

# HOUSING NOTES

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### JORGE E. HARDOY MEMORIAL PRIZE FOR A PAPER BY A RESEARCHER FROM A DEVELOPING COUNTRY

More than 50 submissions were read by of five judges. After an initial round of assessment, the panel chose eight finalists. In its final review, the jury selected Sukumar Ganapati (India) as the winner for the paper, "Institutional Potential of Housing Cooperatives" which places a series of three comparative studies of housing cooperatives in Bombay, New Delhi and Madras in the broader context of external institutional support and internal governance features with a view to lessons these cases may offer for cooperative housing elsewhere. A close runner-up was Flavio de Souza (Brazil), whose innovative paper, "Perceived Security of Tenure," inverts conventional wisdom concerning tenure security and housing consolidation based on a careful case study in Recife, with potentially significant implications for policy.

Honorable mentions were accorded to Piyush Tiwari (Housing and Development Objectives in India), Lucas Sentosa (Genius Loci within Balinese Dwelling Environments), and Ramin Keivani and Edmundo Werna (Refocussing the Housing Debate). Other finalists included Shelagh Nation (Participative Planning and Design), Joel Audefroy (Housing and Inhabitants in Historic Centers), and Edmundo Werna (Shelter, Employment and the Informal City). The

winner will receive a monetary award of US\$ 500, a prize certificate, and a free one-year subscription to *Habitat International*.

The response to the Hardoy contest, co-sponsored by Elsevier Publishing, exceeded expectations, temporarily overwhelming the panel members' schedules, but succeeding in mobilizing many good papers worthy of wider dissemination. Congratulations to Sukumar, Flavio, and the other finalists, thanks to all others who submitted their work, and kudos to Katherine Coit, David Satterthwaite, Peter Ward, and Kioe Sheng Yap for giving generously of their time to review the papers!

### UNCHS (HABITAT) ADOPTS AN ADVOCACY APPROACH

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Three years after organizing the Habitat II Conference in Istanbul the United Nations Center for Human Settlements (Habitat) has gone through a major revitalization, emerging with a new strategic focus. Two campaigns -- one for Secure Tenure and the other for Urban Governance -- will sharpen the Habitat Agenda areas of Shelter for All and Sustainable Urban Development. They will transform Habitat into an advocacy agency that works with a host of global regional, national and local partners to provide profile, support and voice to hundreds of millions of poor, homeless and inadequately housed people.

Habitat II was a landmark in the way civil society organizations were involved in global conferences. It became very clear that partnerships between organizations and interest groups that grapple with managing their own localities are the key to human settlements and urban development. Sometimes these initiatives have the support of their local governments; sometimes they are faced with official indifference or outright hostility.

The campaigns will build on the energy of such initiatives and the movements that support them. They will emphasize the role of local governments. Managing change in the way local authorities work with communities will be crucial. The campaigns will bring the moral authority and global standing of the United Nations to the concerns of poor communities. The point of departure is the empowerment of individuals, households and communities to gain greater control over their lives.

UNCHS (Habitat)'s role will be that of defining global norms and standards while the campaigns will work through partners in as decentralized way as possible. Regional and local approaches must lead the way.

Central to the success of the approach will be the strengthening of gender equality. In fact the empowerment of women will be the indicator of the success of Habitat's campaigns.

The Campaign for Secure Tenure is considered as the first component of the progressive realization of the right to housing as elaborated in Paragraph 61 of the Habitat Agenda. Security of tenure, while it cannot solve the problems of homelessness and inadequate housing, is an essential precondition.

The Campaign for Secure Tenure is getting underway before the Campaign on Urban Governance, although the two are closely inter-related. The complex and intractable problems of increasing poverty and rapid urbanization in the globalizing economy mean that a medium to long-term perspective is essential. The campaigns will have to be planned to run for a minimum of ten years.

Issues of forced evictions and resettlement will be central to the Campaign for Secure Tenure. These are problems not just for the urban poor but also for people displaced by war and disasters.

UNCHS (Habitat) already has a large programmed of assistance to countries struggling with resettlement. Work is ongoing in Kosovo, with the Kurds in Northern Iraq, and in many other places affected by conflict and displacement. It is a complex and difficult task resettling people after conflict when different groups are interested in land and housing, records may be lost or contested, and basic Women are disproportionately affected because their access to tenure of land and housing is even more insecure than men's. This is not yet being systematically addressed on the ground but will be built up as part of Habitat's campaigns with the new emphasis on gender equality.

The campaigns are being developed in parallel with preparations for the Istanbul +5 meeting in 2001. A reporting guideline including indicators are available on the Internet at [www.istanbul5.org](http://www.istanbul5.org)

Details of the campaigns can be read on [www.unchs.org](http://www.unchs.org)

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## THE NEW REDLINING?

