UN-HABITAT
SLUM UPGRADING FACILITY (SUF)
WORKING PAPER 8

SUF LOCAL FINANCE FACILITIES

what they are, why they are important, and how they work

FOR A BETTER URBAN FUTURE

UN-HABITAT

Copyright © United Nations Human Settlements Programme
(UN-HABITAT), April 2008

All rights reserved

United Nations Human Settlements Programme (UN-HABITAT)
P.O. Box 30030, GPO Nairobi 00100, Kenya
Tel: 254 20 7623 120
Fax: 254 20 7624 266/7 (Central Office)
E-mail: info @ unhabitat.org
Website: http://www.unhabitat.org

ACKNOWLEDGEMENTS

Principal author: By Ruth McLeod

Contributors: Slum Upgrading Facility Pilot Team [1]

Cover photos:

Top left: *Community meeting at Kotte, Sri Lanka. Photo © Suzi Mutter, October 2007.*

Top center: *Informal settlements in Kotte, Sri Lanka. Photo © Suzi Mutter, October 2007.*

Top right: *Community meeting at Tema , Ghana. Photo © Suzi Mutter, 2005.*

Bottom left: *Informal settlements in Moratuwa, Colombo, Sri Lanka. Photo © Suzi Mutter, 2005.*

Bottom center: *Informal settlements in Old Fadama, Accra, Ghana. Photo © Suzi Mutter, October 2004.*

Bottom right: *Informal settlements in Old Fadama, Accra, Ghana. Photo © Suzi Mutter, 2005*

Editors: Roman Rollick, Liz Case

Design and Layout: Anne A. Musotsi

Printer: UNON Printshop

Emerging Markets Group is implementing the Slum Upgrading Facility Pilot Project on behalf of UN-HABITAT.
The Slum Upgrading Facility is funded by the Governments of the United Kingdom , Norway and Sweden.

1 Members of the SUF Pilot Team are Ruth McLeod, Greg Polk, Marie-Odile Zanders, Jack Newnham, Lawrence Michel, Erika M. Kisseih, Marcel Pandin, Joe Bishota and Ayanthi Gurusinghe.

Introduction

It is estimated that up to 1 billion people live in slums in the cities of the world – one sixth of humanity – and that the numbers are rising. The UN-HABITAT Slum Upgrading Facility (SUF) Pilot Programme of UN-HABITAT was established in 2004 to help address this problem. SUF is a technical cooperation and seed capital facility with a central purpose: to test the potential for increased access to formal credit for slum dwellers' organisations, enabling them to implement slum upgrading projects.

The Slum Upgrading Facility (SUF) operates under the premise that slums can be upgraded successfully when the existing slum dwellers are involved in the planning and design of upgrading projects. SUF works with local actors to make slum upgrading projects "bankable" – that is, attractive to retail banks, property developers, housing finance institutions, service providers, micro-finance institutions, and utility companies. SUF has pilot projects in Ghana, Indonesia, Sri Lanka and Tanzania, where various approaches are being tested to support the purpose of the Pilot Programme.

Ibbagwette, informal settlements in Colombo, Sri Lanka.
© Suzi Mutter, January 2005.

A key element of the SUF Pilot Programme work is that of establishing local finance facilities with a specific remit to support slum upgrading. These local finance facilities are designed to improve access to credit for slum dwellers.

Each local finance facility is being set up as an independent not-for-profit company. In other words, the local finance facilities have no share capital per se and any profits realised must be applied back into the finance facility and used to support their core remit. This is an appropriate arrangement for multi-stakeholder institutions.

The local finance facilities are "owned" by their founder bodies and are representative of the community, public and private sector agencies that sign up as stakeholders [2]. However, in the case of the local finance facilities having to wind down, all assets must be distributed to one or more bodies able to fulfil the original remit of the finance facility.

2 The exception is Indonesia where, when established, the initial founders are required to resign from the Board of the new organisation. More details on the legal requirements in Indonesia can be obtained by contacting suf@unhabitat.org.

What are Local Finance Facilities?

Five local finance facilities are currently in development. Four are being promoted at the city level in Solo and Jogjakarta in Indonesia and in SAEMA and Tema in Ghana. The fifth facility is being established as a national facility in Sri Lanka.

