

1. Editorial
2. Overview of housing policies in the of Central and Eastern Europe and Central Asia
3. Social housing in the French Overseas Departments and Territoires
4. Social housing finance in Mauritania: Experience of the Twize Programme
6. Appeal for a «Housing NEPAD» in Africa
- Publications
7. Conferences - Training
8. News on cooperation



Neighbourhood of Dalifort on the outskirts of Dakar

## Action on housing

This is an appeal in favour of housing in developing countries, which comes at a propitious moment. Firstly because currents are forever blowing hot and cold. And secondly because it might be a good idea to do some rethinking on the subject. Blowing hot and cold – take a few examples. International conferences on housing and sustainable development follow one another apace. They all advocate urban development and its importance for development in general. More recently, the President of the French Republic, through his trips and statements, raised hopes that France would reconnect with a greater development aid effort. In the past few days, the Chairman of the European Commission has made known the European position in the run-up to the Johannesburg Summit, with a call to meet the commitment to increase aid to developing countries to a level of 0.7% of the European GDP. But in this chorus, not many concrete proposals for housing are emerging. And sometimes this subject, which is key to the built urban environment, is not even mentioned. The Chairman European of the Commission cites water, energy and health as the three goals for European solidarity – but not housing. Can we conceive of better health or better water management without better housing? Can we even approach the thought of mobilizing people in an all-out effort without offering them the prospect of a dignified personal and family life that is only possible in decent living conditions?

After the second world war, all countries in Europe stimulated their development through a considerable effort to improve the living environment. History has shown this to pay dividends. But the call not to overlook housing in the new impetus towards a global solidarity policy obliges its advocates to identify the priorities. The debate is not new. Should we build social housing to European standards or promote housing that responds to local needs? At a time when we are realising that grassroots movements are the mainspring of change in developing countries, the answer is clear. An economy is growing up in the outer cities which may not be as glorious as the great global economy but which provides a living for a substantial part of the population – and it is here that housing policies must actively focus their priorities. Is it not in these circumstances that improved housing standards will develop through their direct effects on the economy and their indirect effects on health, energy and water? And is it not in this area that it is most important to build hope – signs of betterment that induce acceptance of disciplined macro-economic thinking? For decades, experiences have abounded in the field of housing. This issue describes some of the particularly interesting ones. They give credibility to the appeal in its favour. Let us hope it will be heard. ■

**Georges Mercadal**  
Vice-President,

Conseil Général des Ponts et Chaussées

# Overview of housing policies in the countries of Central and Eastern Europe and Central Asia

Michel Prouzet

*In the years of the administered economy, housing was the State's exclusive domain, at least in urban areas. This point should be borne in mind when measuring the progress made since the fall of the Berlin Wall.*

Until that period, virtually all building sector companies and housing agencies belonged to the State as a result of previous confiscation or nationalization measures, not only in the ex Soviet Union but also in countries such as Hungary and Poland. Despite the fact that housing cooperatives existed and played an important role in the housing economy, the cooperative movement was closely controlled and financed by the public authorities. And so the name, cooperatives, was misleading. The State's influence was also particularly perceptible in architecture and in building quality. Dwellings (mainly blocks of flats) were designed according to standardized norms and at low cost. Even maintenance of the communal parts of residential buildings was entrusted to the authorities rather than to private initiatives.

Apart from this last point (particularly in Russia and Ukraine), things have changed considerably over the past decade.

Right at the start of the transition, if not before (as in Hungary), one of the first tasks of urban policy-makers in the countries in question was to privatize housing for the benefit of the current occupants. The privatization of housing was among the "small privatizations" that began at a very early stage with the privatization of small businesses such as service firms, repair workshops, shops, hotels

or restaurants. It was initially stimulated by the European Bank for Reconstruction and Development (EBRD). The State's housing stock tended to be transferred to local authorities on condition that they would rent or sell the dwellings to the current occupants or failing this, to other takers. In a few countries, decentralization of the housing policy made municipalities into major landowners but conversely in most other countries (Hungary or Slovakia, for instance), the pressure of financial difficulties speeded up the divestiture of the public housing stock.

