing organized residents to strengthen solidarity and push for appropriate state actions.

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