

Urban Innovation for Just and Sustainable Cities:  
A Global Peer-Learning Series across 2024

# How to provide finance for the “unbankable”?

28 November 2024

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für Internationale  
Zusammenarbeit (GIZ) GmbH

On behalf of



Federal Ministry  
for Economic Cooperation  
and Development

In cooperation with

**Cities Alliance**  
Cities Without Slums

powered by  
**UNOPS**



Centre for Affordable  
Housing Finance  
in Africa

# Our Partners



# Housekeeping Notes

- The meeting is being recorded.
- Please turn off your microphone and camera unless you speak.
- We use slido for polls, Q&A, and event evaluation. You can join via the [link](#) in the chat or the QR code



# Agenda

1. Short Welcome
2. Opening
3. Icebreaker
4. Panel Discussion: How to provide finance for the “unbankable”?
5. Q+A
6. Closing



# Opening



**Illana Melzer**

Engagement Manager,  
71point4



# PEER LEARNING

## FINANCE FOR THE UNBANKABLE

A DEMAND-SIDE VIEW

# DATA SOURCES

There are very many sources of data. Each source of data brings its own richness and nuance



## SURVEY AND CENSUS DATA (NISR)

### EICV 5 (2016)

- The Household Living Conditions Survey includes data on household characteristics and dwelling conditions as well as household expenditures
- Total sample size of 14 580 households

### LFS (2021)

- Includes data on formal employment and the number of households with at least one formally employed person
- Total sample size of 18 792 households

### CENSUS (2012 & 2022)

- The 5<sup>th</sup> Rwanda Population and Housing Census (PHC) in 2022 enumerated 13,246,394 residents. The 4<sup>th</sup> Rwanda PHC in 2012 enumerated 10,515,973 residents
- The PHC aims to provide demographic, social and economic indicators for policy formation on the population of Rwanda



## ADMINISTRATIVE / TRANSACTIONS DATA

### RSSB DATA

- Monthly data on salaries for contributors to the RSSB pension scheme data received from July 2015 to August 2022
- Data used to understand formal employment and wages

### NLA DATA

- Contains a total of 17.4 million land parcels. Of these land parcels, 1.66 million appear to be areas zoned as residential
- Data used to understand property ownership, transfers, prices, and mortgages

### LODA DATA

- Data collected as at August 2022
- Data used to understand household locations and household structures. However, it does not include an urban/ rural layer

### BPMIS

- Covers the details of new construction plans: zone, gross floor area, number of storeys, number of dwelling units
- Data coverage extends from 2013 to 2022



## PRIMARY RESEARCH

### INTERCEPT SURVEYS

- A total of 928 lower and middle income respondents were interviewed between December 2022 and January 2023 by Kigwa consulting
- Respondents included informal workers (moto drivers, mobile money agents, small merchants), security guards, factory workers, teachers and nurses
- In addition, we conducted 34 interviews with property owners in areas zoned for higher densities. Interviews focused on attitudes to developing their properties

### FOCUS GROUP DISCUSSIONS

- Two groups in Kigali, one group in Musanze and one group in Muhanga targeting higher income earners (RWF 500,000+) by Kigwa Consulting
- Run between December 2022 and January 2023

### VIDEO FOOTAGE

- Four case studies filmed in February 2023
- Moto driver renter, Moto driver owner/landlord, Retired landlord, Housing Cooperative



# PEER LEARNING

FINANCE FOR THE ~~UN~~BANKEDABLE

(albeit via mobile money)



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# DEMAND SUPPLY

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## KEY FINDINGS

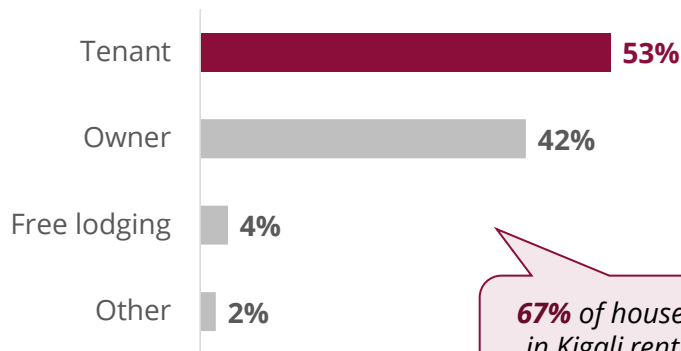
- ▶ Currently, households are the major supplier of housing, mostly for own use (buy land and build over time) or **rental**
- ▶ Ensuring these household builders can access finance as well as advice and professional services is key
- ▶ From: **How Low Can You Go?**  
To: **How Do You Build Up?**

# HOUSING TENURE

Around half (53%) of households in higher density (proxy) urban settlements rent their dwellings, overwhelmingly from other households

CENSUS 2022  
(10% SAMPLE)

## TENURE STATUS FOR URBAN PROXIED HOUSEHOLDS (750,000 households)



**67%** of households  
in Kigali rent their  
dwelling

According to EICV 5 data, urban renter households have a median rent to income ratio of ~15%. This is lower than what we found in the intercept surveys where rent to income ratios ranged from 23% - 27%

EICV 5 SURVEY DATA  
2015/16

*"For us, security comes number last" - banker*

## LANDLORDS

**200,000**

Households earned rental  
income in 2015/16, According to  
the EICV 5 survey\*

**RWF 9 BILLION  
PER MONTH**

Estimated income for  
landlords \*\*

Note\*: No urban filter has been applied as there is no indicator on where the rental property is, therefore all landlords are considered whether they live in an urban or rural area

Note\*\*: Assumes that households who rent pay RWF 23,000 pm (based on EICV 5 median rental paid inflated to June 2022), applied to urban proxied households who rent

## Households are a major supplier of dwelling units

To gain a better understanding of the potential household-developer market, Kigwa Consulting conducted 34 interviews with respondents living in Gasabo district in areas zoned for high density

### AWARENESS OF THE NLUIMP AND KIGALI CITY MASTER PLAN WAS HIGH

- 59% and 76% of respondents said they had heard of the NLUIMP and Kigali City Master Plan respectively
- However, there was some confusion about what densification means

#### **Question: Can you explain what densification means?**

*Respondent: It means living on the street where houses are very close and many on small land with no open space e.g. play ground or public gardens.*

*Respondent: To live in area which is surrounded by cheap houses.*

### AWARENESS AND UNDERSTANDING OF THE ZONING FOR THEIR AREA WAS LOW

- Only 15 of the 34 respondents correctly identified the zone they live in (zone R2 or R3)

### THOUGHTS ON DEVELOPING THEIR PROPERTIES

- Most respondents (26 of the 34) had already thought about adding more dwellings to their own properties
- While the majority are interested in developing their properties, the three main **concerns include financing, technical expertise and tenant affordability**
- Most respondents would also consider selling their property to a developer
- This is, an interesting view in light of the possibility that land values may well appreciate significantly in the future

### THERE IS AN OPPORTUNITY TO ENCOURAGE EXISTING PROPERTY OWNERS TO UTILISE THEIR LAND MORE EFFICIENTLY

- A combination of support and financial incentives to develop land zoned for higher densities could accelerate and direct this process
- This support could include
  - Access to information
  - Advice and professional services to ensure delivery of good quality build
  - Access to finance
- In addition, a well-structured land and property taxation system would discourage speculative land holding
- Critically, the lack of city-wide sanitation solutions impose a significant cost burden on household developers and create material risk for cities as they are often poorly installed and maintained. Finding practical solutions in this domain should be a priority



# CURRENT HOUSING SITUATION

## KEY FINDINGS

- ▶ There is a significant qualitative backlog, which is likely to grow as the population urbanises
- ▶ This does not only relate to the top structure - there is also limited access to adequate services
- ▶ Rental is critical for lower income households (demand and supply)

## DATA SOURCES

### CENSUS 2012 & 2022

- Published tables
- 10% sample
- Did not receive an urban/ rural indicator so had to proxy this based on the NLUDMP main urban boundary

### EICV 5 (2015/16)

- Income and expenditure survey
- Raw data available from NISR

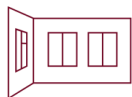


When considering the durability of walls, roofs and floors, 64% of proxied urban households live in dwellings made of durable materials. There is no data on critical (but sometimes unobservable characteristics), such as the quality of construction or whether there are solid foundations

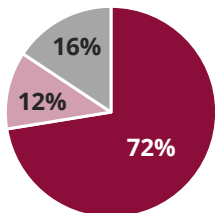
**CENSUS 2022  
(10% SAMPLE)**

## DWELLING MATERIALS: HOUSEHOLDS LIVING IN HIGH DENSITY (PROXY) URBAN SETTLEMENTS

(750,000 households)



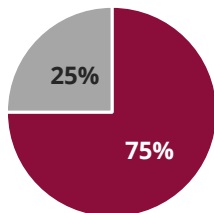
### DURABILITY OF WALL MATERIAL



■ Durable  
■ Semi-durable  
■ Non-durable



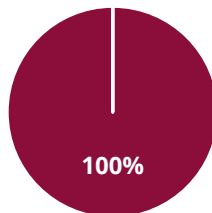
### DURABILITY OF FLOOR MATERIAL



■ Durable  
■ Non-durable

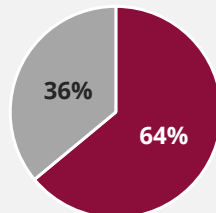


### DURABILITY OF ROOF



■ Durable  
■ Non-durable

### HOUSEHOLDS LIVING IN DWELLINGS MADE OF DURABLE MATERIALS



■ Durable  
■ Non-durable

Source: Census 2022 10% sample. Note: The 10% sample data for the 2022 Census provided by the NISR did not include a rural / urban marker. The project team therefore created its own indicator based off the National Land Use and Development Master Plan. This results in a significantly lower number of urban households than that reported by the Census (750 000 vs 964 000 for the Census)

