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Housing futures: Housing for the poor in Sri-Lanka

Since the mid-1950s, Governments in countries of South Asia have attempted to meet the housing demand of the poor, and introduced housing policies often backed by public finance to support public, subsidised and incremental/ self-help housing. With rapid urbanization, rising real estate-prices, transition to market-driven housing finance systems and focus on slum-free cities, Governments are implementing redevelopment projects for central districts of cities. Recently, new housing stock is being created under reconstruction and resettlement projects in areas affected by environmental disasters and civil unrest.

The legal ownership of a house is important in Sri Lanka - an island nation situated north of the equator and off the south-eastern coast of India. The island covers an area of 65,610 square kilometres, and except for the south-central mountainous region, is covered by coastal plains (GoSL 2012a). Over 54 percent of the total population of 20,277,597 lives in 7 of 25 Districts with Colombo District having a population of 2,323,826 (GoSL 2012b).

The urban housing stock comprises of single, attached and row houses, apartments, line-rooms and shanties. The preference for single houses is evident since over 92.5 percent occupied houses are single houses, 3.4 percent are line-rooms, 0.9 percent are attached houses, 0.7 percent are apartments, and 1.6 percent are shanties (GoSL 2012c). The higher income groups have houses on individual or cooperative society plots, while the poor often live in rented or self-owned houses with limited tenure. While the estimated annual demand for new houses is around 50,000 to 100,000 units, the supply is increasing gradually with the involvement of the private sector, and improved housing finance options (GoSL 2011).

Since independence in 1948, the Government has been active in the housing sector as a policy-maker, regulatory authority, administrator, lender, developer and landlord. Successive Governments have coordinated land and housing policies, and introduced policies for managing mortgages, land-use, rental rates, taxes, building material prices, etc. The needs of different income groups for autonomously built, cooperative, group or rental housing, extensions and upgrading have been addressed through national housing programmes and sub-programmes. The approach to assisted self-help housing evolved after its introduction under the Hundred Thousand Houses Programme and extensive promotion under the Million Houses Programme (MHP). This subsequently influenced the processes and methodology for assisted self-help housing globally. The Sri Lankan experiences therefore offer a unique longitudinal retrospective on assisted self-help housing during periods of peace, war and emergencies.

This chapter explores housing policies and programmes in Sri-Lanka in a chronological order. The four sections include an overview of the housing situation, housing policies and evolution of the self-help approach, efficacy of housing policies, community-centred initiatives, and the processes, tools and structure that evolved for enabling community participation. The chapter concludes with implications for Governments and stakeholders involved in housing, urban planning and urban management.

Housing Policies and Aided Self-Help

The legislative authority and urban land and planning policies in Sri Lanka can be traced to colonial laws and ordinances. The Government got powers for compulsory acquisition of privately owned land under the demarcated public land (1840), Town Improvement (1915), and Town and Country Planning (1946) ordinances (Wakely 2008). After formation of the Ministry of Housing and the National Housing Department, the National Housing Act 37 (1954) provided the legal framework for housing development. As slums and shanties proliferated, legislation for sites-and-services and housing programmes was passed, and housing investment was significantly increased. The National Housing Department provided land, infrastructure, and housing on rent-purchase basis for middle and lower-middle income groups.

This changed from 1971 when the newly elected Government initiated a social welfare approach and passed the Land Reform Act (1972), which controlled land ownership amongst individuals and allowed nationalising of land owned by foreign companies. In 1973, the Common Amenities Board Law recognised the existence of under-serviced settlements, while the Ceiling on Housing Property Law regulated ownership (number of properties that individuals and corporates could own), and house sizes and construction costs. The Acts enabled appropriation of 'excess' houses, and land acquisition from landowners and private developers (Chularatne 2000). The Protection of Tenants (Special Provision) Law

No. 7 (1972) strengthened the rights of house occupants and enabled redistribution of housing assets, while Rent Act No. 7 (1972) controlled rents that property owners could levy, and included financial assistance for tenants wanting to purchase surplus houses. Later amendments attempted to strike a balance between the rights of landowners and tenants. Significantly, the 1999 amendment to the Apartment Ownership Law (1973) enabled individual ownership of condominium property and regularisation of occupants in Government owned apartments (MUDCPU, 2001).

