



SUSTAINABLE URBANISATION

A CALL TO ACTION ACROSS THE COMMONWEALTH

ONLINE PROGRAMME 24 JUNE 2020 - 02 SEPTEMBER 2020

SESSION #8: ACHIEVING SAFE & AFFORDABLE HOUSING FOR ALL:

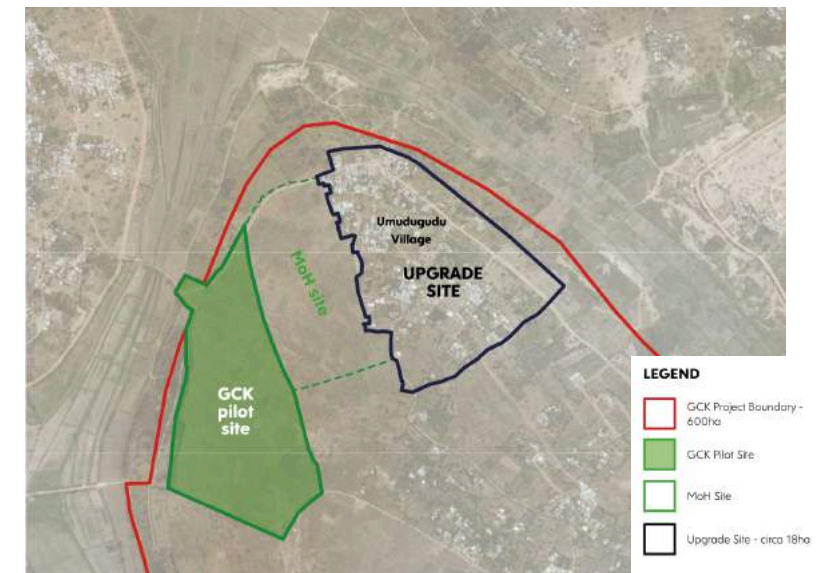
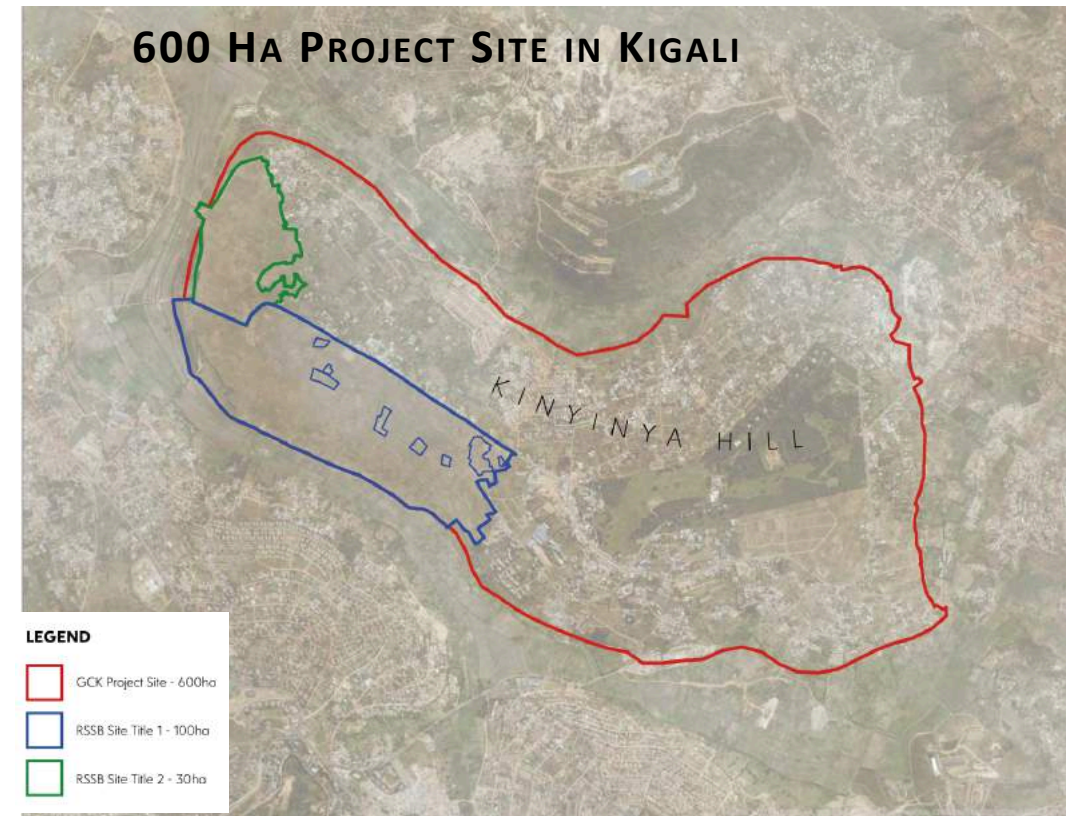
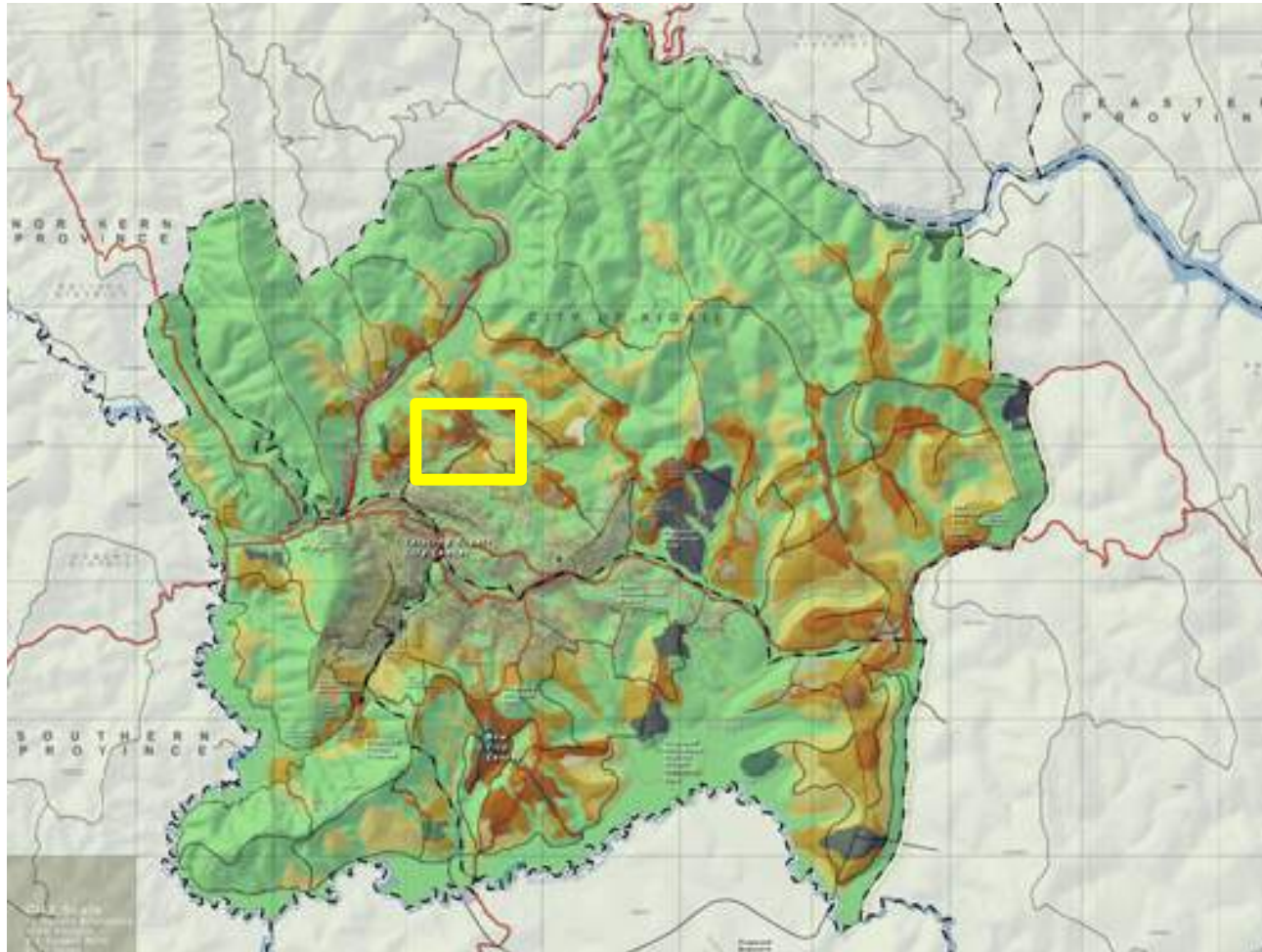
**AFFORDABLE HOUSING AS A KICKSTART TO ECONOMIES IN A
POST-COVID WORLD**