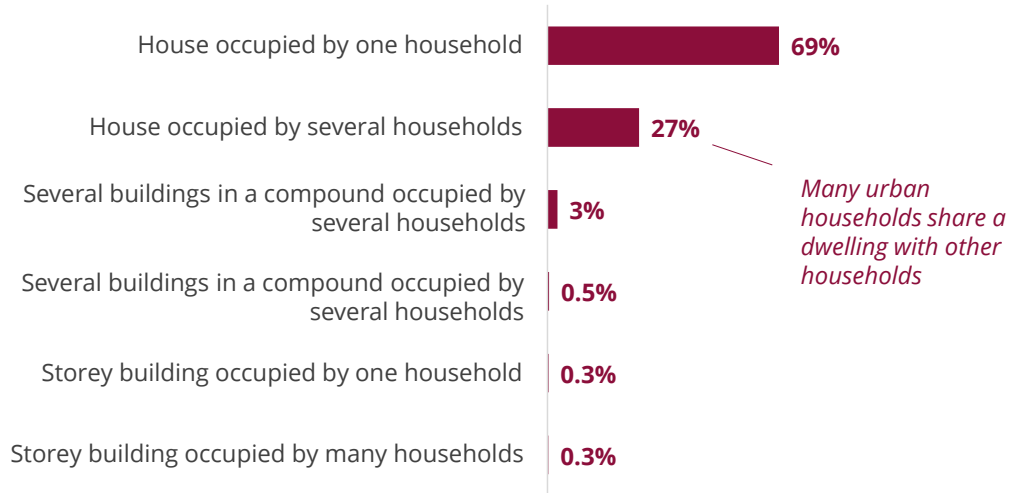
A large proportion of proxied urban households share a dwelling with other households. Ten percent of households live in dwellings that are over-crowded

CENSUS 2022  
(10% SAMPLE)

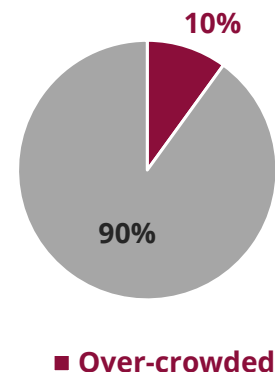
## HOUSEHOLDS LIVING IN HIGH DENSITY (PROXY) URBAN SETTLEMENTS

(750,000 households)

### TYPE OF BUILDING



### OVER-CROWDING\*



Source: Census 2022 10% sample. Note: The 10% sample data for the 2022 Census provided by the NISR did not include a rural / urban marker. The project team therefore created its own indicator based off the National Land Use and Development Master Plan. This results in a significantly lower number of urban households than that reported by the Census (750 000 vs 964 000 for the Census)

Note\*: Over-crowding defined as more than three people per room

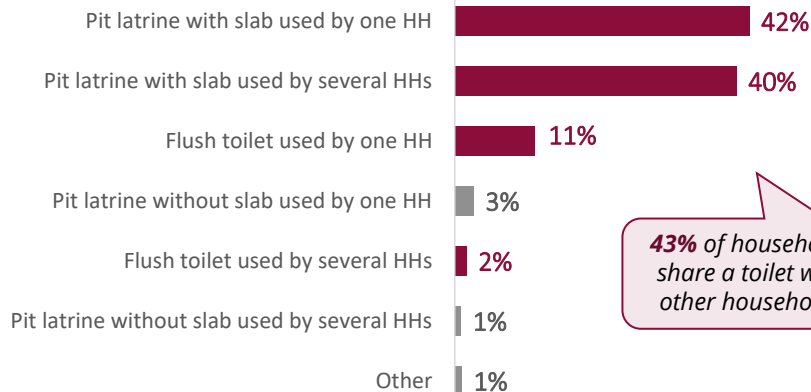
While many housing studies focus on the house, the pipes below the house (or lack of them) are also critical. How adequate are existing sanitation solutions given the rapidly growing urban context in Rwanda?

**CENSUS 2022**  
(10% SAMPLE)

## HOUSEHOLDS LIVING IN HIGH DENSITY (PROXY) URBAN SETTLEMENTS

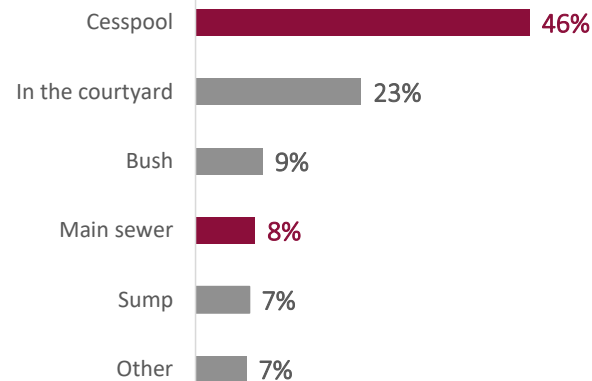
(750,000 households)

### TYPE OF MAIN TOILET FACILITY

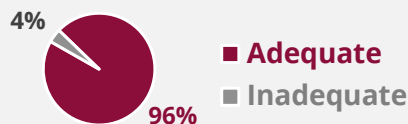


*43% of households share a toilet with other households*

### METHOD OF SEWAGE DISPOSAL

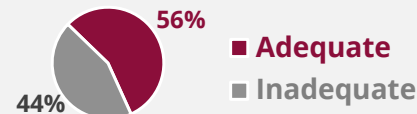


### ADEQUACY OF TOILET FACILITY



*Are these adequate for high-density urban areas?*

### ADEQUACY OF SEWAGE DISPOSAL





# HOUSEHOLD INCOME

## KEY FINDINGS

- ▶ Incomes are low, even (or perhaps especially) in the **formal** sector
- ▶ As the economy grows, incomes will rise - and there will be a growing market of households who can afford 'high quality' housing
- ▶ As the country urbanises, the market of lower income households will also increase

## DATA SOURCES

### CENSUS 2012 & 2022

- Published tables
- 10% sample
- Did not receive an urban/ rural indicator so had to proxy this based on the NLUDMP main urban boundary

### EICV 5 (2015/16)

- Income and expenditure survey
- Raw data from NISR

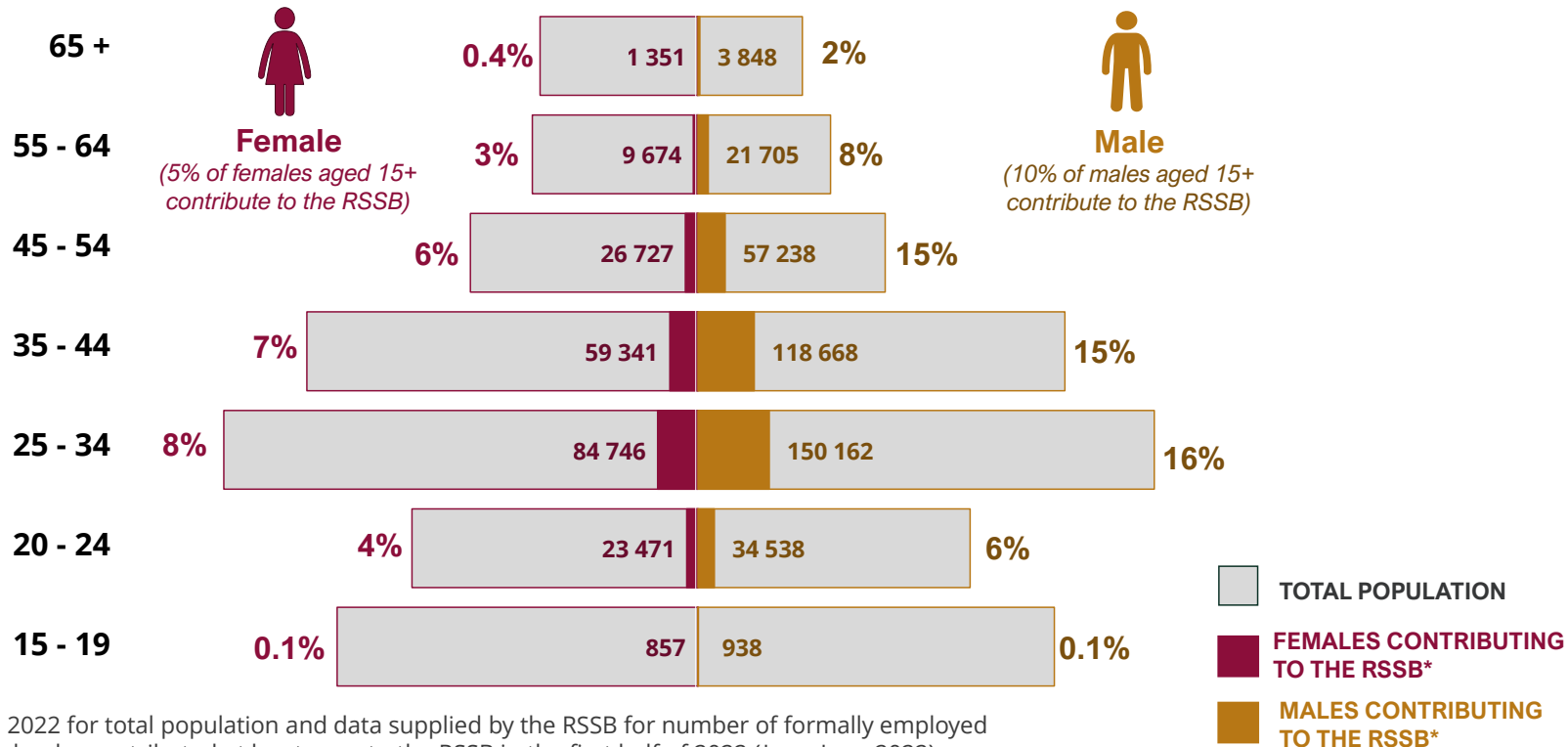
### RSSB

- Monthly pensionable incomes for contributing employees from July 2015 to August 2022

