

Networking Event

Background and purpose

Well functioning housing markets contribute to a better every day life for those who have a home, but housing markets also play a great role in the functioning of the entire macro economy: Access to shelter, a safe home, is a requirement for good health and productivity – a prerequisite for the labor market. Housing construction is an important industry; it generates jobs and develops technology that may spill over to other areas. A well functioning market for housing finance is important in itself to enable households to access a home, but it may also spill over to others areas of the financial market. And proper land governance is a prerequisite for sustainable land use, social stability and inclusive markets.

In many developing countries the majority of households live informally, work informally and the difficulties to borrow money are massive. Land for housing is difficult to access formally due to high costs, rules and regulations, unclear ownership, corruption and overlapping systems of tenure.

To work with a chain that combines increased security of tenure with increased access to housing finance is to attack directly two of the largest constraints for a functioning housing market. It is important to address tenure and finance together to build a land administration chain. The land market and the financial market depend on each other and both must function properly for the housing market to be efficient. In this seminar we will discuss and present theories and practices related to these issues. We will exemplify with a presentation of a project in Ghana where registration of properties now works as a base for valuation, municipal taxes and credit possibilities for poor people.

Objectives:

To discuss the impact of (and obstacles to) a well functioning market for housing finance in developing countries.

To highlight that a proper land governance is a prerequisite for sustainable land use, social stability and inclusive markets.

To connect housing finance and land issues and exemplify with a practical example

Connection with Dialogue 3:

The main objective of Dialogue 3 is to identify policies and practices that enable wide access to land and housing. The Dialogue will also clarify why informal settlements and slums have often become the only shelter alternative for the poor.

This networking event will connect directly to Dialogue 3 by discussing the importance of housing finance and access to land markets to development in general, and slum upgrading and/or slum prevention in particular. We will emphasize the constraints that informal markets may bring about.

Advertisements:

The event will be advertised in newsletters, and in our combined extensive national and international networks

Responsible organizations:

Ministry of Finance is responsible for handling government business in the area of finance, taxes etc

BKN, the Swedish National Housing Credit Guarantee Board, is a national government agency under the Ministry of Finance. BKN administers government credit guarantees for housing development. BKN also has a responsibility for monitoring and providing information on developments in the credit and capital markets for housing.

Lantmäteriet is the Swedish mapping, cadastral and land registration authority. Lantmäteriet's mission is to manage the Swedish cadastral system and promote the rational subdivision of land, and to be responsible for the efficient provision of basic geographic and land information.

Jag har anmält Sophie som kontaktperson