## THE POST-COMMUNIST CITY: A CITY OF HOME OWNERS

The post-Communist city, be it Budapest or Vladivostok, Kiev or Almaty, has become a city of home owners. Few cities (such as Prague) have sought to preserve a role as landlord of the housing stock. Private home ownership is now commonplace owing to a combination of two factors: housing privatization further to the low-priced sale of lease property to existing occupants by local authorities, and the depletion of property supply as the State is unwilling or unable to play its housing development role of days gone by. The cooperative system has also had its day and the public authorities have dissolved the "old-style" cooperatives.

However, a revival of housing cooperatives is taking place, which is fully in line with the Rochdale principles that previous regimes had rejected. But it has become the post-Communist city's concern to have an air of capitalistic respectability in the age of global trade. Some capitals of countries in Central Asia have acquired hotels with pompous fronts and disproportionate entrance halls. Throughout Eastern Europe, including modest Albania, property development programmes worthy of the name, target clients in the business world who are demanding in terms of office serviceability and home comfort. The market is in the hands of a few property developers, often foreigners (a French group is reportedly on the road to a real success story in Prague and in Bratislava).

But for "social" housing, the supply has dried up at the same time as the name has lost its charms. The State's marked withdrawal from land and property development is now going hand-in-hand with a widespread tendency to forget the social dimension of housing and to equate social housing with homes for the homeless. Poland is one of the few countries in transition to show concern for a housing policy aimed at low-income socio-professional groups, but who are capable of making an effort to house themselves. By creating "TBS" (an abbreviation meaning low-cost housing), the country has sought to acquire a

system something like the French system (moreover French professionals have contributed their knowhow on this system). The abandonment of, or sharp decline in, public orders for housing cannot be dissociated from the sudden withdrawal of the State from the construction industry. Private sector orders now easily have the edge in this sector's activity record. In Poland, for instance, 70% of building activity emanates from the private construction sector and similar percentages are to be found in the other countries of this region. The construction supply derives mainly from SMEs, or even micro-businesses operating on a cottage-type basis.

Such is the general overview of housing policies in countries in transition. It reveals the lack of willingness of the States concerned to launch or assist major land and housing development projects. This situation, together with the weakness in purchasing power of the great majority of housing applicants, explains why this sector is in crisis and generally unable to cope with the people's needs.

## TOWARDS NEW INTERNATIONAL FINANCING INITIATIVES

But things can change – and not only on the buoyant markets of high standing housing development.

It can reasonably be expected that international donors (including the European Union) or bilateral donors (such as France) will soon be showing more interest than in the past in finance measures for some areas of housing policy.

French bodies such as Club HLM International or social housing company groups, which benefit from Community and French aid (since 1994 this aid is examined by the Comité d'Orientation, de Coordination et de Projets"/COCOP), are providing technical assistance in preparing and managing housing development projects in the social sector.

At present, in some of the French administrative and financial sectors concerned, such as the Ministry of Foreign Affairs, Ministry of Housing, and the Caisse des Dépôts et Consignations, there is work and discussion that could lead to better recognition of

financing needs for housing in the countries of Central and

Eastern Europe, and to proposals for new measures,

where possible in conjunction with the European Union. ■

Michel Prouzet



High-class hotel  
in Sofia,  
Bulgaria

## Social housing in the French Overseas Departments and Territories

Fabrice Richy, Managing Director of SIMAR, Agence Française de Développement

*Although the quantitative challenge is still a priority, the quality of the housing supply must be addressed without delay*

### A HOUSING SHORTAGE

The general housing situation in the French overseas dependencies is one of critical needs and inadequate supply. This is mainly due to the population growth which remains at a sustained level and to the large number of households living in precarious conditions or with the family. Housing demand has also been exacerbated by situations specific to the private rental market in which rent levels remain high (8 to 12% annual rentcharges are commonplace, despite the high assignment costs) which causes a demand

for social housing by middle-income families. Lastly, the low flexibility of the private home rental and purchase market, despite the 1988 tax exemption measures, greatly limits the possibility for people to cut loose from social housing, for which the turnover ratios remain low (between 5 and 6% in Martinique). Most of the demand is thus transferred to the production of new social housing, and despite a fairly high production level (1,000 housing units per year in Martinique), tension is strong on the social rental housing market. The social housing shortage in Martinique alone is

estimated at 10,000 units, comparable to that in New Caledonia, and it is doubtless still greater in Guadeloupe. At the same time, it is difficult to maintain the production of the past twenty years at the same level. This is because the qualitative evolution of production, which rightly re-targets project development towards the regeneration of town centres, makes these projects increasingly complex, reduces their size, lengthens production times and multiplies the operations. In peri-urban areas, serviced lots are dwindling and sales prices are rising. This paradoxically runs counter to a

controlled urban policy, by requiring some projects to be densified to ensure financial balance.

