Community-led housing in the global South

Benefits, blockages and ways forward

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About World Habitat

World Habitat works to identify, showcase and promote solutions to respond to housing challenges and make housing a right for everyone. Through peer exchanges and our networks, as well as initiatives like the World Habitat Awards organised in partnership with UN-Habitat, World Habitat brings people and ideas together and highlights innovative, outstanding and sometimes revolutionary housing ideas, projects and programmes from across the world. Its programs also focus on ending homelessness and supporting community-led housing models.

The global housing crisis is exacerbated by the commodification of housing and persistent informal settlements. This has prompted communities to take collective action through community-led housing (CLH). CLH is a collective, non-speculative process where the residents themselves design, build and manage housing, prioritising social needs over profit. But despite its proven benefits — enhancing quality of life, social inclusion, economic access, environmental sustainability and governance — CLH remains undervalued by policymakers and funders. This report is based on over 100 sources and case studies from Zambia, Malawi, Brazil and Nepal. It examines CLH's enablers and barriers, advocating for supportive policies, financial access and partnerships to scale CLH as a viable housing solution.

Contents

Abbreviations

ACFODE	National women's rights movement (Uganda)
ACHR	Asian Coalition for Housing Rights
AWLAH	Advocating Women's Right to Land and Adequate Housing
CAHF	Centre for Affordable Housing in Africa
CCODE	Centre for Community Organisation and Development (Malawi)
CFHHZ	Civic Forum on Housing and Habitat Zambia
CLH	Community-led housing
CLIFF	Community Led Infrastructure Finance Facility
CLT	Community land trust
CMP	Community Mortgage Program, the Philippines
CODI	Community Organizations Development Institute, Thailand
CSSPR	Centre for Security, Strategy and Policy Research (Pakistan)
DFID	Department for International Development (former UK Government department)
FSH	Senegalese Federation of Inhabitants
FUCVAM	Uruguayan Federation of Mutual Aid Housing Cooperatives
FUNDASAL	Salvadoran Foundation for Development and Minimum Housing, El Salvador
GBV	Gender-based violence
IIED	International Institute for Environment and Development
ISSB	Interlocking stabilised soil blocks
MCMV	Minha Casa Minha Vida, Brazil
MNLM	Movimento Nacional de Luta pela Moradia (Brazil)
MOI	Movement of Occupants and Tenants, Argentina
MoUs	Memoranda of understanding
NACHU	National Cooperative Housing Union in Kenya
NCHFI	National Cooperative Housing Federation of India
NGOs	Nongovernmental organisations
POCAA	Platform of Community Action and Architecture (Bangladesh)
SDFN	Shack Dwellers Federation of Namibia
SDI	Slum Dwellers International
SPARC	Society for Promotion of Area Resource Centers (India)
TDR	Transferable development rights
UCLG	United Cities and Local Governments
UN-Habitat	United Nations Human Settlements Programme
UNMP	National Union for Public Housing (União Nacional por Moradia Popular), Brazil

Summary

The treatment of housing as a commodity and the persistence and expansion of informal settlements is failing to fulfil people's housing needs and aspirations. Across the global North and South, this housing crisis has become a priority among a growing number of civil society organisations, as well as across policy, finance and philanthropy actors.

Confronted with the failure of dominant housing models to deliver adequate housing to the world's majority, **many communities are working collectively to produce and manage housing**. Community-led housing (CLH) is the process by which residents and communities play a leading role in the design, construction, provision and/or management of the housing they will live in. With the goal of fulfilling the housing needs and aspirations of its stakeholders, CLH is characterised by its collective nature — placing people and collaboration at the centre — and by the employment of non-speculative mechanisms that prioritise the social function of land and housing over profitability. While CLH models have long existed and provided housing to millions of people globally, many decision-makers, funders and service providers do not yet perceive or prioritise CLH as an appropriate and effective mechanism to tackle the current global housing crisis.

The purpose of this report is to **compile a literature review of the evidence available on the benefits, enablers and blockers of CLH**. The report is part of a project led by the International Institute for Environment and Development (IIED) and World Habitat, in partnership with local and international research and advocacy partners. It involved reviewing more than 100 sources focused on CLH with a particular focus on global South contexts, and input from partner organisations in Zambia, Malawi, Brazil and Nepal. The cases in the literature and the partner reports demonstrate how CLH efforts can help fill the growing gap in housing delivery left by dominant delivery models and provide useful insights into how different movements and organisations engaged in CLH have adapted to obstacles or taken advantage of opportunities to advance their agendas.

Across the world, there is extensive evidence that CLH not only provides an effective solution to the housing crisis that serves both people and the planet, but

that its benefits go beyond making housing systems more inclusive. CLH has the potential of improving the quality of residents' lives and of the built and natural environment, and it can also have impacts on the economic, social and political conditions under which people live. In addition, these benefits manifest themselves at different levels: CLH impacts the individuals and households participating, transforms the communities themselves, and can influence systems and societies more generally.

CLH initiatives have been proven to:

- **Improve the quality of life** of residents by increasing satisfaction with their housing conditions, generating social cohesion and strengthening social ties, providing security of tenure through different forms of collective ownership and management, and preventing evictions.

- **Promote social inclusion** for groups who have been left behind by conventional housing policies and systems. This includes the participation and leadership of women, youth and the elderly, historically marginalised racial and ethnic groups, as well as the incorporation of care structures, measures against gender-based violence (GBV), and the protection of Indigenous land and culture.

- **Result in greater economic inclusion**, providing housing at an affordable price to lower-income communities but also improving communities' access to finance and livelihood opportunities. CLH efforts also effectively leverage community resources to mobilise greater funds from private and non-profit sources, and the government.

- **Deliver improvements in the quality of the natural and built environment** using sustainable construction materials and methods, and providing infrastructure that often extends beyond the community itself. The improvement in housing conditions delivered by these models, paired with the

solidarity and care structures developed, results in increased resilience of the communities — particularly its most vulnerable members — to natural disasters and health and economic crises.

- **Lead to more inclusive forms of governance and decision-making,** from within the communities themselves to the local and national level. Capacities developed through the process also extend to more effective leadership within and beyond the communities. The collective organising that characterises these models also enables communities to better advocate for their priorities, and for other stakeholders to more effectively engage with them in the production of data, the review of policies on housing, and the implementation of participatory decision-making.

The different experiences highlighted in this report show that the extent to which CLH experiences can deliver adequate housing through collective, non-speculative means are determined by a series of factors in each context. These factors can, on the one hand, represent blockers to the promotion, implementation and scaling up of community-led housing. On the other hand, they can serve as enablers for CLH to reach its full potential and deliver on the needs of residents. Developing an enabling environment to deliver CLH effectively and at scale requires addressing key blockers, but the cases and evidence explored in this report suggest that there is no single path to securing all the necessary conditions for the implementation of CLH. Instead, communities and their allies seek creative and pragmatic approaches that have adapted to different contexts and opportunities.

The report identifies three key categories of enablers and blockers and uses evidence from the literature and partner reports to present different mechanisms through which housing systems can be transformed to enable rather than hinder CLH. These include:

- **Organisation and partnerships:**
  - Working with communities to build trust so that the community-led housing efforts are driven by a collective sense of belonging and solidarity
  - Addressing gaps in knowledge and technical capacities, not just within the communities but also among decision-makers and practitioners, to strengthen implementing processes for CLH models
  - Undertaking communication, awareness-raising and sensitisation efforts so that all actors recognise the contribution of CLH to addressing the housing crisis
  - Developing strategies that both seek to reduce lengthy processes that might disengage communities and lay out clear expectations and milestones to maintain community interest and energy in the long run.

- **Policies and frameworks:**
  - Developing laws, mandates, funding criteria or other policies in ways that formally recognise community-led forms of housing as a central element to housing provision
  - Reviewing planning laws, regulations and procurement mechanisms that might hinder the production of community-led housing, and adopting tools that facilitate the provision of housing through collective, non-speculative means
  - Establishing permanent structures for community input, including participatory decision-making and collective data generation, as well as mechanisms to increase transparency and accountability so that communities can actively take part in policymaking related to housing
  - Implementing reforms that make governance systems at the subnational and national levels better equipped to engage with and support community-led housing.

- **Finance, land and resources:**
  - Identifying opportunities to increase community access to land, including the provision of public land or land-sharing agreements, as well as the use of intermediate land titles or the recognition of customary forms of ownership
  - Combining sources of funding, such as revolving funds, community income, cross-financing mechanisms or social assistance to increase communities' ability to mobilise funding for the construction and management of housing
  - Partnering with different financial providers, including banks, government departments and international donors, to develop financing mechanisms that unlock flexible, patient and long-term funding for community-led housing
  - Incorporating community-led housing into broader upgrading and infrastructure programmes to ensure access to basic services and economic opportunities.

As policymakers, civil society, communities, and ethical finance and philanthropic actors seek to respond to the global housing crisis, these steps reflect potential courses of action to incorporate CLH as a component of broader local, national and international plans to address the housing crisis. They also recognise that CLH does not rely solely on community mobilisation, but rather requires efforts from all actors, from government and financial providers to nongovernmental organisations (NGOs) and international organisations. Their active involvement and support through legal and policy reforms, research and data gathering, financing, knowledge sharing and solidarity building, are crucial to enable CLH to be a driver of housing solutions.

1

Introduction

1.1 Addressing the global housing crisis

Globally, housing systems have fallen short of securing adequate housing for all. While 2.8 billion people experience some form of housing inadequacy, housing policy is increasingly shaped by market forces that prioritise profit over the fundamental right to adequate shelter. This trend has led to a rising risk — and, for many, the reality — of displacement and worsening living conditions. In most countries, housing options are limited to narrow views that primarily focus on home ownership and exclusionary rental models that are often unaffordable for or discriminate against low-income populations and historically marginalised groups.

In response to the housing crisis, many communities are coming together to develop housing models that address these challenges and offer secure living environments, seeking to better respond to people's realities, needs and aspirations. Community-led housing (CLH), known under many names with varying definitions (see Box 1), serves as a broad term encompassing housing models where **residents and communities play a leading role** in the design, construction, provision and/or management of the housing they will live in.

This paper places a particular emphasis on two key characteristics across CLH models. The first is **the collective nature** of the housing processes. By placing individuals and their communities in the driving seat, these forms of housing seek to meet the specific needs of local populations, notably those who have been historically left behind by conventional housing policies and programmes. Secondly, the employment of **non-speculative mechanisms** of housing finance, production and management prioritise the social

function of land and housing over their profitability, to ensure affordability and adequacy of housing in the long term.

Addressing the global housing crisis has become a policy priority for most societies across the world, even shaping electoral outcomes (Al Jazeera News, 2024; Baptista and Felix, 2024). On the international stage, numerous processes are increasingly recognising the urgency of delivering adequate housing to accomplish the 2030 Agenda and rebuild trust in institutions. Following the adoption of two resolutions on housing in 2023 (Resolution 2/7 on Adequate Housing for All, and Resolution 2/2 on Accelerating the Transformation of Informal Settlements and Slums by 2030), the United Nations Human Settlements Programme (UN-Habitat) established the Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All in 2024 as a space to galvanise action for housing (UN-Habitat no date). Local and regional governments, particularly through the mobilisation of the United Cities and Local Governments (UCLG) network, have been strongly calling for centring housing in a renewed social contract, particularly in the lead-up to the upcoming United Nations World Summit for Social Development to be held in November 2025. These openings of political will to advance solutions to housing provide an important opportunity to demonstrate how CLH can play a key role in reviewed housing plans and strategies.

Nevertheless, few political, policy or financing actors know of, perceive or prioritise CLH as an appropriate and effective mechanism to successfully address housing inadequacy and urban inequalities at scale. This means that current policies and strategies to provide housing either overlook or significantly hinder the impact and scale of CLH efforts, generating a missed opportunity to advance the right to housing for

BOX 1. DEFINING COMMUNITY-LED HOUSING

Community-led housing (CLH) processes are also referred to as collective housing, social production of habitat, collective tenure systems, non-market housing, cooperative housing or self-help housing, among other terms. There is no universal, standardised definition of community-led housing. World Habitat defines CLH as "an umbrella term for housing models in which residents and communities have central roles in the development and management of where they live" (World Habitat no date). Similarly, the CoHabitat Network's definition of CLH is "a process by which residents organise collectively to build their human settlements from the bottom up. Together they plan, finance, build, manage and improve their habitat" (CoHabitat Network no date) Key characteristics shared across the different forms of CLH include:

- **Residents in the driving seat:** As the name implies, CLH efforts involve the active participation of the residents who will inhabit the housing being built, and who can shape the housing solutions that are best adapted to their needs. Beyond production, the community is also involved in the long-term management of housing.

- **Principles of solidarity and cooperation:** Through community savings, collectively mobilising resources and collaborating in the production of housing, CLH initiatives are underpinned by the principles of solidarity and the promotion of a spirit of cooperation, fostering social cohesion.

- **Affordability:** CLH efforts seek to build housing that is affordable, usually with a focus on low- and middle-income communities. Many CLH initiatives include mechanisms to ensure that this affordability is permanent, thus preventing processes of housing financialisation.

- **Collective stewardship:** Though this might take different forms, ranging from collective land ownership to the collective management of housing, the community in CLH initiatives owns or manages the homes.

- **Advancing the right to adequate housing:** When dominant housing models fall short of delivering adequate housing, communities come together to improve their housing conditions and address the key components of the right to housing, including affordability, security of tenure, availability of services, habitability, accessibility, location and cultural adequacy.

Source: OHCHR and UN-Habitat (2014).

all. This report seeks to speak to some of the current key windows of opportunity, particularly in the international arena, to provide evidence and reflections that can inform and transform the way policymaking stakeholders think of and work with community-led processes of housing production.

1.2 Background of the project

This report is part of a research and advocacy project that seeks to promote the conditions for key actors in civil society, policy, finance and philanthropy to engage with CLH as a feasible and effective solution to respond to housing needs while delivering the social and environmental outcome for our cities and our planet to thrive. The project is led by the International Institute for Environment and Development (IIED) and World Habitat, in partnership with local and international research and advocacy partners. The research and activities conducted under the project aim to build on

the outstanding work that housing justice movements have done for decades to advance fairer and more sustainable housing systems, and to offer additional spaces to highlight their efforts and strengthen collective action at national and international levels.

The project includes two main research components. Partner reports explored specific case studies across the world. These included cases in Brazil (Catalytic Communities), Malawi (Centre for Community Organisation and Development or CCODE), Zambia (Civic Forum on Housing and Habitat Zambia or CFHHZ) Nepal (Lumanti Support Group for Shelter), Switzerland (UrbaMonde) and Slovenia (Zadrugator).[1] This report complements these studies, analysing the evidence presented in them with a broader overview of the literature on CLH. The report also builds on the inputs and knowledge shared by partners during a meeting of the CoHabitat Network, which took place in Geneva in October 2024 (IIED, 2024).[2] Through this research, the project has mapped the wide range of **benefits** of community-led forms of housing

and analysed the key **enablers and obstacles** in policy and finance that either facilitate or prevent the implementation of CLH. In doing so, the aim is to shed light on the conditions that will allow CLH initiatives to reach their full potential in addressing housing needs.

