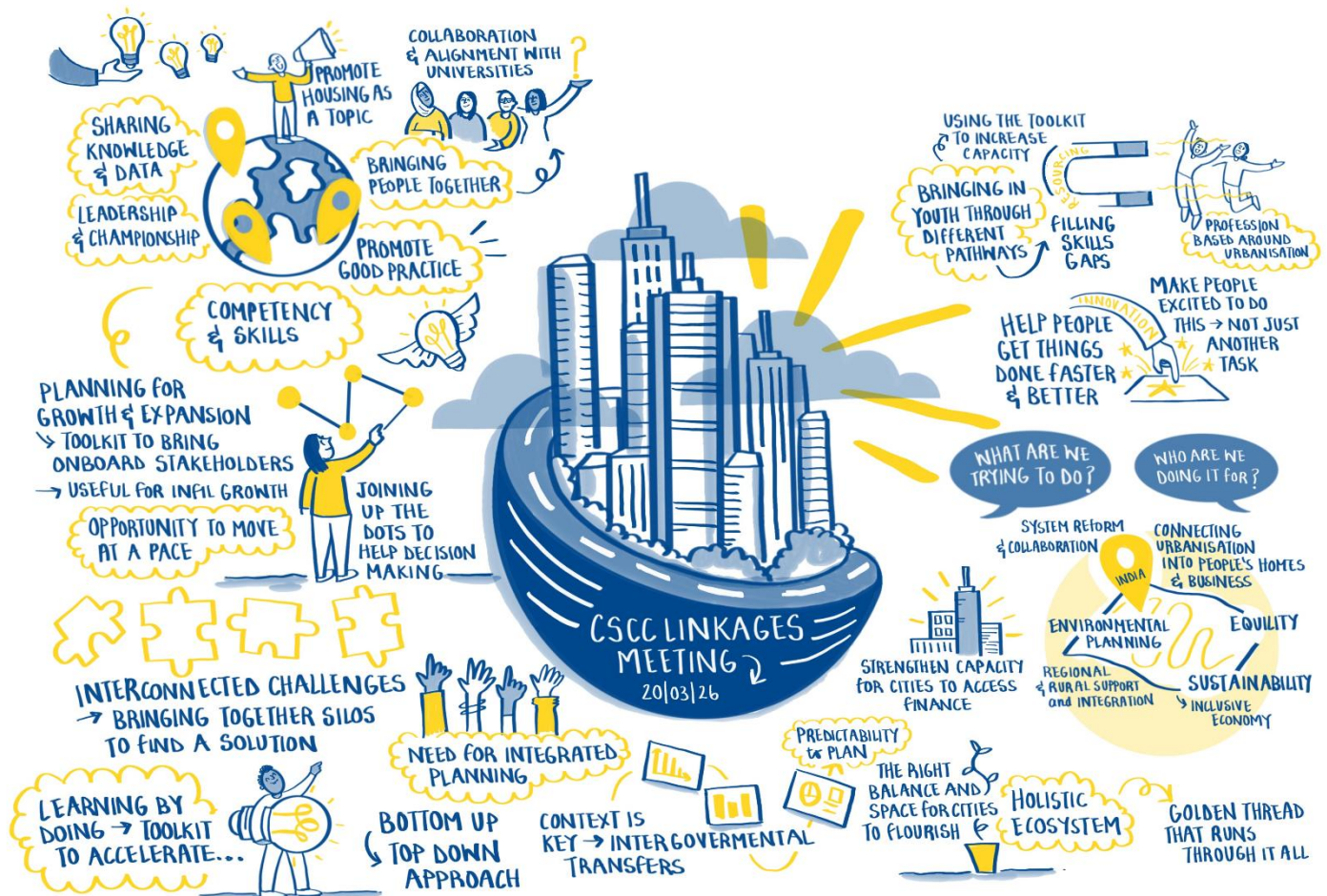


CSCC Linkages

Aligning Housing, Planning, Finance, and Skills for Sustainable Urban Development

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**COMMONWEALTH
SUSTAINABLE CITIES
COALITION**

The Commonwealth Sustainable Cities Coalition is an initiative led by the members of the Commonwealth Sustainable Cities Initiative working in collaboration with The King's Foundation.



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Executive Summary

Housing, planning, finance, and skills operate as an interconnected system, with shared constraints requiring combined responses. The CSCC's value lies in aligning partners around these linkages, enabling integrated approaches, and embedding knowledge into practice through existing networks and collaboration.

The Commonwealth Sustainable Cities Coalition (CSCC) pilot phase (November 2025 to March 2026) brought together four Action Groups, Urban Finance, Housing, Integrated Planning and Skills, to explore how Commonwealth countries can respond to rapid urbanisation and climate pressures.

A central insight emerging from the pilot is that urban systems do not operate in isolation. Housing, planning, finance and skills form an interdependent system, with reinforcing feedback loops shaping outcomes. Weak alignment across these systems, rather than constraints within any single sector, is a primary barrier to delivering affordable, inclusive and climate-responsive urban development. Strengthening connections between these systems is therefore critical to translating policy into coordinated, implementable delivery and achieving sustainable urban outcomes.

Across the Action Groups, there is strong convergence around a set of shared system dynamics:

- **Clear complementarities across groups:** Each Action Group addresses different entry points into the same system, with strong alignment around institutional coordination, planning reform, finance mobilisation, and capacity development, creating a strong foundation for integrated approaches.
- **Shared systemic constraints:** Common challenges include fragmented institutional mandates, misaligned planning and regulatory systems, limited and inaccessible finance, and gaps in data, skills and applied knowledge. These constraints reinforce one another and require coordinated responses.
- **Embedded cross-cutting themes:** Skills, climate, gender, youth and data are not standaloe issues, but shape how effectively systems function. In particular, capability, data use and climate integration emerge as critical enablers of system performance, and are strongly covered in Action Group approaches and outputs.
- **A shared delivery model for future phases:** Proposed activities across groups converge around four approaches: policy engagement through existing institutional platforms, collating and generating applied knowledge through pilots and tools, strengthening partnerships and coordination, and linking skills development with practical system needs.

The core value of the CSCC lies in its ability to connect systems, institutions and actors. By strengthening alignment across housing, planning, finance and skills, and embedding knowledge into practice, it provides a practical mechanism for supporting more integrated, inclusive and climate-responsive urban development across the Commonwealth.

1. Introduction

Rapid urbanisation across the Commonwealth is straining cities, requiring coordinated responses. Housing, planning, finance and skills operate as an interconnected system with shared challenges and opportunities.

Drawing on a virtual workshop with all Action Group leads, follow-up meetings, and synthesis of CSCC outputs, this paper consolidates insights and presents shared systemic constraints, cross-cutting themes, and alignment across Groups on next steps. Throughout, insights from the workshop and meetings are combined with findings from CSCC case studies, policy recommendations and reports to demonstrate alignment across Action Groups.

Commonwealth Sustainable Cities Coalition

Across the Commonwealth, urbanisation is accelerating rapidly, placing growing pressure on housing, infrastructure, public finances, and urban institutions. In many member states, cities are struggling to keep pace with population growth, contributing to the expansion of informal settlements and increasing exposure to climate risks.