12 AUGUST 2020, 1PM RWANDA, 12PM UK, 11AM UTC



Edward Kyazze, Ministry of Infrastructure,
Rwanda

SITE LOCATION & CONTEXT





Vision

GREEN
CITY KIGALI

- Design an **URBAN SPACE** that promotes social cohesion, equality and inclusion and provides much-needed affordable housing for lower income groups
- Develop a **MODEL COMMUNITY** linking affordable housing with climate change adaptation and mitigation
- **SET STANDARDS** for green housing solutions and sustainable urban development in Rwanda and beyond
- Initiate a **PARADIGM SHIFT** towards green and sustainable urbanization



As part of city extension “Our ambition is for GCK is to become a **transformative project** which will **support systemic and sustainable change** that will have a significant impact on the pattern of urban development throughout the country.”

GCK Sustainability Indicators

1. Transit Oriented Development
2. **Affordable homes for all**
3. Zero-carbon buildings
4. Water autonomy
5. Sustainable mobility
6. Ecosystem services
7. Urban Heat Island (UHI)
8. Reduce, reuse, recycle, recover
9. Liveable communities

PROJECT SUMMARY

PARTNERS: FONERWA, German Development Cooperation (KfW), Green Climate Fund

LOCATION: 600 Ha in Kinyinya, Kigali

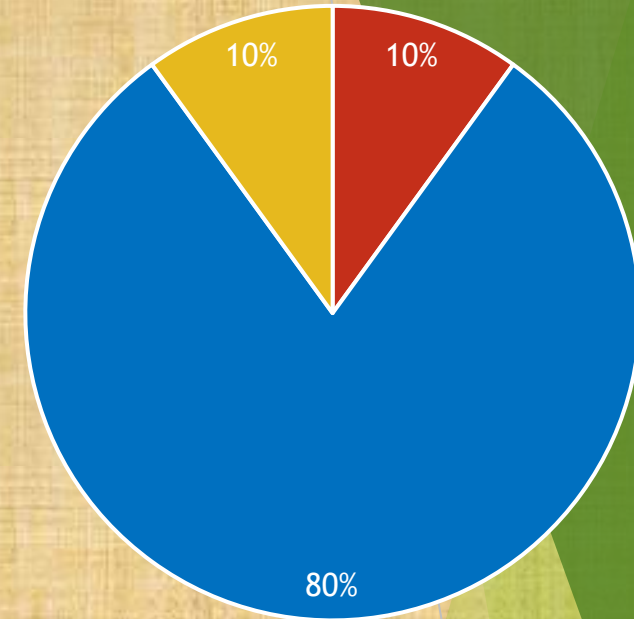
ESTIMATED COST: Pilot on 16Ha = USD 86M; 18Ha Settlement Upgrade = USD 50M; Entire project on 600Ha = USD 1.45Bn

FINANCING: A GCK Special Purpose Vehicle (SPV) under establishment + Affordable Housing Fund for access to housing (Approx. 1,680 units targeting 7-8,000 beneficiaries)

TIMELINE: Nov 2018 - 2024

CURRENT STATUS: Finalized Design Competition

HOUSING AFFORDABILITY- MIX INCOME COMMUNITY



■ Subsidized Social Housing ■ Affordable Housing ■ Market Villas & Rental



Danny Chibinda, Director of Housing & Social
Services, Lusaka, Zambia



LUSAKA CITY COUNCIL

Achieving Safe and Affordable Housing for All



Rise in Slums

High population growth rate of about 4% per annum.

- Rural – Urban Migration
- City population grows from about 1 million in 2000 to just under 3 million in 2020
- Inadequate housing in formal settlements
- 70% of the city population live in slums
- Slums lack basic services and opportunities resulting in floods, waterborne diseases and high crime.

Slum Upgrading

Legal Framework

Housing Statutory & Improvement Areas Act Cap 194

Urban and Regional Planning Act No.3 of 2015



Slums given legal recognition

Resident able to apply for security of tenure and invest in better housing

Local authority and stakeholders able to invest in improvements

City-wide Approach

Apply Participatory Slum Upgrading Method

Mobilise resources to invest in infrastructure

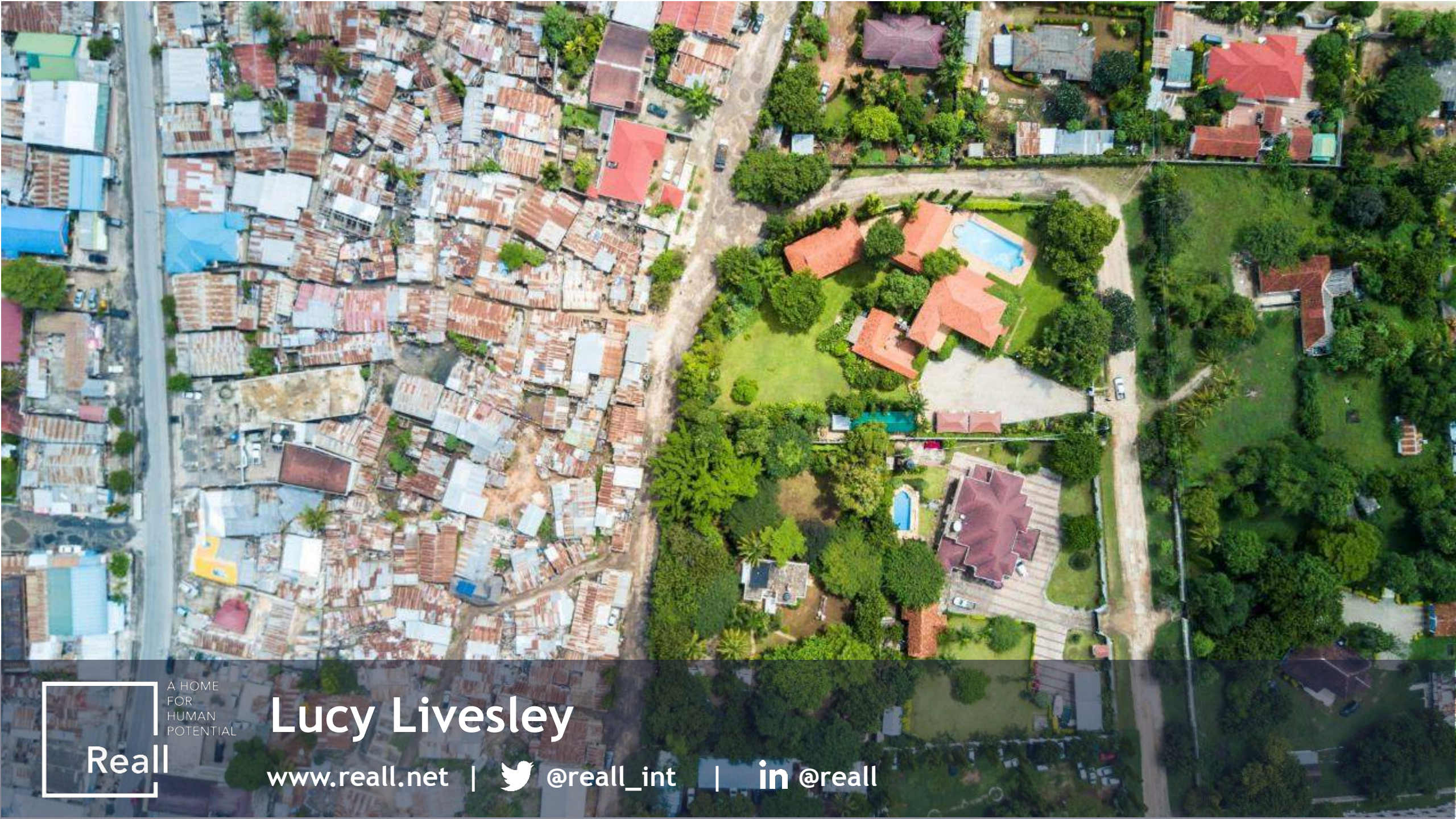
Green Building and Climate Smart 3 to 4 Storey Structures