1.3 Purpose and scope

The purpose of this report is to compile a literature **review of the available evidence** on the benefits, enablers and blockers of community-led housing. The report is the result of the review of over 100 sources focused on CLH belonging to both academic sources (such as peer-reviewed journals) and grey literature (including reports and case studies from organisations implementing or advocating for CLH at the local, national and international level). Sources that have not been reviewed for this exercise but nevertheless contain valuable information on CLH efforts include legal and policy documents around specific policies or CLH programmes, evaluation reports developed by community-based organisations for internal purposes or as reporting mechanisms for national and international supporting partners, and donor evaluation reports, among others.

This literature review has made the conscious choice to **focus on global South contexts** for numerous reasons. Evidently, the housing crisis is not limited to a specific region or to countries of a specific income level. Housing inadequacy and unaffordability, insecure tenure, the criminalisation of low-income populations, and legacies of discriminatory policies are a reality for the world's majority, in a context where housing systems are designed to serve a privileged few who are also not bound by national frontiers.

The focus on global South contexts seeks to contribute to efforts to systematise knowledge on typologies and benefits of CLH efforts that have been less extensively documented than in the global North, and where data has in general been less available. The report highlights and relies heavily on the longstanding work of documentation and analysis of influential partners such as the Habitat International Coalition, the CoHabitat Network, the Asian Coalition for Housing Rights (ACHR) and Slum Dwellers International (SDI). The partner reports have also sought to capture the experiences of these networks through some of their members in Brazil, Zambia, Malawi and Nepal. This literature review celebrates these efforts, while seeking to identify ways in which the global housing justice movement can address data and knowledge gaps in the future.

The focus on the global South also seeks to narrow the scope of this report's analysis, focusing on the role of CLH as a policy response in situations where the mixture of quantitative and qualitative deficits in housing is particularly profound, and where institutional and political challenges have resulted in the proliferation of informality. In these contexts, while dominant housing policy responses have continued to focus on conventional, market-driven approaches, the vast majority of housing is provided by smaller-scale or individual providers, often through community-led mechanisms, who nevertheless do not have access to adequate legal, financial or capacity resources needed to effectively provide housing solutions at scale (Frediani et al., 2023). Advancing CLH as a key policy solution to the housing crisis becomes particularly relevant in this situation, but documenting and analysing the diversity of interventions and solutions developed in such contexts also provides valuable information and lessons learnt for housing justice movements globally.

Finally, the report is being published at a time when numerous efforts are being undertaken to review and update responses to housing deprivation, notably the passing of the UN-Habitat resolutions on Adequate Housing for All and on Accelerating the Transformation of Informal Settlements and Slums by 2030. The report hopes to point to ways in which CLH can contribute to the successful implementation of these efforts, bridging local experiences, priorities and knowledge with national and international political momentum for change.

1.4 Structure of this report

Following the introduction in Section 1, Section 2 explores the existing literature on the **benefits of community-led housing**. This review exercise demonstrates that there is extensive evidence that CLH not only provides an effective solution to the housing crisis that serves both people and the planet, but that its benefits go beyond making housing systems more inclusive. CLH has the potential of improving the quality of residents' lives and of the built and natural environment, but can also have impacts on the economic, social and political conditions under which people live.

Section 3 then draws from the literature as well as the partner reports to understand the **conditions for enabling community-led housing**. The different experiences highlighted in this section show that CLH experiences are determined by factors that can either enable or block the ability of communities to deliver housing through collective, non-speculative means. It identifies three key areas of transformation (organisation and partnerships; policies and frameworks; and land, finance and resources), and proposes some ways forward to overcome obstacles and develop policies, partnerships, and legal and financing mechanisms conducive to the promotion of CLH.

2

Benefits of community-led housing

Throughout the world there are examples of CLH, delivering housing at impressive scales. Many cases have become well known. For example, the Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) provides housing to 3% of Uruguay's population. Thailand's Community Organizations Development Institute (CODI) programmes have covered 1.05 million households (Boonyabancha, 2024) and are present in all 77 provinces in Thailand across 570 cities (Boonyabancha and Kerr, 2018). In India, the National Cooperative Housing Federation of India (NCHFI) represents more than 100,000 cooperatives with seven million members that had by 2011 built 2.5 million homes. Similarly, in Pakistan, more than 2,680 cooperatives are responsible for building more than 2.27 million homes (Bredenoord and Quinonez, 2023). Sometimes these organisations have been able to deliver even more than what was originally projected (Bredenoord et al., 2014). They can also be very popular: in the Philippines, the Community Mortgage Program (CMP) is the most adopted programme by local governments and has partnered with over 80 nongovernmental organisations (NGOs) to deliver housing (Teodoro and Rayos Co, 2009). In Zimbabwe, the Homeless People's Federation has established numerous memoranda of understanding (MoUs) with local authorities to deliver housing for low-income populations (Shand, 2018).

Beyond the production of housing, studies on CLH demonstrate that these forms of mobilisation and partnership provide benefits beyond the impacts on housing systems. These benefits range from improved social cohesion and a sense of belonging in the communities to economic empowerment and changes in democratic structures. These also manifest themselves at different scales: community-led forms of housing production benefit the individuals and the households that engage in them, but they also transform the communities overall and have impacts on society in general beyond the communities engaging in the efforts directly.

As outlined in Table 1 and Figure 1, studies on CLH in the global South have provided concrete evidence and proof of many of these benefits, though to varying degrees. The literature explored here provides detailed accounts of the ways in which CLH advances social cohesion, community empowerment, capacity-building and leadership both within and beyond the housing efforts. There are examples of the inclusion of historically marginalised groups in these efforts, and reflections on how the relationships and capacities built through the processes also contribute to more sustainable and resilient communities. While not as extensive, the literature also presents sound evidence on the potential economic benefits of CLH, including in the reduction of costs and the financial inclusion of previously excluded populations.

Table 1. Benefits of community-led housing

	INDIVIDUAL/ HOUSEHOLD	COMMUNITY	SOCIETY
Quality of life			
Satisfaction	Satisfaction of residents with home quality	Housing that is better adapted to community needs	Improved quality of life in cities
Social cohesion	Sense of belonging	Conflict resolution	
Security	Protection from evictions	Permanence	
Social inclusion			
Gender	Access to housing for women	Women's leadership Care structures	Combating social norms around women's leadership and GBV
Age	Access to education	Intergenerational dialogues	Solutions for access to housing for young people
Ethnicity, race and Indigenous groups	Access to housing for specific groups	Promotion of Indigenous principles	Restoration of Indigenous land
Economic inclusion			
Affordability	Lower housing prices Reduced expenses	Reduction of construction costs	Reduction in rent burden
Financial inclusion	Access to credit and insurance funds	More favourable financing terms	Housing programmes for the lowest income groups
Livelihoods	Income-generation opportunities	Access to economic opportunity	Solidarity economy
Effective use of resources	Investment in housing improvements	Leveraging funds from partners	Reduced costs of neighbourhood servicing
Quality of built and natural environment			
Sustainability	Education on sustainability	Use of sustainable building materials	Greater awareness of green building technologies and sustainable urban planning
Infrastructure	Quality of housing units	Community social infrastructure (schools, churches etc)	Infrastructure use beyond community
Resilience to crises	Support to vulnerable communities	Community environmental infrastructure	Societal responses to health crises/natural disasters
Agency and empowerment			
Education and capacity-building	Access to education and training	Legal training and rights awareness	Better prepared labour force / citizen engagement
Local governance	Increased access to funding	Changes in urban zoning and enabling environment for CLH Use of community-led data	Transformation of laws Addressing systemic inequalities in housing
Democracy	Awareness of rights	Use of democratic decision-making	Representation of CLH members in formal policy spaces

Source: Compiled by authors

Figure 1. Benefits of community-led housing

While there have been quantitative studies demonstrating some of these impacts, the majority of literature on CLH is qualitative, providing detailed accounts of the political navigation required for its implementation and the ways in which residents have engaged in partnerships. Longitudinal studies on the long-term effects — notably economic — are limited and offer an important space for further research. This is inevitably tied to a lack of data in global South contexts and constraints that have often not been present in literature in the global North where data on economic and demographic characteristics over the long-term are more readily available.

It is important to note that not all community-led initiatives result in these benefits. Some collective housing projects either do not actively seek to provide some of these benefits or fail to deliver on them due to different blockers that will be explored in Section 3. This review instead seeks to present an overview of all the potential interpretations of CLH, and of the diversity of solutions and benefits that these approaches can provide. This versatility of responses is one of the greatest strengths of community-based approaches, as they can adapt to the different needs and aspirations of the population.

2.1 Quality of life

Much of the literature on CLH emphasises the change in residents' perceptions of their living conditions. Many of these forms of improvement are subjective but are nevertheless captured by surveys and other forms of storytelling. They are also related to the other — sometimes more material — improvements that will be explored further below. Three key areas include the satisfaction of residents with their homes, the sense of belonging and social cohesion, and security, notably through the prevention of evictions.

2.1.1 Satisfaction of residents

Whether through surveys, case studies or interviews, studies of CLH point to the **satisfaction of residents with their new homes** and communities as an important strength of CLH processes. Some surveys show levels of satisfaction that reach 84% in Mauritania (UrbaMonde et al., 2021a), or 90% in Peru (Rodriguez and Zapata, 2023) and Argentina (Pedro et al., 2020). A survey of residents of cooperatives in Kenya showed that satisfaction had increased by 60% (Reall, 2021). Some of the improvements associated with this increased satisfaction include better roofs and floors,

additional rooms, the replacement of doors or windows (Weru et al., 2017), and improvements associated with better ventilation or natural lighting among others (Rodriguez and Zapata, 2023).

In addition to improving the quality of homes, a crucial characteristic of CLH is that, in involving the communities from the beginning in the design of the housing, these homes are **better adapted to the needs of the communities**. For example, in many cases residents were satisfied with the ability to adapt their homes to start new businesses (Weru et al., 2017). Furthermore, residents can achieve improvements in a more effective way. According to one CoHabitat study, the level of quality of life produced in an ecovillage in Colombia — including nature, healthy food, security, care structures and technical skills — would have cost each household 20 times more money than what they invested "if they had sought to generate it individually" (CoHabitat Network, 2021).

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2.1.2 Social cohesion

A great emphasis of advocates of CLH is the way in which collective mobilisation to produce housing **generates social cohesion** and strengthens social ties. In CLH, the process is perhaps as meaningful as the outcome of housing units built, as households in communities come together for common goals. Notions of unity and partnership underpin these efforts, usually very explicitly: in Senegal, UrbaSEN's slogan is '*mbolo moy dole*' (united we stand) (Quintas and Oswald, 2023).[3]

In Thailand's Baan Mankong programme (meaning 'secure housing'), residents who participated in a survey associated the initiatives not just with improved housing but also stronger cohesion in the community (52% of respondents). Many also pointed to increased pride and self-esteem (35.25%) and stronger family relations (34.43%) as benefits of the programme (ACHR, 2022). In a survey of a CLH initiative in Argentina, 80% of residents described living in good relationships with the communities, and members of the Akiba Mashinani Trust in Kenya also claimed a strong sense of ownership (Pedro et al., 2020).

Social ties in CLH are also a result of the other benefits of CLH, which will be further explored in this section (including care structures, a solidarity economy and participatory decision-making). An important one to mention, however, is the incorporation of **conflict resolution and mediation** in many initiatives. These efforts can support the communities themselves as well as their relationship with authorities and other partners. An example is Kenya's Muungano wa Wanavijiji, the Kenyan federation of slum dwellers, which held mediation forums with communities to support upgrading that also prevented violence (Lines and Makau, 2018).

2.1.3 Security

CLH offers an alternative to discriminatory or punitive approaches to low-income or collective housing. When these practices are embraced by society and authorities, they **provide security to many households** who are otherwise excluded or even criminalised due to their lack of incomes or their social identities. This allows CLH to also contribute to fulfilling the security of tenure component of the right to adequate housing.

Examples of CLH demonstrate that security of tenure doesn't necessarily require — or is not necessarily guaranteed by — private property titles, but can be achieved in different ways, through a process of negotiating with institutions, neighbours and other actors. While sometimes these negotiations might come after confrontation or occupation, they can also be a result of improved, more constructive relationships between the different housing-related actors in society, through the help of collective activities such as the mapping of community necessities to present organised demands to local authorities and focal points for negotiations, and offering opportunities for improvement of the built environment (Castán Broto et al., 2022). Families that could have been or were formally evicted are then given the opportunity to lead the process of building their own homes (Quintas and Oswal, 2023).

Security in moments of crisis for these communities has been particularly important. For example, during COVID-19, in a survey conducted by UrbaMonde, an NGO that promotes the social production of habitat locally and internationally, participants in housing cooperatives or community land trusts (CLTs), "were the only ones who claimed not to have received any kind of eviction threat or […] be evicted at all" (Godinho, 2021). In other times, collective mobilisation for housing has impacts across society beyond the communities themselves. A notable case is that of Muungano wa Wanavijiji in Kenya, whose resistance to evictions and

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[3] UrbaSEN is a Senegalese association active in the deprived neighbourhoods of Senegal. See https://urbasen.org

24 land cases in court from 1996 to 1997 led to the state announcing a moratorium on forced evictions and a considerable reduction in forced evictions in the country (Lines and Makau, 2018).

While preventing evictions is a very visible outcome of some CLH efforts, these can also result in longer-term security by **allowing residents to remain in place**. In the Solanda project in Quito, Ecuador for example, surveys show that 80–90% of the original Solanda residents continue to live there, and the project has also grown from 15,000 in 1986 to over 80,000 (Bredenoord et al., 2014). Concrete evidence like this, however, is difficult to find. A possible proxy is the length of existence of many of these initiatives, notably in Latin America. The most known is FUCVAM cooperatives in Uruguay which came together in the 1970s, but other examples of long-standing initiatives include Copevi in Mexico (60 years), the Salvadoran Foundation for Development and Minimum Housing (Fundación Salvadoreña de Desarrollo y Vivienda Minima or FUNDASAL) in El Salvador (57 years), Unión de Cooperatives Tosepan (45 years) and Cosechando Juntos lo Sembrado (41 years) in Mexico, Fuprovi in Costa Rica (36 years), and the Movement of Occupants and Tenants (Movimiento de Ocupantes e Inquilinos or MOI) in Argentina (34 years) (HIC-AL, 2017). This is also the case with some projects such as the Community Mortgage Program (CMP) in the Philippines that, among others strengths, has demonstrated that "CMP initiatives are also important for social relationships, as neighbourhoods formed over the years are essentially retained and physical dislocation is kept to a minimum" (Teodoro and Rayos Co, 2009).

2.2 Social inclusion

In a wide range of contexts, CLH has been pursued as a response to the marginalisation of specific groups in society, offering solutions to provide shelter to those who have historically been left behind by conventional housing policies. The benefits of CLH are therefore closely tied to its ability to respond to the needs and aspirations of different groups. In doing so, it has also demonstrated an opportunity to develop housing models that effectively respect and respond to cultural identities, allowing for the pursuit of the culturally adequate principles embedded in the right to adequate housing.

The social inclusion elements of CLH are transversal and therefore will also be associated with other benefits, but a large part of the literature looks directly at the relationship between CLH and specific groups. The greatest amount of evidence for this is around the inclusion and empowerment of women, but there are also examples of the ways in which young people and Indigenous communities have employed collective forms of housing to reclaim rights. Less evidence is available for the inclusion of other groups, such as people with disabilities, older populations, migrants or people from the lesbian, gay, bisexual, transgender, queer/questioning and intersex (LGBTQI+) communities' experiences of CLH.