### THE SECONDARY MORTGAGE MARKET, CREDIT SCORING, AND SUBPRIME LENDING

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Redlining is defined as the refusal of financial institutions to make loans in specific neighborhoods, or their use of unfavorable underwriting terms in these areas, such as charging higher interest rates on loans. In the United States, redlining is prohibited by the Community Reinvestment Act, a federal banking law that is designed to stimulate competition by financial institutions to make loans and operate branches in redlined areas.

With the growth of consumer debt, the risk of single family home lending is now managed through the use of credit scoring techniques.

Loan applicants with inadequate credit scores are increasingly rejected or charged a higher interest rate in the "subprime" lending market. Credit scoring accelerates mortgage-banking volume by simplifying and standardizing the loan review process, which is now computerized through automated underwriting. Fannie Mae and Freddie Mac, the huge HUD-regulated government sponsored enterprises in the secondary mortgage market, have played a crucial role by using their market power to encourage widespread use of credit scoring by mortgage bankers. Since 1995, the national rejection rates for conventional home purchase loan applications by historically underserved borrowers have steadily increased, simultaneous with the growth of credit scoring and subprime home lending.

The Federal Housing Commissioner and Neighborhood Reinvestment Corporation (the national community development intermediary chartered and funded by the federal government) have expressed concern about the effect of credit scoring on low-income homeownership. Credit history reports (especially those of first-time homebuyers) emphasize the repayment of consumer debt, which is secondary to housing and health care expenses for lower-income households, particularly during periods of economic hardship. Some households lack credit histories, and according to a survey sample by the U. S. Public Interest Group, 70 per cent of credit reports contained inaccurate or missing credit or personal information.

Credit scoring and high-interest subprime home lending exhibit a disparate impact by race, class, and location. Subprime lending is a product of the deregulation of consumer finance in the 1980s, and some subprime companies engage in "predatory" lending practices, misleading poor and elderly homeowners. Credit scoring and subprime finance inflate the borrowing costs of historically disadvantaged low-income and minority households. The higher monthly interest charges on subprime loans increase the likelihood of delinquency and default for homeowners who are on the economic margin. This foreclosure risk can undermine goals of low-income homeownership and community development, since foreclosed properties are often converted to rental use or become abandoned.

The Comptroller of the Currency (the federal regulator of national banks) has endorsed subprime lending, international banking regulators are proposing to incorporate internal bank rating systems such as credit scoring into capital adequacy oversight, and the Justice Department has stated that risk-based disparate loan pricing is not discriminatory. Subprime mortgage companies are substituting high-interest home loans in place of more affordable community reinvestment loans (and community-based credit counseling) in historically underserved markets. These subprime loans are increasingly securitized and sold to banks and other corporate investors.

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## CENTER ON BUDGET AND POLICY PRIORITIES

The Center on Budget and Policy Priorities in the USA is a nonpartisan Research organization and policy institute that conducts research and analysis on a range of government policies and programs, with an emphasis on those affecting low- and moderate-income families and individuals. One area of interest to the Center is the intersection of low-income housing and welfare policy. The Centers research in this area seeks to clarify the implications of welfare reform for housing policy and the potential contribution of housing programs to welfare reform. Two of its recent reports are: (1)

Welfare-to-Work Housing Vouchers: an Innovative Approach to Welfare Reform. (<http://www.cbpp.org/12-2-98hous.htm>) This paper provides an overview of the new federal Welfare-to-Work Voucher program that will provide 50,000 housing vouchers to families attempting to move from welfare to work; and (2) How the Statutory Changes Made by the Quality Housing and Work Responsibility Act of 1998 May Affect Welfare Reform Efforts. (<http://www.cbpp.org/12-17-98hous.htm>) This paper discusses the potential impact of the new housing bill on welfare reform efforts. Most policy decisions by public housing agencies (PHAs) on matters relevant to welfare reform must now be recorded in the new PHA Plan.

To facilitate the exchange of information on the nexus of housing and welfare policy among housing and welfare professionals, researchers and policy analysts, policymakers, and foundation representatives, the Center has formed this listserv. Subscribers to the listserv will receive periodic updates from the Center on issues related to the intersection of affordable housing policy and welfare reform and will be able to. Send information or pose questions to the Center or to the subscriber list. Among the topics that we expect will be discussed on the listserv are: initiatives that help subsidized tenants find and retain work, the implications of the new housing bill for welfare reform efforts, and state and local programs that provide housing allowances to families attempting to move from welfare to work. To subscribe to the listserv, send an e-mail to [majordomo@lists.cbpp.org](mailto:majordomo@lists.cbpp.org) containing this exact message: subscribe housing welfare.