Just under 600 000 individuals contributed to the RSSB at least once in the first half of 2022. This is less than a tenth of the working age population

### NUMBER OF INDIVIDUALS CONTRIBUTING TO THE RSSB COMPARED TO THE TOTAL POPULATION

(Total population 15+ is 8.29 million of which 594,000 (7%) contributed to the RSSB in H1 2022)



Source: Census 2022 for total population and data supplied by the RSSB for number of formally employed

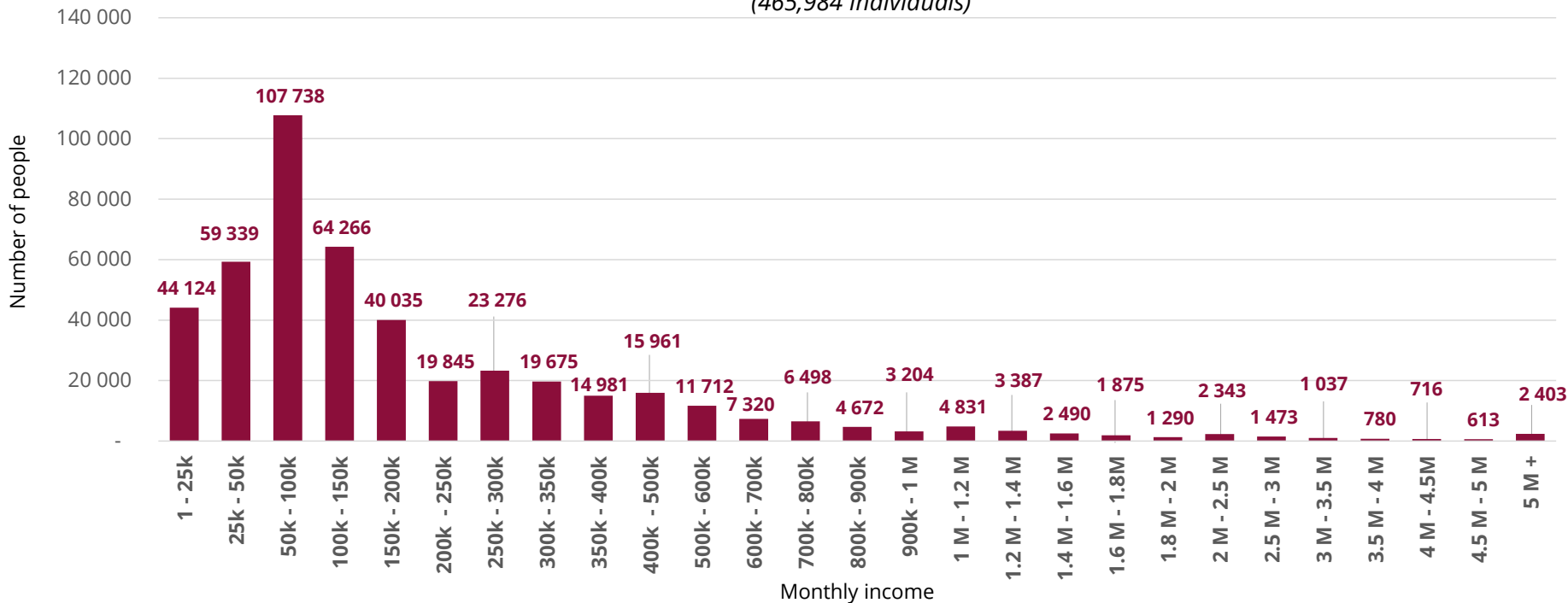
Note\*: Individuals who contributed at least once to the RSSB in the first half of 2022 (Jan – June 2022)

Note: Percentages indicate the percentage of the specific gender-age bracket employed in the formal sector.

According to the RSSB data just over 315,000 individuals (almost 70% of all individuals in the RSSB data) have a gross monthly income below RWF 200,000. The median gross monthly income is low at RWF 124,500

**MONTHLY GROSS INCOME\* DISTRIBUTION FOR AUGUST 2022**

*(465,984 individuals)*



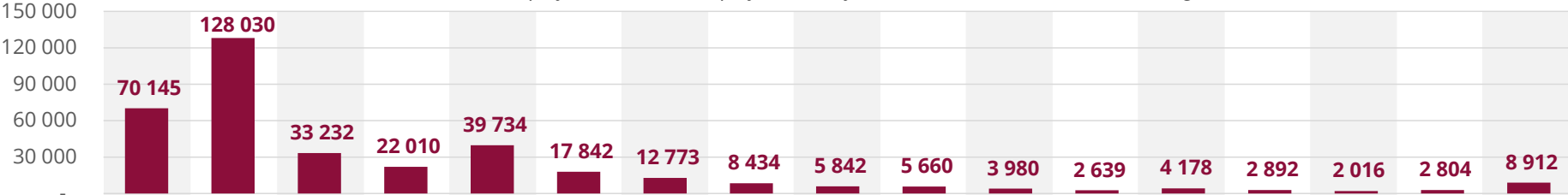
13 Note\*: Gross income less transport benefits

**This data is very useful for understanding bankability and affordability.** Using a six-month view there around 600,000 formally employed in Rwanda. Of these, around 370,000 could be considered 'bankable' (have been employed in every month in the past six months)

RSSB DATA

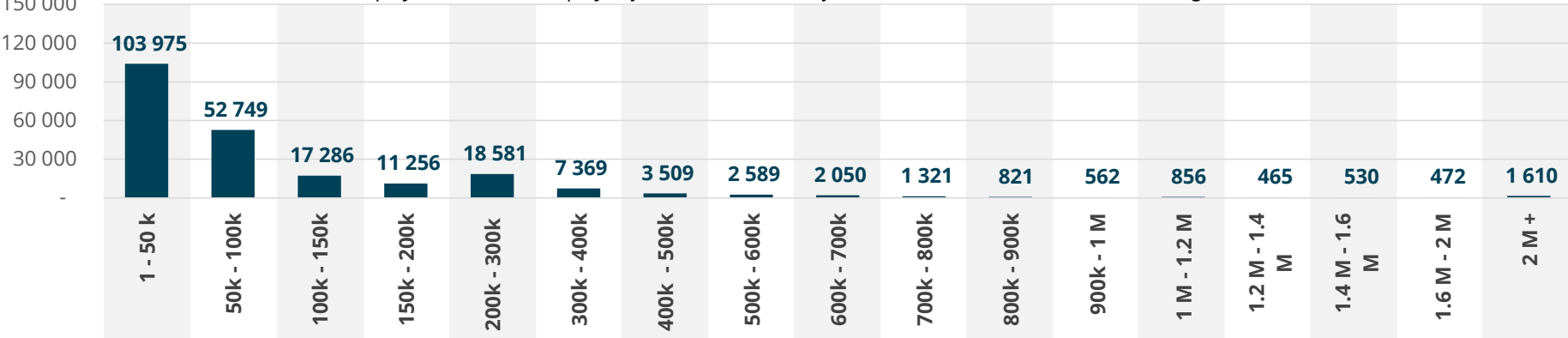
GROSS MONTHLY INCOME DISTRIBUTION FOR 'BANKABLE' EMPLOYEES

(371,000 employees who were employed in every month between March 2022 and August 2022)