A local finance facility is an institution set up to help community groups access credit from local commercial banks. In the case of SUF, the finance facilities take the form of independent not-for-profit companies that are hosted by existing local financial bodies, such as a local bank.

In order to provide a strong fiduciary base for the facilities, they are being hosted by existing local banks. For example, the national facility in Sri Lanka is to be hosted by the National Development Bank. This arrangement has two advantages:

- The projected scale of financial transactions in the first two or three years of each finance facility's operations is relatively small, due to the complexity involved in assembling slum upgrading projects. Given this low transaction level, the expense of setting up a totally stand-alone facility cannot be justified.

- The finance facilities are new and have no track record of financial management. Host agencies, contracted for the purpose, are in a position to provide an important level of fiduciary oversight while the new finance facilities build up their own capacity over their first few years of operation. Such oversight should provide external contributors with the confidence they require to disburse grants for local credit enhancement use.

Why are Local Finance Facilities so important?

Put simply, local finance facilities offer more than just finance; they offer *Finance Plus.* The concept of Finance Plus, and what it includes, can be understood through the aims of the finance facilities themselves:

1. To bring together key players involved in city & national level slum upgrading strategies to address the challenge of financing

Ensuring effective slum upgrading means more than just bridging the finance gap. Land allocation and tenure, infrastructure planning and options for livelihood developments are all very important issues that need to be addressed. For this to happen, a range of institutional collaboration and commitment needs to be secured from slum dwellers themselves, from local and central government, from traditional councils (where relevant) and from commercial and professional stakeholders.

One of the advantages of the proposed local finance facilities is that their governance structure encourages the participation of all these actors while retaining a clear focus on slum and settlement upgrading that will benefit low income households. This is a large part of the Finance Plus role that conventional finance institutions find difficult to take on board – but which is vital if complex projects are to be adequately supported.

2. To catalyse the integration of commercial finance into slum upgrading

Jangwani, informal settlement in Tanzania. © Suzi Mutter, January 2005.

As the last decade has shown, accessing commercial finance for slum upgrading is extremely difficult. Formal finance institutions have little, if any, experience in assessing the risks involved. There is a lack of understanding on how lending in this area might fit into the core business models of banks and other lending agencies. Even where successful lending agreements have been negotiated (usually backed by guarantees), the time involved has been enormous, sometimes taking years.

One of the most significant problems is that of staff turnover within commercial lending agencies, particularly where financial markets are developing rapidly and there is a high demand for financial and banking staff. Lessons learned through implementing projects on the ground often fails to translate into systematised delivery processes, because the knowledge moves when personnel relocate.

One of the big advantages of having a permanent local finance facility dedicated to supporting financing of slum upgrading is that continuity in learning and knowledge sharing based on the practical experience of projects on the ground can be ensured. This is because the facilities have a strong local governance base and are not dependent on highly mobile financial professionals.

3. To provide mechanisms to blend different forms of funding to maximise affordability

Slum upgrading requires a mix of financial services. Project lending, individual and collective lending, short, medium and long term lending, direct subsidies, cross subsidies within projects, bridge finance and guarantees are just some of the elements that might be required. The local finance facilities are designed to have the flexibility and capacity to ensure that blending results in optimum leverage and affordability.

A market in Old Fadama, Accra, Ghana. © Suzi Mutter, December 2004.

4. To provide a financial mechanism to support the implementation of city-based slum and settlement upgrading strategies

The local finance facilities have been designed to support city-based interventions. All have high levels of engagement by local government as well as community, professional and private sector representation. In Ghana, for example, the local finance facilities are being established within the context of a broader development initiative – the Municipal Finance and Management Initiative – that is expected to lead to a new Local Government Finance Act aimed at strengthening local government's capacity to generate and manage investment finance.

Upgrading slums is a complex process and is certainly about more than just finance. The structure and purpose of local finance facilities is intended to capture the elements of that complexity, and translate it into a Finance Plus approach – one that is more likely to mean successful projects for slum dwellers.

How will Finance Facilities work?

The local finance facilities are being established to be responsive to local contexts and conditions. These will vary between cities and between countries, but each facility has the remit to provide the following three generic forms of assistance:

- Loan guarantees to facilitate access to commercial bank loans;
- Technical assistance to ensure the development of bankable projects and programmes, and;
- Catalytic grants to provide inputs that will make a critical difference to successful project planning and implementation.