Empower Residents with Vocational and Business Skills

Set up demo housing units and supporting services

Survey and Issue Title Deeds/Common Lease

Lucy Livesley, REALL, UK



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HUMAN
POTENTIAL

Lucy Livesley

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A HOME
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HUMAN
POTENTIAL

Real



Sumedha Naik, Syntellect, India



A man with a mustache, wearing a light-colored striped button-down shirt, stands in the center of a small, cluttered grocery store. The shelves behind him are packed with various food products. To his left, there are large yellow bags of 'SILVER COIN' traditional chakki atta flour. Above him, several packets of 'Aachi' brand products are hanging, including 'Pepper Powder' and 'Chicken Kabab'. To his right, a large clear plastic container with a red lid is visible, and a colorful striped bag (orange, yellow, green) hangs from the top. The store appears to be a small-scale, family-run business.

SILVER COIN TRADITIONAL CHAKKI ATTA
SILVER COIN TRADITIONAL CHAKKI ATTA

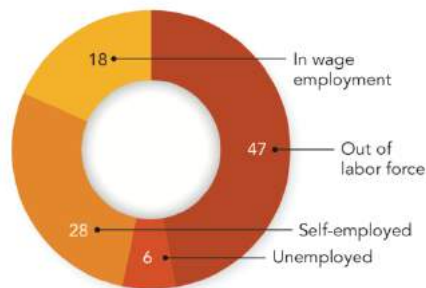
Aachi Pepper Powder
Aachi Chicken Kabab
EVEREST
PARI

PREMIUM RICE

Who & Where is the Unbanked Customer

Self-employment is the most common form of work for unbanked adults

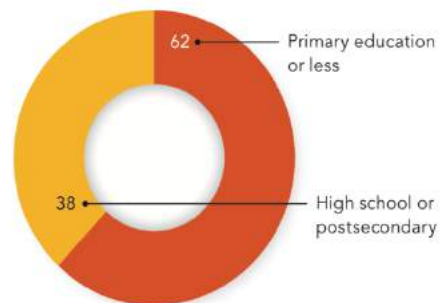
Adults without an account by employment status (%), 2017



Sources: Global Findex database; Gallup World Poll 2017.

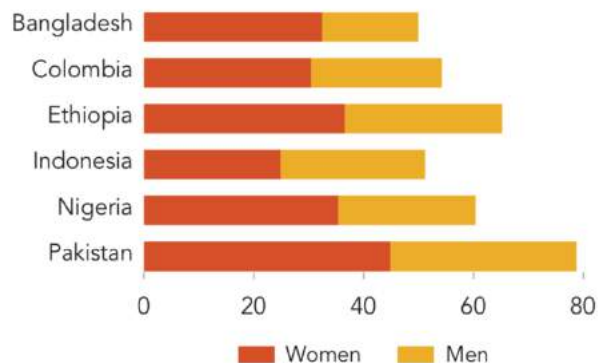
Most unbanked adults have a primary education or less

Adults without an account by educational attainment (%), 2017



Source: Global Findex database.