Responding to the [Commonwealth Declaration on Sustainable Urbanisation \(2022 and 2024\)](#) and building upon the outcome of the [Wilton Park Dialogue \(2025\)](#), partners under the Commonwealth Sustainable Cities Initiative¹ developed a programme to establish and pilot a Commonwealth Sustainable Cities Coalition (CSCC). The CSCC aims to support member states in addressing rapid urbanisation and the climate crisis by strengthening knowledge exchange, policy development, and practical collaboration across the Commonwealth network. The proof-of-concept phase (Nov 2025–March 2026) established three transdisciplinary Action Groups focused on Urban Finance, Housing, and Integrated Planning, alongside a cross-cutting Skills Group.

Group	Lead Partner	Focus
Urban Finance Action Group	Commonwealth Local Government Forum (CLGF)	Increasing own-source revenue and local fiscal capacity for sustainable urban development
Integrated Planning Action Group	Commonwealth Association of Planners (CAP) with The King's Foundation	Refining and piloting the Rapid Planning Toolkit to support city-level planning for growth
Housing Action Group	Commonwealth Association of Architects (CAA)	Housing policy, delivery systems, and low-carbon, resilient, affordable construction.
Skills and Competencies Expert Group	Association of Commonwealth Universities (ACU)	Strengthening links with higher education institutions and supporting Action Group delivery.

Table 1: CSCC Groups

¹ The CSCI is made up of the Association of Commonwealth Universities, Commonwealth Association of Architects, Commonwealth Association of Planners, Commonwealth Engineers' Council, and the Commonwealth Local Government Forum



System Interdependencies

Sustainable urban development is shaped by the interaction of housing, planning, finance and skills, which (as shown in **Figure 1**) function as an integrated system rather than separate sectors. At the centre, integrated planning provides the framework that shapes how cities grow. It determines where housing is built, access to services and jobs, and exposure to climate risk. At the same time, planning is not static. Housing demand continuously reshapes planning systems, driving responses to urban growth, infrastructure needs and land use priorities.

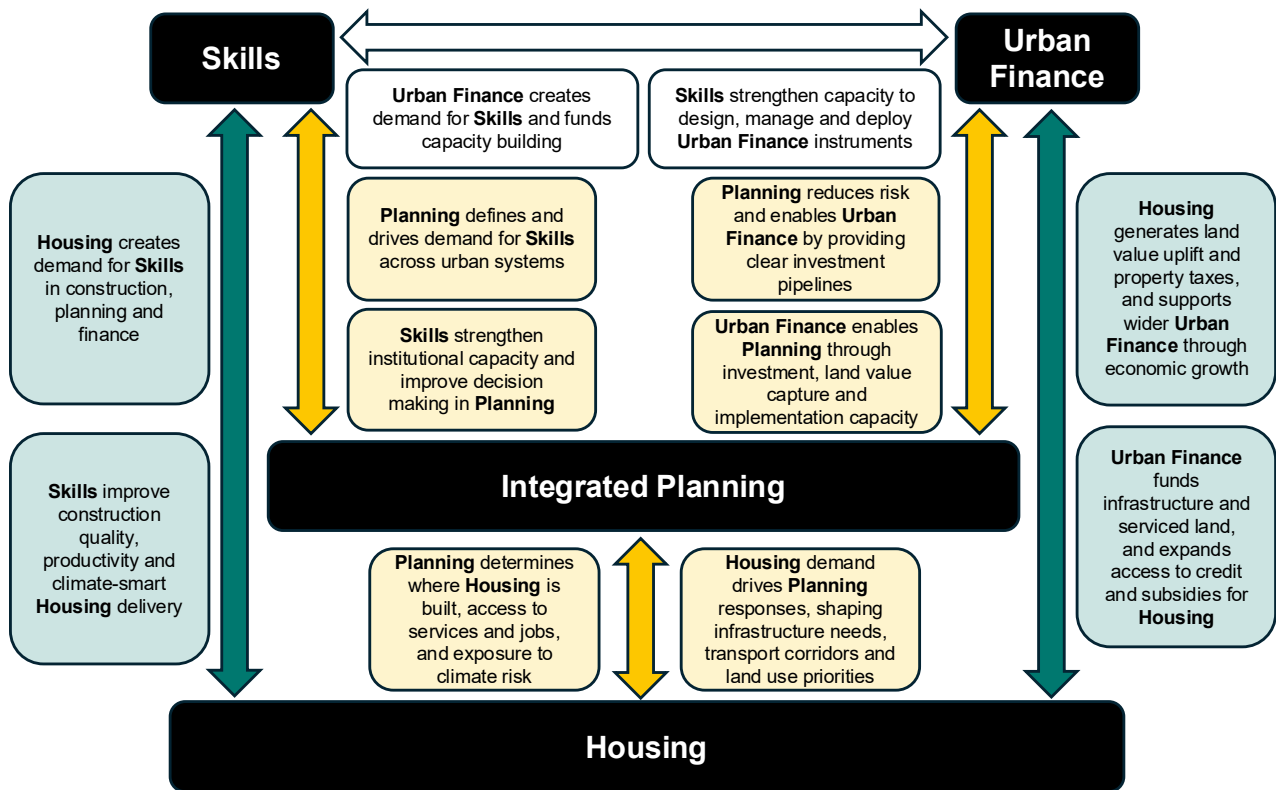


Figure 1: Linkages between Skills, Urban Finance, Integrated Planning and Housing

Urban finance and skills both enable and are shaped by this system. Finance supports planning by funding infrastructure, enabling land development and strengthening implementation capacity. In turn, effective planning reduces risk and creates clear investment pipelines, making urban development more investable. Housing also feeds back into finance systems by generating land value, property taxes and broader economic activity.

Skills underpin the entire system. They strengthen institutional capacity, improve decision-making in planning, and support the delivery of higher-quality, more productive and climate-responsive housing. At the same time, both housing systems and urban finance create demand for skills across construction, planning and financial management, shaping the capabilities required across the system.

The result is a set of reinforcing feedback loops. Planning shapes housing outcomes, while housing demand reshapes planning. Finance enables delivery, while housing and planning generate investment opportunities. Skills enable all parts of the system to function, while system demands drive the evolution of skills. This highlights a central insight: sustainable urban outcomes depend not only on improving individual sectors, but on aligning the systems that connect them.

2. Shared Systemic Constraints

Across Action Groups, common constraints include fragmented institutional mandates, misaligned planning systems, limited access to finance, and gaps in data and capability. These challenges are interdependent, reinforcing inefficiencies and constraining delivery, highlighting the need for coordinated, system-wide responses across sectors.

The findings from the Action Groups highlight a high degree of complementarity. While each group approaches urban challenges from a different entry point, their findings converge around a small number of shared, interdependent system levers, where progress depends on coordinated action across groups.

Across all Action Groups, a consistent finding is that implementation remains the weakest link in urban systems. Plans, policies and financing frameworks exist, but are not consistently translated into delivery due to fragmentation across institutions, weak coordination mechanisms, and limited integration between planning, finance and execution. Underpinning this is a deeper misalignment between policy frameworks and how urban systems function in practice, particularly where formal systems fail to engage with dominant delivery pathways, including incremental, informal and rental housing.