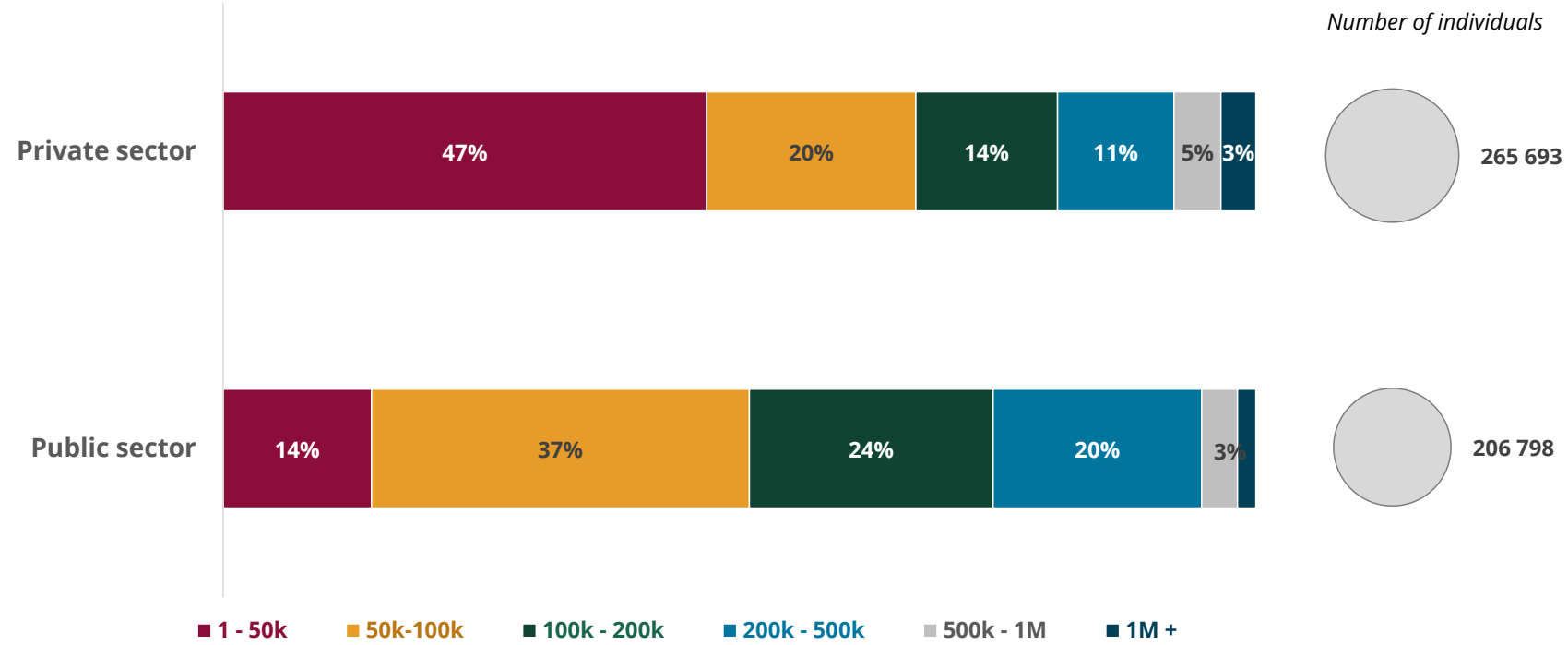
GROSS MONTHLY INCOME DISTRIBUTION FOR OTHER FORMAL EMPLOYEES

(226000 employees who were employed for between one and five months between March 2022 and August 2022)



Wages in the private sector are low. Just under half of private sector net monthly salaries are less than RWF 50,000 compared to 14% of public sector net salaries

NET INCOME DISTRIBUTION BY SECTOR





## AFFORDABILITY

How do we assess affordability? Be aware of the things that are missing and the assumptions we are making

### CALCULATING HOUSEHOLD AFFORDABILITY REQUIRES VARIOUS INPUTS:

#### HOUSEHOLD INCOME



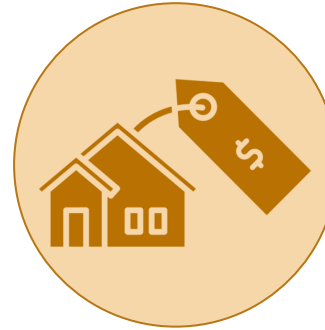
*What does the household earn?*

#### HOUSING EXPENDITURE



*What proportion of income **can** be spent on housing?  
What proportion of income **will** be spent on housing?*

#### PRICE



*What is the price of the unit/ land construction cost?*

#### FINANCIAL PRODUCTS



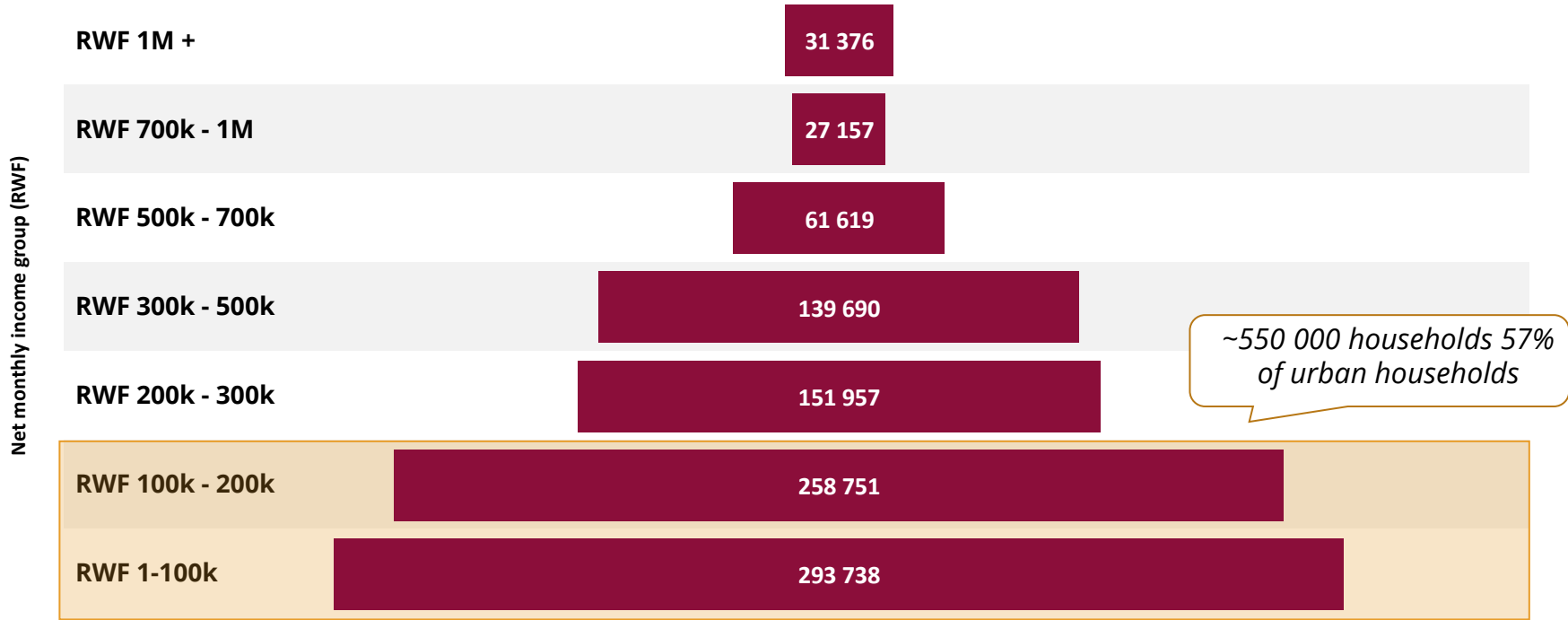
*What financing mechanisms are available to the household?*

The majority of urban households in Rwanda earn less than RWF200 000

EICV 5 AND  
CENSUS 2012

HOUSEHOLD INCOME PYRAMID: NUMBER OF URBAN HOUSEHOLDS

(964,000 urban households)



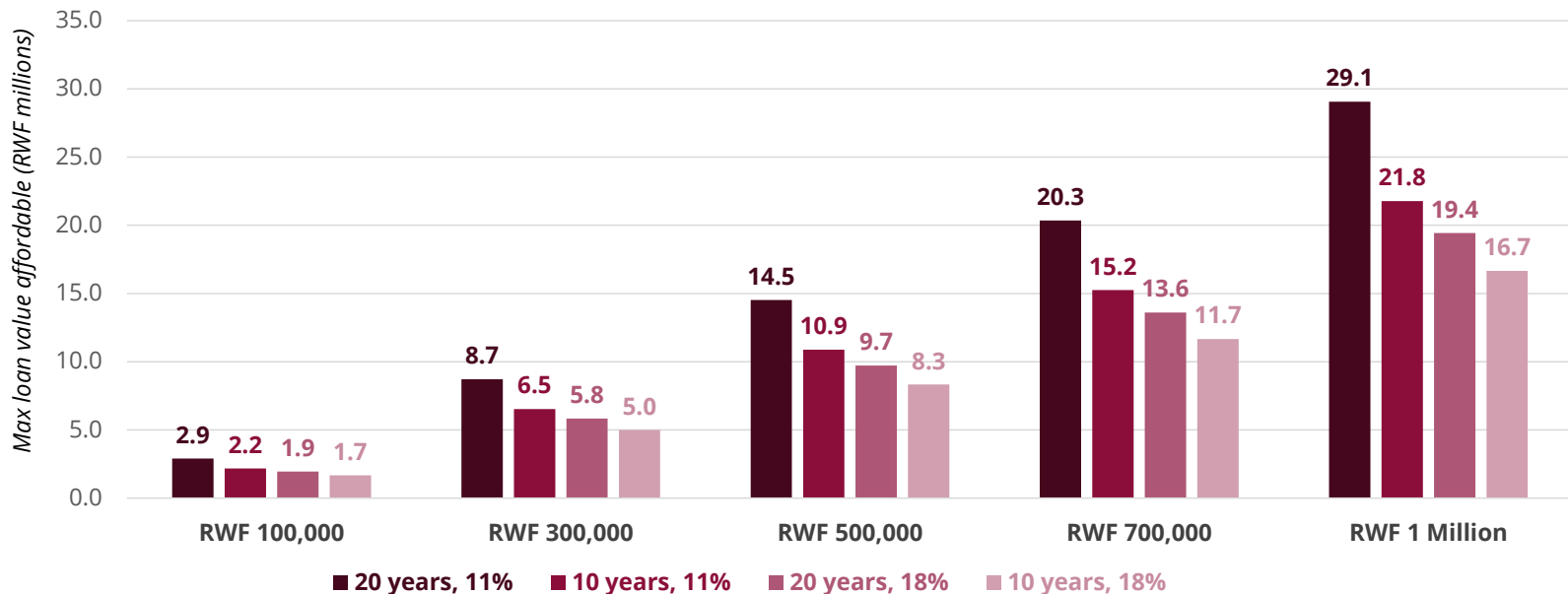
Income distribution based on EICV expenditure data inflated to June 2022 and applied to total number of urban households reported in Census 2022

## We can understand affordability for different Household incomes











Assuming households allocate **30%** of income to loan servicing, household earning RWF 100,000 per month would be able to access a maximum loan of RWF 2.9m. Do they want to?