Economies with half or more of adults unbanked



The Challenges

- Negative Perception
- Lack of Formal Income documentation
- Limited established credit record
- Limited banking history and transactions
- Employment based on social relations..lack of contracts
- Expenditure for business is often indistinguishable from personal expenditure
- Heterogeneous group with diverse players and different levels of development and sophistication of enterprises

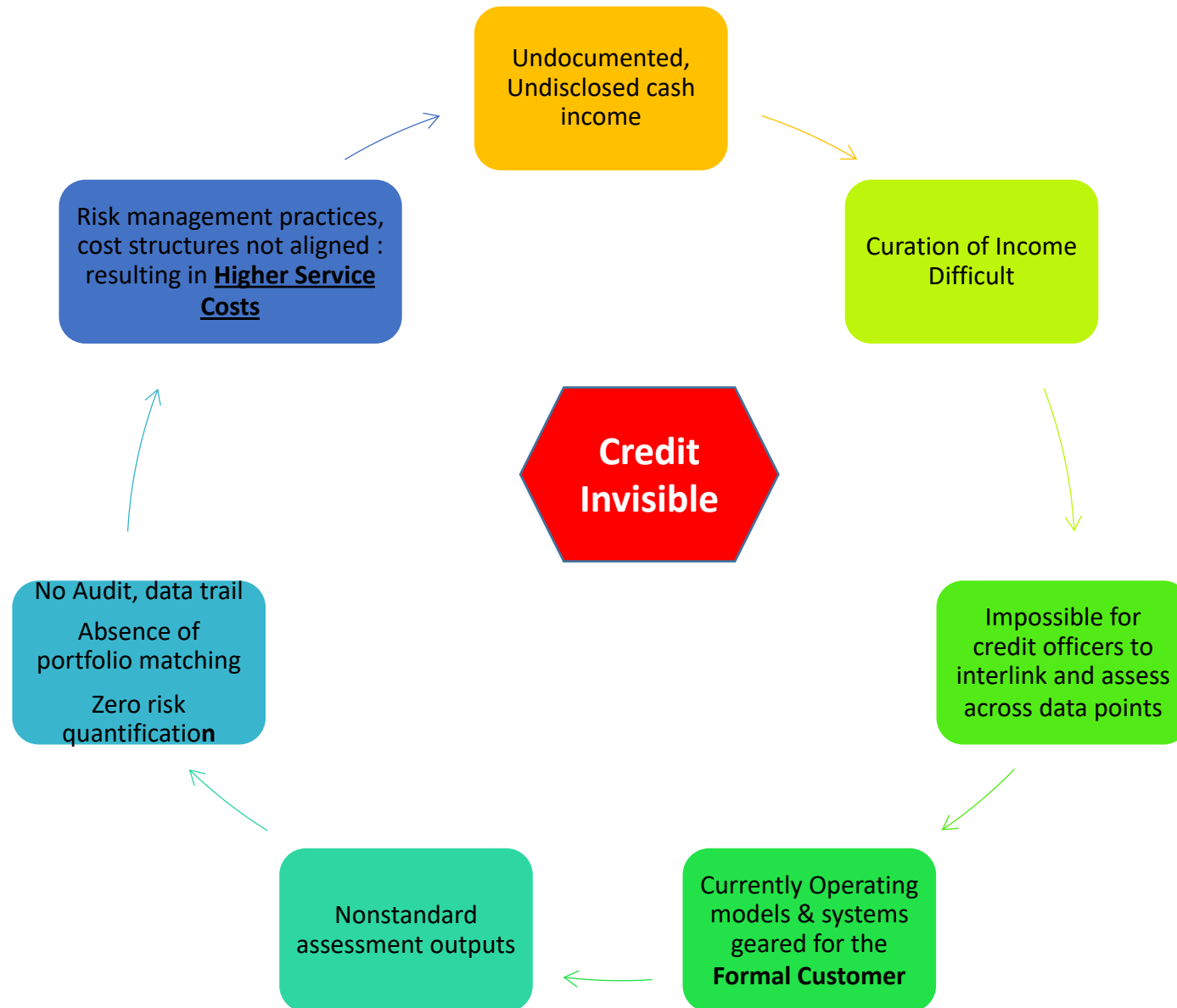
The Characteristics

- Cash Earnings
- Small Scale of Operations
- Life Skills : not necessarily formally educated
- Lack of a secure work environment
- Success often depends heavily on the abilities of the entrepreneur.