A range of grant funds have been identified to capitalise the local facilities. To begin with, the most significant input will come from UN-HABITAT, drawing on Slum Upgrading Facility Pilot Programme funds provided by the governments of the United Kingdom, Norway and Sweden. However, important inputs are also projected, and in most cases have already been assured, from local and central government (who are also expected to make annual allocations to the facilities). Other potential donors will be approached once the facilities are operational.

The largest amount of finance to be used for slum upgrading projects and programmes should, in the long term, come from the commercial finance sector in the form of loans. Where appropriate, local and regional development banks may be approached, as will other global facilities such as Guarantco. To reach this stage, however, it is important that each facility be enabled to establish an initial successful track record of projects delivered on the ground. This is what the SUF Pilot Programme is all about.

There are two main types of initiatives that will initially be supported by the local facilities:

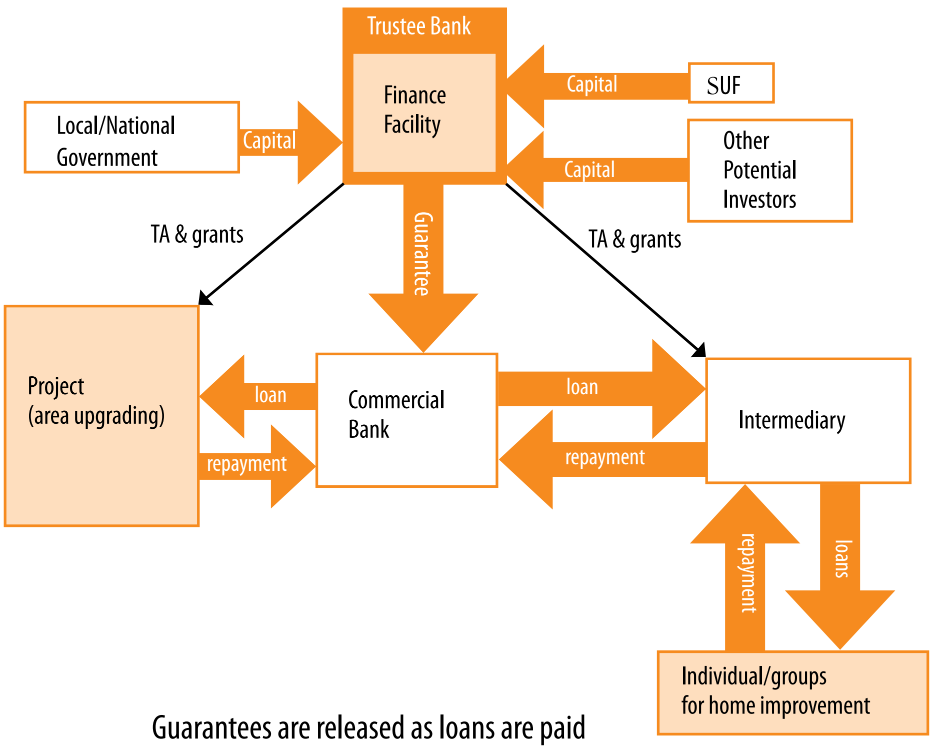
- Area upgrading projects – with project finance loans being negotiated from commercial lending institutions and combined with other inputs such as local authority infrastructure installation, secure tenure allocation, cross subsidies from additional commercial components developed within projects etc., and;

- Individual home improvement programmes – with wholesale loans being secured for on-lending through local savings and loan schemes and/or micro finance institutions.

The table below gives a summary overview of the services to be offered by the facilities currently being established and the sources of funds to initially be utilised.[3]

COUNTRY	Ghana		Sri Lanka	Indonesia	
CITY	Tema	SAEMA	National	Solo	Yogja
SERVICES TO BE OFFERED	√	√	√	√	√
Guarantees for wholesale loans	√	√	√	√	√
Guarantees for project loans	√	√	√	√	√
Occasional bridge financing loans	√	√	√	√	√
Technical assistance for project design	√	√	√	√	√
Technical assistance for loan negotiations	√	√	√	√	√
Grants for initiating projects	√	√	√	√	√
SOURCE OF FUNDS					
SUF PMU	√	√	√	√	√
Local Government	√	√		√	√
National Government			√		
Other					
TYPES OF INITIATIVES					
Planned home improvement programme		√	√	√	
Planne are improvement project	√		√		?

