



Global Peer-Learning for Just & Sustainable Cities: How to provide finance for the “unbankable”?

Resource Collection

Based on the discussions and questions raised in our event on November 28, we have compiled this resource collection. This is not an exhaustive list, but hopefully a helpful starting point for further reading.

Affordable Housing and Housing Finance Initiatives

- [CAHF](#): Affordable Housing in Rwanda: [The Urban Lab Initiative](#), 2024
- REALL: [Green Affordable Housing Finance Instrument](#), for further information see [instrument overview](#) and [instrument analysis](#)
- Build Change: [Microfinance lending](#) for women’s access to resilient home upgrading
- Habitat for Humanity International’s [Terwilliger Center](#) for Innovation in Shelter:
 - [MicroBuild Fund](#) to enable housing microfinance, see also [Impact Report](#)
 - Overview of [housing products](#)
- Shelter Afrique Development Bank, supporting the development of the housing and real estate sector in Africa: Overview of [finance products](#)
- Slum Dwellers International (SDI): [Urban Poor Funds](#)
 - Examples from [Namibia](#) and [Zimbabwe](#)
 - For further information: [iied working paper](#) on SDI and local-level finance, 2016
- World Bank [housing finance instruments](#): Expanded [Mortgage Financing](#) for affordable housing, see also implementation in [Tanzania](#) and [West Africa](#)
- The Tenure Support Centre (TSC) by CAHF and 71point4, facilitating formal property transactions in the affordable housing market in Cape Town: [Lessons Learned](#) report, 2020, and online [toolkit](#) for housing authorities

Good Practices and Handbooks

- [CAHF](#), [UrbaMonde](#) and [UrbaSEN](#): [Study on citizen financing](#) showcasing 10 experiences of affordable housing production in Africa, 2020
- World Green Building Council (WorldGBC): [Sustainable and Affordable Housing Report](#), showcasing existing solutions to the housing crisis, setting out the business case and calling for action across various fields
- Build Change: [Guide to Resilient Housing](#) for governments and practitioners, 2021 (includes case study on home improvement microfinance products in the Philippines)
- REALL: Gender [Toolkit](#) for Affordable Housing, 2024
- UNDP: [Technical Handbook](#) on Issuing Municipal Sustainable Bonds in South Africa, 2022
- Youth for Unity and Voluntary Action (YUVA), India: [Training Manual](#) on Understanding Housing Finance for the Urban Poor, 2022
- Cities Adapt Guide: [Access to Finance for Adaptation Measures at the Hyper-local Level](#), 2024

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Further Readings and Helpful Links

- 7lpoint4: Blog post on the gap between “affordable” housing developed by the private sector and what lower earning households can actually afford, “[Affordable for whom](#)”, 2024
- CAHF: [2024 Housing Finance in Africa Yearbook](#), 15th edition
- CAHF: [B40 Dashboard](#) providing household data for a better understanding of the poorest 40% of a country’s population, 2021
- Access to Finance Rwanda (AFR, in cooperation with CAHF and 7lpoint4): [Scoping Rwanda’s Affordable Housing Sector and its Financing](#), 2021
- Build Change study: [The Cost of Improving Vulnerable Housing](#) – Recommendations for Investments in Housing Resilience from an Analysis of Global Project Data, 2021
- Build Change: [Resilient Housing Ecosystem Assessment Tool](#) (RHEAT™) to guide understanding of priorities and resource allocation for achieving resilient housing
- African Cities Research Consortium: Housing domain research from Accra, Addis Ababa, Dar es Salaam, Freetown, Lagos, Lilongwe, and Nairobi: [Housing: Research summary](#) and [Housing: Domain report](#), 2024
- IFC report: [Her Home – Housing Finance for Women](#) with case studies from Colombia, India and Kenya, 2020
- UN Habitat: Land-based finance for affordable housing, [The role of land in achieving adequate and affordable housing | UN-Habitat](#), 2021
- Habitat for Humanity International report: [Housing and Informal Settlements Content in Nationally Determined Contributions](#), 2024
- ESCAP: Urban-Act webinar series [Climate Conscious Cities](#) to increase practical knowledge of low-carbon and climate-sensitive urban development
- IFRI paper: [The Evolution of City Diplomacy in Africa](#) by Lorenzo Kihlgren Grandi, 2024

Finance Instruments for Cities

- [Cities Climate Finance Leadership Alliance \(CCFLA\)](#) as multi-level and multi-stakeholder coalition supporting urban subnational climate projects and infrastructure
- [C40 Cities Finance Facility \(CFF\)](#) supporting cities to prepare and implement urban infrastructure projects, see current [Call for Application](#)
- [Cities Climate Gap Fund](#) providing technical assistance and capacity building

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Urban Innovation made in Africa

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