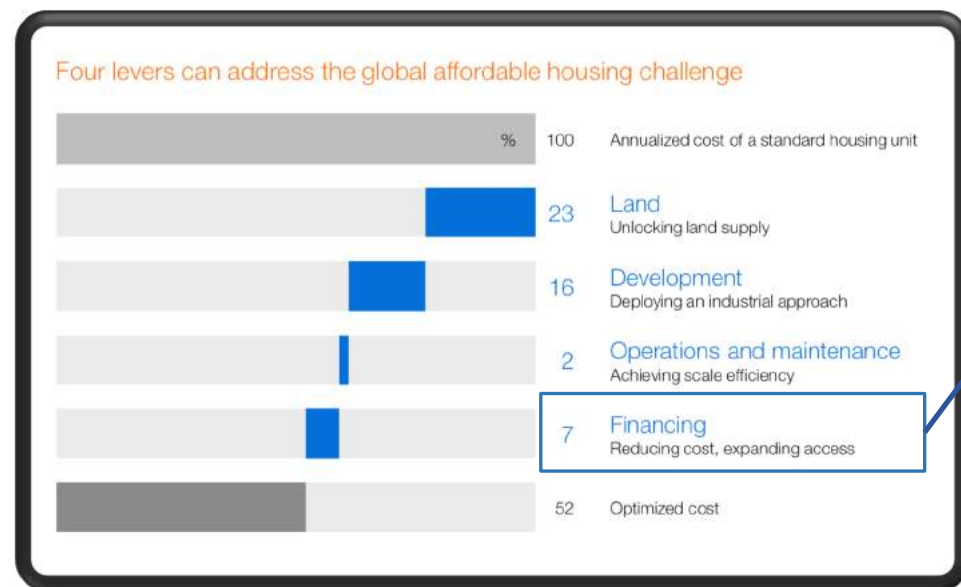
What are they doing

- **Manufacturing** : small scale units
- **Trading** : small grocery outlets, retail traders
- **Services**: beauty parlours, tours&travels,ironing jobs,laundry,home tutors,fabricators

How are they perceived by Conventional Lending Providers



What do we aim to address the global affordable housing challenge



7 Financing
Reducing cost, expanding access

- ❖ Misguided loan eligibility
- ❖ Lack of precision
- ❖ Speed to market



Portfolio creation by Feet On street



Inefficiencies high



Complete absence of portfolio risk quantification

The Path Ahead Curated Digital Solutions for the Underserved Affordable Housing Customer

Introducing RightProfile™



The Way Ahead

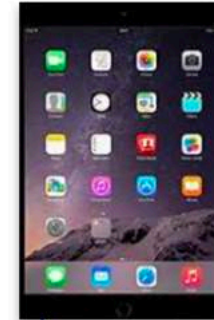
Identifying promising data sources

Secure Access to those data points

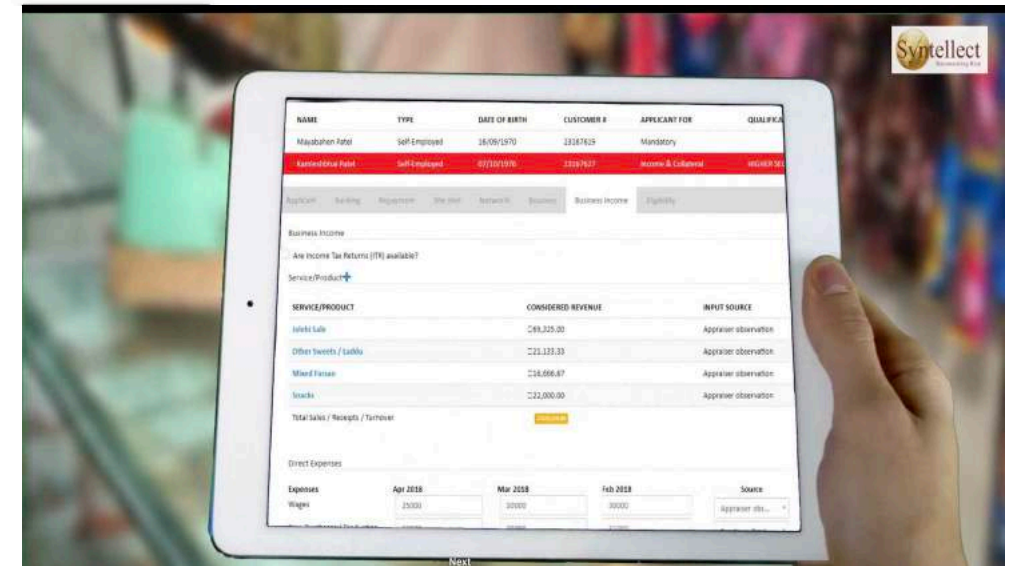
Capture data points digitally with the help of a simple user interface

Convert data into credit insights

Empower the front line with access to this intelligence



Empower Credit Officers with Tab / Mobile applications @ **Customer Onboarding**





At Point of Customer Contact : TAB / Mobile



Unique Business Capture Templates

SERVICE/PRODUCT	CONSIDERED REVENUE
Regular haircut	25,786.67
Beauty treatment	8,633.33
Wedding package	20,333.33
Mehendi	4,133.33
Total Sales / Receipts / Turnover	58,753.33