2.2.1 Gender

A large part of CLH processes results from the mobilisation of women through savings groups or other forms of collective organisation. The **participation of women** in these initiatives, both as regular members and in leadership positions, is one of the greatest strengths of CLH. Some initiatives are dedicated exclusively to women, such as Nepal's Community Women Forum (Quintas and Oswald, 2023). In savings initiatives that welcome both men and women as members, women's membership rates can reach as high as 70% in the National Slum Dwellers Federation of Uganda (d'Cruz et al., 2014), 80% in Nicaragua's Multipro and 96% in Senegal's UrbaSEN's Fund (Quintas and Oswald, 2023). The participation of women in these savings initiatives reflects an opportunity for them to access land, housing and decision-making spaces in contexts where historically they have not been granted access, whether due to laws, cultural norms or economic inequalities.

In relation to **access to land and housing titles,** examples range from the women-led cooperative María Auxiliadora Community in Bolivia (World Habitat Awards, 2008), to joint land ownership programmes in Nepal (Ghimire et al., 2024). In addition to access to titles, CLH efforts also allow women to pool funds and support each other in ways that are not available through conventional financial systems, such as traditional banks. When women are organised, they also can more easily obtain capacity-building and legal training that can increase their access to land and inheritance, through programmes such as Advocating Women's Right to Land and Adequate Housing (AWLAH) in Eastern Africa (We Effect, 2021).

Women not only engage in these initiatives: they often **take active part in leadership**. In Uganda's National Slum Dweller's Federation, women make up 60% of the federation's executive council (Siame and Watson, 2022). Similarly, 73% of the leaders in Latin America's Multi-Country Housing and Habitat Programme (Programa Multi-País de Vivienda y Hábitat or VIVHA) are women (We Effect, 2021). When CLH initiatives are accompanied by training in management and leadership, women's leadership increases not only within the projects themselves but also across communities and society. Examples of **increased women leadership** include the 85% increase in women leadership in Sri Lanka after it was incorporated into the bylaws of worker cooperatives (We Effect, 2021), or the 54 female councillors from various municipalities in Senegal who are members of the Senegalese Federation of

Inhabitants (FSH) (Quintas and Oswald, 2023). This is often the result of the activities incorporated into CLH efforts to combat social norms and prejudices against women's participation, such as Uganda's Action for Development (ACFODE, a national women's rights organisation) or the development of tools for gender-mainstreaming such as the ones developed in the Philippines (We Effect, 2021).

In efforts to combat harmful social norms, some CLH initiatives place a focus on **addressing gender-based violence (GBV)**. Sometimes, this is in direct response to the need to provide shelter for survivors of GBV and their families, such as in Zambia where some CLH initiatives have gender desks to assist survivors in accessing shelter or support (Chikumo Mtonga et al., forthcoming). These initiatives can go, however, beyond that to provide spaces for sensitisation and the transformation of cultural norms around GBV. This has happened from Sri Lanka to Uganda, where communities have mobilised to document cases and establish partnerships to develop context-specific responses. Women in the Kakimeki group in Kenya have discussed ways to prevent GBV (Weru et al., 2017), and in Honduras cooperatives have developed a local network of women to serve as legal promoters on GBV and carry out advocacy campaigns (We Effect, 2021). El Salvador's 13 de Enero mutual-aid housing cooperative engaged men in discussions about masculinities and developed guidelines on how to respond in cases of GBV (We Effect, 2021). Once again, the impacts extend beyond the communities themselves. Legal promoters in Honduras also work to advocate for the enforcement of GBV legislation (We Effect, 2021), and in Uruguay the 2019 Law 19.837 establishes guidelines for co-ownership and makes explicit mention of domestic and gender violence as grounds for expulsion of a partner (Cabrera, 2022).

Another important way in which collective forms of housing production incorporate a gender lens is through creative ways of **incorporating care structures** into both the physical layout and management of the housing built. We Effect's work from Paraguay and Argentina to the Philippines provides many examples.[4] Care structures are adapted to the needs of each community: sometimes this involves developing a laundry facility within the community spaces or providing water tanks for households, or coordinating grocery shopping by developing a common market, or creating spaces to care for the sick or elderly family members. In Bolivia, the identification of childcare as a main burden allowed cooperatives to negotiate additional resources from local authorities to establish childcare centres (We Effect, 2021).

2.2.2 Age

The role of different age groups in CLH is not as widely studied as that of women. The **benefits of CLH for older populations** is more extensive in regions such as Europe, where collective forms of housing have formed part of initiatives to combat loneliness and build care networks for the elderly (Chaudhuri, 2023). Nevertheless, there are examples of similar efforts in other countries. In Uruguay, a group of older women came together to form the Mujeres con Historias collective ('women with stories'), to live together and also organise activities for the surrounding community (Demirdjian, 2023). A group of older people in Klong Toey, Bangkok, have also mobilised to develop a collaborative housing project (Hadjri et al., 2024). Oftentimes, even if the CLH efforts are not focused on older populations, they serve to provide a network of care that benefits them, particularly in moments of crisis such as during the COVID-19 pandemic (see also Section 2.4.3 on community resilience) (Arnold and Quintas, 2020).

Some studies point to the **inclusion of young people** in these spaces, or youth-led initiatives such as the Shack Dwellers Federation of Namibia (SDFN) Youth in Namibia (Lapalme and Oswald, 2022). The focus on youth in the literature is, however, mostly on increasing access to education and capacity-building (see also Section 2.5.1), particularly through the creation of schools or activities around sustainability such as the Platform of Community Action and Architecture (POCAA) in Dhaka (Quintas and Oswald, 2023). In the case of FUCVAM in Uruguay, intergenerational learning is mentioned as "a strong pillar" of its work, with educational programmes becoming "fertile grounds for learning and acting in solidarity, as witnessed through their provoking of alternative economic, cultural and environmental models and imaginaries of *buen vivir* [the good life]" (Allen et al., 2022).

Less emphasis has been placed on understanding the ways in which these forms of housing provision are providing alternatives to young people who are being confronted with high housing prices and increasingly precarious labour conditions, and how youth-led organisations are engaging with the social production of habitat.

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[4] We Effect is an international organisation that aims to strengthen local and member-based organisations comprised of women and men living in poverty. See www.weeffect.org

2.2.3 Ethnicity, race and Indigenous groups

In reviewing the benefits of CLH particularly for marginalised groups, the literature provides examples of how CLH can provide housing to migrants (HIC-AL, 2017) or historically discriminated-against racial groups.[5] There is a particularly strong focus on the provision of housing to Indigenous populations (We Effect, 2021). The discussions on the contribution of CLH to these groups extend beyond just the provision of housing, however. Notably, and similar to the promotion of solidarity as a pillar, case studies across the literature reflect on the use of CLH as a way of **protecting and promoting Indigenous principles** around housing construction, nature and societal relations.

The experiences of Indigenous community-led initiatives such as the Unión de Cooperativas Tosepan in Mexico have been increasingly documented (HIC-AL, 2017). A famous example is the restitution of state land back to an Indigenous community in San Martín de los Andes, Argentina (CoHabitat Network, 2021), through a law that also gave way to the provision of financing technical support to design and implement neighbourhood plans (HIC-AL, 2017). These efforts can serve as the basis for broader mobilisation for social justice in Indigenous lands. In Mexico, Ciudemac-COPEVI is a project focused on social housing and Indigenous housing needs in rural areas. Ciudemac has mobilised the community through forums and knowledge sharing to resist mining projects planned in their territories (HIC-AL, 2017).

2.3 Economic inclusion

CLH aims to provide adequate housing that is affordable to the majority of the population. The affordability of housing is probably the most important challenge that these efforts seek to address, and the literature points to ways in which CLH can reduce the cost of housing, but also increase the financial inclusion of households, and leverage resources from private and public sources to more efficiently provide services to neighbourhoods.

2.3.1 Affordability

CLH has a proven track record of **providing homes at a lower price** than conventional housing: evidence has been collected from Yangon, Myanmar (Kolovou, 2021) to São Paulo, Brazil (UNMP, 2019). Some CLH groups in Thailand have built homes at an estimated 25% the cost of one on the market (CODI, 2019). In Namibia, the homes built by the Shack Dwellers Federation of Namibia cost five times less than those built by

contractors (Lapalme and Oswald, 2022). In Uruguay, cooperatives have built better-quality and bigger homes (60m² instead of 32m²) than other programmes (CoHabitat Network, 2021).

In Namibia, the homes built by the Shack Dwellers Federation of Namibia cost five times less than those built by contractors.

An important factor in this is the **reduction of construction costs** through a variety of mechanisms, including 'sweat equity' (the non-monetary contribution of labour, effort and skills), the use of local materials, and collective management of the payments. The most notable way of reducing costs is through residents working themselves on the project. This is most characteristic of housing cooperatives, where the people who will inhabit the housing units participate in their construction.

There are also other ways of reducing the costs of construction that are not necessarily unique to CLH projects but that nevertheless strengthen the affordability of the housing produced. This includes the use of local materials that are not imported. In Mexico, this means that a standard house of 84m² can be up to 151% more affordable (HiC-AL, 2017). Housing cooperative projects such as Coophylos in Cameroon or Kambi Moto in Kenya have also used local construction methods to reduce construction costs and simplify construction processes (Royez et al., 2018), or have collectively negotiated lower prices for services, such as Mexico's San Mateo del Mar (HIC-AL, 2020), or lower prices for materials that could be bought in bulk. The collective monitoring of the repayments also helps reduce construction costs (UrbaMonde et al., 2021b).

The reduced price of housing has considerable impacts on the lives of residents due to **reduced expenses**. For example, Reall is an innovator and investor in climate-smart affordable homes in urban Africa and Asia. Surveys of Reall's CLH projects in Kenya show that 66% of households spent 40% or less of their total income on housing, increasing to 75% in Semba Motto and Gitongu projects (Reall, 2021). Where there is less consensus in the literature, however, is around maintenance expenses, which might actually **increase** as a result of the process. Some studies point to reduced expenses in water and electricity where households that are connected to formal supplies no longer have to pay inflated prices for services (CODI, 2019). Other studies show evidence to the contrary, where residents are unable to keep up with the required

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[5] This is also present in the literature from the global North, such as the inclusion of Black communities in the UK or the US. See Mair (2021) or Schneider et al. (2021) as examples.

services and maintenance expenses. Understanding this could be an important way of improving support to CLH processes and their long-term sustainability.

Finally, a critical element of CLH is the **long-term affordability** of the housing built. As explored in the previous sections, some data on the longevity of specific CLH initiatives suggests the resilience of these initiatives to market pressures. Furthermore, different bylaws and restrictions around the sale and purchase of housing units within these initiatives usually include the inability to sell for above a certain price or the need to sell back to the community. These have been implemented in many examples included in this report, from Thailand to Uruguay and Puerto Rico (Emmeus et al., 2020).

The concrete spatial or economic manifestation of this long-term affordability can be further explored. Some studies do speak of successful attempts to stop gentrification, notably in projects in places such as Uruguay and El Salvador, to preserve historic central districts (HIC-AL, 2017). Another example quoted is the fact that the Cooperativa Palo Alto in Mexico remains, 52 years later, surrounded by one of the most expensive areas in the country (Cooperativas de las Américas, 2022). A better understanding of these dynamics could be a focus moving forward as data is made increasingly available, including how original residents benefit from this affordability in the long-term, such as increased incomes, more secure livelihoods or the ability to move to other neighbourhoods.

2.3.2 Financial inclusion

One of the greatest achievements of CLH is granting **access to housing for the lowest-income households**. Thailand's Baan Mankong housing programme has covered up to 60% of the urban poor in various cities (ACHR, 2022), and community-led programmes in the Philippines have targeted the lowest 30% (Teodoro and Rayos Co, 2009). This is partly due to lower construction costs, but also the collective mobilisation of funds and the increased access to financing mechanisms — which do, however, represent some of the most important obstacles to CLH (explored in Section 3.3).

The **financial inclusion of low-income groups** that have been previously excluded from financial mechanisms can be achieved through innovative partnerships between the communities, local governments, banks or financial institutions, as well as international organisations that can serve as guarantors or capacity builders. These partnerships facilitate financing and credit schemes that are better adapted to the needs and capacities of lower-income households. Many organisations have documented experiences where negotiations between different actors have

allowed the use of international organisations or community-level organisations to serve as guarantors, as well as collective forms of tenure as collateral to increase access to financing (HIC-AL, 2017). Furthermore, increases in membership of insurance funds — whether with institutional partners such as banks or through city-level housing funds — have been observed in Kenya and Uganda in collaboration with We Effect, banks and insurance companies (We Effect, 2021) and in Thailand with city development funds (CODI, 2019), among other places.

Improved financing conditions can also arise from collective mobilisation for housing. This can mean negotiating lower interest rates from banks, but also for tax exemptions in the purchase of building materials (HIC-AL, 2017). In some cases, the establishment of collective housing organisations has also facilitated households' access to government subsidies.

2.3.3 Livelihoods

In the production of habitat, responding to community needs also requires paying attention to opportunities to increase the financial stability of residents. This is why many CLH efforts incorporate **income-generation opportunities** into the design and production of housing. The ways in which income is generated changes depending on the context. Sometimes it begins with the activities generated by the construction of the housing itself, such as the production of bricks or building materials out of wood and other local materials (HIC-AL, 2017). The improvement of the housing units also allows the creation of income-generating activities because the housing built often reflects the needs and aspirations of their residents, making space for rooms for stores or other forms of business, as well as the use of additional rooms for rent. The incremental nature of many of these housing units also allows those building them to, if needed, build the rental rooms or the business rooms first, to begin to generate income that can then bring in money to fund the construction of the rest of the housing (USAID, 2007). In Thailand, residents have set up multiple businesses, "from tailoring workshops to motorbike repair shops, convenience stores, and even a tattoo studio" (ACHR, 2022). Similarly in Zambia, initiatives by CFHHZ in Chadiza or Abesu worked together to build housing units and shops that could generate revenue for the cooperatives. The maintenance of community spaces can also open opportunities for urban agriculture as observed in Kenya (Smith and Brown, 2019).

Many of the income-generating initiatives tied to CLH are also part of a broader **promotion of the solidarity economy**. Beyond home-based businesses, the solidarity underpinning CLH can also take the form of loans from revolving funds to support the creation of businesses, as is the case in Senegal (CoHabitat

Network, 2021), or the strengthening of networks to find employment, as is the case in Argentina (Pedro et al., 2020). This also provides links with other community-led processes, including worker cooperatives or community enterprises, and offers alternative frameworks for investing in communities in such a way that strengthens community resilience and the social fabric. Some examples are studied in Thailand's Baan Mankong programme (Wungpatcharapon and Pérez-Castro, 2022) and in CLH projects in Mexico where one study showed that 60% of investment by a family was "reinvested in social economic circuits" (HIC-AL, 2017).

Some studies show the benefits of the **proximity to social and economic amenities**, but evidence on this is mixed. While in some cases mobilised communities are able to remain in place and thus be closer to both services and economic opportunities (in Semba Motto in Kenya, for example, all residents remained within one kilometre of a bus station) (Mwangi, 2024), sometimes these initiatives can only take place through relocation because of land availability or costs, which might place them further away from economic opportunities. In the case of India, federations negotiated relocation with the condition of ensuring that employment would be available (Chitekwe-Biti et al., 2014), but this is by no means a guarantee. Other accounts show that communities do undergo challenging times when the relocation means individuals find themselves further away from their jobs or need to find another job altogether (ACHR, 2022). These disruptions require efforts to ensure that communities can 'bounce back'.

