

Challenges of upgrading housing in informal development: a strategic option of incremental housing

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Ambiguous and Vague Terms!!!!

The concepts 'informal settlement', 'informal/illegal housing', 'informal development' are often defined in different ways in the literature and this creates confusion.

- No clear definitive statement
- Context specific
- Mainly focus on the nature of building structures
- Interchangeable use of the terms
 - informal settlement and informal development
 - informal housing and illegal housing

BUT,

Its not just an issue of illegality or informal construction, its also about land tenure status.

AND

The terms illegality and informality can't be used indistinctly as it brings a misconception about the underlying process and norms involved in housing development.

Working Definitions

- 'Informal settlements' (also squatter settlements, illegal housing) are the group of housing units constructed on land where occupants have no legal claim to, or occupy illegally.
- 'Informal development' (also informal housing) areas are the unplanned settlements on a legally occupied areas where housing is not in compliance with current planning and building regulations (unauthorized housing). All housing that is not in the compliance with building and zoning laws are 'informal', rather than 'illegal'.

Adapted from Enemark, S. and McLaren, R. (2008). Preventing informal development: Through means of sustainable land use control. Proceedings of FIG Working Week, Stockholm, June 14-19, 2008.

Housing types in Dhaka, Bangladesh



Formal housing

the group of housing units constructed on legally occupied land following building and planning regulations



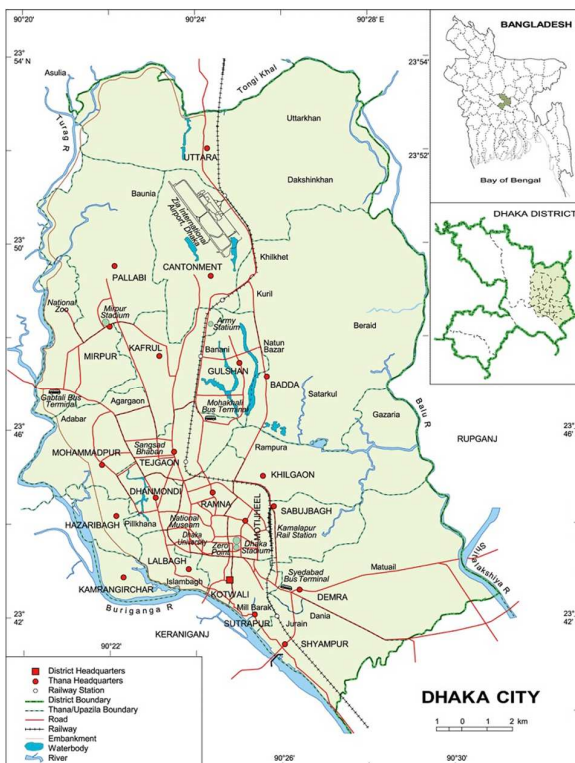
Informal housing

the group of housing units constructed on legally occupied land without following building and planning regulations



Squatter settlement/illegal housing

the group of housing units constructed on illegally occupied public/private land without following building and planning regulations



Dhaka, capital of Bangladesh

A Megacity

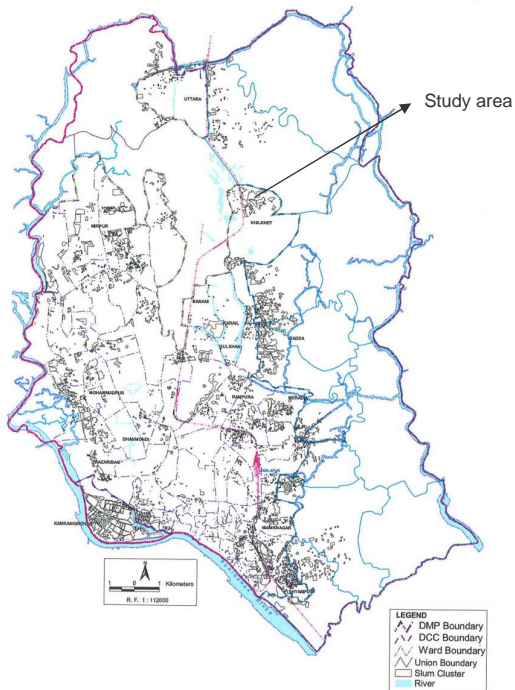
Population (2011): 15.4 million

Population growth rate: 2.84%

Density: 45,000 per square kilometer

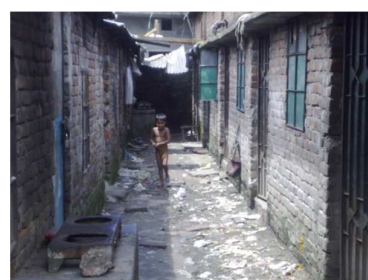
Some 3.4 million people are living in 4000 slums and squatter settlements

Location of study area in Dhaka



- Informally developed privately owned land (0.283 hectre)
- Number of structures: 70
- Average occupancy: 4 persons per room
- Residents are mainly rural migrants
- Rent: Tk 3,500 (appx. US\$ 45) on average for a 9.75 square meter room excluding utility bills.

Its messy, but its home



Informal housing (slum) development process

- **First**, individual households buy or inherited land and develop at their own initiatives without any institutional support. Low land in the fringe area is generally developed slowly over a long period of time.
- **Second**, some private owners put their land to housing use for a very large number of poor in relatively small area, thus creating slum.
- **Third**, slum type houses can be built on privately owned vacant plots with the knowledge of owner of land. In that case owner can allow one or more poor families to live on this land on temporary basis either free or against land rent.

Islam, N. (1998). Improving urban land management in Bangladesh. In: Ansari, J.H. & N. Von Einsiedel, (Eds.) Urban land management, improving policies and practices in developing countries of Asia. New Delhi: Oxford & IBH.

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Key Features

- Informal housing development is largely shaped by social, economic and physical context; bridging the gap between housing supply and housing demand
- Linked with formal sector, but informally (informal housing dwellers pay far more for water and electricity than formal housing dwellers, since they often have to buy it from private vendors)
- Unfavourable rules and regulations causing informal development
- Land use succession (Land owners prefer handing over the ownership of land to the real estate developers, as it is much more lucrative for them)

Upgrading informal housing: challenges

- Several upgrading programmes (SIP was the first successful model) were undertaken but little focus on informal housing on privately owned land
 - Lack of fairness and transparency in government bodies
 - Limited credit/mortgage facilities are available
 - Involvement of NGOs still limited as they have prioritized income generating activities as a main focus
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Two critical issues are needed to be considered

- To help the poor to improve their housing as a provision of access to affordable housing ;
- participation of the community in planning and implementing low-income housing.

Incremental housing: an option

- Incremental housing can be termed as an 'enabling approach' through which shelter is constructed step by step and improved over a period of time in terms of quality and size. which distinguishes itself by 'bottom-up' process.
- moving from a supply-approach to support-approach

INCREMENTAL-DEVELOPMENT SCHEME



CITYNET (1995). Municipal land management in Asia: A comprehensive study. New York: United Nations.

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Incremental housing: an option

However,

- the paradigm of incremental housing revolves around two conditions: low income land development and access to credit.
- Incremental housing programs need to be planned and developed as part of comprehensive urban planning, land legislation and national housing policy.

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Concluding Remarks

Informal housing development in Dhaka is not just a manifestation of demographic and structural change due to urbanization. It is also a result of absence of favorable laws for formal land delivery system, especially for lower income group and it reflects the lack of political willingness.

Housing policies at national level definitely should take into account the ability of low income groups to earn, save and invest in their housing development.

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THANK YOU

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