Thus for a stated objective of 8,000 housing units per year, 4,942 units were financed in the Overseas Departments in 2001 (4,900 in 2000 and nearly 7,000 in 1999).

### BUT ALSO SOME IMPORTANT ASSETS....

But to cope with this situation, the Overseas Departments and Territories nonetheless have important assets that give promise of some easing of the market within the next 5 to 10 years, which is almost the short term in this field of activity (3 to 4 years to execute a project and 34-year term loans). Firstly, the

situation of social landlords is sound, both technically and financially. It enables public authorities to call on qualified, dynamic operators that are increasingly involved in local policies and able to help with urban policies (for instance in Martinique with the regeneration of town centres and insalubrious areas).

Secondly, it is so far still possible to have control over social life in the existing housing stock, particularly in a few large housing estates (but which rarely exceed 2,000 housing units), with none of the large pockets of lawlessness that are commonplace in metropolitan France.

But difficulties are emerging, related to the precarity of many families' social and financial situations, accentuated by specific problems: widespread unemployment and many households of single women with several children living solely on social aid, whereas solvency through the housing allowance is less common in the Overseas

Departments than in metropolitan France, and is even non-existent in New Caledonia. It is essential for all the public and para-public actors (and consequently donors) to be vigilant if they are to avoid some zones reverting to the State. Contractual and local policies associating local authorities, social landlords, aid providers and security services are new and the operational effects in the field are still limited.

A third definite asset is the involvement of local and regional authorities in housing policy. In Martinique and New Caledonia particularly, the elected representatives and local assemblies are very aware of the housing problem.

For instance, at the Region and Département levels, decisions have been taken by nearly all the assemblies to create land operators who will be a valuable help in breaking the deadlock in land supply over the medium term.

Many local elected representatives also participate

actively in the production of housing by making land available to operators, even though this possibility is now on the decrease.

However, local authorities still have to define a housing policy that will include precise quantified objectives in terms of housing products, locations and unit quantities and will form part of a shared general project. This would enable better use of the sometimes considerable available resources.

#### SOME SUGGESTIONS FOR ACTION

Within the next five or ten years, relaxation of the tense social housing situation will be impossible without diversifying those products that offer appropriate residential trajectories along which households can evolve.

Although social and very low-cost housing must naturally remain the predominant, core commodity in the construction effort and form the greater part

of demand in this sector, the desire for home ownership, forcefully put over by local elected representatives, is very great. The experimental operation "Logement en Accession Différée" – LAD (deferred ownership housing) in Guadeloupe is accordingly being watched with interest.

For rental housing, the production of intermediate units, which has become very difficult if not impossible owing to the state of financial balance, must be given new impetus by adapting the concept to market realities.

The regeneration of town centres, which is a key urban policy issue, will also require some adjustments of the regulatory framework, owing mainly to land surcharges and the smaller size of projects.

In addition to these ideas, a clearer, more open situation of the private market will also be essential for tackling the recurrent problem of indivisum and vacancy of built or unbuilt real estate. ■

## Social housing finance in Mauritania: Experience of the Twize Programme

Anne-Claude Creusot, Microfinance Programme Manager, Gret

### *Some lessons learned from a microcredit initiative that is well underway in the housing sector*

#### THE APPROACH

Housing finance generally covers two separate areas: subsidized housing and unsubsidized housing<sup>1</sup>. Housing finance without any subsidies requires the availability of comparatively conventional savings and credit products, using a similar

approach to that for financing revenue-generating activities. MFI<sup>2</sup> funders such as Sewa Bank (India) and Grameen Bank (Bangladesh) have diversified their credit products towards housing by defining similar conditions to those of their conventional products: small loans for progressive renovation or construction of

basic shelter, fairly short loan recovery times, few or no subsidies, appropriate guarantees (alternative forms of title to property), very progressive mobilization of savings. Sadly, the poorest people cannot have access to these products, which require a high savings capacity. Thus the use of subsidies to reach down to the bottom

deciles of income is now widely accepted, including in the Multilateral Development Agencies<sup>3</sup>. But as soon as a subsidy component is introduced, this type of financing becomes much more complex for the microfinance institution to manage because housing credit cannot then be approached from a purely financial angle. Technical and political considerations have to be taken into account. This approach is illustrated in the report presented by Beit el Mal,

a Mauritanian microfinance institution that makes housing credit available for the implementation of a social housing policy in Mauritania.