### MAXIMUM LOAN AFFORDABILITY FOR SELECTED INCOMES AND PRODUCTS

(RWF MILLIONS)



So-called affordable housing in Rwanda is affordable for very few households who earn at least RWF600 000 per month

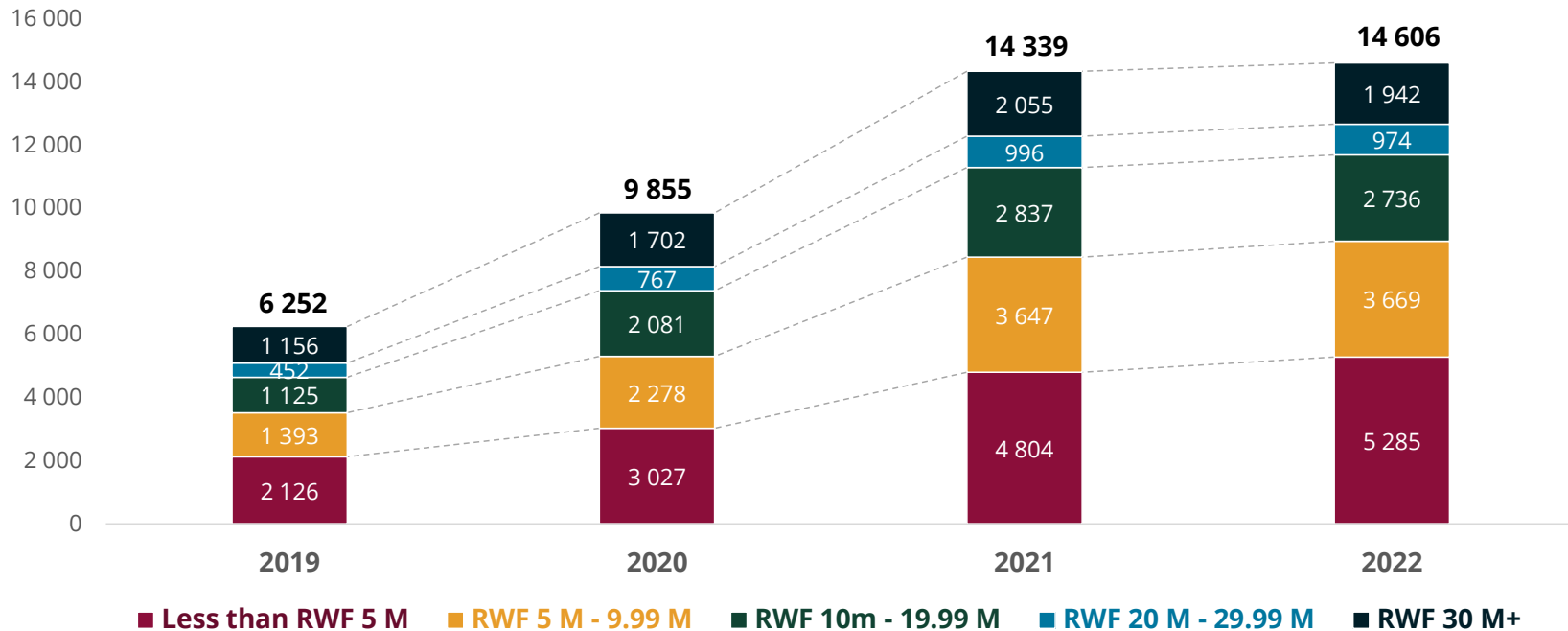
Unit price:	RWF 10 M	RWF 20 M	RWF 30 M	RWF 40 M	RWF 50 M
<b>20 YEAR MORTGAGE, 11% INTEREST RATE</b>					
Monthly repayment (20 years, 11% interest)	RWF 92 900	RWF 185 800	RWF 278 700	RWF 371 600	RWF 464 500
Min net income required (30% affordability ratio)	RWF 309 700	RWF 619 300	RWF 929 000	RWF 1 238 600	RWF 1 548 300
<b><i>Estimated</i> number of urban households who can afford</b>	 <b>250 000</b>	 <b>80 000</b>	 <b>36 000</b>	 <b>18 000</b>	 <b>10 000</b>
<b>20 YEAR MORTGAGE, 18% INTEREST RATE</b>					
Monthly repayment (20 years, 18% interest)	RWF 138 900	RWF 277 800	RWF 416 700	RWF 555 600	RWF 694 500
Min net income required (30% affordability ratio)	RWF 463 000	RWF 926 000	RWF 1 389 000	RWF 1 852 000	RWF 2 315 000
<b><i>Estimated</i> number of urban households who can afford</b>	 <b>135 000</b>	 <b>36 000</b>	 <b>12 500</b>	 <b>8 000</b>	 <b>3 000</b>

Note\*: Based on a mortgage of 20 years and LTV of 90%. Assumed that household can contribute 30% of net household income to loan repayments

As an alternative to purchasing a newly-built unit, households can purchase land or houses in the secondary market. These sales can be segmented by value. Around a third of transfers in 2021 were below RWF 5 million

## NLA DATA

### VOLUNTARY TRANSFERS BY VALUE: CITY OF KIGALI (2019 – 2022\*)



Source: NLA

Note: transfers with no prices have been excluded (856 transfers). In addition, all UPIs of less than 50m and more than 5000m have been excluded. Residential properties only. Values based on highest of value in mortgage table and transfer value

\* Last transaction date is 3 October 2022

# Ice Breaker

## Please go to Slido

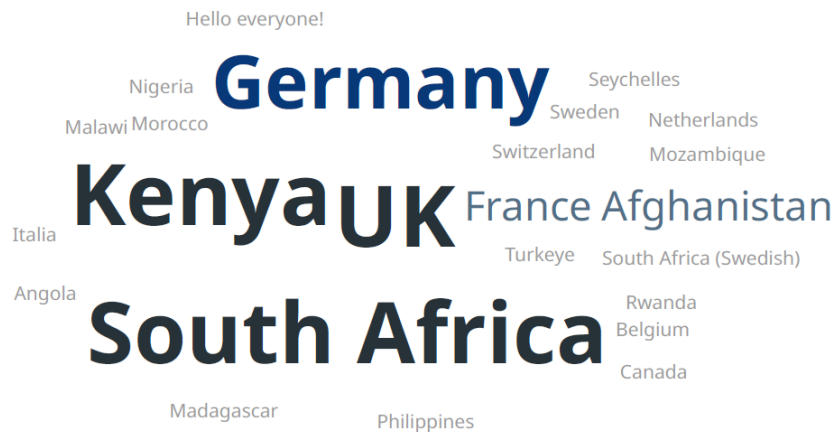
You can join via

- the [link](#) in the chat
- at Slido.com #Peer\_Learning\_5
- the QR code



# Ice Breaker Slido.com #Peer\_Learning\_5

Which country are you joining from?



## Ice Breaker Slido.com #Peer\_Learning\_5

**What financial mechanisms or programs do you know that make a difference for access to affordable housing?**

Incremental housing finance

deferred mortgages cost  
subsidies Rent to buy low land regularization  
contractors finance

# Housing microfinance

## Savings Cooperatives (SACCOs) Soft





# Panel Discussion



**Kecia Rust**

Executive Director and  
Founder, CAHF



**Girlie Lopez**

Philippines Country  
Program Manager, Build  
Change



**Joy Wachira**

Program Lead - Green  
Affordable Housing, REALL

# Panel Discussion



**Kecia Rust**

Executive Director and  
Founder, CAHF

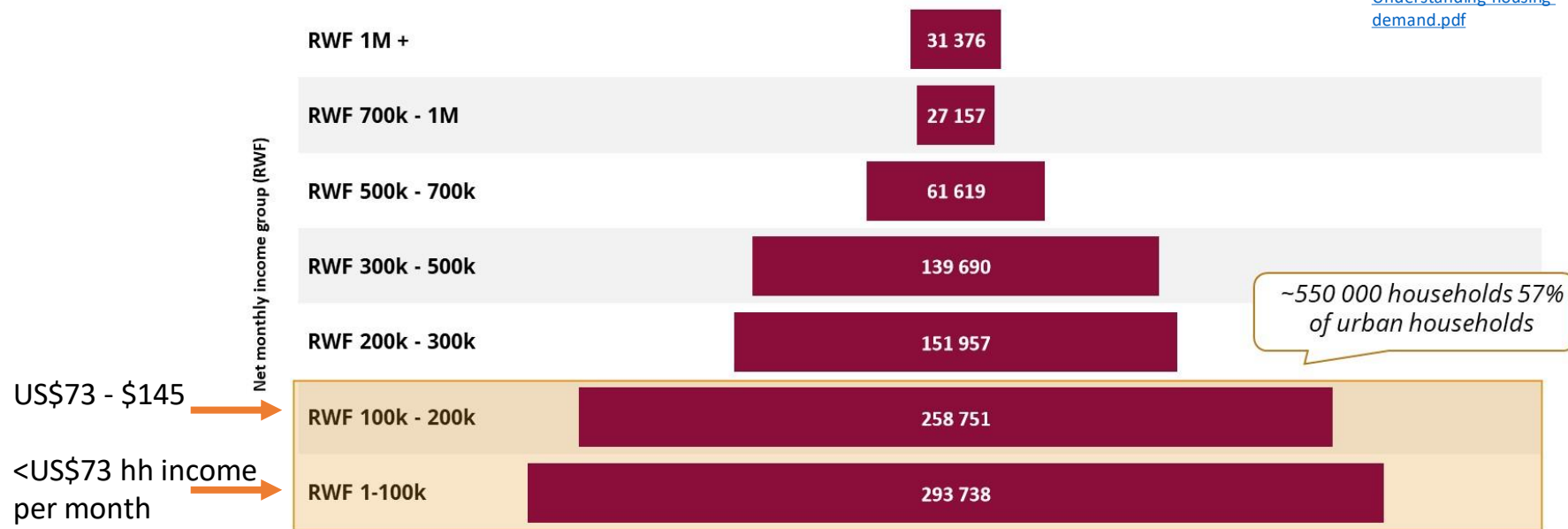
# If we know that the majority earn too little to afford a mortgage for a new house ...