From the 1970s, coinciding with changes in ruling parties, housing policies changed from welfare to provider to 'aided self-help' to market-based and self-financing approaches. In some cases, instruments such as permission to reside or use land, or designate 'special project areas', were used to improve access to housing. In 1977, the ruling Party adopted policies of economic liberalisation and invested heavily in a national housing programme. It established the Urban Development Authority (UDA) and the National Housing Development Authority (NHDA) for coordination, promotion and implementation of all housing programmes, and introduced the UDA and NHDA Acts (1978). The Acts gave the Government extensive powers for acquisition and transfer of land for low-income housing and redevelopment of slums and shanties (Dolapihilla, 2000). Further, new housing banks were established and long-term subsidized loans introduced for house construction and upgrading, and development of sites and services using self-help and community support.

However, in the absence of an overarching housing policy, the housing programmes have been negatively influenced (GoSL, 2011). The Government has expressed its commitment for developing a national housing policy through participatory consultations. However, the lack of political will and changes in policy have hindered efforts for finalising the current draft policy.

Post 1970: Emphasis on Housing and Improvement Programmes

In 1978, UDA developed a Slums and Shanty Improvement Programme (1978-1984) for provision of basic common amenities in Colombo and other towns. It field-tested new planning, administrative and operational procedures, including waiver of planning and building bylaws in areas declared as "special project areas" (Woodring, 1984; Sevanatha, 2001). Some families were granted legal ownership of houses, while those in areas with no high priority land-use were given 30 years lease. Concurrently, the Urban Basic Services Improvement Programme (1978-1986) was introduced in Colombo for improving amenities and empowering residents to organize themselves into Community Development Councils (CDCs) (Dayaratne, 2003). This systematizing of community participation through CDCs influenced future UNICEF programmes and community-led interventions.

The Hundred Thousand Houses Programme (1978-1983) marked a shift to a State-dominated provider approach for public housing. The programme, which aimed to build 100,000 houses and provide families living in extreme poverty with free housing and an opportunity to become landowners and homebuilders, comprised three sub-programmes: aided self-help (50,000), direct construction (36,000), and housing loans for self-help housing (14,000). Under the self-help sub-programme, NHDA provided families with land, loans, information, management guidance, and 'housing kits' comprising a house plan, building manual and building materials. People could decide the house location and orientation, adjust house-plans to accommodate socio-cultural and climatic requirements, pool labour and build at their convenience (Redman, 2009). Although the approach was cost effective and implementable; there were shortages of building materials and cost recovery was poor - partially because there was no policy for recovering loans when the Programme was launched (Woodring, 1984).

In 1979, previous subsidies and rationing for the poor were replaced by food and kerosene stamps for families with monthly incomes of less than SLR300¹ (Morrison, 1981). The Government also revised its Public Investment Plan due to worldwide recession, slowdown of internal economic growth, and escalation in cost of construction/ building materials. From allocation of approximately 10 percent of public investment to housing in 1980-81, the allocation for housing and urban development was reduced to 3 percent in 1984-85. Subsequently, the United States Agency for International Development provided a Housing Guarantee loan to strengthen public mortgage institutions, and commercial banks with the objective of improving shelter and services through appropriate policies and programmes (Kane 1994).

¹ 1 USD=15.57SLR

From 1983, the Government invested in countrywide housing programmes, administrative reforms and poverty alleviation programmes (Sirivardana, 2004). In 1983, the MHP, which represented a paradigm shift in housing approaches, was announced. The Programme aimed to reach financial and technical assistance to one million families through six sub-programmes, with emphasis on decentralised implementation, community engagement and development, use of traditional building materials, and revival of low-cost construction methods. The urban and rural housing sub-programmes focussed on the poor and self-help options. The urban sub-programme comprised in-situ upgrading, relocation, sites and services projects, and soft loan options for purchase of plots, house construction or improvements.

For decentralised management, effective disbursement of resources to beneficiaries, and devolution of responsibilities, the Urban Housing Division of NHDA and its 23 Administrative Districts were made responsible for implementing these sub-programmes. From being an implementer, NHDA's role changed to a provider of loans with designs of houses, bills of quantities, pre-designed material packages, and technical assistance for individuals and community groups. Rural and urban Housing Options and Loan Packages were prepared, setting the loan limits and conditions for each option. The credit for construction of a basic dwelling was issued in three instalments and additions were financed by the house builder (Wakely, 2008). The CDCs and an apex inter-sectoral and inter-agency forum at the municipal level were institutionalised as structures through which communities could prioritise their needs and decide on what they wanted done. On termination of MHP in 1989, the 1.5 Million Houses Programme was initiated for housing people in all sectors. The achievements of the programmes is reflected in the 2001 census, which showed that while 329,221 enumerated houses were constructed during 1970-1979, 1,323,206 during 1980-1994 (GoSL 2001).