Figure 1 Financial flow



Guarantees are released as loans are paid

3 Activity in Tanzania is currently being determined.

The financial flows into and out of the facilities are summarised in Figure 1 above, with a standard guarantee arrangement being illustrated in Figure 2. Each of the arrows requires a contractual agreement, the terms and conditions of which must be separately negotiated. At the beginning, this is likely to take a considerable and somewhat unpredictable length of time, as the parties involved may be new to each other and new forms of shared understanding need to be created.

Experience suggests that this could take anywhere from six months to three or more years, but after the first stages these agreements can usually be concluded in far less time as people and organisations are able to learn from the precedents set [4].

In addition, the design and planning work required for area upgrading projects in particular is considerable, and could, even in developed countries, take three years or more. It is hoped that communication between those involved in establishing the different local finance facilities will enable constructive knowledge sharing and allow the development phase to be effectively managed.

It is important to note that each local finance facility is being established essentially as a revolving fund. All being well, the initial capital invested in the facilities will be retained and increase in volume as additional funding and interest earned from retained balances and occasional bridging loans is received[5]. As loans are repaid, guarantees will be released and the funds made available for use in other arrangements. Prudent provision needs to be made for potential losses and an adequate level of funds retained to cover these.

A revolving fund is a fund establish for a certain purpose, such as making loans, with the stipulation that repayments back to the fund be used again for the same purpose.

It also needs to be accepted that these local finance facilities are being set up to share the risks involved in implementing slum upgrading initiatives. If they become too risk averse, following existing conventional banking practice, this purpose is unlikely to be realised.

It is important to note that the local finance facilities are being established to support wholesale rather than retail lending. This means that the process will be highly reliant on intermediary agencies. Ensuring that these intermediaries have appropriate and adequate capacity will be crucial to ensuring success. Initial organisational assessments will need to be rigorous and steps will also need to be taken to ensure that any necessary strengthening of organisational capacity is supported.

4 Recent experience within the Community Led Infrastructure Finance Facility (CLIFF) demonstrates this well, although problems mentioned earlier related to high staff turnover within banks continue to be an issue.

5 It should be noted that to avoid over-complicating the financial flow diagramme, interest receipts have not been included.

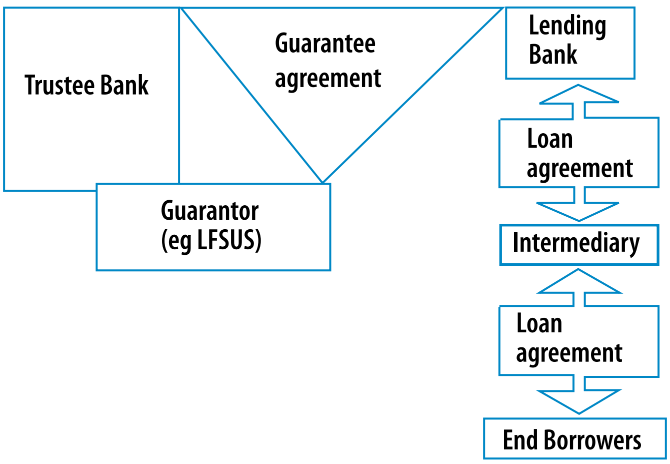
How the Guarantees work

Guarantees are routine banking agreements. They are basically used to provide security to a lender so that the lender knows that they will be able to recoup some or all of their loss from the guarantor (i.e. the person or agency providing the guarantee) in the case of default.

For the kind of loans that will be supported by the local finance facilities, it is likely that the following tripartite form will be used: once the facility has decided to provide a guarantee, a legal agreement is drawn up stipulating what kind of arrangements will be put in place (for e.g. what percentage of the total loan extended will be covered and how losses will be shared between the lender and the guarantor in the case of default on the part of the borrower). Guarantee funds are then deposited under lien6 so that the lender can be sure that they will be available if they need to be drawn down to cover defaults in loan repayment. While the funds are held under lien, however, any interest that they generate belongs to the depositor.