EICV 5 AND  
CENSUS 2012

## HOUSEHOLD INCOME PYRAMID: NUMBER OF URBAN HOUSEHOLDS

(964,000 urban households)

<https://housingfinanceafrica.org/app/uploads/2024/04/Fact-Sheet.-Understanding-housing-demand.pdf>



Income distribution based on EICV expenditure data inflated to June 2022 and applied to total number of urban households reported in Census 2022

# And if we know that the housing circumstances and inadequacies are not uniform...

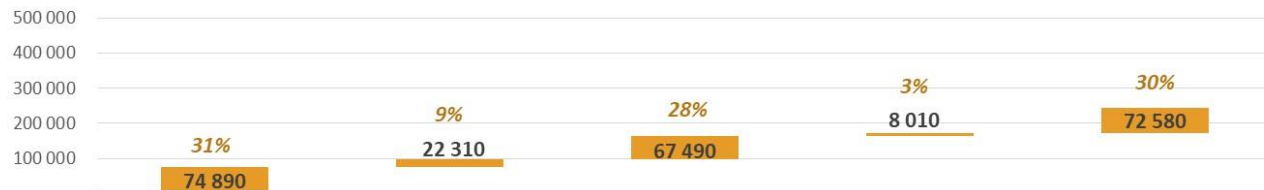
The primary challenge is water and sanitation, though building quality is also an issue. For example, in Rwanda, only about 30% in both areas live in fully informal& inadequate circumstances

<https://housingfinanceafrica.org/app/uploads/2024/04/Fact-Sheet.-Understanding-housing-demand.pdf>

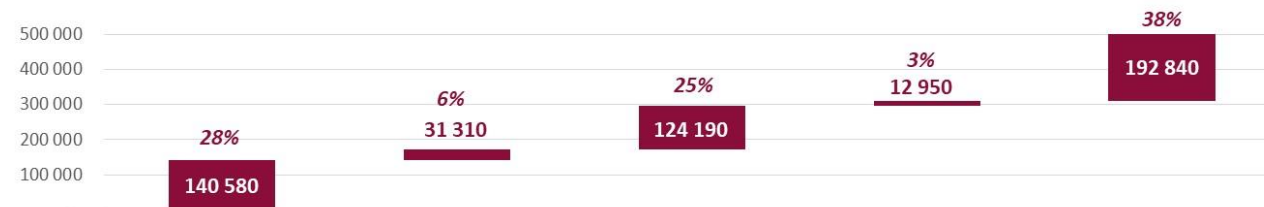
CENSUS 2022  
(10% SAMPLE)

## SEGMENTATION OF HOUSEHOLDS IN HIGH DENSITY URBAN SETTLEMENTS BASED ON DWELLING CONDITIONS AND ACCESS TO SERVICES

**SPONTANEOUS/  
SQUATTER/  
UNPLANNED AREAS**  
(245,280 households)



**PLANNED AREAS**  
(501,870 households)



- ✗ Non-durable or semi-durable materials
- ✗ Inadequate access to services
- ✗ Non-durable or semi-durable materials
- ✓ Adequate access to services
- ✓ Durable materials
- ✗ Inadequate access to services
- ✓ Durable materials
- ✓ Adequate access to services
- ✗ Over-crowded\*
- ✓ Durable dwelling
- ✓ Adequate access to services
- ✓ Not over-crowded

# Then our technical response can be incremental and household-driven:

## In situ upgrading of sanitation

Rwf 26 855 - Rwf 50 155 (\$20-\$40) per person x 10 users

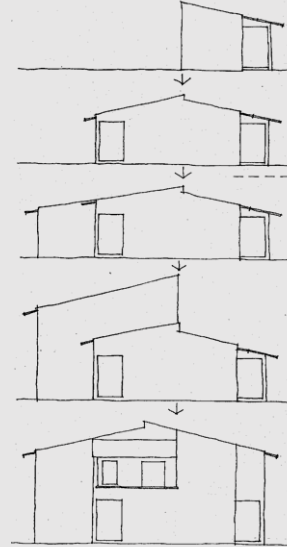


**SATO toilets** are made of plastics and have a trap door that automatically opens and closes, preventing flies and unpleasant odors.

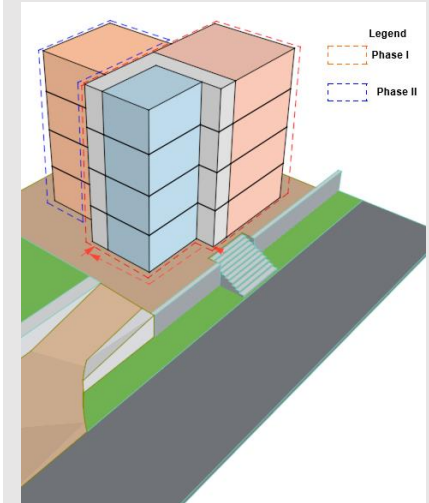
## Household landlordism & mixed-use sites



## Incremental home improvements



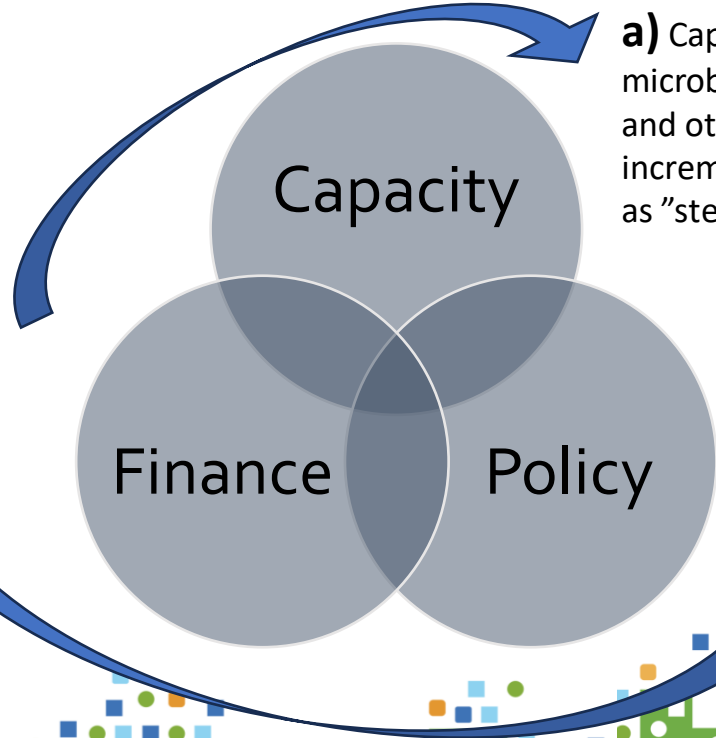
## Urban infill



# This has direct implications for the structure of the supply sector, and therefore the focus & design of finance

to support **incremental**, **demand-led** interventions on a **property-by-property** basis.

**c)** Finance will flow when it can trust that the supply side has both capacity and policy/regulatory legitimacy to operate in this way



**a)** Capacity support and attention to enable microbuilders & small-scale building material and other suppliers to participate at scale in incremental home improvements & delivery, as "step 0" towards the overall vision.

**b)** With an emphasis on alignment with the overall vision, there will likely also be some feedback into the policy & regulatory framework to enable this new sector of supply. Engagement with the local authority in terms of building approvals, inspections and enforcement to ensure quality.



# The Urban Lab in Rwanda

- Data analysis & background reading
- Interviews & focus groups
- Case studies
- Technical solutions
- Site plans

<https://housingfinanceafrica.org/projects/the-giz-urban-lab-initiative/>

**Thank you!**

Kecia Rust

[Kecia@housingfinanceafrica.org](mailto:Kecia@housingfinanceafrica.org)