The sub-sections below explore how the four areas summarised in **Figure 2** feature across the Action Groups and hinder delivery, while **Appendix 1** maps all CSCC outputs against these systemic constraints.

Interdependent challenges cut across skills, finance, planning and housing, and require coordinated responses

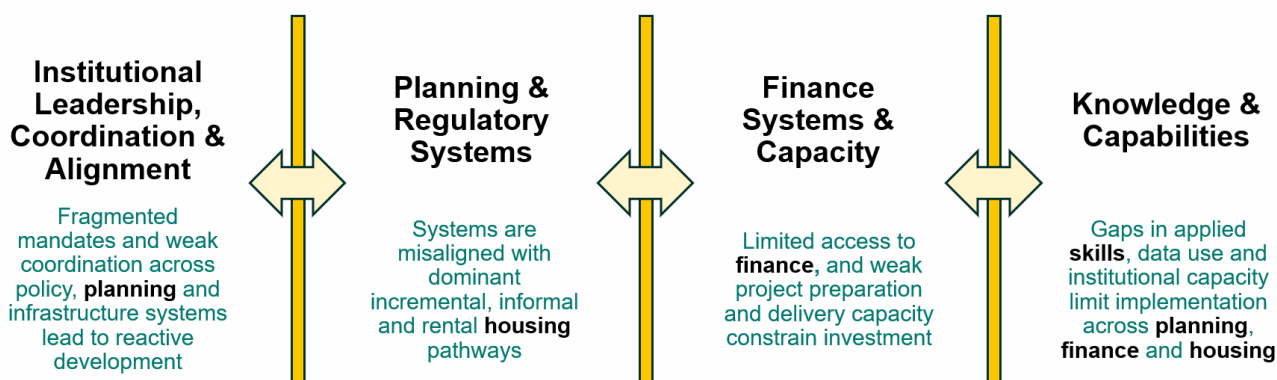


Figure 2: Shared Systemic Constraints

Institutional Leadership, Coordination & Alignment

Across all Action Groups, there is a consistent emphasis on the importance of institutional leadership, coordination and alignment as a central enabling condition. This is not framed solely in terms of formal authority, but as the ability to convene actors, align institutions and sustain collaboration across systems. Across groups, findings highlight that:

- Institutional mandates are often fragmented, with responsibilities split across multiple agencies, reducing accountability and slowing delivery (*Housing: “responsibilities split across many different organisations”; Urban Finance: “fragmented responsibilities”*).
- Coordination across sectors, particularly planning, finance and housing, remains weak or inconsistent, with few formal mechanisms or incentives for sustained cross-sector collaboration (*Integrated Planning: “cross-collaboration”; Urban Finance: “partnership working is not a skill that is taught, and in many cases existing structures actively discourage”*).
- There are disconnects between national and city-level systems, including limited devolution of authority and unclear roles across government tiers (*Integrated Planning: “lack of clarity in roles across national, regional and municipal levels”; Urban Finance: “capacity and powers of mayors and leaders”*).

Taken together, these findings point to a single systemic issue: systems are not consistently set up to work together, and leadership plays a critical role in enabling alignment across them (*Housing: “with responsibilities split across many different organisations, needs for strategic leadership to push change”; Skills: “universities as conveners and innovators – reform coalitions / Communities of Practice”*).

- From **Urban Finance**, case studies from Rwanda, Belize and Cameroon show that implementation gaps and weak coordination constrain land value capture, municipal borrowing and fiscal transfers.
- From **Skills**, case studies highlight how limited institutional capacity for cross-sector collaboration and coordination reinforces delivery fragmentation across government, practice and community actors.
- From **Housing**, we see that fragmented institutional mandates translate into practical delivery delays, including slow titling in Kenya, multi-layered approvals in India, and customary land negotiation in Fiji.
- From **Integrated Planning**, evidence from the Belize Rapid Planning Toolkit shows how disconnects between national land allocation and municipal planning limit cities’ ability to anticipate and service growth, resulting in reactive rather than coordinated development.

Planning & Regulatory Systems

Planning and regulatory systems are consistently identified as a central constraint on delivery, but also a key opportunity for reform. Across groups, there is alignment that:

- Planning systems are often too rigid and complex, with lengthy approval processes and regulatory requirements that constrain supply and increase costs (*Housing: “complex approval processes”; Integrated Planning: “planning systems constrain supply”*).
- They do not adequately accommodate incremental and informal development, with limited inclusionary planning approaches or mechanisms to support self-build and upgrading (*Urban Finance: “incremental housing not accommodated”; Integrated Planning: “need for inclusionary planning principles”, Housing: “planning systems are not aligned with how most housing is actually delivered”*).

- There is a lack of clarity in roles and authority across government levels, including weak coordination between urban and peri-urban jurisdictions (*Integrated Planning*: “*lack of clarity in roles*”; *Housing*: “*urban and peri-urban coordination*”; *Integrated Planning*: “*critical for cities to have power to plan and regulate growth*”).
- Planning and regulatory frameworks are often misaligned with delivery systems, particularly where formal approaches fail to engage with informal and incremental development, and cross-sector coordination is not embedded (*Housing*: “*misalignment between policy ambition and delivery*”; *Integrated Planning*: “*Need for integration across silos and levels of government – critical to have them in the room together*”).

At the same time, planning is recognised as a critical entry point for enabling more responsive, inclusive and coordinated urban development, particularly where combined with simplified administrative processes and strengthened planning capacity (*Integrated Planning*: “*administrative simplification*”; *Skills*: “*planning capacity*”).

- From **Urban Finance**, case studies show that legal and planning frameworks are essential for instruments such as municipal bonds and land value capture, but often lack the operational detail needed to translate plans into financeable projects.
- From **Skills**, research on the Kenyan higher education system highlights how strong capabilities in core spatial planning curricula and pedagogy are disconnected from real world delivery mechanisms delivery, reflecting weaker alignment with budgeting, infrastructure provision and climate considerations, alongside limited integration with local governance systems.
- From **Housing**, we see that planning and regulatory systems are largely designed around formal, owner-occupied housing, while the majority of supply is delivered through household-led, incremental construction and rental, both of which remain weakly integrated into formal frameworks.
- From **Integrated Planning**, the Belize pilot demonstrates how weak planning systems lead to reactive development patterns, where infrastructure follows settlement rather than guiding it, and how in the absence of a coherent planning system, regulatory tools are used in a fragmented way.

Finance Systems & Capacity

Urban finance emerges as a critical enabling lever, but one that is not yet fully integrated across the system. Across groups, complementary findings highlight that:

- Access to finance is limited, particularly at city and household level (*Urban Finance*: “*limited access to climate finance at city level*”; *Housing*: “*shallow housing finance markets*”).
- There are significant capacity gaps in financial skills and project development, including limited expertise in project preparation, PPP structuring and land-based financing mechanisms (*Urban Finance*: “*project preparation skills gap*”; *Urban Finance*: “*PPP structuring*”; *Skills*: “*lack of urban finance competencies*”).