One of the main advantages of using guarantees is that loans are not usually secured on a 100% basis (i.e. you don't have to deposit the same amount of funds to be held under lien as the loan that is being secured). This means that guarantee funds can be leveraged. For example, a 50% guarantee will secure a loan twice the size of the guarantee deposit; a 10% guarantee will secure a loan ten times the size of the deposit.

Figure 2 Guarantee arrangement (Tripartite)



When lending agencies have had little experience in lending to low income households and/or for slum upgrading, the percentage guarantees that they require are usually high. However, after a first loan is successfully repaid, the lender is likely to feel more comfortable with the arrangement and guarantee

6 These are irrevocable agreements i.e. whatever happens they remain legally binding and cannot be changed by any party other than within terms stipulated within the agreement itself.

rates tend to fall[7]. Over time, a fund used to provide guarantees is able to achieve higher and higher levels of leverage, reducing the risk of providing security and ensuring a much stronger basis for long term sustainability.

Ownership

There are many different forms of local finance facilities. It is important to recognise that the SUF local finance facilities being established differ from other important facilities, such as the Urban Poor Funds associated with Shack Dwellers International (SDI) and the Community-Led Infrastructure Finance Facility (CLIFF) coordinated by Homeless International.

Urban Poor Funds are owned by community-based organisations, their federations and their support NGOs. They are not set up to bring together the complete range of stakeholders that span community, private sector, local and central government, but rather to strengthen the capacity of the urban poor themselves to take a proactive role in developing projects. They provide a range of support based on grant funding provided by donors and, in some cases, funds contributed by savings groups. Few urban poor funds have entered into formal borrowing arrangements with banks, although this can be anticipated in the future. In this respect, they are one of the potentially ideal end users of the financial services that the SUF finance facilities will offer.

The Minister of Water Resources, Works and Housing of Ghana, with the community in Accra, Ghana.
© Erika Kisseih, February 2008.

Community-Led Infrastructure Finance Facilities (CLIFF) provide bridge financing loans, technical assistance grants and support for exchanging experience and knowledge. Local CLIFFs are specifically designed to support community-led developments and the funds involved can only be accessed by projects that have been initiated at community level. All decisions regarding funding allocation are made within this context. While it is assumed that local government will be supportive of the initiatives, the authorities have no decision making role with respect to CLIFF financing.

7 Homeless International has managed an international guarantee fund for many years. Initially banks required over 100% guarantees in hard currency. Now successful arrangements based on a 10% guarantee rate are relatively common. For more information see www.homeless-international.org

One of the features that differentiate SUF local finance facilities from many other funds is the clear focus on ensuring that the facilities are owned by a broad range of stakeholders. This is the Finance Plus concept so central to SUF. A significant challenge in slum upgrading initiatives is the lack of mutual understanding that can exist between the main stakeholder groups, despite the fact that each group has a key role to play if the solutions developed are to be sustainable and replicable.

For example, one of the biggest constraints to successful project implementation is land. Land demarcation, ownership, registration and titling can cause major problems, not only in planning upgrading, but also in obtaining finance and implementing projects. Having representatives on board from the agencies that oversee land regulation can make a vital difference.

However, having communities take an active role is also critical, and it is important that representatives from agencies able to deliver infrastructure and other basic services be involved. This broad involvement of agencies can offer services that are truly Finance Plus, offering a mechanism that brings together financial, technical, physical, social and political resources in order to make slum upgrading a viable possibility.

Given the need to involve a broad range of stakeholders, considerable consultation local taken place with the wide range of agencies involved in the process and members of the Board of each finance facility have been selected on the basis of their ability to legitimately represent their stakeholder groups. There are also plans for regular and on-going support and training to ensure that the Boards operate effectively as teams, sharing a common commitment to the remit of SUF.

Affordability

Subsidies

It is now widely recognised that low income households cannot realistically be expected to cover the full costs of slum and settlement upgrading and that a significant level of subsidy is required. However, it is also widely recognised that subsidies, if they are genuinely to benefit the poor, should be clearly focused and transparent. Subsidies can be provided in many different ways, including the following:

- Allocation of land with secure tenure;
- Provision of off-site and on-site infrastructure and/or technical assistance in installation of infrastructure;

- Internal project cross subsidies created by incorporating commercial components into project design (for example, allocating land for the development of residential and/or commercial property for sale or rent);
- Provision of technical assistance in project design and co-ordination, and;
- Provision of soft loans and grants to blend with commercially available finance in order to offer reduced interest rate to end users.