In 1994, the new Government reverted to state housing provision by direct construction, and in 1998 the Real Estate Exchange Limited - a Government-owned company, and Urban Service Improvement Project were established. The Sustainable Township Programme (STP) was introduced in Colombo with the objective of releasing over 60 percent plots in commercially viable locations, relocate families without land titles to compact townships, and recover relocation costs of project-affected families (PAFs) through the sale of assembled and redeveloped land (Deheragoda, 2011). Contrary to expectations, the PAFs who relocated into 'Sahasapura' – the first STP high-rise complex, identified several planning and management problems. Some families did not vacate the original sites and hence the original plots could neither be developed nor sold to raise capital to cover resettlement costs and start a revolving fund. The Company therefore remains dependent on external funding for STP implementation (Wakely, 2008).

In 2008, the Government established the Urban Settlement Development Authority to undertake participatory upgrading and/ or development of slum and shanty areas and housing, infrastructure and urban services development projects. This was followed in 2010 with the 'Janasevana' Housing Programme that aims to provide adequate housing for poor families by 2015 – that is, about 663,069 new houses and 866,963 houses requiring repairs. Janasevana includes eleven sub-programmes and options for providing land and title deeds. The programme, to be implemented by NHDA, involves CDCs in decision-making and encourages use of local building materials (GoSL 2011).

Currently, based on lessons learnt, the Government is supporting construction of 46,000 houses under the owner-driven North-East Housing and Reconstruction Programme, and is committed to improving housing access by: i) enhancing and encouraging private sector participation; ii) redeveloping Government land, and using the proceeds for constructing houses for the poor and displaced; and iii) maximize use of existing housing stock through upgrading and services provision (Nenova, 2010).

Decentralisation and Community Participation

The key achievements of the housing programmes in Sri Lanka were decentralisation, institutionalizing of the participatory process, formalizing of the Community Action Plans (CAP) methodology, and the introduction and development of community contracting as a procurement system.

Decentralisation and Community Development Councils

An important factor for the success of aided self-help approach is decentralisation through a three-tier system of representation. The settlement level CDCs, which are the dominant and accepted community-based organisations, are responsible for improving (planning, implementing and monitoring) the physical environment and social aspects of a settlement; maintain relationships with Non-Government

Organisations (NGOs)/ civil society groups; and conduct and keep records of regular meetings. The District Housing and Community Development Council, chaired by the district medical health officer, is responsible for conducting monthly meetings for discussing and deciding on CDC proposals. The Housing and Community Development Committee (HCDC), presided by the mayor, is responsible for making policy decisions on CDCs, monitor services provided by Municipal Departments, and implement citywide health, education, social, environmental and housing programmes (Sevanatha 1999). Over the years, although the numbers of CDCs has reduced either because they are less active or non-functional, they are represented in the HCDCs that continue representing and responding to the needs of the poor.

Community Action Plans

The CAP methodology evolved as a means for community capacity building and a management tool as lessons from the field were incorporated in the implementation of MHP. CAP involves approaching people as initiators, collaborators and resources, supporting them in organizing themselves, involving them in reflecting on and understanding their situation; and identifying socio-economic and physical problems, needs and assets. The community is then supported in building a shared vision, prioritizing community needs; developing strategies that are contextually appropriate and achievable through collective effort; identifying short and medium-term actions, articulating the action plan, deciding on the monitoring mechanism, and finally in presenting the CAP to the community and other stakeholders. This is followed by issue-specific workshops based on community requirements.

Community Contracts

Community contracts are awarded to community organisations for carrying out small-scale infrastructure works that are identified and prioritized in a CAP. Compared to conventional contracts, community contracts optimize use of available resources, retain investments within communities, and support people in becoming productive. The drawbacks of community contracts include hidden costs on staff time for community training, auditing of financial records, and inspections of work constructed under community contracts; inadequate capacities of CDCs and procedural delays in reimbursing communities based on work-progress (United Nations 2005). In Colombo, 158 community contracts were issued to CDCs by various agencies during 1986-2004 (United Nations, 2005).

In January 2012, the Government recognized community contracts as a standard procurement system. This enabled Government institutions and ministries to offer contracts valued up to SLR1 million directly to thirteen types of eligible community based organisations without following normal tender procedures.

Capacity building

The importance of training and information dissemination under aided self-help initiatives is highlighted by the outcomes under MHP. NHDA's training division conducted training to enable a common understanding of programme objectives and procedures, and enhance skills for participation of implementing staff and community members (Lankatilleke 1986). This led to the preparation of implementation guidelines, 'A Trainers Guidebook', detailing of procedural steps, and formalising of the CAP methodology and community contracts (Sirivardana, 1986).