## THE CONTEXT

Mauritania has experienced spectacular urban growth in the past 30 years. The population of the City of Nouakchott has accordingly increased thirty fold (20,000 inhabitants in 1960 and around 600,000 today). This poses a problem of access to decent housing<sup>4</sup>. Housing plays a fundamental role in alleviating poverty through its ripple effects, particularly by creating better health conditions and offering households a safe space at their disposal in which to create an activity, which is the starting point for their economic development. In this context, the Twize<sup>5</sup> urban development programme began in 1998 in the outlying neighbourhood subdivisions of Nouakchott. It is funded by the Mauritanian State and the Ile-de-France (Greater Paris) Region and aims to give deprived families access to the type of dwelling they would build if they could afford it. This programme offers to make the required construction financing available to these families and to give them technical assistance for the building work.

The availability of housing loans goes hand-in-hand with improvement of the inhabitants' income. Low-cost microcredits are consequently also proposed. The microfinance component of the Twize programme, also named "Beit el Mal", is in charge of managing these housing loans and low-cost microcredits.

## DESCRIPTION OF THE HOUSING LOAN

Social housing finance breaks down into three parts: an initial

participation of the beneficiaries (15% of the cost), a Mauritanian State subsidy via the CDHLCPI<sup>6</sup> (50% of the cost) and a housing loan (35% of the cost).

The present cost of building a basic housing unit is 200,000 um<sup>7</sup> (around 715 USD), which is 1.8 times the per capita GDP and 5.5 times the mean monthly wage estimated for families in the targeted neighbourhoods. The size of these housing units is 5m x 4m.

The method of paying out this type of loan is that of conventional solidarity credit (the "Twize" solidarity group numbers between 5 and 10 people). This credit is granted for a 30-month term with monthly capital repayments. The proposed interest rate is 12% per year.

## DESCRIPTION OF CONVENTIONAL MICROCREDIT

As in the case of housing loans, the beneficiaries of this type of credit must organize themselves into Twize solidarity groups. The amounts of the loans are stepped up from one cycle to another. In the first cycle, the maximum sum lent is 10,000 um (around 40 USD). Repayment of the capital is on a monthly basis and the credit term can be either 6 or 12 months. Unlike housing loans, the interest rate is 24% per year.

## THE RESULTS

More than 500 housing loans and around 1,000 microcredits have been paid out since 2000. The overall repayment performance at the maturity date (for both housing loans and low-cost microcredits) is 100%.

In organizational terms, Beit el Mal is staffed by one Mauritanian supervisor and three specialized credit officers attached to the neighbourhoods. Through its integrated approach, the system reaches

out to poor neighbourhoods not targeted by any other microfinance institution in Nouakchott.

## LESSONS LEARNED ON HOUSING LOANS

The introduction of a State subsidy requires the financing side to be backed by a building support/follow-up side (housing component). This is because the Mauritanian State, which grants this subsidy, legitimately wishes to ensure that:

- the subsidy will not be diverted towards any purpose other than housing
- the housing built with the help of the public subsidy corresponds to minimum safety and health standards.

## Technical dependency

To guarantee these two conditions, the construction work is guided and inspected. In practice, in the Twize programme, the "housing" component takes charge of defining the technical housing characteristics and the construction work. Beit el Mal manages the purely financial aspects (selecting clients, managing the subsidy and the credit) but as there is strong interdependence with the "housing" component, close coordination is necessary. This is apparent at more than one level:

- Defining housing standards. For the same subsidy level, the improvement in quality of the housing must be compatible with the increase in the cost of credit and consequently with the borrowers' repayment ability.
- Building site monitoring. Scheduling grants of housing loans depends very much on the construction capacity of the housing component. Furthermore, it is essential to ensure compliance with construc-

tion quality, as here again, any defect in the housing may directly result in repayment problems.