One of the ways in which the SUF local facilities will be able to provide assistance is to ensure that the full range of possible subsidies is explored.

Sewerage Problem in the informal settlements in Old Fadama, Accra, Ghana.
© Suzi Mutter, 2005.

Savings and Loan systems as a foundation

One of the most important pre-requisites for extending loan finance for settlement and slum upgrading is that participating households are part of an effective savings and loan system. Apart from providing an important financial safety net, such systems can provide an effective means of demonstrating potential loan repayment capacity and a means to accumulate funds that can be used as security deposits for loans. As improvements take place and people gain access to mains infrastructure and secure tenure, they will also need to be able to pay utility and property tax bills.

The use of savings and loan systems to ensure adequate livelihoods can be an important part of ensuring that improved facilities do not get handed on to better-off families. The use of collective forms of tenure is another way to ensure the poor are the ones that benefit. The formation of housing cooperatives and housing associations provides a means for the collective to make decision regarding what happens to properties when people need or want to move, ensuring that the benefits of the investment remain within the community. Obviously this can be abused when an association or cooperative is not active or vigilant, but a savings and loan system integrated into the system helps to ensure that people are in regular contact and share information about what is going on. SUF local finance facilities will be responsible for collecting and sharing this important information.

Getting the product right

Review of the apprentice meeting. © Suzi Mutter, 2005.

Planning and building standards often end up making slum upgrading unaffordable to low income households. This is particularly the case where required plot and building sizes are too large. One of the most important ways that SUF finance facilities can help is to make sure that the real costs of planned developments are properly assessed. Where changes are required, it is necessary to ensure affordability and to also make sure that the necessary technical support is provided to negotiate appropriate solutions. One of the main advantages of having a broad ownership of the facilities is that representatives from relevant agencies will already be familiar with each other and hopefully able to collaborate more effectively as a result.

Getting the time frame right

Longer term loans require lower monthly repayments than short term loans although the end cost of the loan will be higher. It is important that options regarding the term of loans are discussed and considered by the end borrowers so that people clearly understand the financial commitment that they are taking on. One of the most important responsibilities of the local finance facilities will be to ensure that financial information is presented in a way that people can understand so that they can make their own decisions about what arrangements will work most effectively. It is important that this information is consistent with the information that will be required by commercial lending institutions.

Multipliers

The seed capital required by local finance facilities is expected to generate significant leverage.

Guarantee gearing

Over time, it is anticipated that the level of guarantees required to secure commercial loans will reduce[8].

Infrastructure

As communities become organised around settlement upgrading, it becomes easier to deliver improved infrastructure and to ensure the long term maintenance of that infrastructure.

Land

Both traditional and local authorities seem willing to allocate land for development where there is a clear mechanism for financing the development of that land.

Livelihoods and local contracting

The level of building and construction activity associated with settlement upgrading is considerable. local finance facilities can play an important role in ensuring that the benefits of this economic activity are retained locally by making use of local contracting arrangements.

8 See Homeless International's experience mentioned in an earlier footnote 7.

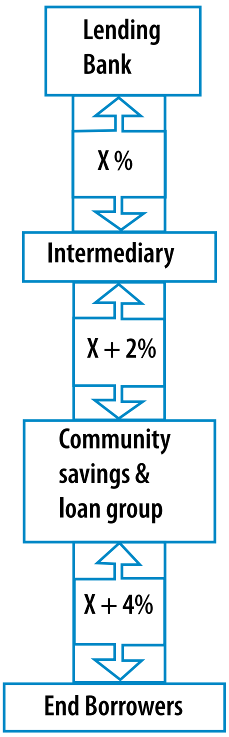
Sustainability

SUF local finance facilities will only be truly effective if they provide sustainable benefits in the long term. There are a number of means to achieve this listed below:

Building in margins for all the key stakeholders in the lending arrangement

Local finance facilities are designed to facilitate access to wholesale loans. The retail end of the lending arrangement will be handled by one or more intermediaries. For the arrangement to be successful, it is important that the costs of managing the retail arrangements be recognised and an adequate margin to cover these costs be provided. A means of spreading interest rate structuring is shown in the diagramme below.