**CAF** Centre for Affordable  
Housing Finance  
in Africa



giz



# Panel Discussion



**Girlie Lopez**

Philippines Country  
Program Manager, Build  
Change



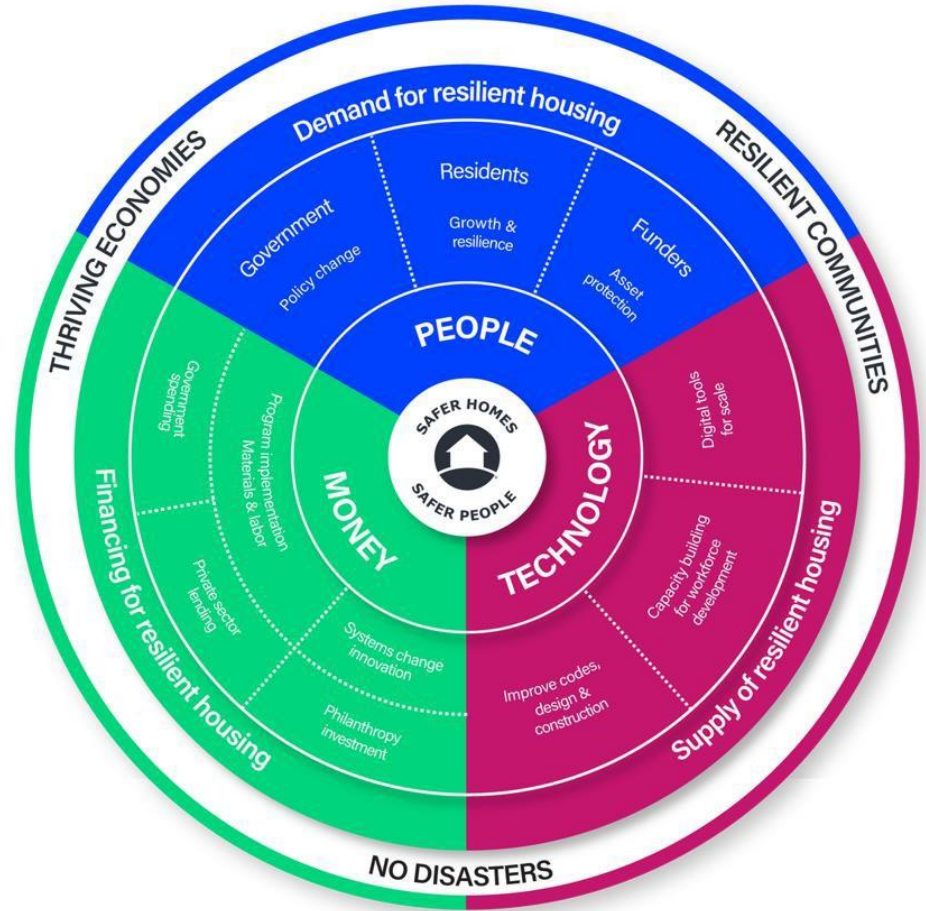
Our Vision

# Every Home is Disaster-resilient.



# OUR THEORY OF CHANGE

We mobilize people, money, and technology to transform regulation, financing, and construction systems for the structural improvement of housing and the construction of new housing worldwide.



# DISASTER-RESILIENT HOME FINANCING PROGRAM



## Program Components:

Our Theory of Change in action

**PEOPLE:** Awareness-raising activities

**MONEY:** Appropriate financial product for disaster-resilient housing

**TECHNOLOGY:** Engineering resources

## Interventions

House  
Strengthening

New  
Construction



# LET'S BUILD RESILIENT COMMUNITIES



**Before Housing Intervention**



**After Housing Intervention**

Laura Morillo (Baler, Aurora, Philippines)

# Panel Discussion



**Joy Wachira**

Program Lead – Green  
Affordable Housing,  
REALL



ENDORSED BY:



# GREEN AFFORDABLE HOUSING (GAHF)

# ABOUT REALL

Reall invests in green, resilient affordable housing to demonstrate what is possible, collects evidence and builds knowledge, and advocates for market change that scales housing delivery.

**3.5M+** people reached through Reall's projects.



More than **72M** invested in **167** projects



More than **730K** people living on low incomes empowered to improve, develop or own their own home



More than **1.1M** people benefiting from improved sanitation



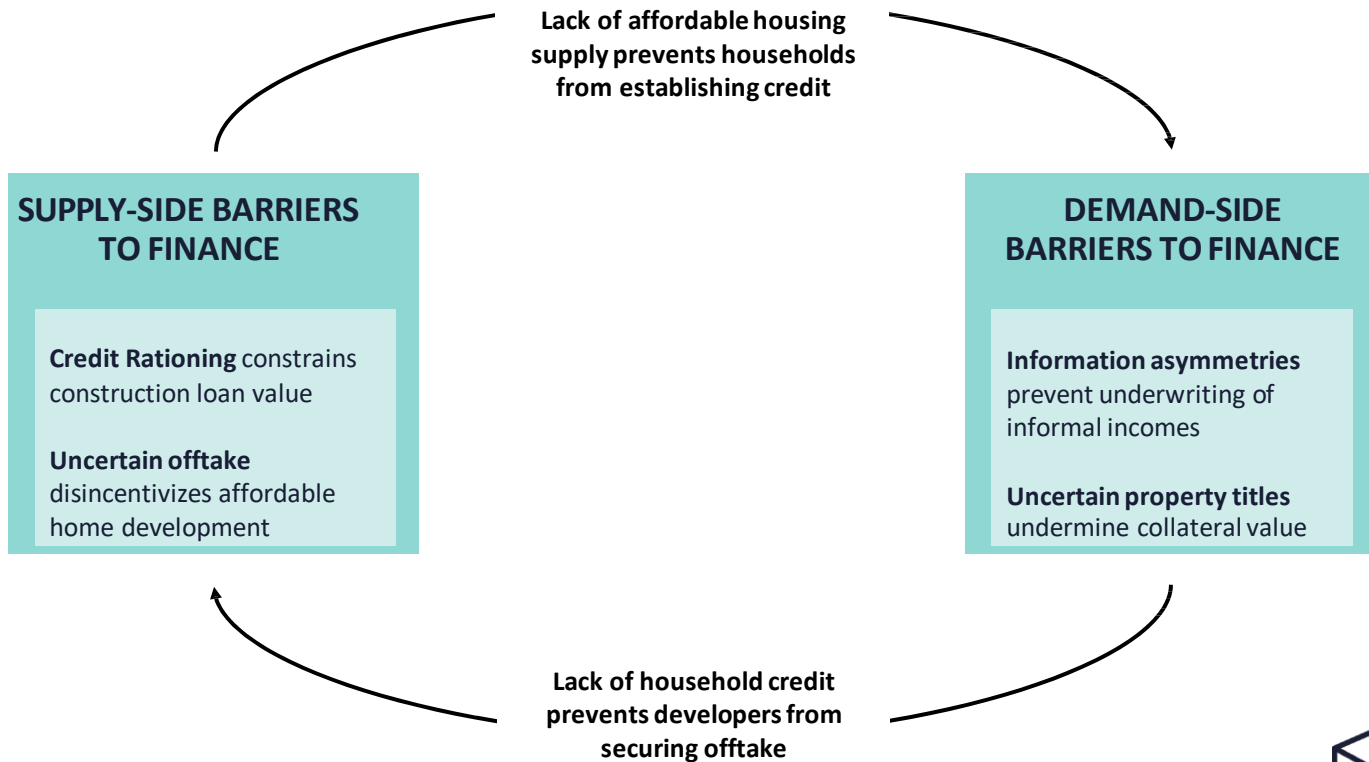
**1.3M** people gaining security from threat of eviction



Reall works across Africa and Asia, with a priority focus on **key markets**

**reall.net**

# BARRIERS IN AFFORDABLE HOUSING





# THE GAHF INSTRUMENT

- A two-pronged mechanism that aims to support the development of robust and self-sustaining housing finance ecosystems through its **Guarantee Facility** and **Enabling Environment Facility**
- Will leverage concessional finance to catalyze lending by local financial institutions into the value chain for green affordable homes.
- Expected to unlock local finance for the construction and ownership of green affordable homes, facilitating a self-sustaining housing finance ecosystem.

"In pursuit of the achievement of both global housing and climate goals: We cannot choose between green or resilient houses; we must build both into our systems and designs. Both public and private capital are critical in catalysing the funding needed to develop mass affordable housing at scale"