## Policy dependency

The financing activity for the housing accounts for a large part of Beit el Mal's business volume. Any change in government policy that would no longer make social housing its priority, could greatly destabilize the structure by bringing a substantial amount of activity to a halt. Beit el Mal is considering two strategies to ensure its sustainability in response to this risk:

- Strengthen the weight of conventional microcredit,
- Progressively develop unsubsidized housing finance products. ■

1. c.f. Center for Urban Development Studies/DAI/USAID "Housing Microfinance Initiatives: synthesis and regional summary". May 2000, 121 p.
2. Microfinance Institution
3. IADB (Inter-American Development Bank) Stephen K. Mayo "Subsidies in housing". July 99. 46 p.
4. Households living in precarious housing still account for 18.5% of households in Nouakchott and 14% in other cities.
5. Twize means solidarity in the Hassaniya language.
6. CDHLCPI: Commissariat aux Droits de l'Homme, à la Lutte contre la Pauvreté et à l'Insertion (Commission on human rights, poverty reduction and social integration), a Mauritanian structure that ranks as a ministry and channels most of the public development aid funds. The CDHLCPI has been the majority donor for the Twize Programme since it began.
7. 1 USD = 280 um

# Appeal for a "Housing NEPAD" in Africa

Michel Lachambre, Secretary General of Habitat et Francophonie

*Is undignified, discriminatory, precarious housing the destiny of developing countries?*

The Habitat et Francophonie Network, which groups together the main public sector housing companies in French-speaking countries, held its 26th international conference in Dakar on the theme: "Poorly housed populations and housing professionals: fighting the same battle for a city without slums".

Let us be clear – for Sub-Saharan Africa, the situation is bad and even explosive in some outer cities.

The final declaration of the Habitat II Conference in 1996 aroused great hopes, not only among poorly housed people but also among housing professionals. Five years on, the work of the Habitat II+5 Conference shows that not only is the situation no better but on the contrary, it has worsened for the poorest people. More than one billion men, women and children are today deprived of access to dignified housing.

## A NONPRIORITY AT INTERNATIONAL LEVEL

In international conferences, it is a significant fact that housing is never considered as an absolute priority.

At European level, Community bodies refuse to consider it as a European remit. The States have even refused to allow the principles of a right to housing to be included in the European Charter of Fundamental Social Rights. At the very most, it mentions a right to housing assistance but with no enforcement obligation.

The IMF and the World Bank consider that housing is not an investment and it has no bandwagon effect on the economy. States under structural adjustment are thus strictly forbidden to finance social housing out of public funds. And of course, there is no funding for housing from the World Bank. UN conferences are pathologically

half-hearted in this respect. The American influence particularly results in a "race to the bottom": least possible law, least possible financing, fewest possible international commitments. It has sometimes been called "Habitat II minus 5". The UN "Habitat" programme in Nairobi has just about been salvaged, but for how long? *Lenders are on the defensive.* The money is there, the banks have cash to spare even in the poor countries, but the conditions for obtaining housing loans are not met (interest rates prohibitive, loan periods too short, guarantees proposed by social housing professionals or even by governments considered inadequate). In Senegal for instance, Banque de l'Habitat du Sénégal is doing well but as it has to guarantee its clients' deposits, it makes hardly any loans to housing sector operators.

*Governments are not mobilizing*

In this international context, policy-makers in the African countries consider that housing is not a priority. Some go as far as to think, without saying so, that the development of squatter settlements is a godsend because over the short term it hardly costs the community anything. On a map of the world, it is almost possible to superimpose countries with slums over countries with no public housing policy. The lack of funds is an insufficient alibi. It is largely outweighed by a lack of political will and a lack of imagination to convince the partners concerned.

## A WORSENING HOUSING SHORTAGE

Not enough new housing stock is available to cope with accelerating demand. There are a number of reasons for this:

- The construction sector and building material production are too narrow, insufficiently productive and too expensive.

## Publications



**Intouchable Bombay. Le bidonville des travailleurs du cuir**, by Marie-Caroline Saglio-Yatzimirsky.- Paris: CNRS Editions, 2002.- 326 p, col. phot., tab., fig., bibliogr. (Coll. Monde Indien – Sciences sociales – 15ème-20ème siècle).