A challenge in evaluating the economic impact of CLH, however, is that there are very limited data on the actual economic conditions of residents in CLH initiatives. Whether the new income-generating opportunities (home-based or elsewhere) are better is inferred by the possibility of creating spaces in the community, or greater security through the prevention of displacement and the availability of community funds and loans, but it is difficult to obtain data on businesses, employment and livelihoods. Some studies do show a positive impact: for example, a survey of Kenya's Bellevue Housing Cooperative showed that half of the residents increased their earnings to surpass the poverty line and 7% changed categories from 'very poorest' to 'poor' (Hendricks, 2014). It is, however, often challenging to access data on the economic situation of residents both before and after their involvement in CLH, given the informal nature of their work and the knowledge gaps in national and local surveys. Moving forward, it would be interesting to further explore the changes in income

generation, the dynamics of creating home-based businesses compared to accessing jobs elsewhere, or the kind of sectors that see increases or decreases in employment through efforts and partnerships to increase data collection and availability.

2.3.4 Effective use of resources

A key argument used by advocates for CLH is that these efforts can enable a more **efficient use of resources**. This can take place at different levels. At the household level, the greater affordability and the incremental nature of CLH processes allows for households to **invest in housing improvements** (Kolovou Kouri, 2021). In Ecuador, for example, the Solanda project allowed for members to expand their housing units over time: more than half of them had added additional floors (Kessler, 2014).

At the community level, pooling resources, organising the management of payments and construction collectively, and setting up insurance funds are some of the ways in which, in CLH, the whole is greater than the sum of its parts and communities. **Communities both raise more resources and can better leverage them when it is done collectively.** Collective savings in many cases are more effective at ensuring community members save consistently: a study in Nakhon Sawan, Thailand, demonstrated that despite having lower incomes than the average, monthly savings of those participating in the Baan Mankong programme were greater than those of the average household in the province (ACHR, 2022).

The amount of money saved through collective organisation is also a testament to the capacity to pool funds of even those with the lowest incomes when the appropriate mechanisms are in place. In Thailand, CODI has combined resources worth US$420 million — and about 64% of this comes from people's own contributions (Boonyabancha and Kerr, 2018). These funds can also in effect generate more resources. In Nepal, a revolving fund with a lending capital of US$52,000 has provided more than US$191,000 — almost four times as much — in loans to its community (ACHR, 2017). Similarly, the use of transferable development rights (TDR, a form of right-to-finance construction that can be sold and is detached from land ownership) by SPARC Samudaya Nirman Sahayak (SSNS) in India is expected to report a surplus of US$17.25 million, more than the US$15.71 million originally invested by SSNS (Jones and Stead, 2020).[6]

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[6] The Society for Promotion of Area Resource Centers (SPARC) is one of India's foremost NGOs advocating for the rights of the country's urban poor. See www.sparcindia.org

CLH can effectively **use community resources to leverage greater funds from external sources**. For instance, Kenya's Muungano wa Wanavijiji has developed partnerships that have leveraged government resources at rates as high as 1:50 (Lines and Makau, 2018). In Cambodia, a set of housing projects have leveraged free public land worth more than US$25 million, securing land for housing for almost 5,000 families (ACHR, 2017). Another example in Namibia shows how, by preventing displacement and supporting CLH, a government subsidy to service a household's land serves to support four more households, in a process where "efficiency becomes aligned with equity, as more people are reached with public funds" (Delgado et al., 2020). Collective housing movements can also combine government subsidies and public financing with international funds: in India, US$18 million of international funds have been leveraged to mobilise US$100,000 to provide shelter for more than 86,000 households (Patel et al., 2018).

Kenya's Muungano wa Wanavijiji developed partnerships that have leveraged government resources at rates as high as 1:50.

The leverage of individual, community, government and donor funds, combined with the collective mobilisation of households to negotiate and actively contribute to better housing outcomes, offers an opportunity to **reduce the costs of servicing a neighbourhood**. In Harare, Zimbabwe, proposals by the community to densify plots by creating clusters of families has also proven to reduce the costs of providing services and of rehabilitating neighbourhoods (Chitekwe et al., 2014). Similarly, it is estimated that the work of slum dweller federations in Freedom Square informal settlement in Namibia allowed them to provide tenure security and basic services to the communities for less than a fifth of the average cost of servicing the area (Delgado et al., 2020).

2.4 Quality of built and natural environments

The quality of the built and natural environment is at the heart of community-led processes for housing, and presents a key link between these models and the criteria around services, accessibility, habitability and even location that make up the right to adequate housing. Many initiatives emerge in response to poor living conditions or to environmental vulnerabilities. Nevertheless, stigmas around informal settlements and community-driven processes question the ability of these forms of housing provision to implement good-quality and environmentally sound housing and community structures. As the examples in this report

show, housing built by communities can be just as resilient — or even more so — than conventional housing and can drastically improve the living conditions of those who built them. As countries seek to implement just transition plans and address the climate crisis, CLH offer a possible source of innovative strategies to develop adequate housing stock and collaborate for climate adaptation and mitigation.

2.4.1 Sustainability

CLH initiatives are not by default more sustainable than regular forms of providing housing, but certain characteristics of the process and resources used for CLH do provide unique opportunities to develop more environmentally sensitive forms of housing production. For example, to reduce costs, collective initiatives usually seek to take advantage of **locally produced materials** that reduce the need for energy-intensive materials such as cement and steel (Hendricks, 2014). This includes adobe block technology, bamboo or interlocking compressed earth blocks, among others (Hendricks, 2014; Bredenoord and Quinonez, 2023; We Effect, 2021). Often, these housing technologies are also part of an explicit effort to recover traditional or Indigenous forms of housing construction that are better adapted to local contexts, considering weather and cultural factors (HIC-AL, 2017).

For example, the projects in San Martín de los Andes in Argentina build on the Indigenous Mapuche tradition to reduce the impact on vegetation and soil and use local materials for housing, kitchens and toilets (CoHabitat Network, 2021). The use of local materials can also reduce costs. In the case of FUCVAM in Uruguay, this was calculated between 30−40% compared to conventional methods of construction. It also results in the reduction of CO_2 emissions: one study of CLH methods in Mexico showed that the reduction in emissions through transport could reach 64% (HIC-AL, 2017). In Zambia, CFHHZ has partnered with the University of Zambia to promote interlocking stabilised soil blocks (ISSB), which can reduce the cost of housing production by 60% on the superstructure and uses less cement, and train over 700 people (Chikumo Mtonga et al., forthcoming).

In addition, many CLH initiatives emphasise the **use of green building technologies** in their housing units, and the integration of renewable energy sources (We Effect, 2021). These also include simple mechanisms to reduce costs, such as optimising natural light and ventilation (HIC-Al, 2020). Sustainability considerations go beyond housing construction to include maintenance, through innovations such as in waste filtering (Royez et al., 2018), the capture of rainwater and cooking methods that reduce energy consumption (HIC-AL, 2017).

These examples show that these forms of housing production can be **more capable of achieving environmental standards than conventional housing** and should therefore benefit from similar support. We Effect's environmental and social impact assessments not only demonstrate the ecological benefits of projects but also help them improve (We Effect, 2021). In Uruguay, more than 200 cooperatives in Montevideo have received the Sello Verde ('Green Seal', a voluntary environmental certification scheme awarded by the Ministry of the Environment), opening up opportunities to receive funding targeted at improving sustainability and adaptation education efforts (Cooperativas de las Américas, 2022).

Many of these organisations, when sufficiently institutionalised or at scale, create their own **spaces for research and experimentation in sustainable housing** with their own members (Bredenoord and Quinonez, 2023). Cooperatives and other forms of CLH provide training courses in materials that are resilient to climate change, often with a particular focus on training women (We Effect, 2021). A group of Guatemalan women created the Water and Environmental Sanitation Promotion Committee (Comité Impulsor de Agua y Saneamiento Ambiental or Cisaca) to test ways to connect the collection of rainwater and irrigation with the use of water in their toilets (HIC-AL, 2017). Through a partnership with the Oswaldo Cruz Foundation (Fundação Oswaldo Cruz) in Brazil, workshops experimented with prototypes of low-cost solar water heating and rainwater harvesting and other forms of bioclimatic architecture to incorporate into the housing projects (CoHabitat Network, 2021).

The literature provides plenty of examples of **CLH engaging in green activities**, from community gardening to education and sensitisation activities. El Salvador's Huertos Organopónicos (organic gardens, HIC-AL, no date) and the youth programme Patrulleros del Ambiente (Guardians of the Environment) in Puerto Rico are good examples (HIC-AL, 2017). Collaborations among actors in San Martín de los Andes, Argentina, supported the creation of a school to implement workshops on renewable energy. Similarly, the Programa Traspatio (Backyard Programme) in Mexico supports knowledge on nature-based approaches (HIC-AL, 2017). In Uruguay, the Complejo Bulevar Artigas (Artigas Boulevard Complex) merges children's playgrounds with green spaces (Cooperativas de las Américas, 2022). These efforts can reach impressive scales: it is calculated that around 40% of Thailand's low-income urban communities produce their own organic vegetables and fruits, also reducing their expenditure on food (CODI, 2019).

2.4.2 Services and infrastructure

An important contribution of CLH is the improvement in infrastructure that can be generated through a collective, holistic approach to housing provision. In many cases, the funds mobilised can serve to **improve housing conditions**, notably regarding sanitation facilities such as toilets but also kitchens, whether individual or collective. An impact evaluation of the Kenya Women Finance Trust (now the Kenya Women Microfinance Bank) for example showed "a significant increase in the overall quality of housing conditions, specifically the quality of the walls and roofs, the number of rooms, and the quality of building materials [...] and further benefits of investing in water and sanitation [leading] to better [self-reported] health outcomes in families" (CODI, 2019). Reall projects in Kenya have improved access to in-home clean water, increasing the number of homes with private sanitation from 47% to 100% (Reall, 2021).

In many instances, communities mobilise to provide housing when there has been a consistent lack of investment from other sources, whether governmental or international. This lack of investment also usually manifests in the absence of adequate community infrastructure, and CLH efforts work to address this gap by **building community infrastructure**. In the Philippines, communities have worked on a range of projects to widen roads, build footpaths and install lighting on the streets, among other improvements (d'Cruz et al., 2014). Community infrastructure built through these efforts ranges from playgrounds, sports facilities, churches and public squares to schools, health clinics and community offices to provide employment counselling (HIC-AL, 2017). Often, the infrastructure built **also benefits residents who are not formally part of the CLH initiatives** but are part of the neighbourhoods. A survey of a community-led housing project in Argentina showed that none of the respondents had to walk more than 10 minutes to reach a method of public transit, and more than 80% were less than five blocks from community services such as schools, health clinics, supermarkets and banks (Pedro et al., 2020).

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2.4.3 Community resilience

Both the physical and social structures established through CLH can increase resilience to different forms of crisis. Firstly, the improvement of housing conditions but also the investment in community resilience has **significant health benefits for communities**. Slum federations in Uganda organise regular cleanups, have installed drainage projects that help reduce the risk of disease outbreaks (Dobson et al., 2015) and have negotiated the incorporation of malaria-dedicated funds with municipal authorities (d'Cruz et al., 2014). Participatory approaches in Peru, according to one study, led to considerable improvements in service delivery, including increasing access to water by 13.6%, access to sewage systems by 16.3% and to solid-waste management by 18.9% (Khalatbari Limaki, 2024). Reall's efforts in Kenya to provide better water and sanitation have resulted in an increase of up to 80% in subjective health according to some surveys (Reall, 2021).

In addition to the social infrastructure often developed by the communities, an understanding of the needs and risks of specific communities can also enable the use of communal funds to **develop infrastructure to increase environmental resilience**. For example, UrbaSEN's revolving fund in Senegal not only finances housing construction but also leverages public financing and member contributions to fund collective development projects such as flood management structures (UrbaMonde et al., 2021c). Other examples include creating community courtyards or infrastructure for resilience, such as planting mangroves as natural barriers to typhoon waves and wind in Vietnam (Shand and Colenbrander, 2018). Reblocked neighbourhoods in Namibia have been proven to reduce the likelihood of fires, and to increase the response time of local authorities providing emergency services (Lapalme and Oswald, 2022).

In the case of Puerto Rico, with technical support from staff at Proyecto ENLACE and allies such as the non-profit organisation Estuario de la Bahía de San Juan, the organised community lobbied the government to redirect Community Development Block Grant (CDBG) funds for disaster relief and mitigation for the dredging of the San Juan Bay Estuary, for the relocation of households living in the dredging area to the Caño Martín Peña Special Planning District, for the installation of a sewage system and for improvements to the drinking water supply (Veronesi et al., 2022).

The resilience of CLH communities manifests in their diverse **responses to disasters** such as earthquakes and hurricanes. In some cases, the structures of the housing are better adapted. For example, in Maputo, homes built by Casa Real (a construction company in Mozambique that aims to build adequate housing for all) showed resilience to the Cyclone Idai in 2019, suffering minimal damage (Jones and Stead, 2020). Similarly, FUNDASAL in El Salvador conducted studies on earthquake-safe construction, such as sundried clay blocks or other building materials, to increase the resilience of housing structures (We Effect, 2021).

In other instances, the greatest contribution is the collective mobilisation in the response to disasters through the mobilisation of funds and data gathering. Following the devastation caused by Hurricanes Irma and María in Puerto Rico, more than 700 volunteers of the CLT Caño Martin Peña helped assess the damage, provide first aid and organise relief activities for those affected (Algoed and Hernández Torrales, 2019). Similar damage and needs assessment activities were conducted following the 2017 earthquake in Mexico (HIC-AL, 2020) and a 2010 fire in Cambodia (ACHR, 2017). In Nepal, women organised affected households into savings groups to provide quick and low-interest loans to rebuild homes after the 2015 earthquake (ACHR, 2017).

Some examples of responses to disasters have also proven the importance of community organisation to prevent displacement. An illustrative case is in Thailand, where the law dictates that land leases and rights on public land are no longer valid after a fire, but communities worked with CODI to use data and surveys to develop a plan for reconstruction and obtain permission from the government to remain in the area (ACHR, 2022). This also occurred in India where a non-profit negotiated a land-titling programme for squatters following a major earthquake (Monkkonen 2018).

Collective mobilisation to support vulnerable members is an important principle of many collective housing initiatives. In Peru, initiatives such as the Sistema Comunal Territorial Urbano (Urban Territorial Communal System) have been created to increase knowledge of the location and needs of vulnerable households within communities where there is a general lack of data (HIC-AL, 2017). In projects such as the Klong Bang Bua in Thailand (a key site for the Baan Mankong housing project), residents have established emergency funds to be used for to pay for situations such as medical emergencies, school fees and funerals (Royez et al., 2018). In some cases, they have even set apart plots or housing units within the collectively owned space for widows, AIDS orphans, elderly people, people with special needs or people without any income (Boonyabancha, 2004). Critical to these are the establishment of efforts to alert residents to health issues such as sexually transmitted diseases and AIDS (USAID, 2007).