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## SOUTH EAST ASIAN REGIONAL GROUP MEETING

The meeting of the Forum's regional group held in New Delhi attracted 36 participants from diverse fields and disciplines. Professor Yogesh Atal remarked in his keynote address that the development process has an urban bias and that we have neglected rural settings.

The discussion that followed was mainly focused on major issues of human settlements in South East Asia. It was observed that due to the fast pace of urbanization, the urban population has grown many times in the last few decades and consequently cities have grown in size and complexity, as have problems such as urban poverty. In short, there is overall deterioration of the environment in human settlements that immediately needs attention.

Migration also emerged as an important issue in the meeting. Some participants were of the view that rural-urban migration is responsible for major urban problems. Another important issue, which emerged in discussion, was urban poverty. The poor constitute the major chunk of the urban population. They are the main victims of present development processes and increase is faster than any other segment of society.

Also, in Asia, a gender perspective is totally ignored, although women represent one half of the population; therefore, this perspective needs to be incorporated in human settlements.

Thematic groups were formed on urban environment, poverty, migration, and gender. It was suggested that another conference should be held in which each of the themes may be taken up thoroughly.

## CALL FOR PAPERS

The Southeast Asian Regional Group of the Forum of Researchers on Human Settlements is organizing an International Conference at Amritsar (India) during February 18-19, 2000.

### MAIN THEME:

Habitat Agenda and Human Settlements  
in Southeast Asia In the 21<sup>st</sup> Century

### SUB THEMES:

- a) Planning for sustainable urban settlements
- b) Urban poverty
- c) Social segregation
- d) Gender in human settlements development
- e) Migration

Abstracts of papers (in English) up to 300 words should be sent as soon as possible to the Organizing Secretary:

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## NEWS FROM MEMBERS

STEPHEN KENDALL is now Director of the Housing Futures Institute of Ball State University, Muncie, USA. Together with Johnathan Teicher, he is the author of *RESIDENTIAL OPEN BUILDINGS*, just published by Routledge. The book is based on the experience, in recent decades, of building tens of thousands of dwellings following the basic principles of open building. These projects have frequently developed in relative isolation, with inadequate access to the growing international and cross disciplinary body of experience and expertise of open building. This book, the result of a CIB Task Group addressing 'Open Building Implementation, provides a state-of-the-art review of residential open building, fundamental principles, recent development, and international coverage of current projects in both the public and private arena (ISBN 0-419-23830-1).

CONSTANTINE V. KIJANENKO, [const\\_k@altavista.net](mailto:const_k@altavista.net), is the author of "SOCIAL FUNDAMENTALS OF RESIDENTIAL ENVIRONMENT-MAKING FOR ARCHITECTS" (1999; in Russian). He has also compiled a concise English-Russian dictionary and handbook, entitled "*MODERN MARKET HOUSING; ARCHITECTURAL PATTERNS, SOCIOLOGY, ECONOMICS, AND MANAGEMENT*" (1999 – ISBN 5-87851-104-5). The latter publication contains about 700 entries, meant to be used by graduate students and researchers in architecture, urban planning, civil engineering, housing economics and sociology. It also includes an index.

## RECENT PUBLICATIONS

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Andersson, R. (1999). "Divided cities' as a policy-based notion in Sweden." *Housing Studies* 14(5): 601-624.

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Basolo, V. (1999). "Passing the housing policy baton in the US: Will cities take the lead?" *Housing Studies* 14(4): 433-452.

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Harris, R. (1999). "Housing and social policy: An historical perspective on Canadian-American differences - A comment." *Urban Studies* 36(7): 1169-1175.

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### Report on Homelessness

The Forgotten Americans, Homelessness: Programs and the People They Serve (December 1999), was issued by the Interagency Council on the Homeless with support from the 12 agencies that are members of that group. The Urban Institute produced the report under contract. Martha Burt served as Editor. There are three versions of the report; (1) Highlights (12 pages); free; (2) Summary Report (111 pages), Free; (3) Technical Report; (575 pages) for researchers and those in need of massive amounts of detail. To obtain one free copy, contact: HUD USER, P.O. Box 6091, Rockville, MD 20849 (1.800.245.2691). All of the reports are also available free online at <http://www.huduser.org/publications/homeless/homelessness/contents.html>

\*.PDF format \*\*\*\*\*

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### RC43 LISTSERV

RC43 has begun a listserv where members can read and post information on housing, including job openings, requests for information, news on upcoming events, recent publications, etc. To join the list, send Email to: [rc\\_43-request@csc.canterbury.ac.nz](mailto:rc_43-request@csc.canterbury.ac.nz) with the message: subscribe re\_43 in the message area.

International Sociological Association, Research Committee on Housing  
and the Built Environment.

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