This reinforces that finance challenges are not only about capital, but about the ability to structure, access and deploy finance, and its connection to planning, data and delivery systems (*Urban Finance*: “*public financial management*”; *Urban Finance*: “*asset registers*”, *Skills*: “*Kenya – missing finance competencies*”).

- From **Urban Finance**, case studies demonstrate how financing mechanisms operate in practice, but consistently highlight that uptake depends on institutional capacity, national fiscal frameworks, enabling legislation and the ability to structure and manage financial instruments.

- From **Skills**, the Kenya research study identifies gaps in urban finance competencies, including project appraisal, capital budgeting, PPP structuring and land-based finance, limiting institutional ability to develop and implement projects – a finding reflected (and partly reinforced) by unclear career pathways and limited professionalisation and training pathways in finance related roles at municipal level as identified through broader consultations with Expert and Action Group members
- From **Housing**, finance constraints are reflected not only in limited access, but in systemic misalignment between financial products and housing delivery systems. Mortgage markets reach fewer than 1% of households in Kenya and under 5% in India, construction finance is limited, and existing finance is often poorly suited to incremental and informal housing, constraining scale and delivery.
- From **Integrated Planning**, the Belize workshop shows how weak links between planning and investment lead to inefficient spending, with infrastructure retrofitted into existing settlements at additional expense, reinforcing the connection between finance constraints and coordination failures.

Knowledge & Capabilities

Knowledge systems and institutional capabilities consistently emerge as foundational, cross-cutting enablers across all Action Groups:

- Knowledge is not consistently accessible or shared across systems, with gaps in visibility and coordination limiting decision-making (*Integrated Planning*: “local community knowledge required to bridge data gaps”; *Housing*: “knowledge sharing and good practice”)
- There are significant gaps in system-level capability, particularly in applied, interdisciplinary and integration skills, alongside weak alignment between education systems and practice needs (*Skills*: “misalignment between education and practice”; *Integrated Planning*: “need for technical capacity”; *Urban Finance*: “matching skills provision with demand”)
- Institutional capacity remains uneven, particularly at city level, with a need to strengthen continuous learning, professional development and knowledge exchange mechanisms (*Housing*: “CPD”; *Skills*: “HEI partnerships”; *Integrated Planning*: “planning capacity”)

These findings are closely linked: improving system performance requires not just more qualifications, but stronger capability to use data, work across sectors, and implement solutions in practice, including better use of existing tools such as GIS and stronger collaboration between data producers and users (*Skills*: “applied learning”; *Integrated Planning*: “lack of basic GIS skills”; *Housing*: “improving capacity/competencies of municipal government”).

- From **Skills**, evidence highlights gaps in applied, interdisciplinary skills and uneven capacity in areas such as GIS, climate literacy and data use – illustrating a critical misalignment between education and policy / professional practice that, whilst addressed and mitigated in particular contexts and by specific initiatives, remains fundamentally uneven.
- From **Urban Finance**, case studies emphasise the role of institutional learning and iterative implementation, while highlighting persistent gaps in data on urban assets and financial performance that constrain investment planning.
- From **Housing**, evidence highlights gaps in technical capability and applied knowledge within municipal systems and the construction sector, limiting the ability to enforce standards, support incremental development and deliver housing at scale.

- From **Integrated Planning**, evidence highlights gaps in practical planning capability, particularly in applying integrated, cross-sector approaches and working across institutional boundaries, with a need to strengthen applied skills, facilitation and implementation capacity within planning processes.

3. Cross-Cutting Themes

Skills, climate, gender, youth and data shape how effectively urban systems function. These themes are embedded across all Action Groups, influencing participation, decision-making and delivery. Strengthening their integration is critical to improving system performance and ensuring more inclusive, resilient and sustainable urban outcomes.

Rather than sitting separately, themes such as skills, data, gender and youth are consistently embedded across outputs, highlighting their role as enabling conditions that shape how effectively systems function. This is summarised in **Figure 3** below, while **Appendix 2** provides a summary of how each CSCC output aligns with these cross-cutting themes.

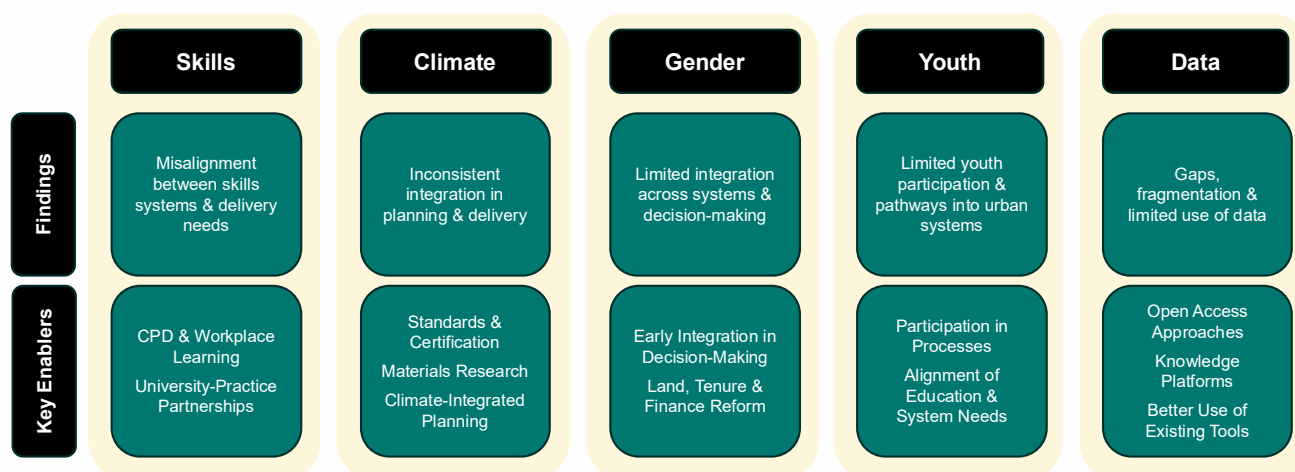


Figure 3: Cross-Cutting Themes - Findings and Key Enablers

Skills

Skills is deeply embedded across all Action Groups, frequently highlighted as a critical constraint and a focus of multiple outputs. Across groups, findings indicate that:

- Skills systems are not fully aligned with delivery needs (*Skills: “are the right skills in the right place - how localised is this?”; Urban Finance: “link skills development with skills demand across urban development”*)
- There is a lack of applied and interdisciplinary capability, particularly linking planning, finance and implementation (*Skills: “transdisciplinary is essential but institutionally difficult – heavy workloads, siloed departments, weak research funding, governance constraints hinder interdisciplinary delivery”; Integrated Planning: “training is needed on integrating skills across disciplines”*)

- There is a shared emphasis on strengthening continuous professional development and applied learning models (*Housing: “Improving the capacity/competencies of municipal government through workplace training/CPD”; Integrated Planning: “mobilisation of professional and academic networks”*)

Specific outputs focus on strengthening institutional capability through structured, applied and networked approaches. Policy recommendations produced by Public Practice for the **Housing Action Group** propose practical mechanisms to embed built-environment skills within municipal systems, including skills gap assessments, multidisciplinary teams, and placement-based or in-house capacity-building models that link professional expertise directly to delivery functions.² In parallel from the **Skills** group, the Education Collaborative demonstrates how universities can act collectively to support skills development at scale through regional hubs, peer learning, shared diagnostic tools and communities of practice, shifting from fragmented activity to coordinated institutional change.³ Together, these outputs show models that move beyond standalone training towards embedding skills within organisations, networks and real-world delivery systems.