Finally, the **COVID-19 pandemic** was a massive test of the resilience of societies worldwide, but it also demonstrated the value of collective forms of housing provision and management based on solidarity and care rather than profit. The forms of collaboration and solidarity that are built through housing production were mobilised to support members of the communities who were left without an income and unable to repay loans. Documented examples include the AWLAH programme in Eastern Africa, the 13 de Enero Cooperative in El Salvador and the Mesa Coordinadora De Cooperativas De Viviendas Del Sur or MECOOVISURH (Coordinating Board of Southern Housing Cooperatives) in Honduras, where members mobilised to cover for those left without incomes, as well as to coordinate sensitisation and services during lockdown. Initiatives have also tried to identify livelihood opportunities such as in the production of soap and hand sanitisers to create income (We Effect, 2021).

The impacts of these mobilisations were considerable across the world. In Thailand during COVID-19, community-managed kitchens and food banks reduced daily household expenditure on food by about US$3.1 for families during lockdown, and each community member received a US$31 cash subsidy from the network's disaster relief fund. Community-led efforts to deliver immediate relief were deemed faster than external support by the residents (Wungpatcharapon and Pérez-Castro, 2022).

In Thailand during COVID-19, community-managed kitchens and food banks reduced daily household expenditure on food by about US$3.1 for families during lockdown.

2.5 Agency and empowerment

CLH efforts have tangible benefits for the built environment and for the daily lives of residents, but they also have the potential to have a deeper, more structural impact on people's lives. The access these initiatives offer to educational and capacity-building opportunities provide residents with useful skills for livelihood generation and leadership, and ultimately can contribute to a change of mindsets. As members of the community extend their participation in decision-making beyond the housing production process, they can more meaningfully engage with other political actors and shape the policies that affect their daily lives. In many instances, community-led housing "helps trigger acceptance of low-income communities as legitimate parts of the city and as partners in the city's larger development

process. It works to develop urban poor communities as an integrated part of the city" (Boonyabancha, 2004). These openings for often marginalised groups to influence policy choices are critical in a global context of shrinking civic space and increasingly limited opportunities for citizen participation in decision-making (CIVICUS, 2024).

Community-led housing "helps trigger acceptance of low-income communities as legitimate parts of the city and as partners in the city's larger development process."

2.5.1 Capacity-building and education

The nature of CLH implies a considerable **investment in capacity-building** for housing construction and management for community members engaged in the production of housing. This capacity-building is usually accompanied by the promotion of principles of solidarity and cooperation. Efforts exist at all levels: from local projects such Mozambique's Sustainable Housing Project for Women (We Effect, 2021) and national initiatives such as the Escuela Nacional de Formación (National Training School) for cooperative leaders in Uruguay (HIC-AL, 2017), to international exchanges such the Escuela Regional de Formación Cooperativista (Regional School of Cooperative Training) that brings together cooperative movements in Central America.

Beyond capacity training related directly to housing, many collective housing programmes are also combined with **educational and training efforts**, many of which seek to embed principles of solidarity, resilience, equity and justice. The residents of the CLT Caño Martin Peña in Puerto Rico, for example, benefit from literacy programmes for adults and migrants as well as non-violence and non-discrimination activities (Arnold and Varnai, 2022), but they also access education through the 'Universidad del Barrio' programme where university professors provide courses on a wide range of topics (HIC-AL, 2017). Educational efforts also include specific livelihood training activities geared at securing a better future for community members.

Another important investment of CLH activities is in **leadership building**, including through legal and human rights training. These activities often have a particular focus on women, such as FUNDASAL's workshops for women-led housing (Allen et al., 2022) or on young people such Puerto Rico's Líderes Jóvenes en Acción (Young Leaders in Action) (HIC-AL, 2017). Others are open to all, such as Kenya's Leadership for Change training by the Co-operative University of Kenya (We Effect, 2021).

2.5.2 Local governance changes

Studies point to a critical benefit of CLH efforts: collective mobilisation **to produce** housing facilitates further mobilises **policy changes** for housing. Whether through the proof of concept, the capacity-building of community actors, or the increased negotiation power of grassroots movements, individual or smaller efforts to produce housing through collective, non-speculative means can eventually lead to legal and policy changes that further enable CLH as a feasible option to increase access to housing. The literature provides a wide range of examples of how this might take place.

One way is by the **incorporation of traditional housing practices into policy**. Indonesia's Kalijawi is a grassroots networks known for its collective housing advocacy. It builds on customary practices, such as *goton royong* (referring to mutual aid and reciprocity) and *arisan* (rotating savings and credit), which are now driving national-level partnerships to secure residents' tenure (Castán Broto et al., 2022). Similarly, the return of land to Indigenous communities in Argentina described earlier was also accompanied by funding for a technical team to develop participatory designs for the land (HIC-AL, 2017).

Communities have also mobilised to achieve **zoning and land-use changes** that facilitate collective mechanisms of housing provision. A famous case is that of the Mukuru slums in Nairobi, where the Nairoby City County government agreed to declare Mukuru a special planning area (SPA) to allow for the development of a collective development plan in partnership with the Muungano wa Wanavijiji Alliance (Lines and Makau, 2018). The work of the cooperatives in El Salvador's Permanent Forum for the Comprehensive Development of the Historic Centre of San Salvador (Foro Permanente para el Desarrollo Integral del Centro Histórico de San Salvador or FPDICHSS) led to a law decree recognising the historic centre as national heritage site and the implementation of participative planning activities to support the renewed municipal office for the development of the historic district (HIC-AL, no date).

The **recognition of community-led data generation** is an important outcome. Many of these efforts are well known, notably the work of SDI. Local authorities in Pakistan have used the data created by the Orangi Pilot Project (a community-driven sanitation and infrastructure initiative established in the 1980s) to improve sanitation programmes (Royez et al., 2018). In the case of the UrbaDTK 1 project in Senegal (a participatory urban planning programme launched in 2009 in the suburbs of Dakar) the country's first municipal urban planning office is expected to collaborate with UrbaSEN to produce field surveys, enumerations and mapping (UrbaMonde, no date).

Another important legislative change is **budgetary allocations for community-led processes**. In Argentina, organisations such as MOI helped create in 2005 the Programa de Vivienda Transitoria (Transitional Housing Programme) where collective housing organisations were provided with subsidies (HIC-AL, 2017). India's National Cooperative Housing Federation was key to establishing a structure of financing for cooperatives (Ganapati, 2014). Some cities have developed funds for slum-upgrading projects owned by both municipal and community groups, such as in Harare in Zimbabwe (d'Cruz et al., 2014) or passed laws granting a specific annual budget for these forms of community organisations, such as in Mexico City (Royez et al., 2018).

While it is likely that some of these openings for community-led processes have remained only on paper or have been limited in their implementation, they are nevertheless opportunities to evaluate how to develop more constructive community–public partnerships in the provision of housing. It will be important to assess the impact of such legal changes and partnerships over time.

2.5.3 Democratisation of — and through — housing

The principles underpinning CLH as well as the ability to transform the societal fabric show the potential of the collective provision of housing as an exercise in democracy not just of the housing initiatives themselves but also the democratisation of societies **through** housing.

Firstly, as the examples of participation and leadership opportunities explored in earlier sections show, many CLH initiatives **explicitly seek the participation of historically marginalised groups** with limited access to decision-making elsewhere, notably women but also young people and people of historically discriminated racial groups. Beyond the members of the initiative itself, the democratic efforts often extend to the broader community. In many cases, residents in neighbourhoods where there is a cooperative or some form of collective housing are also invited to take advantage of the **spaces of exchange and participation** created by these forms of housing provision. These can be formal spaces for decision-making, as well as other creative forms of building community and participation, such as cultural activities. A collective housing initiative in Mexico, for example, set up a communal radio, Tosepan Limaxktum (meaning 'everyone's universe' in the Náhuatl and Totonaco Indigenous languages) so that members of the cooperative could learn about events taking place within and associated with the cooperative (HIC-AL, 2017).

In many cases, the bottom-up mobilisation of community members to produce housing eventually leads to the **recognition of CLH in housing policy and urban management processes**. There are plenty of examples of this, though of varying degrees of commitment. Some examples show individual projects or one-off initiatives. For example, in Mumbai, dilapidated buildings have been given to tenants for building maintenance (Ganapati, 2014). In Bangkok, pilot projects have given way to other initiatives of collaboration with the Crown Property Bureau to redevelop and reblock areas to give way to new residential areas, markets, parks and other amenities, with long-term leases obtained through the cooperatives (Boonyabancha, 2004). Elsewhere, communities have been able to actively shape planning tools: the Homeless People's Federation of the Philippines heavily contributed to the nine-year shelter plan (Quintas and Oswald, 2023), and the federation in Uganda worked with the government and UN-Habitat to develop a new land-administration tool in some cities (d'Cruz et al., 2014).

Finally, in some contexts, community-led processes have been engrained in long-term strategies to address housing. This was the case in Yangon in Myanmar, where the government adopted CLH as part of its strategy to deliver 60,000 low-cost housing units (Kolovou Kouri, 2021). In Bolivia, groups supported the development of the General Law on Cooperatives and introduced mutual aid and housing cooperatives in the 2014 Supreme Decree (HIC-AL, 2017). In the Philippines, an MoU between government, civil society and the private sector was signed to deliver one million housing units by 2030 (We Effect, 2021). The longstanding activism by the Brazilian movement National Union for Public Housing (União Nacional por Moradia Popular or UNMP) has resulted in legal reforms around the right to the city, and helped shape flagship housing programmes such as Minha Casa Minha Vida (MCMV, meaning 'my house, my life') and its Entidades component focused on CLH (HIC-AL, 2019).

The recognition of CLH can also open opportunities for democratisation more broadly. Cases explored in the literature illustrate how the organising and collective bargaining skills and mechanisms created through CLH can also **enable CLH actors to participate more meaningfully in political spaces**. This has been documented in numerous places (Castán Broto et al., 2022). In Argentina, for example, they have been invited to provide formal input in the implementation of the law on mental health (HIC-AL, 2017). The Iloilo City Urban Poor Network in the Philippines participates in numerous technical working groups and councils that address issues that are not limited to housing (d'Cruz et al., 2014). Furthermore, many individuals that gain leadership experience through collective housing initiatives are eventually elected to public office (Quintas and Oswald, 2023).

Ultimately, these processes of democratisation are also the result of a significant **cultural change** in the way societies perceive groups that had been historically left out of social, economic and political activities. The change takes place within and outside of these groups. Studies of movements such as UNMP in Brazil have demonstrated increased feelings of empowerment and political engagement by members (Donaghy, 2024). Not only do these initiatives prove that low-income, historically marginalised or excluded groups can meaningfully contribute to addressing the housing crisis, but they also have valuable knowledge and skills that are crucial for the development of fairer, more sustainable and more caring cities and societies. In the words of an official in Harare, "we are now able to discuss the poor; they can freely now approach the officers and say that we are here" (Shand, 2018).

2.6 Concluding reflections on Section 2

The wide range of examples and benefits outlined by the literature demonstrate the power of CLH to advance societal goals of adequate housing, social inclusion, sustainability, economic empowerment and better governance, among others. This evidence can be tailored to different windows of opportunity that might arise because of rising priorities: from addressing the climate crisis and implementing a just transition, to livelihood generation, changes of administration, increased funding for specific causes, and the presence of different interest groups and social movements mobilising for matters beyond but related to housing, such as climate adaptation, racial and gender justice or democratisation.

The overview above looked at academic and grey literature focused on CLH, but there are other sources of information that can also be explored for further evidence. Local and national actors can also understand how different public and private institutions are monitoring and evaluating housing policies (community-driven or not). International donor reports and budgetary analyses can also be useful sources of information. Furthermore, much more data and analysis is still needed. Communities and their partners can consider in the design phases of their initiatives the type of data they want to gather to monitor specific indicators that are particularly relevant to their contexts. Technical and financial partners should also prioritise this monitoring, ensuring there is enough funding and capacity to conduct studies over the long term.
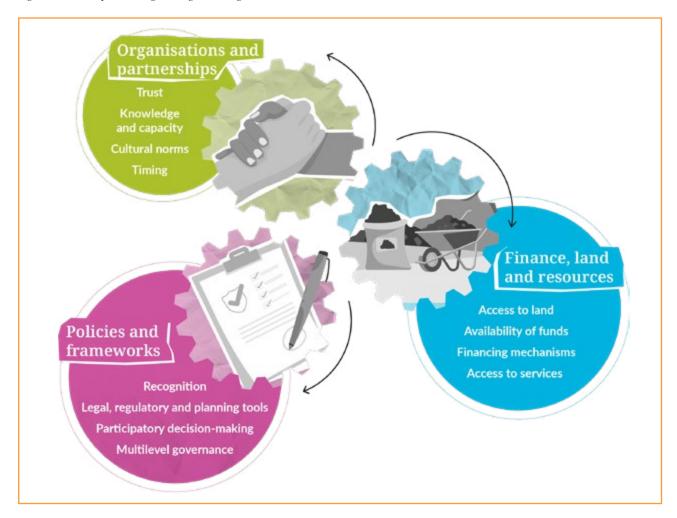
3

Enabling community-led housing

As explored in Section 2, the literature on CLH demonstrates the great potential of collective, non-speculative forms of housing provision. These initiatives can reach impressive scale, as demonstrated by now well-known examples such as Uruguay's FUCVAM or Thailand's CODI. Beyond the numbers, the examples featured in these studies across different national and local contexts provide concrete evidence of the ways in which these forms of housing design, construction and management impact the lives of the individuals partaking in them, transform the communities that embrace these models, and result in societal economic, social, political and cultural changes.

The extent to which CLH can deliver these benefits to a greater scale is determined by a series of factors in each context. These factors — ranging from cultural norms and local cohesion to policies and regulations — can on the one hand **represent blockers** or obstacles to the promotion, implementation and scaling up of community-led housing. On the other, they can **serve as enablers** for CLH to reach its full potential and deliver on the needs of residents. The following sections explore ways to overcome or limit the presence of blockers and strengthen enablers for CLH. Importantly, the goal of these efforts should never be to propose CLH as the only solution to housing production, nor to place the responsibility of delivering housing exclusively on the communities themselves. Instead, the objective should be to demonstrate that **CLH can be a key component within a broader, whole-of-**

society strategy towards housing, where public action effectively responds to states' obligations to the delivery of housing.

Studying the cases in the literature provides useful insights into how different movements and organisations engaged in CLH have adapted to obstacles or taken advantage of opportunities to advance their agendas. This was a focus of this research's partner reports developed in Brazil, Zambia, Malawi and Nepal. Evidence from these studies and the literature review presents a rich picture of the different blockers and enablers that influence the implementation of collective, non-speculative forms of housing. These fall generally under three main categories (see Figure 2), though the elements are strongly interrelated:

- **Organisation and partnerships:** CLH initiatives require sustained mobilisation of community members, involve knowledge production and capacity-building, must overcome prejudice against collective forms of habitat production, and can only work where different sectors and social movements collaborate.

- **Policy and frameworks:** Being 'community-led' does not mean that CLH happens without public support: the legal recognition of community-led forms of housing production, the transformation of planning tools and regulations, and the use of participatory decision-making processes within public policy are crucial for effective implementation.

Figure 2. Community-led housing: creating an enabling environment

- **Finance, land and resources:** Access to land and the necessary financial resources — in collaboration with public, private and community actors — is the greatest challenge for CLH. Policies, programmes and funding arrangements offering flexible, long-term financing and resources should be provided to communities that organise to build housing.