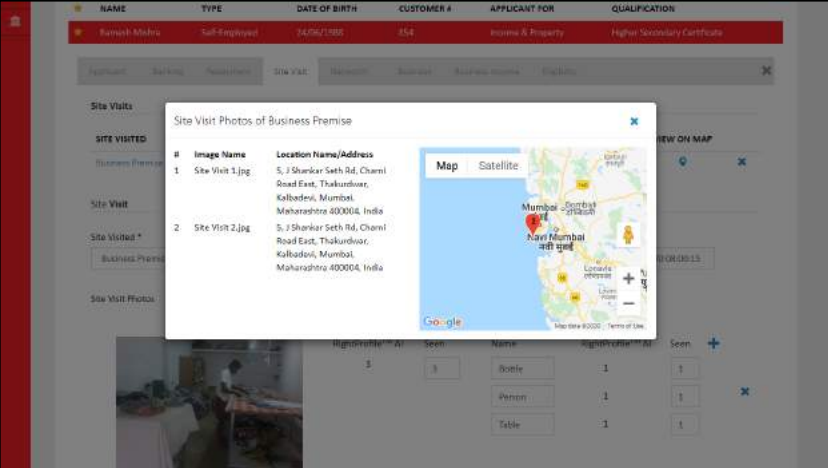
Unique Financial Capture Templates



Automated Underwriting, Profiling & Intelligence

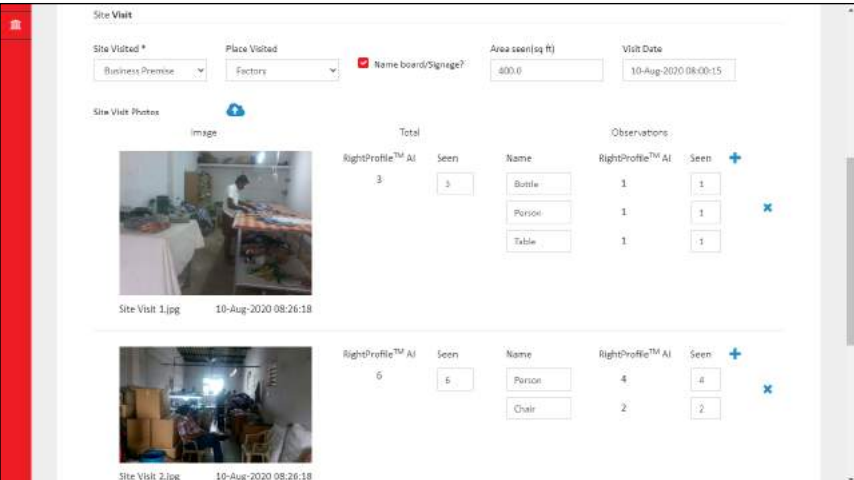


Artificial Intelligence Image , text Recognition



Site Visits

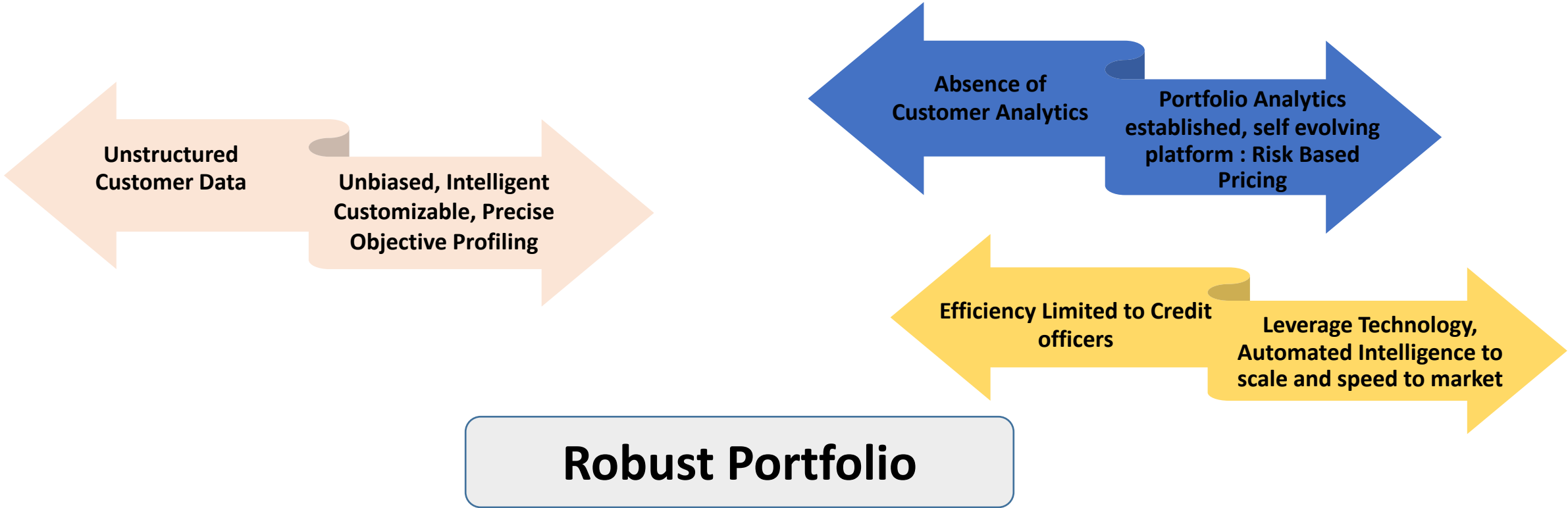
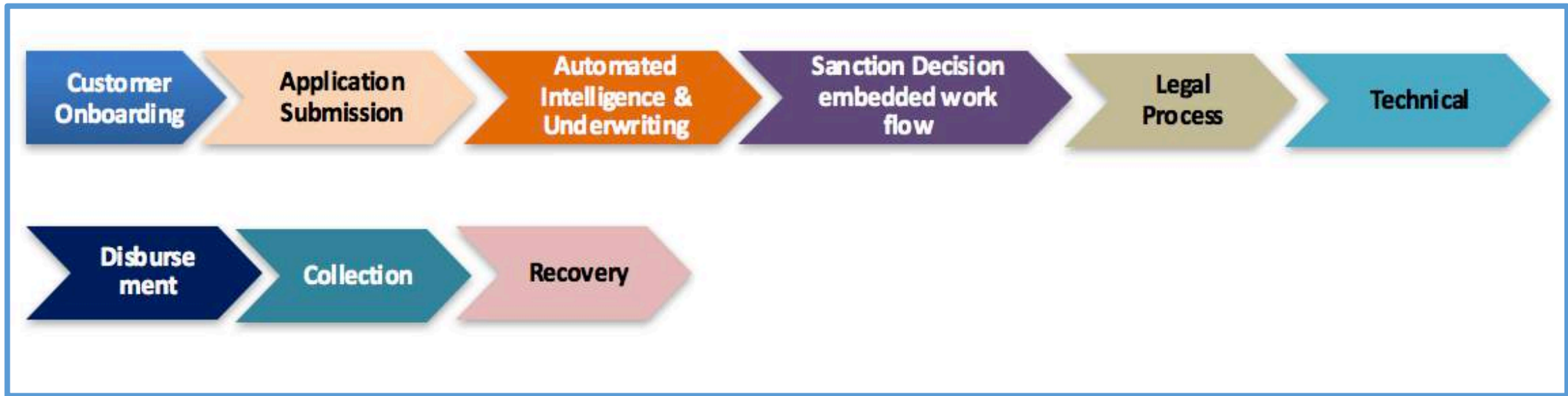
#	Image Name	Location Name/Address
1	Site Visit 1.jpg	S, J Shankar Seth Rd, Charni Road East, Thakurdwar, Kalkodeni, Mumbai, Maharashtra 400004, India
2	Site Visit 2.jpg	S, J Shankar Seth Rd, Charni Road East, Thakurdwar, Kalkodeni, Mumbai, Maharashtra 400004, India