# KEY FEATURES OF THE GUARANTEE FACILITY

Innovative: Re-engineering  
existing lending to  
accommodate riskier sectors

Lowers Lending Risk that  
boosts debt affordability

Reduces stringent collateral  
requirements by lenders

Champions Policy Reforms

Attracts Fresh Capital for  
Green Projects

Lowers Long-Term Home  
Maintenance Costs

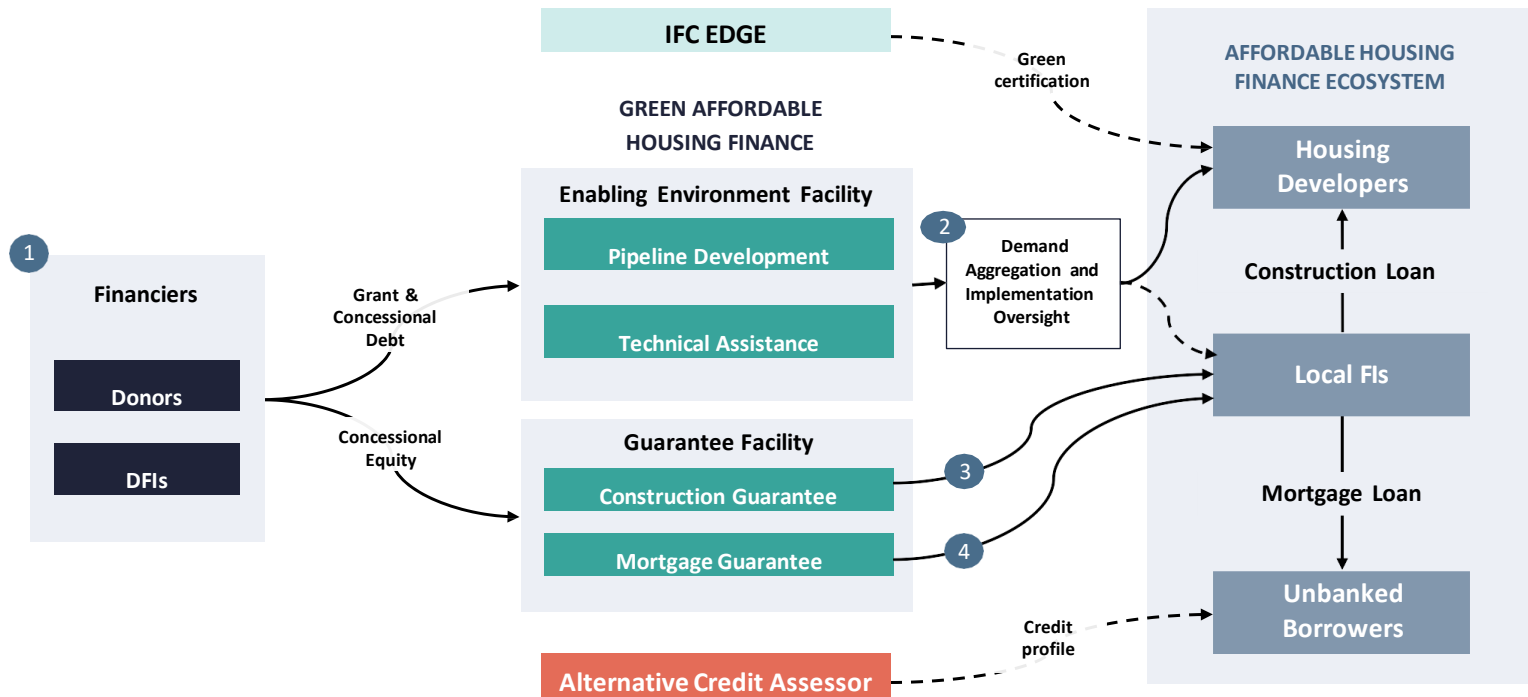


# STEERING AN ENABLING ENVIRONMENT

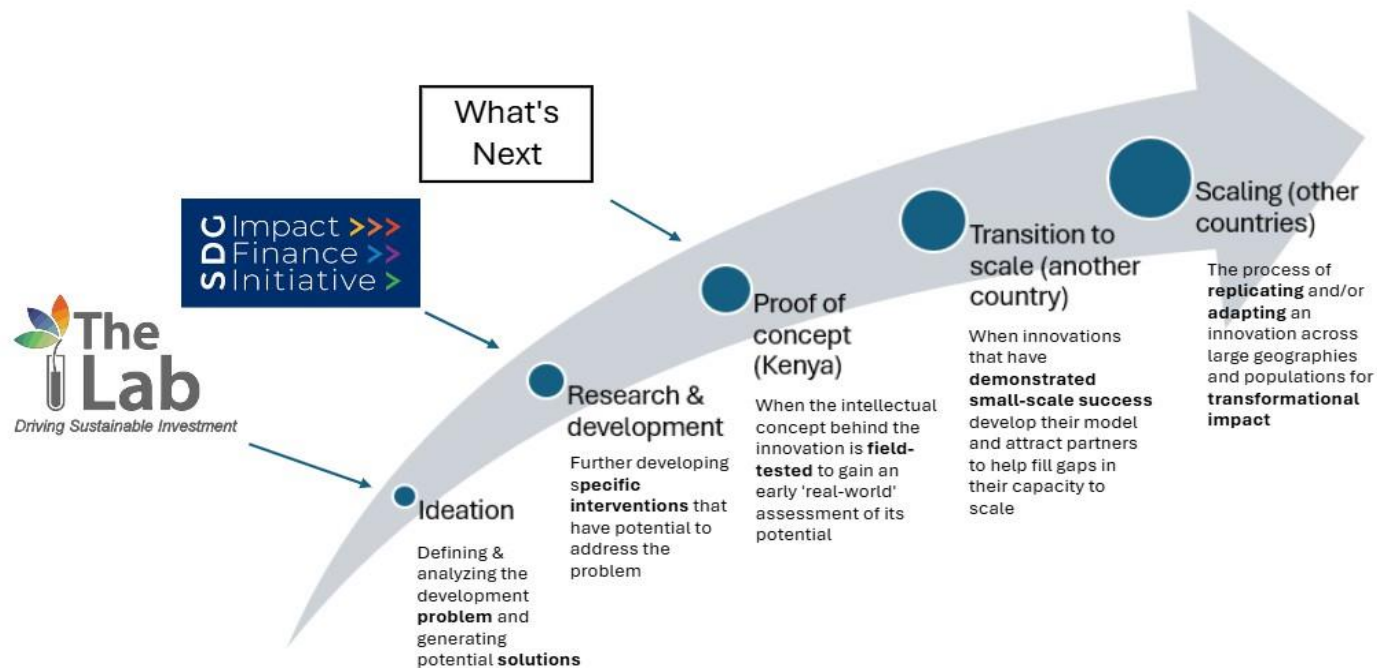


- Demand Aggregation that **Identifies, Supports and Builds** the capacity of developers to construct green and affordably.
- **Technical Assistance** to local lenders via an alternative credit assessment tool using **artificial intelligence** adapted for informally employed borrowers and integrated into lending systems
- Mobilize a **one-stop -shop** shared services **Green Community** portal offering various incentives e.g skills transfer, data insights, green-build toolkits and other scalable solutions.

# THE GAHF ECOSYSTEM



# IMPLEMENTATION PATHWAY





# PARTNER WITH US



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A HOME  
FOR  
HUMAN  
POTENTIAL

ENDORSED BY:



AFFORDABLE  
HOUSING FINANCE





**Q+A**

Please type your questions into slido!



## Q & A

- How can we turn the growing global attention on housing into meaningful action?
- How can we convince governments to prioritize incremental upgrades of informal structures?
- What partnerships do you need from institutional investors?
- How can we support landlords in providing affordable housing?
- Are there solutions to co-produce with slum landlords to avoid demolition and large-scale redevelopment?
- What mechanisms do you use to improve area quality in affordable housing zones?



# Closing



## **Sebastian Herold**

Senior Policy Officer, German Federal  
Ministry for Economic Cooperation  
and Development (BMZ)

# Evaluation

**We would highly appreciate your feedback on today's session!**

Please answer a few questions on slido via

- the [link](#) in the chat
- at Slido.com #Peer\_Learning\_5
- the QR code



# Opportunity for Exchange Beyond the Online Sessions

- Keep the discussion going and become a member of the community group ["Sustainable Urban Development"](#)!
- Hosted on the EU Capacity4dev platform, connecting development professionals around the world.
- A space to share practice examples, resources or events, and connect with your peers.
- Please see the [links in the chat](#).

The screenshot shows the Capacity4dev platform interface. At the top, there's a navigation bar with the European Union logo, a user profile link 'My Profile', and a search bar. Below this is the 'Capacity4dev' header. The main navigation menu includes 'Home', 'Topics', 'Countries', 'Articles', 'Resources', and 'Browse content'. The breadcrumb trail indicates the current location: 'Home > Groups > Sustainable Urban Development...'. The main content area features a large image of a city street with the text 'Sustainable Urban Development' and 'Public Group'. To the right of the image, the group name 'Sustainable Urban Development' is displayed, along with its status 'Group | Public', creation date '12 October 2010 21:42', and statistics: '60 Members', '8 Discussions', and '68 Library items'. There are buttons for 'Leave group', 'Bookmark', 'Like', and 'Share'. Below the image, a tabbed interface shows 'Overview', 'Info', 'Discussions', 'Library', 'Members', and 'Events'. The 'Overview' tab is active, showing a 'Description' section that describes the group as a central hub for sustainable development content, overseen by the 'Urban Development Technical Facility'. A 'Group details' section on the right lists the 'Owner' as 'Capacity4dev Team' and 'Admins' including 'INTPA Administrator', 'Capacity4dev Team', 'Alexander Jachnow', 'Anja Van der watt', 'Urban Development Technical Facility', and 'Laura Puttkamer'. It also shows 'Language' as 'English'. The 'Latest activities' and 'Events' sections are visible at the bottom. The 'Events' section shows a filter for 'Keywords' and 'Date', and a list of results. The first result is a webinar titled 'Global Peer Learning Session: How to provide finance for the "unbankable"?' scheduled for 28 NOV 2024, organized by GIZ and CAHF.

European Union

My Profile

Search on Capacity4dev

Capacity4dev

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Home > Groups > Sustainable Urban Development...

Sustainable Urban Development

Public Group

Sustainable Urban Development

Group | Public | 12 October 2010 21:42

60 Members 8 Discussions 68 Library items

Leave group

Bookmark Like Share

Overview Info Discussions Library Members Events

Overview

Description

This public group serves as the central hub for all content related to **Sustainable Urban Development**. It's a broad community group that welcomes anyone interested in the built environment within sustainable development contexts. Don't hesitate to share events, opportunities, and engage in discussions within this community. The group is overseen by the **Urban Development Technical Facility** within DG INTPA F4. You can explore the **Urban Development Network** to keep up with the activities supported by this Facility.

Group details

Owner  
Capacity4dev Team

Admins  
INTPA Administrator  
Capacity4dev Team  
Alexander Jachnow  
Anja Van der watt  
Urban Development Technical Facility  
Laura Puttkamer

Language English

Latest activities

Events

Filters

Keywords

Type a keyword

Date

Future events

Topics

Select a topic

SDGs

Results (1)

Sort by Upcoming

28 NOV

2024

Global Peer Learning Session: How to provide finance for the "unbankable"?

Webinar

Posted on Sustainable Urban Development, Urban innovation made in Africa – Sustainable Planning and Building

Join us on November 28 to explore ways to expand access to affordable housing for low-income urban communities in the Global South. Attached, you find the document with further information and the calendar entry. Feel free to...

Organised by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and the Centre for Affordable Housing Finance in Africa (CAHF)

Online

# Thank you for your participation!

Stay tuned for updates in your inbox.

For any questions regarding our Peer Learning or to be included in the mailing list, please contact: Clemens Heukrodt ([clemens.heukrodt@giz.de](mailto:clemens.heukrodt@giz.de)) & Johanna Lübbers ([johanna.luebbers@giz.de](mailto:johanna.luebbers@giz.de))