Across these three categories, the presence or characteristics of blockers and enablers are neither static nor consistent across contexts. Their manifestations are also not a binary of either an enabler or a blocker but rather represent different degrees of difficulty in implementing successful community-led efforts, where different elements also take greater or less significance at specific times or for different forms of housing initiatives. This means that effective responses to blockers do not necessarily require a complete overturn of the context towards an 'ideal' situation — many cases of the literature and the experiences outlined in the partner reports demonstrate ways in which CLH efforts can be advanced even in the face of substantial obstacles through incremental or alternative approaches to resolving issues such as land tenure, financing, legal recognition and so forth.

Understanding these different processes can provide a useful visualisation of pathways towards advancing CLH that are neither linear nor universal but are rather creative, pragmatic and adapted to different contexts and opportunities.

In understanding how to improve the conditions under which to advance CLH, it is also worth noting that often, CLH initiatives themselves help develop an enabling environment for broader collective, non-speculative forms of housing provision. They do so through different ways, for example by:

- testing and showcasing alternative forms of housing production that better cater to people's needs, capacities and aspirations

- mobilising funds that can be leveraged to expand community-led efforts to more neighbourhoods, cities or regions

- opening spaces for knowledge exchange and capacity-building, and

- influencing community, city and country-level policies related to land, planning and financing that can benefit CLH.

3.1 Organisation and partnerships

The first category is related to the overall mobilisation of actors, both within and related to CLH efforts. CLH, as the name suggests, requires important involvement of the residents who will lead the design, construction and management of the housing units, but also need substantial support from other actors beyond the community, including local and national authorities. They can also benefit greatly from the engagement of NGOs, academic and research institutions, and international actors. A lot of this mobilisation work is often undertaken by grassroots movements and community organisers, whose efforts — usually extending beyond any tight programme or policy timelines — are easily made invisible and often go neither recognised nor compensated for.

Community mobilisation is both a great strength and an important challenge for CLH. These forms of housing provision arise from and seek to respond to community needs, but the involvement of the communities is neither a given nor easy. Generating and sustaining the necessary engagement by members of the community is a very challenging task that is not at all guaranteed. It is also often undertaken by local partners who are underfunded or whose work is not properly recognised by donors, government officials or other higher-level partners who might have a different set of timing or funding incentives. Idealising collective housing risks overlooking or disregarding the considerable effort that must be put into building constructive relationships in the community that last and are resilient. Similarly, communities cannot provide housing on their own but require important support from other actors in different formats. Establishing these partnerships requires overcoming some key obstacles and developing more fruitful conditions for healthy and productive relationships. Steps that can be taken to generate and sustain these forms of mobilisation and partnership are outlined in Table 2.

3.1.1 Trust

For any CLH initiative to be successful, communities need a **high level of trust** (Khalatbari Limaki, 2024; d'Cruz et al., 2014). This is both among the residents themselves and with other actors involved in the effort. Within communities, addressing internal conflicts and apathy and developing a sense of belonging is a critical challenge (Siame and Watson, 2022). This was raised in the case of the Kirtipur Housing project in Nepal, where efforts to house displaced communities saw resistance from existing communities, and the different cultural backgrounds of the residents also resulted in tensions in the beginning (Manadhar et al., forthcoming).

Even when strong relationships exist at the start of a project, maintaining this trust requires substantial and constant investments. In this we see how some of the benefits of CLH explored above also support creating a more enabling environment, as some initiatives incorporate mechanisms of conflict mediation and resolution that help increase social cohesion and address tensions within the communities. Examples include the conflict-resolution programmes created by the Centre for Security, Strategy and Policy Research (CSSPR) at the University of Lahore in Pakistan to support community leaders (Khalatbari Limaki, 2024), or CODI's efforts in Thailand to settle disputes between communities and the government to set up collective housing projects in coastal communities on government land (CODI, 2019).

Catalytic Communities' efforts to establish a community land trust in Rio de Janeiro involved a wide range of activities to build trust, both recreational (such as festivals, communal meals and graffiti workshops) but also informative monthly workshops and spaces for community-building at times that were most convenient for residents. They also make use of a wide range of media, including radio and television, to socialise the principles of collective housing and communicate updates on any relevant activities (Fidalgo Riberio and Litsek, forthcoming).

Trust is required not just within the communities themselves, but also with governmental, financial and technical partners. This means that a technocratic approach that is imposed from outside by external actors will run into difficulties in mobilising the communities sustainably. When the relationships between communities undertaking housing projects and the institutions supporting them — whether governments or international donors — do not have a base of trust, there is a lot of pressure to achieve certain outputs (usually dictated by the partners rather than the communities) and to deliver in usually ambitious timeframes that might not reflect changing contexts (Boonyabancha and Kerr, 2018). Organisations such as UrbaSEN in Senegal have learnt from their experiences in overcoming mistrust from the communities and working with local residents to implement savings groups and systems based on local traditional principles, such as the 'tontines' savings culture present in Senegal (Quintas and Oswald, 2023). Some other organisations have approached the issue of trust through the creation of MoUs that outline clear responsibilities and serve as a basis for dialogue if conflicts arise (Shand, 2018).

Strengthening these relationships requires identifying key allies within and outside of communities. It means co-developing discourses that are embraced and owned by trusted members of the community, but also by champions in other spaces. Rather than thinking of

Table 2. From blockers to enablers: organisation and partnerships

ORGANISATION AND PARTNERSHIPS			
	BLOCKER		**ENABLER**
Trust	Breakdown of trust within communities prevents agreement and collaboration	Conflict-mediation mechanisms incorporated throughout the CLH process Champions within communities can engage with community members to address concerns Investment in challenging colonial or discriminatory attitudes of international partners towards communities	CLH efforts are driven by a collective sense of belonging and solidarity
Knowledge and capacity	Limited knowledge and technical capabilities to engage with CLH across actors	Exchanges with social movements across contexts (including regional exchanges) to increase awareness or knowledge Public-sector officials engage in training around CLH Partnerships with NGOs, the private sector and international organisations to raise awareness of different tools available to advance CLH Community-led data and enumeration is recognised, supported and used by other actors in the implementation of policies Partnerships involve actors of different sectors (including urban planning as well as law, sustainability, health etc)	Actors have the knowledge and technical capacities required to implement partnerships to advance CLH
Cultural norms	There is no appreciation of the value of CLH as a useful solution to the housing crisis	Sensitisation campaigns increase acceptability of collective forms of housing within communities Actors invest in communicating the benefits of CLH through diverse methods, including traditional media and social media There are political champions identified to raise awareness of CLH Incorporation of CLH guidelines into international toolboxes for programming	Both communities and actors across sectors recognise the contribution of CLH
Timing	Lengthy processes disengage community members	Celebration of small wins Consistent communication on timeframes and advancements Laying out expectations and contingency plans Community takes advantage of key moments in the political calendar to advance the agenda (such as elections, national development plans) Different actors collaborate to reduce bureaucratic delays	Communities work towards a common goal and are engaged in the long run

actors such as the government or the private sector as monolithic actors, building trust requires working with individuals within these structures who can better understand opportunities to advance CLH efforts (Delgado et al., 2020). The experience of CFHHZ in Zambia, for example, was strengthened through the engagement of various traditional leaders, who sympathised with the efforts and used their legitimacy within and outside of the communities to bridge interests and provide assurance to external actors such as banks and government officials (Chikumo Mtonga et al., forthcoming).

As these examples demonstrate, efforts to support CLH must consider that building solidarity and a sense of belonging will take time, constant presence and engagement of the different actors involved, and the nurturing of leadership of those within the community themselves.

3.1.2 Knowledge and capacity

Another crucial element is **knowledge and capacity**. Partnerships thrive on the knowledge of not just the benefits of CLH but also the different ways in which housing production can be community driven and how this can be adapted to each context. The Centre for Community Organisation and Development (CCODE) in Malawi reflect on this in their report and explain how their community mobilisation activities have involved communicating the linkages between housing poverty and other issues such as financial exclusion, human rights or sustainability (Luka and Kondowe, forthcoming). Their training courses have also sought to enable community leaders to have the necessary skills to address housing challenges. CFHHZ in Zambia also used housing cooperatives as platforms of provision of knowledge and skills (Chikumo Mtonga et al., forthcoming).

The impact of community-led efforts might also not be optimised when the policymakers and technical partners themselves are not aware of the different tools that can be used (including for example formal planning laws and regulations but also financing schemes and alternative building technologies). The experience of Catalytic Communities reflects this very poignantly. The CLT model was new to Brazil, which meant that studies had to be conducted so that communities would understand how to adapt the principles and applications to the local context and could present proposals to the Municipal Housing Department of Rio de Janeiro. In addition, training policymakers and civil servants was critical to increase the acceptability of the model and make it easy to implement (Fidalgo Ribeiro and Litsek, forthcoming).

Similarly, efforts are undermined when the knowledge within the communities, including traditional and Indigenous practices but also data and enumerations led by the communities, are disregarded by external

partners. When this knowledge is recognised, valued and incorporated into planning, the impact is much larger. Some of the cases explored by Lumanti in Nepal, for example, show the impressive documentation of needs and market studies for construction materials that the organisation can develop in partnership with residents, which can then support a more effective response to housing issues (Manadhar et al., forthcoming).

The fact that communities hold a lot of valuable knowledge does not mean they do not require capacity support. Even in situations where the legal and political context is favourable to CLH projects, programmes and institutions designed to support community-led efforts are very valuable. These might be of a different nature: they might be established within government, like the well-known Technical Assistance Institutes (Institutos de Asistencia Técnica or IAT) in Uruguay (HIC-AL, 2017). They might be provided by umbrella organisations such as the Kenyan National Union for Housing Cooperatives (NACHU) or Pakistan's Orangi Pilot Project (Royez et al., 2018). They can also result from partnerships with universities or law clinics. International organisations such as We Effect have been instrumental in building community-led structures in various contexts, including supporting CFHHZ in Zambia (Chikumo Mtonga, et al., forthcoming). The different models of partnerships imply different benefits and risks that need to be assessed. While more institutionalised capacity-building efforts are more reliable, they have higher risks of co-optation, whereas independent projects are vulnerable to funding shortages or changes of donor priorities but can sometimes be more flexible and responsive to specific needs.

To advance knowledge and capacity-building, documenting and sharing experiences can be very helpful in building transnational movements for collective housing. The history of regional exchange by Latin American cooperative movements, notably in Central America, is an interesting example (HIC-AL no date). Lumanti's report of experiences in Nepal also shows the importance of networks such as ACHR and SDI in providing capacity support but also spaces for exchange and knowledge sharing (Manadhar et al., forthcoming).

3.1.3 Cultural norms

For CLH solutions to be embraced by societies, the **cultural norms** driving both policy and practice have to align with the principles of collective models. Historically, the emphasis on private rights and homeownership as the main driver of prosperity — and recently the promotion of the role of housing as 'enabler' of the market in many countries (Huba, 2016) — has discouraged the promotion of collective, non-speculative forms of housing production. This has

had impacts both on the types of laws and policies implemented by government agencies and international cooperation actors, but also on the way people think about housing as an investment rather than a right and interpret security of tenure in very restricted terms. This poses a major obstacle to the feasibility of any community-led project, and organisations have had to identify strategic openings and allies to dismantle myths and generate affinity to alternative models of housing provision (see Box 2). Many times, the success of individual projects serve to increase interest in these types of efforts. Other times, partnering with influential figures as public champions can also play a role — for instance, the Slum Dwellers Federation of Namibia worked with the First Lady as a patron to increase the visibility of their efforts (UrbaMonde et al., 2021d).

General public notions of CLH are also often led by misconceptions, including the belief that CLH cannot be brought to scale, or that low-income households are 'unbankable' and cannot save enough money to access a home, among others. In some cases, as described by Lumanti, these notions are also tied to racial or classist discrimination against specific groups, such as the Dalit in Nepal (Manadhar et al., forthcoming). In Malawi, CCODE reports a shift in these attitudes thanks to the mobilisation of cooperatives and other grassroots groups through traditional and new media platforms such as Know Your City TV[7] and longstanding engagement with institutions that have slowly begun to recognise the value of these community-led forms of housing production (Luka and Kondowe, forthcoming).

BOX 2. ADDRESSING DREAMS OF HOMEOWNERSHIP IN BRAZIL (CATALYTIC COMMUNITIES)

The Favela Community Land Trusts Project spearheaded by Catalytic Communities has worked to develop a community land trust as a mechanism to secure land tenure for urban residents in *favelas* (slums) in Rio de Janeiro.

A key obstacle the initiative has had to face is the prejudice and resistance to collective ownership from both within and outside of the communities. The dream of individual homeownership has long been engrained in people's minds, particularly among low-income groups who live under threat of eviction and are forced to spend a considerable amount of their income on rent. This "colonisation of the social imagery in favour of the hegemony of individual property" is further nourished by political actors who promote aggressive market-oriented approaches that result in the removal of families from areas that are becoming increasingly valuable in the cities (Fidalgo Ribeiro and Litsek forthcoming). The high profit to be obtained from this land disincentivises its decommodification under collective ownership.

Overcoming this cultural and political barrier has required considerable efforts from Catalytic Communities and its partners. Emphasis has been placed on empathetic communication, using audio and video content and recreational activities to build community and familiarise residents with the possibilities under a CLT. Work has extended beyond the community to neighbouring areas and partner organisations to increase the legitimacy of the initiative and knowledge of urban residents.

The resistance to collective forms of ownership is also reflected in policies and practices within public institutions, many of which see collective ownership as a threat to individual freedoms. Banks and financial institutions only recognise individual private property, and notary offices are used for the registration of individual titles. Nevertheless, Brazil's legislation also includes favourable provisions, including the City Statute and its tools to ensure access to land and housing in cities. Catalytic Communities, along with other housing justice movements in the city, have conducted capacity-building meetings and trainings with political officials and civil servants, with a particular focus on those who were explicitly opposed to the model. They have also produced research on similar experiences abroad. Finally, they have integrated the CLT with other important agendas such as housing rights, the social function of property and land regularisation, to help officials better understand the possible benefits of the model.

Source: Authors' summary compiled from Fidalgo Ribeiro and Litsek (forthcoming)

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[7] Know Your City TV is an international collective of youth living in slums who are making media for social impact. See www.youtube.com/c/KnowYourCityTV

3.1.4 Timing

Finally, the **timing of mobilisation** influences the ability to sustain communities' engagement. A key obstacle is the lengthy process of initiating and developing efforts of CLH, which usually take years — if not decades — to provide their residents with the desired housing units. Some extreme cases take so long that the older initiators never get to see their homes finished. In other instances, the community grows and new members are not as interested in the proposed models, or the initiators end up leaving the projects and moving elsewhere or giving up.

The length of time it takes to implement a CLH initiative is in great part an external obstacle influenced by many factors out of the community's control, such as bureaucratic delays, electoral cycles or staff turnover, and the loss of institutional know-how and relationships (Boonyabancha and Kerr, 2018). Some steps can also be taken to mitigate the effects. A useful response to maintain momentum, for example, is the celebration of smaller wins, such as the Remembrance Festival organised by communities in Rio de Janeiro in Brazil (Quintas and Oswald, 2023). Another important action is to prepare for known changes in policy or administrations: in Puerto Rico, this meant working with lawyers and partners to prepare and secure a bill supporting the CLT before the electoral process of 2004 (Algoed and Hernández Torrales, 2019).