Site Visits

Site Visited: Business Premise | Place Visited: Factors | Name board/Signage? | Area seen(sq ft): 400.0 | Visit Date: 10-Aug-2020 08:00:15

Image	Total	RightProfile™ AI	Seen	Name	RightProfile™ AI	Seen
Site Visit 1.jpg (10-Aug-2020 08:26:18)	3	3	3	Bottle	1	1
				Person	1	1
				Table	1	1
Site Visit 2.jpg (10-Aug-2020 08:26:18)	6	6	6	Person	4	4
				Chair	2	2



Jawad Aslam, AMC, Pakistan







Winne Gitau, Co-Founder Kwangu Kwako



Kwangu Kwako

www.kwangukwako.com



10 million people live in informal structures in Kenya

**Under
\$6 / day**

Average
wage



**Iron Sheet
(Mabati) Home**

**Existing
Housing**

Mud Home

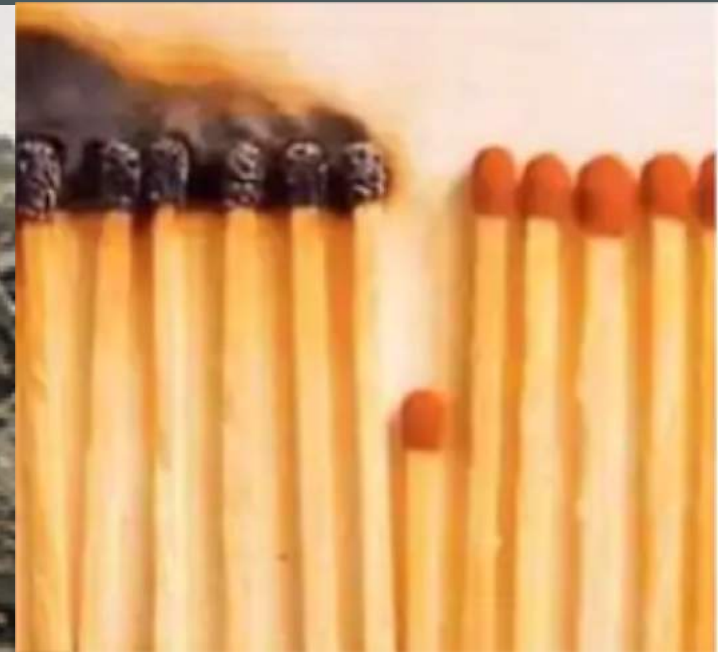
INSPIRED & MOTIVATED BY A FIRE



**FIRE IS A
HUGE PROBLEM**



**IMPACT IS BOTH
PHYSICAL AND
EMOTIONAL**



**SOLUTION =
NOT ONLY CONTAIN FIRES
BUT BE A FIRE BREAK TOO**

The Kwangu Kwako Solution



- Weather resistant.
- Fire Resistant.
- Secure.
- Rapid Modular Build.
- Long Lasting.
- Low maintenance.
- Relocatable.