Dharavi has nearly a million inhabitants on 3 sq. km in the heart of Bombay. For the past century, it has grown steadily under the impact of rural migration. Its inhabitants, doubly stigmatized, being majoritarily "untouchable" and poor, have organized themselves according to complex community logics, recreating a city in the city, where they are actors of globalization through their production, political actors because their votes are solicited and at the centre of considerable interests because they occupy a space sought-after by real estate investors. Price: 35 euros

**Rapport sur le développement humain au Bénin 2001.** Le développement régional et les défis de la décentralisation.- Cotonou: UNDP Benin, 2002.-X-249p., tab., graph., bibliogr. Presentation of the human development status of large administrative entities in Benin in a context of planned decentralization and an equitable regional development policy. The indicators refer to the concept of sustainable human development as defined by the United National Development Programme (UNDP) and enable an assessment of the development policies and operations implemented in the départements of Benin.

→ <http://www.afridev.net/undpben/Homepage/pnudbp.htm>

**Parcours dans la recherche urbaine.** Michel Rochefort, un géographe engagé, edited by Catherine Pais.- Paris: LADYSS, 2002.- 324 p., phot. (Strates, 2002 special issue).

This special issue gives a serious, humorous account of the career of Michel Rochefort, a teacher scientist, guide and mediator – between disciplines, between theory and practice, between French urban research and that of developing countries. Famous for his work on urban networks, initially in France, he has constantly delved deeper into the contradictory power relationships expressed in Third World cities, particularly in Brazil, Tunisia and Sub-Saharan Africa.

→ [Strates@univ-paris.fr](mailto:Strates@univ-paris.fr)

- Government allocations to housing are inadequate. This sector is rarely given national priority. In this respect, it is a victim of a liberal approach which considers that this type of investment is ruled by a strict market logic.
- An all too inflexible application of monetary orthodoxy. The case of Senegal, which was explored at our RHF Conference in Dakar, perfectly illustrates this situation: the potential demand is estimated at around 12,000 housing units per year and the shortage is around 5 to 6,000 units. This means that 40 to 50,000 people have joined the ranks of the squatter settlement neighbourhoods that we are also trying to eliminate. Professor Michel Mouillart used this example to make the following comparison: whereas Senegal has some 9 million inhabitants, 6,000 new housing units are built there each year. This means that with this same proportion, in France we would build around 40,000 housing units. Although the housing stock is higher quality, and it is acknowledged that the housing crisis has been under control for a quarter of a century, there are 7.5 times more units built in France than in Senegal. And yet the situation in Senegal is not the worst in Africa.

### WHY HAVE A “HOUSING NEPAD”

The long-term aim of NEPAD<sup>1</sup> is to bridge the enormous gaps between Africa and the developed world through huge investments in projects for fundamental structural and human development.

The Summit of Heads of African States on partnership with the private sector for the financing of NEPAD, was held in mid-April, in Dakar, at the same time as our conference. His Excellency, Maître Abdoulaye Wade, President of the Republic of Senegal, one of the key players of NEPAD, attached considerable importance to receiving a delegation from Habitat et Francophonie. He was very attentive to housing problems and was fully aware of the disastrous situation being experienced both in his own country and in other African countries. Above all, he was determined not to give up, despite the difficulties. The NEPAD dynamics must be transposed to new housing policy for developing countries. The offensive must take place on several fronts:

- mobilize public authorities at national, regional and local levels,
- convince international authorities that under

development programmes, housing should come within the framework of investments that structure economic and social life,

- renew cities by rehabilitating undignified, precarious and discriminatory settlements,
- set up support structures to help families who want to build their dwellings,
- plan for the future of cities by anticipating tomorrow’s urban growth through a systematic policy of serviced land subdivisions and parcels,
- develop a network of specialized actors in charge of mobilizing short-term savings resources for the benefit of people who need them,
- introduce inter-generational solidarity mechanisms given that investments are made to last
- induce States to assume their responsibility for modernizing and restructuring taxation and provide towns with necessary and sufficient resources to cope with the burden of acquiring of infrastructure and facilities.

### IN CONCLUSION:

At the Habitat II+5 Conference, Habitat et Francophonie drew up

a platform “Going beyond law to enforce access to housing”. This is still an emerging issue. “Investment in housing cannot be treated merely as social expenditure, as a necessary evil for societies’ social equilibrium. Quite the reverse, it is one of the basic components of a strategy encompassing sustainable economic and personal development, unemployment relief and the promotion of successful professional and social integration for the most underprivileged, limitation of the economic and social costs of developing precarious or low-grade housing, balanced growth of urban and rural areas, protection of environmental quality and of the exercise of citizenship. In short, it is a factor of economic and social progress, and the responsibility for accomplishing it is vested in States if the market alone is incapable of achieving this objective”.