Sometimes there are key moments where things move quickly. Natural disasters or national emergencies, though costly and painful, sometimes do serve the purpose of providing a window of opportunity to negotiate a collective response that can position community-led efforts in a more leading role. This is a common theme in Lumanti's documentation of initiatives in Nepal but also present elsewhere. In Kenya, Muungano wa Wanavijiji's biggest mobilisation was the result of an eviction notice and following protests (Lines and Makau, 2018). It can also be the result of meaningful moments in the policy calendar. Namibia's Council of Churches, for example, created a solidarity group to address homelessness on the International Year of the Homeless in 1987 (Chitekwe-Biti, 2018).

What many of these examples show, however, is that while there are specific moments in time where considerable advancements can be made in the promotion of CLH, organisation and partnerships are not limited to those instances. Mobilisation of advocates and implementers of CLH is constantly underway, both at times when the context is favourable but also when the barriers are large, so that communities are prepared to take advantage of any window of opportunity. These efforts are sadly often left to the communities themselves and their networks with very little support from partners, who for example stop providing financial aid when concrete outcomes are not achieved in time.

3.2 Policies and frameworks

CLH offers an alternative form of providing shelter to communities that have historically been left behind by conventional housing policies and practice — intentionally or not. These efforts therefore operate under ecosystems that have not been designed to respond to the needs and capacities of their residents, whether because they have explicitly excluded or discriminated against certain groups of the population, because rules and regulations are outdated or inadequate to respond to needs of the population, or due to lack of capacity and/or political influence from the different actors involved. Advancing CLH requires transforming the political ecosystem from one that handicaps and limits the impact of CLH to one that recognises, promotes and actively supports CLH as an important part of the solution to the housing crisis (see Table 3).

3.2.1 Formal or legal recognition

As a reflection of cultural norms and legacies of top-down approaches where "the inhabitants of informal settlements are rarely seen by governments and international agencies as providers of solutions" (Patel and Baptist, 2012), it is very common for CLH initiatives to lack **formal or legal recognition**. This not only limits their access to resources and support but also in the worst cases leaves them vulnerable to criminalisation and repressive acts. Not being formally recognised disregards their contribution to providing housing, and complicates their ability to do so, by posing challenges when accessing loans and financing, obtaining security of tenure, or being represented in decision-making spaces. The benefit of this recognition is that, if incorporated into permanent institutional frameworks, it can make partnerships with community-led organisations for housing less susceptible to changes in the political landscape. Of course, this also runs the risk of politicisation and the use of these spaces to advance specific electoral agendas if they are not kept independent from political parties.

In many cases where CLH has been mainstreamed in policy, this has included the provision of legal status to groups such as cooperatives or passing laws allowing for the creation of community land trusts (CLTs). This includes Housing Law 13.728 in Uruguay in 1968 for cooperatives or Law 489-2004 to create the Caño Martín Peña CLT in Puerto Rico (HIC-AL, 2017). Similarly, Zambia's 2020 Housing Policy recognised cooperatives as a model to increase housing delivery. Brazil has historically been a fertile ground for legal reform to support CLH, from the Right to the City framework, to MCMV-Entidades programme to support CLH, to most recently the inclusion of the

Table 3. From blockers to enablers: policies and frameworks

POLICIES AND FRAMEWORKS			
	BLOCKER		**ENABLER**
Formal or legal recognition	Community-led forms of housing are not officially recognised by policies	Authorities pass laws that provide legal status to cooperatives, CLTs, savings groups etc. Government bodies are given mandates to work with community organisations NGOs and international partners prioritise the establishment of collaborations with community organisations	Community-led forms of housing are officially recognised by policy-makers and in policy processes as a central element to housing policies
Legal, regulatory and planning tools	Inadequate legal and planning tools limit or penalise community-led forms of housing	Regulations and planning laws that criminalise informal settlements are reviewed Tools are adopted that allow and support incremental forms of building, smaller plots, etc Procurement mechanisms prioritise community-led forms of housing provision	Communities and partners have available land-use and planning tools that facilitate the provision of housing through collective, non-speculative means
Participatory decision-making	Exclusionary and discriminatory decision-making disregards the demands of communities	Establishment of permanent structures for community input into decision-making Transparency and accountability in budgetary allocation and government procurement Community-driven forms of data collection are incorporated into policymaking discussions	Communities actively take part in policymaking activities on issues related to housing provision
Multilevel governance	Fragmented and ineffective governance systems deprive communities of support	Reforms clarify the competencies of subnational governments Governance programmes focus on strengthening the capacity of the public sector to support community-led forms of housing	Subnational and national governments are equipped to engage with community-led forms of housing

CLT into two municipalities in Rio de Janeiro (São João de Meriti's Complementary Law 205/2021 and Rio de Janeiro City's Complementary Law 270/2024) that formally legitimised CLTs as an urban planning instrument (Fidalgo Ribeiro and Litsek, forthcoming). This is the result of tireless advocacy efforts from social movements such as the UNMP, which has successfully worked to develop citizens' knowledge and mobilisation capabilities. This grassroots base and its ability to develop strong bonds with social movements beyond the housing sector enabled UNMP to successfully support the passing of a law on *autogestão* (self-management) under the Bolsonaro administration, known to be hostile to similar initiatives (Camara dos Diputados, 2024). Many times, umbrella organisations or federations of cooperatives and other housing associations, such as the South African Housing Cooperative Association (Ganapati, 2014), the SDFN in Namibia or NACHU in Kenya have an easier time being formally recognised as a political actor.

In the cases where direct formal recognition has not been possible, however, there have been other ways of obtaining recognition of the work of CLH through, for example, the association with legally recognised NGOs and associations. Also, public authorities, NGO partners and donor actors can be given official mandates to work with these groups as part of their regular operations to legitimise community-led organisations as partners. Some organisations have developed MoUs with government and international partners, and while criticisms of this approach point to the dangers of 'exceptionality measures' that do not transform partnerships in the long run, they can serve as a starting point. In Kenya, these served to release public land free of charge, and in Thailand it helped set the rental price of land for poorer communities (Shand, 2018).

3.2.2 Legal, regulatory and planning tools

Legal, regulatory and planning tools can be transformed to enable and promote CLH. In many contexts, laws and regulations are outdated or inadequate, making accessing a home difficult for large groups of the population due to factors that range from plot size and building standards to procurement and bureaucratic requirements. The implementation of these laws and regulations has sometimes led to the criminalisation of groups living in informal settlements, failing to recognise the opportunities to partner with communities to find alternatives to displacement and evictions, and improve the quality of housing and access to services of vulnerable or marginalised groups.

At other times, it is the lack of implementation of laws that poses a challenge. In Nepal, the Housing Act and National Shelter Policy refer to secure land tenure and governance priorities, but enforcement is weak. Limited implementation of laws tends to disproportionately affect certain groups, such as Nepalese Indigenous communities who struggle to obtain citizenship and land ownership documentation, hindering their ability to receive government support (Manadhar et al., forthcoming).

Across the world, partnerships have led to creative ways of addressing these legal and regulatory failures (see for example Box 3). A key change is allowing rather than criminalising incremental housing as part of the responses to housing shortages (Quintas and Oswald, 2023). The sale of alternative titles that do not require minimum lot sizes (Jones and Stead 2020) or the promotion of tax incentives such as tax exemptions on construction materials (Teodoro and Rayos Co, 2009) are other examples of possible ways to promote CLH.

Again, understanding that governance actors are not monolithic players can shed light on entry points. Catalytic Communities in Brazil have been able to advance in the establishment of a CLT by working closely with notary offices to overcome registration hurdles.

3.2.3 Participatory decision-making

Enabling **participatory decision-making** in processes related to housing allows for policies and frameworks to build on the experiences of CLH and create a more constructive environment for further initiatives. Again, the impact of CLH efforts in organising individuals and households in advocating for better housing conditions and calling to have a say in policymaking is a strength of CLH explored in the benefits section previously. It can also contribute to a virtuous cycle where communities are more organised to demand that their voices are heard, and in turn their needs are better reflected in policy outcomes, allowing them to better organise. The mobilisation of women and youth groups in Nepal is an example of this: they bring together women and young people from different communities to provide input into CLH processes, which then facilitates more inclusive policymaking that expands opportunities for engagement (Manadhar et al., forthcoming). This is also reflected in the surveys conducted by CFHHZ in Zambia, including people with disabilities (Luka and Kondowe, forthcoming).

Collective housing movements in many countries build on legacies of powerful grassroots mobilisation, housing related or not. In Brazil, the work of the UNMP and the National Movement for the Struggle for Housing (Movimento Nacional de Luta pela Moradia or MNLM) has made considerable advancements in the democratisation of spaces for housing movements

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BOX 3. FINDING OPENINGS IN GOVERNMENTAL STRATEGIES FOR CLH IN MALAWI (CCODE)

In Malawi, a series of policy changes have provided opportunities for action. The Malawi Agenda 2063 identified Urbanisation and Tourism as one of the three pillars of the national development strategy and declared decent housing for all a key priority for governmental efforts. In addition, the 2016 Physical Planning Act designated all of Malawi as a planning area, enabling initiatives for housing provision. The Centre for Community Organisation and Development (CCODE) has worked with the Ministry of Local Government, Culture and National Unity to set up a pilot national slum upgrading programme that can take advantage of renewed political will to update necessary tools and deliver better housing. Furthermore, CCODE has developed a relationship with the Ministry of Trade, which has provided useful training as well as support in registration and facilitation of the emergence of cooperatives.

A key challenge that remains is addressing discrepancies in governance and the provision of land. While local councils are mandated to provide land for low-income housing and slum upgrading, the 2000 Land Act grants land ownership to the central government, forcing local governments to purchase land from the Ministry of Land. This has resulted in an inability to build new housing by city councils, and a long waiting list for plots.

Source: Authors' summary compiled from Luka and Kondowe (forthcoming).

(Fidalgo Ribeiro and Litsek, forthcoming). In other countries, local branches of international movements such as SDI, the Habitat International Coalition or ACHR, build on the successes of members of these networks elsewhere and applies lessons to the local context, as has been done with the Know Your City programme to map informal settlement residents' living conditions and needs in Malawi (Luka and Kondowe, forthcoming).

In some countries, permanent governance structures formalise communities' input and engagement in policymaking, such as CODI's board in Thailand (Boonyabancha and Kerr, 2018). In other cases, an umbrella organisation serves as an intermediary between residents and authorities, as is the case with many cooperative associations in Central America (Quintas and Oswald, 2023). While not as prominent in efforts to advance CLH, promoting transparency in budgetary allocations and procurement might also be a way of generating a more enabling environment for CLH in comparison to other market-led approaches.

3.2.4 Multilevel governance

The nature of housing as an issue related to other sectors such as health or transportation and impacted by both national and subnational decisions means that **multilevel governance** plays a key role in the ability of CLH efforts to thrive. Confusions or overlaps in the responsibilities and competencies of different levels of government complicates bureaucratic processes to obtain land, building permits, titles and other aspects of the housing process. As reflected in the Malawi case, while local governments have an important role to play in the fulfilment of the right to housing, they are in many cases very limited in their access to resources and human capital (sometimes with the intention to limit the influence of rival political parties). National ministries might neither have the mandate to engage with CLH nor the capacity to implement policies and frameworks intended to enable these forms of housing production.

Key to the advancement of the CLT model in Brazil has been understanding the different roles played by public agencies such as the Instituto de Terras e Cartografia do Estado do Rio de Janeiro (Land and Cartography Institute of the State of Rio de Janeiro) or the housing and land sector of the Public Defender's Office (Fidalgo Ribeiro and Litsek, forthcoming). Lumanti in Nepal has also conducted a deep analysis of the different local and national tools available to advance CLH projects (Manadhar et al., forthcoming). Elsewhere, some efforts have been made to promote multilevel governance, but implementation remains a challenge. Kenya's 2010 Constitution, for example, emphasises

local accountability and local governance, but the reality on the ground leaves yet much to be done (Lines and Makau, 2018). Moving forward, understanding the opportunities — as well as the risks — that decentralisation efforts present to CLH will be important to take advantage of openings in the political agenda and implement more effective governance structures.

3.3 Finance, land and resources

The majority of CLH initiatives struggle with either accessing land or enough financing. The cost of land is one of the main obstacles for CLH, which is exacerbated by the lack of adequate financing. Land and financing challenges are also related to the ability of communities to access adequate services that can unlock the role of housing as a gateway to other rights. How to respond to this set of challenges (see Table 4) varies considerably depending on the type of support (financial, legal or otherwise) available from other institutions.

3.3.1 Access to land

Access to land is arguably the most-mentioned challenge in CLH efforts. It is the source of many complicated legal challenges as well as the largest cost when building housing. Negotiations to access land can take many years and lead to many battles with different authorities. The existence of public land can facilitate this process if authorities are willing to provide or lease it to community groups. At other times, however, land is only available at market price from private owners, which makes it out of reach for communities unless it is located far away from services. In many contexts, where land ownership is unclear or there are conflicting claims over land, this is even more difficult. The question of land tenure is also crucial, as the different forms of ownership allowed under a specific political ecosystem can open opportunities for communities, for example, by allowing certain forms of collective tenure.

CFHHZ's assessment of the situation in Zambia offers an illustrative example of the complexities around land. There is a lack of information on acquisition and registration procedures despite the existence of the National Lands Policy. The 1995 Land Act consolidated the role of land as a commodity, paving the way for speculation and corruption, and ultimately the displacement and discrimination of certain groups, notably women (Chikumo Mtonga et al., forthcoming).

Despite the scale of the challenge, there have been different attempts to reduce the economic and political challenges associated with land. These include land-

Table 4. From blockers to enablers: finance, land and resources

FINANCE, LAND AND RESOURCES			
	BLOCKER		**ENABLER**
Access to land	Serviced, well-located land is too expensive for communities to afford	Provision of public land Land-sharing agreements Recognising customary forms of land tenure Obtaining 'intermediate' land titles	Communities are provided with policy and finance tools to access land
Availability of funds	Households do not have enough funds to finance housing construction	Revolving funds Livelihoods created through CLH activity Incremental forms of housing accepted Link CLH to funds tied to other forms of social assistance Cross-financing mechanisms	Communities can pull funds from different sources to finance construction and management of housing
Financing mechanisms	Communities are unable to access adequate financing mechanisms that reflect their needs and capacities	Partnerships with banks to reduce interest rates Governments and international organisations act as guarantors Procurement regulations prioritise communities Acceptance of customary/collective ownership as collateral Subsidies for building materials	Partnerships for CLH unlock flexible, patient and long-term funding that reflects the capacities and needs of households
Access to services	CLH takes place on plots without access to basic services and economic opportunities	Land-sharing agreements Involving communities more directly in upgrading initiatives Pairing with grants from other donors Government/private financing of community-led forms of infrastructure	Housing production takes place in conjunction with broader improvements in access to basic services for the communities

leasing arrangements and lease-based mechanisms, new hybrid mechanisms for the decommodification of land ownership and inclusionary zoning, among others. In Senegal, UrbaSEN's intermediary land titles are agreed by the residents and local authorities (CoHabitat Network, 2021). In Thailand, an agreement with the State Railway of Thailand (SRT) allowed communities living on SRT-owned land to obtain a rental contract that could then be used to access financial support for upgrading from the Baan Mankong programme (Phromsri et al., 2024). In Cambodia, the 2001 Land Law and the 2003 Social Land Concession Decree have facilitated free access to land (ACHR, 2017). Communities in Yangon, Myanmar, are using the National Land Use Policy of 2016, which recognises and protects customary land, as leverage to obtain access to land for collective housing and are using community common land titles to recognise residents as legal occupants of land with rights to access services

(Kolovou Kouri and Shoko Sakuma, 2021). Efforts such as the partnerships under the Global Land Tool Network seek to clarify land ownership, and survey land to facilitate transactions (Delgado et al., 2020).