Climate

Climate is recognised across Action Groups as a cross-cutting priority, but one that remains unevenly integrated into urban systems. Common findings include:

- Climate considerations are not consistently embedded, with evidence of siloed approaches and limited integration into planning and policy (*Integrated Planning: “silo approach by agencies does not always include understanding of resilience needs”; Housing: “climate and carbon considerations are not consistently embedded in housing policy or reflected in how housing is delivered in practice”*)
- Climate priorities need to be linked to practical delivery, particularly materials and construction (Urban Finance: “ensure city-level engagement in policy making for climate to ensure access to finance for action at all levels”; Housing: “embedding of low carbon materials and techniques into building codes, eco labelling and incentives”)

Specific outputs focus on embedding climate mitigation and resilience within urban systems through practical and scalable approaches. From **Integrated Planning**, Rwanda’s Green Growth and Climate Resilience Strategy shows that effective climate integration depends on embedding across planning, infrastructure, finance and policy systems plus strong national coordination;⁴ the Rapid Planning Toolkit pilot demonstrates how climate risk and environmental constraints can be integrated into early-stage spatial decision-making, enabling cities to align growth with resilience through participatory, implementable planning.⁵ The **Skills** group reinforces this with wider evidence on integrated planning, which highlights that translating climate ambition into practice depends on strengthening institutional coordination, skills and applied planning capacity across sectors and agencies.⁶

Evidence from **Urban Finance** highlights that climate finance systems are often poorly aligned with subnational delivery, with access typically mediated through national frameworks and constrained by creditworthiness, fiduciary requirements and institutional capacity, limiting the ability of cities to directly access and deploy climate

² Policy Recommendations for Embedding Built-Environment Skills in Local Government, Ms Pooja Agrawal, Public Practice.

³ Collaborative University Platforms for Urban Change: Lessons from the Education Collaborative, Dr Isaac Akinwumi, Covenant University.

⁴ Mainstreaming Climate Resilience into National Planning Systems: Lessons from Rwanda’s Green Growth and Climate Resilience Strategy, Prof. Jua Cilliers and Mr Kudakwashe Intauno, University of Technology Sydney

⁵ Findings and recommendations of the Rapid Planning Toolkit 2.0 pilot conducted in Belize City implementing Steps 1 and 2 of the Toolkit methodology, Mr Leslie Ohomele and Ms Lea Hadad

⁶ Strengthening Integrated Urban Planning Skills to Make Climate-Resilient Cities in Bangladesh, Mr Istiak Ibne Rouf, BRAC University

investment.⁷ Meanwhile, supporting the acceleration of climate resilient, low-carbon construction was positioned as a key objective in the **Housing** group, with multiple climate-specific outputs produced:

- **Within green certification and standards:** IFC EDGE Home Prescriptive Certification shows how simplified standards can support green construction within incremental housing;⁸ the EDGE Balwin–Absa partnership shows how green certification can support access to concessional home finance;⁹ complementary insights on energy standards emphasise the importance of simple, locally grounded climate interventions, which are supported by institutional capacity.¹⁰
- **Within materials:** The role of coordinated regulatory reform, procurement and industry transition strategies are highlighted as key enablers in accelerating use of low-carbon cement;¹¹ work from the Green Growth Institute and Government of Fiji highlights how bamboo-based construction can provide a locally appropriate, lower-carbon and climate-resilient alternative aligned with national standards.¹²
- **At the community level:** The Roof Over Our Heads (ROOH) campaign highlights how community-led upgrading and participatory approaches can generate local, climate-resilient housing solutions in informal settlements, strengthening adaptation through co-produced knowledge and practice.¹³

Together, these outputs highlight the need to operationalise climate ambition across planning, finance, materials and regulatory systems, linking high-level commitments to delivery across multiple entry points.

Gender

Gender is recognised across Action Groups as a cross-cutting determinant of how urban systems function, but its integration within system processes remains partial and inconsistent. Common themes include:

- The need for more inclusive representation and participation (*Integrated Planning: “ensuring proper stakeholder level engagement, and providing a voice for marginalised and/or overlooked demographics”*; *Urban Finance: “integrate gender engagement across leadership, participation, planning, implementation and monitoring”*)
- Limited integration across the full project cycle, particularly in financing and decision-making (*Urban Finance: “implications on gender in financing decisions included at the beginning”*; *Integrated Planning: “need for deliberate attention and access to mechanisms to inform decisions at local level or broader”*)

Across the Action Groups, gender is most visible where interventions intersect with land, housing and finance, reflecting their importance for women’s economic security and inclusion. From **Urban Finance**, gender is most clearly addressed through land systems, where reforms such as Rwanda’s joint land registration have strengthened women’s tenure security and legal rights.¹⁴ From **Housing**, affordable housing is identified as a potentially transformative asset for women, with secure and adequate housing linked to improved economic resilience, wellbeing and social outcomes, though access remains constrained by structural barriers across land,

⁷ The Urban Finance Gap: Systems, Constraints, and Reform Pathways across the Commonwealth, Ms Astrid Haas

⁸ Embedding Green Standards in Affordable Housing Finance: The EDGE Prescriptive Approach, Ms Eleni Polychroniadou, Sintali.

⁹ Aligning Green Housing Supply and Finance: The Balwin–Absa Eco Home Loan, Ms Eleni Polychroniadou, Sintali.

¹⁰ Scaling Effective Building Energy Standards in Rapidly Urbanising Contexts, Dr York Ostermeyer

¹¹ Accelerating Low-Carbon Cement as a Pathway to Reducing Embodied Carbon in the Commonwealth, Prof Dawn Bonfield and Mr Peter Oborn

¹² Climate-Resilient, Low-Carbon Housing: Fiji’s Bamboo Construction Model, Mr Shavneet Mani, Global Green Growth Institute.

¹³ Community-Led Climate-Resilient Housing: The ROOH Learning Labs, Ms Sheela Patel, Society for Promotion of Area Resource Centres (SPARC)

¹⁴ Operationalising Land Value Capture Through Land Readjustment: Lessons from Kigali, Rwanda, Ms Astrid Haas.

finance and policy systems.¹⁵ From **Skills**, case studies highlight that inclusive outcomes depend on the ability of institutions to diagnose implementation gaps and translate policy into practice; limited local and district-level capacity constrains integration of inclusion objectives within planning and delivery systems.¹⁶ This highlights a broader systemic issue: inclusion cannot be achieved through standalone interventions, but depends on how effectively systems are coordinated across sectors, scales and institutions.

Across the workshop-focused activities led by both the **Integrated Planning** (Rapid Planning Toolkit) and **Urban Finance** (India Dialogue) groups, women's participation was actively sought, comprising 30% of India Dialogue participants, and 42% of the Belize workshop participants. This focus on participation was also seen in the makeup of the Action Groups, and across the four groups, 41% of members were women.