*The text of the RHF paper for the Habitat II+5 Conference, and the proceedings of the Dakar Conference are available from the Habitat et Francophonie secretariat:  
Solveig Rakotomalala RHF 14,  
rue Lord Byron, 75008 Paris  
Tel.: 33 (0)1 40 75 50 83 – Fax 33 (0)1 40 75 50 56 – E-mail: rhf@union-hlm.org*

1. *New Partnership for Africa’s Development*

<h1 style="transform: rotate(-30deg);">Conferences Training</h1>	<h3>Urban conditions in the XXI<sup>st</sup> Century</h3>	<h3>Togethermess in difference: Citizenship and belonging</h3>	<h3>Beyond the neo-liberal consensus on urban development: other voices from Europe and the South</h3>
	<p>The 46<sup>th</sup> IFHP World Congress (International Federation for Housing and Planning) will be held in Tianjin, China, from 8 to 12 September. 21 internationally known speakers from thirteen countries will explore the main issues concerning renovation, restructuring and new urban expansion, raised by the demands of our cities in the XXI<sup>st</sup> century. Four young urban planners will also describe their professional experiences and their ideas on a sustainable, well thought-out urban future.</p> <p>→ Contact: <a href="http://www.ifhp.org/congress">http://www.ifhp.org/congress</a></p>	<p>Immigration and its manifestations in the urban context are among the major activity areas of International Metropolis. The subject of the Oslo Conference, from 9 to 13 September, reflects the need to create a society that takes difference and diversity into account. It places emphasis on the fundamental duality of relations between citizenship – in the broadest sense, as a structure for access and law in society – and belonging, with reference to cultural, symbolic and sentimental aspects of social community life.</p> <p>→ Contact: <a href="mailto:oslo2002@metropolis.net">oslo2002@metropolis.net</a> <a href="http://www.metropolis.international.net">http://www.metropolis.international.net</a></p>	<p>The 2002 Seminar of the Network-Association of European Researchers on Urbanisation in the South (N-AERUS) will be held at CNRS, 3 rue Michel-Ange, 75794 Paris cedex 16, from 21 to 23 November. It aims to draw the attention of European Community institutions, bilateral European cooperatives and development aid agencies to the existence of non neo-liberal solutions to the problems posed by urban management in Europe and the South, and the rich potential of European research in this field.</p> <p>→ Contact: <a href="mailto:a.durand-lasserve@wanadoo.fr">a.durand-lasserve@wanadoo.fr</a></p>

What housing for tomorrow?  
Emerging practices for the most  
disadvantaged

**International Symposium, Casa-  
blanca, 12-14 June 2002.**

This symposium was an initiative of the Moroccan State Department in charge of Housing, and is co-organized with UN-Habitat, the World Bank, USAID and CDC in collaboration with INTA, URBAMA (Tours University) and INAU (Rabat). It brought together some 500 participants, decision-makers (civil servants and public and private operators), professionals and researchers, from various countries and even continents (SSA, Latin America). Based on an assessment procedure of public housing policies seen from the urban integration angle, the main aim was to examine the new direct and indirect approaches (incentives) likely to solve the problem of insalubrious housing, with respect to people's conditions and living environments and their urban integration. The discussions were productive, particularly the work organized in three workshops in which a country-to-country comparative approach was widely used on the following subjects:

- Insalubrious housing and/or housing for the disadvantaged: What international approaches?
- Intervention strategies and procedures
- Local governance and partnership practices.

A final declaration, read by the US-AID representative, particularly upheld the need to associate the private sector in social housing development and to make greater use of grassroots participation to tackle the problem of housing for the disadvantaged.

➔ *Contact: Annik Osmont, a.osmont@wanadoo.fr  
Tél/fax: 33 (0)1 45 89 47 38*

**PRUD news on the Web**

The 32 research teams of the urban development research programme are presented on the Web in the form of factsheets that can be accessed from the ISTED and GEMDEV websites. These factsheets provide information on the subjects of research proposals, the countries of the Priority Solidarity Zone (ZSP) concerned by the studies, the team members and the organizations involved in each of the teams.

These factsheets will subsequently be completed by scientific work summaries recording the progress of work, particularly at the times of the regional meetings. At the end of the work, the report summaries will also be placed on line.

