



INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE

CHRYSSY POTSIU LOOKS AT HOW SURVEYORS AND GOVERNMENTS CAN ADDRESS THE PROBLEMS OF 'INFORMAL SETTLEMENTS' TO IMPROVE PRIVATE INVESTMENT, INCREASE ACCESS TO CREDIT AND REDUCE POVERTY

When hearing about 'informal settlements', pictures of the corrugated metal and cardboard houses of African slums or the favelas of Rio de Janeiro may come to mind. However, the term has been used to refer to unregulated construction, arising from the regulations in different countries, including unplanned, unauthorised, illegal or squatter settlements. The fact that depending on the definition of 'informal' used, an estimated 40 to 70 per cent of urban dwellers in the developing world live in extra-legal settlements shows how widely the extent of the phenomenon can vary according to how it is defined.

Hernando de Soto's theory proposes that housing is important not only as a shelter to protect people from the elements but also as a tool to create wealth when used as collateral. Therefore clearly defined and registered properties, rights and responsibilities, as well as access to services, opens doors to private investment; this improves access to credit and leads to reduction in poverty. FIG and surveyors understand the importance of that and are at the centre of this activity.

The importance of addressing informal housing is underlined in the proposed United Nations Sustainable Development Goal 11, which stresses that cities and human settlements should be inclusive, safe, resilient and sustainable. Surveyors are actively engaged in aiming to identify and eliminate the barriers that are within their areas of expertise. They

can assist in the establishment of sustainable housing mechanisms in issues such as the adjudication of right holders; registration and recording procedures; property valuation; and land use planning and permitting. They also have the vision and determination to make sustainable growth happen.

The privatisation reform in Europe and Central Asia (ECA) was the greatest in history. It included 30 countries, US\$1.1 billion in loans and grants, and affected a population of 900 million and a land of 27.4km². About 300 million properties were surveyed and registered, mostly in automated cadastral systems. Much of this land was given 'free of charge' or at 'low cost', a policy that promoted economic transformation. Many countries of the region now have made remarkable economic progress.

However, property markets in the many of the members of the United Nations Economic Commission for Europe (UNECE) still need improvements. At the joint FIG/UNECE conference in 2007, it was estimated that more than 50 million people lived in informal settlements in UNECE. These informal settlements were not registered in property registration systems, and so could not be mortgaged, formally transferred, inherited or rented. Moreover, most of these informal settlements were not subject to taxation. ECA reforms were at risk, as the increasing amount of missing information impeded sound decision-making, while settlers were deprived of access to capital and credit.