Youth

Youth is recognised as an important stakeholder group across Action Groups, particularly in relation to future urban development and community engagement. Findings highlight:

- The need to strengthen youth participation in decision-making (*Urban Finance: "ensuring opportunities for young people and involvement in urban decision making"; Integrated Planning: "effective understanding of housing challenges and future urban development depends on meaningful youth participation in community engagement and planning processes."*)
- The critical role of youth in shaping future system capacity, particularly through education (*Skills: reflected across multiple points on education, early-career pathways and interdisciplinary capability*).

Across groups, youth engagement is most clearly reflected where linked to participation and capacity development. From **Integrated Planning**, this is evident in participatory planning approaches, where youth are identified as key actors in shaping long-term urban visions and contributing to community-level planning processes.¹⁷ From **Skills**, youth is most directly engaged through education systems, with a focus on aligning higher education, training and early-career pathways with the skills required for integrated urban development, including interdisciplinary and applied and context-sensitive learning approaches.¹⁸ From **Housing**, youth is reflected both in outcomes and systems: the transformative potential of affordable housing for younger populations in terms of health, education and poverty, the reliance of youth on rental housing that is often ignored in housing policy, and their role in addressing skills and capacity gaps across housing delivery systems.¹⁹

As with Gender, workshop-focused activities have informed how groups will facilitate future participatory forums. **Urban Finance** have specifically highlighted the importance of inviting university students to future events to learn and engage in idea generation, informed by the attendance of a small group of students at the India Dialogue. **Integrated Planning** similarly emphasised the need to create spaces where younger professionals can contribute meaningfully, without being constrained by established hierarchies.

¹⁵ Strengthening Housing Systems for a Rapidly Urbanising Commonwealth: A Strategic Approach from the Commonwealth Sustainable Cities Coalition, Mr Peter Oborn & Mr Ben Atkinson

¹⁶ Strengthening Disability Inclusion in Health Facility Planning and Accessibility Governance in Johannesburg, Dr Naeema Reis, University of Witwatersrand

¹⁷ Findings and recommendations of the Rapid Planning Toolkit 2.0 pilot conducted in Belize City implementing Steps 1 and 2 of the Toolkit methodology, Mr Leslie Ohomele and Ms Lea Hadad

¹⁸ Higher Education Alignment with Integrated Urban Planning, Housing and Urban Finance in Kenya's Devolved Governance Context, Dr. Patrick O. Owoche, Kibabii University

¹⁹ Strengthening Housing Systems for a Rapidly Urbanising Commonwealth: A Strategic Approach from the Commonwealth Sustainable Cities Coalition, Mr Peter Oborn & Mr Ben Atkinson

Data

Data is consistently identified as a critical enabler, but one that is underutilised across systems. Across Action Groups, findings highlight that:

- There are significant gaps in key datasets, particularly relating to informal systems and urban assets (*Urban Finance: “data and lack of data on urban assets, existing built environment, informal settlements, population stats, climate risk – major holes when developing financing proposals or deciding priorities”; Housing: “evidence gaps constrain policy and investment decisions”*)
- Data is often fragmented and not effectively shared (*Housing: “convening as a means of overcoming data hoarding”; Integrated Planning: “strengthened collaboration of data sharing”*)
- Existing tools and capabilities are not fully leveraged (*Skills: “how to better highlight existing tools, data platforms for access by wider variety of stakeholders?”; Integrated Planning: “availability and use of data from different agencies to inform planning decisions”*)

Across groups, data challenges are most clearly reflected in how information is generated, shared and applied within systems. **Urban Finance** highlight the impact that gaps in land, infrastructure and revenue data has on the ability of cities to identify, value and leverage urban assets, thereby constraining fiscal planning and access to finance. From **Housing**, the importance of data is particularly reflected by the Open Access Initiative, which highlights how the absence of reliable, project-level data limits investment decision-making and constrains the development of scalable housing pipelines;²⁰ and the Open Cities Lab, which shows how fragmented and poorly governed data systems reduce the effectiveness of planning, service delivery and investment coordination.²¹

From **Integrated Planning**, the Belize pilot highlights how fragmented data systems lead to reliance on incomplete or inconsistent information, while also demonstrating the importance of strengthening coordination and shared data use across agencies.²² From **Skills**, the Ganaja Paradox highlights both the potential of advanced data tools and the uneven capacity to access, interpret and apply them in practice, alongside the need to better connect these tools to decision-makers and local stakeholders.²³

²⁰ Unlocking Housing Markets Through Data: Lessons from the Open Access Initiative, Ms Kecia Rust, Centre for Affordable Housing Finance in Africa

²¹ Strengthening data to improve service delivery in Local Government: Open Cities Lab, Ms Sarah Findlay, Open Cities Lab

²² Findings and recommendations of the Rapid Planning Toolkit 2.0 pilot conducted in Belize City implementing Steps 1 and 2 of the Toolkit methodology, Mr Leslie Ohomele and Ms Lea Hadad

²³ Ground-Truthing Urban Heat in Lokoja, Nigeria, Ms Salihu Ohunene Habibat, TheAnomalyAtlas

4. Emerging Priorities

Action Groups converge around a set of shared priorities and approaches that provide practical considerations for strengthening coherence and policy integration in future CSCC activities. These emphasise working through existing systems, linking knowledge to implementation, and aligning actors, institutions and processes across sectors.

Across all Action Groups, there is clear alignment not only in priorities, but in the types of activities proposed to take work forward. While each Action Group approaches these from a different entry point, the proposed next steps demonstrate a shared model of how sustainable urbanisation can be supported through the CSCC. Coherence can be strengthened through grouping activities across the following areas.

Advocacy & Policy Engagement

Across Action Groups, there is a consistent focus on translating technical work into influence within existing policy and institutional processes, supporting greater alignment between evidence, policy processes and implementation priorities. Rather than standalone advocacy, activities aim to position key issues within established platforms and decision-making spaces, including partner networks, and global and Commonwealth forums, most notably the Commonwealth Heads of Government Meeting (CHOGM), World Urban Forum (WUF) and the High-Level Political Forum on Sustainable Development (HLPF).

- **Urban Finance** seeks to translate its findings into targeted policy asks to inform Commonwealth engagement and national-level reform, using established platforms, including CLGF conferences, CHOGM and the Commonwealth Women's Forum to position municipal finance within wider urban agendas and embed findings in ongoing programmes.
- **Integrated Planning** seeks to position the Rapid Planning Toolkit as a practical mechanism for informing urban policy and planning processes, using tested applications to demonstrate integrated approaches and embedding learning through CAP, the Habitat Professionals Forum, and global forums such as WUF, HLPF and CHOGM.
- **Housing** seeks to elevate affordable housing within Commonwealth urban, climate and development agendas through engagement with the Commonwealth Secretariat and ministerial forums (including through CHOGM), disseminating CSCC learning and supporting national actors to strengthen policy positioning and implementation of existing commitments.
- **Skills** seeks to promote CSCC priorities by aligning small grant funding with Action Group themes and the Declaration on Sustainable Urbanisation, supporting university-led projects that connect academic work to CSCC agendas, and generate engagement and follow-on activity.