Figure 3 Interest rate structuring: Building in Margins for key stakeholders



Adequate provisioning and management of retained balances

It is important that the facilities are adequately capitalised so that the portfolio of projects that each facility supports is not put at risk by failure in a single project. This will require a clear policy for provisioning and management of retained balances in line with local regulation of not-for-profit organisations.

Competent hosting arrangements

The initial level of transactions likely to be undertaken by each facility does not justify the establishment of stand-alone institutions in the first few years. As has already been mentioned, the local finance facilities are consequently to be hosted by pre-existing institutions with demonstrated financial management capacity in line with the fiduciary expectations of the donors contributing to SUF. Once the volume of activity begins to build up and guarantees are released for application with new projects, this situation will need to be reviewed, but the aim at this stage is to keep overhead and management costs lean.

Identification of new funding sources

The local finance facilities are currently in a “chicken and egg” situation. Clearly, additional funding will be required to capitalise them in the longer term. However, it is difficult to negotiate such funding in the absence of a demonstrable track record. The current priority is to get things up and running so that the SUF project as a whole, and the local and central governments working in partnership with the initiative, are able to show what can be done with the resources that they have already committed.

Local women preparing food in the informal settlements at Tema , Ghana. © Suzi Mutter, December 2004.

FINANCING SLUM UPGRADING

✓ DO	✗ DON'T
Ensure that financing for slum upgrading is recognised as a priority within national development planning and as a key investment element contributing to economic growth. This emphasis should be reflected in a slum upgrading budget line within national and local authority budgets.	Don't rely on one off poverty-focused upgrading projects.
Encourage local and international banks and micro finance institutions to become active participants in financing upgrading as part of their core business.	Don't rely solely on housing or government finance institutions.
Ensure that guarantees are available to encourage banks to lend to slum upgrading projects.	Don't provide guarantees that support interventions based on political patronage.
Build investment in slum upgrading on a firm foundation of community based savings and loan systems and local authority commitments to provide in kind and monetary allocations on an annual basis.	Don't assume that community involvement is best restricted to cost recovery and loan repayment and that local government has no responsibility for planning investment in upgrading.
Recognise that financing for slum upgrading requires a mix of short, medium and long-term loans, integrating finance for building, infrastructure and livelihoods.	Don't assume that one financial product fits all.
Provide mechanisms to blend municipal finance, cross subsidies and beneficiary contributions to ensure financial viability of upgrading projects and home improvement programmes.	Don't rely on government subsidies or on full cost recovery from slum dwellers.
Develop a process for sharing risk analysis and planning for risk mitigation and management with all the key stakeholders.	Don't expect residents of slums to be the only risk takers in developing new approaches to upgrading.
Plan projects on a mixed-use basis with revenue generating elements such as saleable residential units and rentable commercial space in order to maximise financial viability.	Don't assume that lending for slum upgrading will necessarily be asset-based. Where banks do lend for this purpose lending is more than likely to be revenue based.
Ensure that subsidies are effectively targeted so that the benefits reach those for whom they are intended and build on the basis of long term engagement.	Don't assume that all the problems of a slum can be addressed quickly with the framework of a single project.
Recognise that not everyone who lives in a slum is poor. Where an area upgrading strategy is to be implemented provision needs to be made for a range of income groups with steps taken to ensure that the poorest are not excluded.	Don't insist that interventions should only benefit low-income families.
Recognise that home ownership is not the solution to everyone's problems. Provision for the development of affordable rental property is an important component of financing slum upgrading.	Don't restrict interventions to developments based on clear land title and private ownership of property.
Make the real cost of finance very clear so that people clearly understand the commitments they are making to loan repayment.	Don't hide the real cost behind misleading promotional messages.
Where appropriate establish local upgrading finance facilities so that funding is locally available.	Don't assume that existing finance institutions will have the capacity to deliver the full range of financial services required.
Explore options to use land allocation, readjustment and sharing methods to release finance for upgrading.	Don't place unnecessary restrictions on land use.

United Nations Human Settlements Programme (UN-HABITAT)
P.O. Box 30030, GPO Nairobi 00100, Kenya
Tel: 254 20 7623 120
Fax: 254 20 7624 266/7 (Central Office)
E-mail: info@unhabitat.org
Website: http://www.unhabitat.org