➔ *Contact: Isabelle Diaz, prud@isted.com*

News on  
cooperation

**DESS Urban network services engineering in  
developing countries - ISUR**

The Institut d'Etudes Politiques, Rennes, with the support of ISTED, is introducing a new DESS for the next academic year: Urban network services engineering in developing countries (ISUR).

This post-graduate diploma aims to tackle urban issues from a multidisciplinary angle, as the city is a field of complex problems, both local and global, where urban projects shaped by elected representatives are inextricably bound up with the economic ambitions of international operators. The extent of urban growth and the accelerating urbanization rate have created a new urban situation. They require urbanization actors, particularly in the field of urban network services, to seek specialists on urban policy problems of network installation and management (water, telephone, electricity, roads, etc.) taking into account local specificities (social, historical, political) and global specificities (technical, environment).

This diploma seeks to give students a knowledge of multidisciplinary analytical grids that will enable them to:

1. develop or analyse projects (negotiating and financing the establishment or improvement of urban network services in developing countries, both from the point of view of local supervisory authorities and that of international operators, in response to public calls for bids).
2. perform the economic, financial and institutional management of these services, which involves:
  - management, creation of regulatory frameworks, reforms and restructuring of these urban network services;
  - economic and financial analysis of these services;
  - the definition of agreements and concessions of public authority managers.

➔ *Contact: Enrolment form to be procured from IEP de Rennes, 104 Bd de la Duchesse Anne, 35400 Rennes, France, Tél.: 33 (0)2 99 84 39 39, fax: 33 (0)2 99 84 39 00, [http://erudit.free.fr/dess\\_fichier/fram.htm](http://erudit.free.fr/dess_fichier/fram.htm)*

**Departure**

Françoise Reynaud, Head of the "Villes en Développement" Documentation and Information Centre, retired on 30 June 2002.

An urban sociologist and information officer, Françoise Reynaud devoted her professional life to the domain of "developing cities". She first worked for an architectural firm, then in 1970 she joined the secretariat of Missions d'Urbanisme et d'Habitat, now the Agence Coopération et Aménagement, where in addition to her documentation and information activities, she performed a number of technical assistance assignments for projects, programmes and institutions in charge of planning and urban development in the countries of the South.

She then became Head of the "Villes en Développement" Documentation and Information Centre which has been attached to ISTED since 1988.

She has had a strong commitment to all the technological and thematic progress that has accompanied the development of

information for thesauruses, databases and, more recently, on-line information.

But before all else, Françoise Reynaud has created a worldwide network of correspondents around her activities, who have often become her friends for whom she has spared no effort in offering her continued, unfailing help.

Happily, through association work and, more particularly, the Association de Professionnels "Développement Urbain et Coopération", she will be continuing the work which, for all the readers of "Villes en Développement", she has made into an invaluable service.

The Editorial Staff of "Villes en Développement" wish to be associated in the tributes paid by our entire profession, to thank Françoise Reynaud for her invaluable contribution to the cause of cities and their inhabitants in countries of the South where she has kept so many ties. A new information officer, Marie-Julie Dupont, joined the "Villes en Développement" team on 15 June 2002.

ISTED

financed by:

Ministry  
of Public Works, Transport,  
Housing, Tourism and the Sea

Ministry  
of Foreign Affairs

Director of Publication:  
Jean Smagge  
President of ISTED

Chief Editor:  
Jean-Michel Maurin  
Association de Professionnels  
Développement Urbain  
et Coopération (Adp)

Editorial Board:  
Xavier Crepin  
François Croville  
Dominique Ducourtioux  
Nicolas Frelot  
Maryse Gautier  
Francis Godard  
Marie-Alice Lallemand-Flucher  
François Lamoise  
Hugues Leroux  
Claude de Miras  
François Noisette  
Françoise Reynaud

Editorial Assistant and CAP  
Christiane Graechen-Rebel

Printed by LP Presses  
Saint Michel sur Orge

Translated by Valerie Jacob

ISSN 1148 - 2710

Subscription: 4 issues per year  
18.29 euros

ISTED  
"Villes en Développement"  
Documentation and  
Information Centre  
Arche de la Défense  
Paroi Sud  
92055 La Défense Cédex  
France  
Tél.: (33) 1 40 81 15 74  
Fax: (33) 1 40 81 15 99  
E-mail: crebel@isted.com  
<http://www.isted.com>