3.3.2 Availability of funds

Whether land is provided at no cost or a reduced price, raising enough funds to undertake the construction and management of housing is still a major challenge for communities. The **availability of funds** depends in great part on the income of the residents, who tend to belong to the poorest segments of the population and whose sources of income are usually variable or volatile. Sustaining a source of funds for the extended period of housing construction can prove difficult for these groups. Nevertheless, as proven by the many cases above, communities that come together in savings groups or to establish revolving funds can mobilise a considerable amount of funds internally and leverage

these funds to receive further financial support from other governmental and non-governmental partners.

The CLH process in itself also provides opportunities for income generation, both through the employment of the residents for construction projects as well as through the creation of spaces for businesses, or of extra rooms for rent that can finance the building. Facilitating these efforts — including by allowing for incremental housing — to increase funding is an important starting point. Other options to increase funds for construction also include ensuring a variety of income levels across the households involved.

Increasing the funds available can take the forms of grants from governmental and international sources, though these are vulnerable to changes in political priorities or decreases in funding available. Governments can commit to dedicate a certain percentage of their budget to CLH. In Uruguay, in 2014, 50% of public investment in residential construction was directed to cooperatives (Bredenoord and Quinonez, 2023). Brazil's MCMV programme included the obligation of dedicating at least 1% of the funds to finance *autogestão* self-management projects through the establishment of the MCMV-Entidades subprogramme (HIC-AL, 2017). Similarly, in Namibia in 2002, the Ministry of Regional and Local Government committed one million Namibian dollars (US$100,000) annually to SDFN, to be channelled into the Twahangana

Fund, a community-managed and revolving housing fund (Chitekwe-Biti, 2018).

Some international financing programmes have had considerable impacts on advancing CLH. A notable case was the group of initiatives financed through the Community Led Infrastructure Finance Facility (CLIFF) programme by the UK development agency (then called the Department for International Development or DFID) notably in Asia through the Asian Coalition for Community Action (ACCA) programme (Kolovou Kouri, 2021). Other notable sources of funds include the Habitat Solidarity Fund established by UrbaMonde to promote international solidarity in financing CLH projects (UrbaMonde et al., 2021c), and the programmes that have historically been financed through long-term capital investment by Reall, accompanied by technical support (UrbaMonde et al., 2021c). The weakness of these examples is that inevitably they are vulnerable to changes in donor priorities and the lack of funds from overseas assistance.

In addition, efforts can be made to connect collective housing mechanisms with other forms of social assistance, so that funds provided through social assistance programmes, for example, can contribute to the communities' goals of building housing (see for example Box 4). CODI's efforts in Thailand, for example, were closely coordinated with the Ministry of Social Development.

BOX 4. EFFORTS TO INCREASE FUNDS FOR CLH IN ZAMBIA (CFHHZ)

The Civic Forum on Housing and Habitat Zambia (CFHHZ) conducted a survey on communities' interactions with community-led housing in Zambia. Residents identified a series of challenges to mobilise funds for CLH. The limited access to economic opportunities – including the lack of financial mechanisms adapted to their needs and realities – and a harsh economic environment were mentioned, as well as the impacts of climate change. Respondents had received support from different actors, notably CFHHZ (41.6%) and housing cooperatives (26.67%), as well as the government of Zambia (11.67%) and traditional leaders (8.33%). The common types of support they mentioned receiving included training in financial inclusion, proposal development, and linkages to financial institutions.

An example of the support provided by CFHHZ is a series of capacity-building interventions to improve savings and pooling together resources by members of the various housing cooperatives. This led to an increase in the amount of savings made by members. For example, Kabanana Housing Cooperative managed to raise 384,000 Zambian kwacha in the first cycle of their village banking.

To support further initiatives, respondents pointed to a series of areas in which they required further support. These included financial and technical support in relation to CLH (52%) and leadership training, enterprise development and artisan skills (8%). Another recommendation that came from the experience was that the government should increase its budgetary allocation towards housing delivery to at least 5% (from the current 1%) and gradually increase this annually to address the housing shortage. Furthermore, other development partners could invest in artisan skill-building and the promotion of alternative building methods in partnership with CFHHZ.

Source: Authors' summary compiled from Chikumo Mtonga et al. (forthcoming)

3.3.3 Financing mechanisms

Related to availability of funds is the creation of **financing mechanisms** that reflect the needs and capacities of the communities to engage in housing production. Despite their ability to mobilise funds, low-income groups are often considered 'unbankable' by financial institutions, which are reluctant to partner with them. High interest rates and other requirements are also a considerable barrier. Furthermore, short loan terms and high interest rates present a key barrier to accessing financing for low-income communities. Other external factors such as inflation and exchange rates also negatively impact the feasibility of initiatives (CoHabitat Network, 2021).

Key to both the challenge of funds and financing mechanisms is the need to embed patience and flexibility in the design of programmes to support CLH finance, understanding that the amount of money many residents are able to mobilise at a time can be small, and incomes can vary greatly from month to month. Another important consideration is the acceptance of different forms of collateral and proof of income, as well as the ability to finance incremental housing. Finally, financial mechanisms that are effective tend to combine different sources of finance and different types of support provided by actors from public institutions, community organisations and international entities (see Box 5).

Despite the challenges, experimentation in many cities has offered some insights into possible financing models. Some initiatives have successfully negotiated lower rates and entry-level requirements with commercial banks, such as the partnership with Absa Bank and Casa Real in Mozambique (UrbaMonde et al., 2021e). Governments or international donors can serve as guarantors to help secure these loans. A slum-upgrading programme in Dharavi, the largest informal settlement in Mumbai, was possible thanks to Homeless International providing a 10% guarantee to Citibank.

BOX 5. MULTISECTORIAL APPROACHES TO FINANCING CLH IN COMMUNITIES IN NEPAL (LUMANTI)

The Samabeshi Tole project (meaning 'inclusive community') sought to offer secure housing for low-income families renting in Pokhara. It relocated 75 families from 19 districts into a well-planned community, with the active support of the residents. The collaboration of a wide range of stakeholders allowed the project to mobilise the necessary resources to plan, build and maintain the housing.

Actors within and outside of the community contributed to mobilise funds. The women-led cooperative Sundar Samabeshi Bahu-Udeshya Sahakari mobilised the women in the community and provided support to build their technical and leadership skills. The housing management committee, Aawash Bebasthapan Samati, made up of key community leaders and representatives of the residents, also worked to pool together funds and manage microloans for the residents. Communities also worked with a commercial bank, Laxmi Sunrise Bank Limited, which provided loans with favourable terms including an 8% interest rate and a 100% loan collateral, which allowed the purchase of land without requiring upfront capital. The loans incentivised female ownership by providing a 30% discount on interest if the loan was registered in a woman's name. The bank also organised staff to attend the construction sites to provide technical assistance with the disbursement of the funds.

In addition to gathering funds for the housing construction, the project set out to establish a mechanism to maintain the affordability of the housing. The community agreed on restrictions to buying, selling or expanding their homes for the first seven years, and newcomers would pay 50,000 rupees to maintain the integrity of the community. The residents of the community were provided with skills training to strengthen their financial independence, in partnership with groups and institutions of the city, to strengthen the social fabric. Lumanti supported the formation of savings groups and cooperatives to maintain savings and provided residents with microloans for home improvements. The Tole Bikash Samiti group was created by residents to manage community affairs and the maintenance of the homes. It also coordinated the construction of a community house with a grant from Lumanti and a small payment from each resident, as well as other road construction and infrastructure-improvement initiatives.

Source: Authors' summary compiled from Manadhar et al. (forthcoming)

With adequate institutional support, CLH efforts can establish associated funds that help residents save and mobilise resources for housing. Kenya's Akiba Mashinani Trust, which raises capital for slum improvements and housing projects, provides simpler loan application processes and lower interest rates than microfinance institutions (Weru et al., 2017). The Gungano Urban Poor Fund in Zimbabwe provides communities — not individuals — with small loans of up to US$1,000 with an interest rate of 1% per month (Shand, 2018).

Other policy measures explored earlier can also contribute to facilitating financing. This includes subsidies or tax exemptions for building materials, but also the inclusion of mandates in procurement and planning laws to work directly with communities in neighbourhood-upgrading programmes.

3.3.4 Access to services

Whether CLH initiatives **have access to services** is also a question tied to land and finance. When serviced land or land located in central areas is too expensive, communities are forced to build on land that is disconnected from basic services such as roads, water or electricity, as well as economic opportunities.

CFHHZ's survey on CLH points to the priority of offering basic services. The most-mentioned challenge is water supply and waste management, followed by electrical supply. Other challenges mentioned include poor road networks and insufficient health facilities and medicine. The energy crisis has also impacted the ability to provide electricity to homes and businesses. Despite some initiatives with community-based enterprises to address these deficits by managing issues like waste collection, their services fall short of what is needed (Chikumo Mtonga et al., forthcoming).

While the public sector is mostly responsible for basic service provision, being open to working with communities to address disparities in access to services opens up a lot of opportunities for creativity and collaboration. This can involve land-sharing agreements where communities agree to build denser housing blocks to give space for land for services. Many of the examples provided here have also proven the way in which the outcomes of collective forms of housing production are not limited to housing but also include processes of building community facilities and infrastructure that can be aligned with broader public strategies for service delivery. International financing can also be leveraged: in the case of Nepal, WaterAid and UN-Habitat were among the actors that helped subsidise infrastructure costs (Manadhar et al., forthcoming).

3.4 Concluding reflections on Section 3

The creative ways in which different grassroots movements, community organisations, international networks and public and private partners have sought to address great and complex obstacles to the implementation and scaling up of CLH shows that there is no single path to securing the technical support, financial resources or political will needed for CLH to reach its full potential.

It is also not realistic to believe that all the enabling conditions above, though needed, will exist simultaneously nor that they will generate the same results. Undertaking processes of collective housing provision will require studying each context specifically and co-developing relevant solutions. Fostering knowledge exchange on the different tactics can, nevertheless, provide inspiration for new ideas, help identify windows of opportunity, suggest potential partners and courses of action, and ultimately generate solidarity across movements, across cities and countries, all working towards the common goal of building fairer and more equitable housing systems.

4
Conclusion

This report, building on the research and activism of partners and in consultation with them, provides an overview of the many ways in which CLH can be an effective tool not just for the fulfilment of the right to adequate housing, but also for the advancement of societal goals from economic inclusion to climate adaptation and mitigation, and the protection of civic space.

CLH initiatives improve the quality of life of their residents, as well as the quality of the natural and built environment in the communities. They can also result in greater economic and social inclusion as well as a deepened sense of belonging, ownership and social cohesion. As a result, they can lead to more inclusive forms of governance and decision-making, from within the communities themselves to the local and national level. In addition the benefits of CLH can be felt at different levels; by the individuals and households participating, by transforming their communities, and by influencing systems and societies more generally.

CLH efforts very often struggle to obtain political and financial recognition and support, drastically limiting their potential impact. The evidence presented demonstrates the ability of these approaches to deliver housing as a social foundation in the contexts in which — and to the people for whom — traditional and dominant models have not. There is a need for a shift that, without placing the responsibility of delivering housing entirely on the communities, recognises and unlocks the potential of CLH as a key policy approach. This means taking advantage of the enablers that already exist and working to minimise the blockers to the implementation of CLH. As demonstrated in the reflections in the previous sections, different actors can take different steps towards doing so. Some suggestions are the following:

- **National governments:**
  - Review national laws and regulations that might represent obstacles to the formation of CLH entities
  - Develop the capacities of public servants on the benefits of CLH and the mechanisms to enable its implementation at scale
  - Incorporate CLH as part of broader strategies to address governmental priorities such as the just transition, employment generation or inequality reduction, to facilitate CLH actors' engagement with financial providers, donors and decision-makers.

- **Local governments:**
  - Review local laws and regulations that might represent obstacles to the formation of CLH entities
  - Establish permanent systems of citizen input and transparency mechanisms that allow citizens to understand and influence how funds are used to deliver housing
  - Identify different opportunities to support CLH, such as allowing incremental forms of building, giving communities preferential access to public land, providing flexible funding or serving as guarantors for communities to access public finance.

- **Financial providers:**
  - Accept revolving funds, collective savings and community-based work as forms of co-financing mechanisms for loans, grants and other financial tools
  - Explore opportunities to provide flexible and unrestricted funding (including through philanthropic and social impact mechanisms) to adapt to communities' needs

– Work with governments to manage subsidies for construction materials or accept social assistance grants and other forms of public support as mechanisms to reduce the cost of housing finance

– Incorporate CLH into plans for financing infrastructure projects, climate adaptation and other large-scale financing mechanisms.

- **Technical support and international organisations:**

  – Collaborate to provide sustained capacity-building to communities and CLH partners

  – Bridge global conversations, such as those of UN-Habitat's Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, or the upcoming World Summit for Social Development, to advance the goals of CLH

  – Support regional and international knowledge exchanges by CLH actors

  – Broker relationships with government actors that might be reticent to engage with communities

  – Incorporate CLH guidelines into international toolboxes for programming as well as for financing mechanisms.

- **Research organisations:**

  – Invest in addressing key data gaps identified in this and other reports, including longitudinal studies on the progression of the quality of life of communities and the impact of different interventions

  – Facilitate capacity-building and training in relation to the benefits of CLH, as well as the mechanisms to enable its realisation

  – Generate data in collaboration with communities and decision-makers

  – Align housing research projects with other research priorities, such as disaster response, community-based adaptation, civic space and democratisation.

- **CLH community of practice:**

  – Establish connections with grassroots movements beyond housing, including those involved in climate and racial justice, gender equality, violence prevention and access to justice, to increase support and strengthen advocacy efforts for CLH

  – Ensure, to the extent possible, the collection of data on residents' housing, and the economic and social conditions that can be used as leverage when negotiating with governments, donors or technical partners

  – Invest in communication and engagement activities within and outside the community that celebrate small wins to build solidarity and a sense of belonging, but also help lay out expectations and address potential conflicts to ensure long-term engagement

  – Identify key players within each sector, going beyond monolithic interpretations of government or the private sector to work with allies within specific departments and understand possible policy entry points and windows of opportunity that might open.

Sidelined by dominant housing models that are increasingly inadequate to fulfil housing needs, CLH provides an important source of solutions particularly for groups that have historically been left out (whether intentionally or not) of conventional mechanisms for housing provision. Partnerships, policies and financing mechanisms that facilitate the collective production of habitat can go a long way towards offering solutions that are responsive to the needs of the majority and unlock the power of housing as a generator of social inclusion, empowerment and resilience.

Related reading

Cociña, C and Frediani, AA (2024) Towards housing justice. Four propositions to transform policy and practice. IIED Issue Paper.

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The global housing crisis is exacerbated by the commodification of housing and persistent informal settlements. This has prompted communities to take collective action through community-led housing (CLH). CLH is a collective, non-speculative process where the residents themselves design, build and manage housing, prioritising social needs over profit. But despite its proven benefits — enhancing quality of life, social inclusion, economic access, environmental sustainability and governance — CLH remains undervalued by policymakers and funders. This report is based on over 100 sources and case studies from Zambia, Malawi, Brazil and Nepal. It examines CLH's enablers and barriers, advocating for supportive policies, financial access and partnerships to scale CLH as a viable housing solution.

Knowledge
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