Knowledge & Shared Learning

All Action Groups emphasise the collation and generation of applied knowledge, enabling shared understanding across sectors and supporting more integrated decision-making. Proposed activities focus on testing approaches in real-world contexts, consolidating learning through case studies and diagnostics, and facilitating exchange across countries, cities and institutions.

- **Urban Finance** seeks to build shared evidence bases through the Madhya Pradesh Roadmap and case studies, using these to demonstrate how integrated urban finance and multi-sector sustainable development plans can be implemented in practice, and to facilitate peer exchange between cities in Madhya Pradesh to strengthen learning and delivery across contexts.
- **Integrated Planning** seeks to generate and disseminate applied knowledge through continued testing of the Rapid Planning Toolkit in real-world contexts, consolidating learning from pilot applications, including Belize and Jamaica, to understand performance and adaptability across different planning environments.
- **Housing** seeks to build a shared knowledge base on housing systems through diagnostics, comparative analysis and case studies across Commonwealth countries, potentially culminating in a Commonwealth Housing Knowledge Hub, while strengthening linkages across existing data and knowledge initiatives through multi-level, multi-sector partnerships.
- **Skills** seeks to support shared learning by consolidating case studies and applied research, and enabling peer exchange across institutions. It aims to use platforms such as ACU Connect – which houses the ACU's cross-Commonwealth academic Communities of Practice - alongside small grant outputs, to facilitate knowledge sharing, connect expertise across contexts, and support the application of learning within and beyond Action Group activities.

Partnerships & System Coordination

Collaboration is consistently identified across the Action Groups as a mechanism for addressing fragmentation across urban systems, with activities focused on convening actors around shared challenges, linking institutions and expertise, and aligning ongoing work. All groups propose working through existing networks and partnerships, ensuring that knowledge, policy and implementation efforts are more closely connected, and efforts are not duplicated.

- **Urban Finance** seeks to convene stakeholders through ongoing Action Group engagement and structured dialogues, building on the Madhya Pradesh process, while linking roadmap development, dialogue and peer exchange to ensure that learning, policy and implementation remain connected.
- **Integrated Planning** seeks to convene stakeholders through structured, workshop-based planning processes using the Rapid Planning Toolkit, bringing together diverse actors in practical settings, supported by CAP networks and institutional partnerships.
- **Housing** seeks to convene multi-level, multi-sector stakeholders through working groups, thematic exchanges, and communities of practice, strengthening connections between government, private sector, financial institutions and civil society, and leveraging Commonwealth platforms to support creation of shared housing technical and policy guidance.

- **Skills** seeks to strengthen collaboration by connecting universities, researchers and practitioners with Action Group partners and ongoing initiatives, aligning emerging work with existing programmes.

Skills & Institutional Capacity

There is a shared recognition that system change depends on strengthening institutional capability. Activities focus on linking skills development to practical system needs, combining training, applied learning and organisational capacity-building. Approaches extend beyond formal education to include continuous professional development, peer learning and integration within existing work.

- **Urban Finance** seeks to strengthen capacity within local government and municipal finance systems by linking skills development more directly to emerging system needs, supporting mentoring, peer exchange and the inclusion of students and younger professionals within future dialogues.
- **Integrated Planning** seeks to build practical planning capability through a proposed Rapid Planning Academy, scaling the use of the toolkit across professional and community settings and embedding skills development within real planning processes.
- **Housing** seeks to strengthen institutional and technical capacity across housing systems, including within government, private sector and community actors, through skills gaps assessments, targeted capacity building programmes, CPD and practitioner forums, while leveraging Commonwealth expertise in climate finance and investment to support the development of bankable project pipelines.
- **Skills** seeks to strengthen how education and training systems respond to urban development needs by improving alignment between universities, government and practice, linking learning and research to real-world projects, and contributing to continuous professional development.

A Shared Approach to Delivery

Across these areas, a number of practical considerations emerge for strengthening coherence and policy integration in future CSCC activities. There is a clear advantage in working through existing institutional platforms and partner networks rather than establishing new delivery structures, while the use of applied tools, pilot projects and demonstrators provides a consistent route for linking evidence to policy influence and supporting uptake in practice. Embedding knowledge, skills development and partnership activities within shared processes is critical to strengthening coherence across workstreams.

Cross-cutting themes can be further strengthened through more consistent integration across CSCC activities. While skills, climate and data are heavily and explicitly covered within CSCC research reports, case studies and recommendations, there is an opportunity to further integrate those themes more related to the design and delivery of activities, particularly gender and youth, which are currently covered more implicitly within the work. This could be achieved through integrating these themes more explicitly within objectives, activity design, participant selection, facilitation methods and monitoring approaches.

Finally, the Action Group model itself demonstrates value as a flexible mechanism for convening diverse actors, enabling collaboration, learning and alignment across disciplines. Participants highlight the strength of bringing together diverse institutions and perspectives within a structured but flexible format, enabling interaction that goes beyond typical project siloes. This structure is reinforced by the reach of CSCI partner networks and their established pathways for engagement and dissemination. There is a clear intention among partners to sustain

and build on this model beyond the pilot phase, whether through continued Action Group activity or more flexible forms of engagement. In all cases however, the value of the Action Group process, and the goodwill generated among participants is clear.



Appendix 1: Alignment of Outputs with Systemic Constraints

Appendix 1 maps the extent to which individual outputs contribute to the four systemic constraint areas identified in this report.

Key: ● = core focus; ○ = some contribution; blank = no real contribution

Action Group	Output	Institutional Leadership, Coordination & Alignment	Planning & Regulatory Systems	Finance Systems & Capacity	Knowledge & Capability
Expert Group	Higher Education & Urban Systems in Kenya	○	○	○	●
	Disability Inclusion in Urban Health Planning	●	○		●
	Use Reform Coalitions to Catalyse Inclusive Reform in Nairobi	●	○	○	●
	Strengthening Integrated Urban Planning Skills to Make Climate-Resilient Cities in Bangladesh	○	○		●
	Customary Land and Urban Growth in Papua New Guinea: Practical Lessons for Mobilising Land	●	●	○	○
	Urban Design Africa: Southern Urbanism	○	●		●
Housing Action Group	CSCC Housing Action Group Main Report	●	●	●	●
	Fiji Housing System Profile	●	●	●	○
	Kenya Housing System Profile	●	●	●	○
	India Housing System Profile	●	●	●	○
	All or Nothing: Coordinated Policy to Enable Development Housing at Scale	●	●	●	
	Accelerating the Adoption of Low-Carbon Cement Across the Commonwealth	○	●	○	●

Action Group	Output	Institutional Leadership, Coordination & Alignment	Planning & Regulatory Systems	Finance Systems & Capacity	Knowledge & Capability
Housing Action Group	Policy Recommendations for Embedding Built-Environment Skills in Local Government. Public Practice	•			•
	Scaling Effective Building Energy Standards in Rapidly Urbanising Contexts		•		•
	Walking First. Using Public Space and Flood Resilience to Connect Informal Settlement Communities in Nairobi	○	•		•
	Strengthening the public sector's capability to improve everyday places: Public Practice	•			•
	Embedding Green Standards in Affordable Housing Finance. The EDGE Prescriptive Approach		•	•	○
	Aligning Green Housing Supply and Finance: The Balwin–Absa Eco Home Loan	○	○	•	○
	Inclusive Rehousing and Land Value Capture: Delivering the Mpazi Redevelopment	•	•	•	○
	Governance-Driven Slum Upgrading: Lessons from Odisha's JAGA Mission	•	•	○	○
	A Research-to-Regulation Approach to Introducing Bamboo Construction in Fiji	•	•	○	•
	The Integrated and Inclusive Infrastructure Framework (3IF) for Informal Settlement Upgrading in Kenya	•	•		•
	Community-Led Climate-Resilient Housing: The Roof Over Our Head (ROOH) Learning Labs	•		○	•

Action Group	Output	Institutional Leadership, Coordination & Alignment	Planning & Regulatory Systems	Finance Systems & Capacity	Knowledge & Capability
Housing Action Group	Courtyard Housing for Dignified Urban Density: Lessons from the ZIMA Homes Affordable Housing Pilot, Kenya		•		○
	Collaborative University Platforms for Urban Change: Lessons from the Education Collaborative	○			•
	From fragmented data to better service delivery. Strengthening data maturity in Local Government. Open Cities Lab	•	○	○	•
	Unlocking Housing Markets Through Data: Lessons from the Open Access Initiative	○		•	•
	Forty Years of Convening for Change: The African Union for Housing Finance as a Model for Multi-Stakeholder Knowledge-Sharing and Sector Development	•	○	•	•
Integrated Planning Action Group	Leveraging the Toolkit as a scalable approach to support faster, more integrated urban planning	•	•	○	•
	Findings and recommendations of the Rapid Planning Toolkit 2.0 pilot conducted in Belize City implementing Steps 1 and 2 of the Toolkit methodology	•	•	○	•
	Indonesia's KOTAKU Programme	•	•	○	•
	Rwanda's Green Growth and Climate Resilience Strategy	•	•	○	•

Action Group	Output	Institutional Leadership, Coordination & Alignment	Planning & Regulatory Systems	Finance Systems & Capacity	Knowledge & Capability
Urban Finance Action Group	The Urban Finance Gap: Systems, Constraints, and Reform Pathways across the Commonwealth	●	○	●	●
	Operationalising Land Value Capture Through Land Readjustment: Lessons from Kigali, Rwanda	●	●	●	○
	From Equalisation to Adaptation: How FEICOM is Positioning Cameroon's Municipal Finance Institution for Climate Action	●	○	●	○
	Lending at Scale: How the UK's Public Works Loan Board Finances Local Government Capital Investment	●	○	●	○
	Mobilising Domestic Capital for City Infrastructure: How Belize Developed a Municipal Bond Market	●	○	●	○
	Building an Urban Policy from the Ground Up: How Kerala Developed a State Urban Policy and What It Means for Municipal Finance	●	●	●	○

Appendix 2: Alignment of Outputs with Cross-Cutting Themes

Appendix 2 maps how outputs engage with cross-cutting themes, highlighting where these are explicitly addressed.

Key: ● = significant inclusion; ○ = some inclusion; **blank** = no real inclusion

Action Group	Output	Skills	Climate	Gender	Youth	Data
Expert Group	Higher Education & Urban Systems in Kenya	●	○		●	
	Disability Inclusion in Urban Health Planning	●		●		○
	Use Reform Coalitions to Catalyse Inclusive Reform in Nairobi	●	○	○		
	Strengthening Integrated Urban Planning Skills to Make Climate-Resilient Cities in Bangladesh	●	●			○
	Customary Land and Urban Growth in Papua New Guinea: Practical Lessons for Mobilising Land					
	Urban Design Africa: Southern Urbanism	●				○
Housing Action Group	CSCC Housing Action Group Main Report	●	●	●		●
	Fiji Housing System Profile	○	●			○
	Kenya Housing System Profile	○	●			○
	India Housing System Profile	○	●			○
	All or Nothing: Coordinated Policy to Enable Development Housing at Scale		○			
	Accelerating the Adoption of Low-Carbon Cement Across the Commonwealth	○	●			
	Policy Recommendations for Embedding Built-Environment Skills in Local Government. Public Practice	●				
	Scaling Effective Building Energy Standards in Rapidly Urbanising Contexts	○	●			

Action Group	Output	Skills	Climate	Gender	Youth	Data
Housing Action Group	Walking First. Using Public Space and Flood Resilience to Connect Informal Settlement Communities in Nairobi	○	●			
	Strengthening the public sector's capability to improve everyday places: Public Practice	●				
	Embedding Green Standards in Affordable Housing Finance. The EDGE Prescriptive Approach	○	●			●
	Aligning Green Housing Supply and Finance: The Balwin–Absa Eco Home Loan		●			●
	Inclusive Rehousing and Land Value Capture: Delivering the Mpazi Redevelopment	○	○			
	Governance-Driven Slum Upgrading: Lessons from Odisha's JAGA Mission	○				
	A Research-to-Regulation Approach to Introducing Bamboo Construction in Fiji	●	●			●
	The Integrated and Inclusive Infrastructure Framework (3IF) for Informal Settlement Upgrading in Kenya	●	○			
	Community-Led Climate-Resilient Housing: The Roof Over Our Head (ROOH) Learning Labs	●	●			●
	Courtyard Housing for Dignified Urban Density: Lessons from the ZIMA Homes Affordable Housing Pilot, Kenya		○			
	Collaborative University Platforms for Urban Change: Lessons from the Education Collaborative	●				○
	From fragmented data to better service delivery. Strengthening data maturity in Local Government. Open Cities Lab	●				●
	Unlocking Housing Markets Through Data: Lessons from the Open Access Initiative					●
	Forty Years of Convening for Change: The African Union for Housing Finance as a Model for Multi-Stakeholder Knowledge-Sharing and Sector Development	●				●

Action Group	Output	Skills	Climate	Gender	Youth	Data
Integrated Planning Action Group	Leveraging the Toolkit as a scalable approach to support faster, more integrated urban planning	●	●			●
	Findings and recommendations of the Rapid Planning Toolkit 2.0 pilot conducted in Belize City implementing Steps 1 and 2 of the Toolkit methodology	●	○	○	○	○
	Indonesia's KOTAKU Programme	○	○	○	○	○
	Rwanda's Green Growth and Climate Resilience Strategy	●	●			●
Urban Finance Action Group	The Urban Finance Gap: Systems, Constraints, and Reform Pathways across the Commonwealth	○	●	○	○	●
	Operationalising Land Value Capture Through Land Readjustment: Lessons from Kigali, Rwanda	○		○		
	From Equalisation to Adaptation: How FEICOM is Positioning Cameroon's Municipal Finance Institution for Climate Action	○	●			
	Lending at Scale: How the UK's Public Works Loan Board Finances Local Government Capital Investment	○				
	Mobilising Domestic Capital for City Infrastructure: How Belize Developed a Municipal Bond Market	○				
	Building an Urban Policy from the Ground Up: How Kerala Developed a State Urban Policy and What It Means for Municipal Finance	●				



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