Land Tenure

The Government has enabled housing access to people having leasehold titles, illegal tenure, and user permits/ enumeration cards that are used as 'tenure entitlement certificates' and evidence of stay in Colombo (Vélez-Guerra, 2005). About 12,150 entitlement certificates recognizing a right of occupancy were awarded during 1985-1989 to households in 80 settlements in Colombo. According to Sevanatha (2003), the occupants of 45 percent underserviced settlements have freehold rights, 19 percent have leasehold rights, 30 percent have user permits and 6 percent are unauthorized occupants. The 20-year tenancy leases issued under MHP were extended to 30 and then 50 years, and finally in 2006, the leaseholders were issued freehold titles (Wakely, 2008). Currently, owner occupied houses are predominate in urban (74.2) and rural (88.5) areas (GoSL, 2010).

Influence of self-managed and incremental housing

From the late 1980s, multiple stakeholders in countries across Africa and Asia, including funding agencies, Asian Coalition for Housing Rights (ACHR), INGOs, and UN agencies have adapted and/ or incorporated CAP, community contracting and community financing. UN-Habitat, which refers to the overall process from community mobilisation to community involvement in construction as the “People’s Process”, has successfully introduced it for housing, settlement upgrading, and for recovery and reconstruction in post-disaster and post-conflict situations (UN-Habitat, 2007).

In Colombo, the impact of national housing programmes has been significant. A study of 1614 informal settlements found that housing was permanent in 80 percent settlements, semi-permanent in 14 percent and temporary in 6 percent settlements (CMC & Sevanatha, 2002). The Women’s Bank and some professionals who were involved in implementation of MHP have been instrumental in facilitating CDC participation, CAPs and community contracts, preparation of the Colombo poverty profile (1994), and in upgrading, resettlement and reconstruction. The overview of these initiatives highlights the benefits of Governments taking a lead in promoting self-help in reconstruction and resettlement processes.

After the 2004 Tsunami, over 200 organisations were involved in donor driven reconstruction under the tsunami housing programme across Sri Lanka. By December 2005, only 4,299 houses were built; 10,707 were under construction, and construction of 14,500 houses was pending (GoSL, 2005). The delays were attributed to the flawed buffer zone policy and uncertainty caused by its revisions, lack of coordination and transparency in allocation of aid resources leading to oversupply of houses in some regions, severe shortage of technical skills in Government, implementing agencies and the construction industry, and difficulties in reconciling commitments and progress at national and district levels (Nissanka, 2008). The effectiveness of agencies, including TAFREN and later RADA in coordinating housing construction was also limited due to inadequate organisational links, and lack of clarity regarding their and the line ministries’ policy-making powers. The situation improved after the Government withdrew some controls, drafted the Tsunami housing and development policies (Shaw & Ahmed, 2010), and issued an Extraordinary Gazette (1632/26) that required every council to promote social inclusivity, civil society participation and partnerships (CLGF, 2011). For donor funded houses, requirements of a minimum house size, water and toilet facilities, and land and house ownership titles were specified. By 2010 when the Programme ended, the owner driven initiatives were more successful than contractor built houses supported by donors.

The Lunawa Environmental Improvement and Community Development Project (LEI-CDP), completed in December 2010, aimed to mitigate flood damage and improve drainage and canal systems by developing basic infrastructure around Lake Lunawa. It included a community upgrading sub-Programme for 441 households in 15 settlements (Perera 2006). The LEI-CDP strategy of giving equal importance to social mobilisation and the technical components, and involving two well-known NGOs for social marketing and community mobilization contributed substantially to its success. The involvement of 514 PAFs in the finalisation of a comprehensive, equitable and inclusive ‘Resettlement Package’ as per Government guidelines for involuntary resettlement helped address problems of distrust towards public agencies and eased the relocation process (Perera 2006). The main project office and a Community Information Centre were located in an NGO’s office in the field where joint monthly coordination meetings were held, resulting in better communication, coordination and relations amongst stakeholders and other projects, efficient use of resources, and reduced politicisation of the process. CAPs were prepared, and a housing advisory unit established for providing planning and design support. Further, new CDCs were created, existing CDCs strengthened, and ‘community contracts’ issued in project areas.

UN-Habitat, under its Slum Upgrading Facility aimed “to test and develop new financial instruments and methods for expanding private sector finance and public sector involvement in slum upgrading” (UN-Habitat, 2009). In February 2006, UN-Habitat entered into a Memorandum of Understanding with Moratuwa Municipal Council, Women’s Development Bank Federation, and Slum Dwellers International to undertake pilot upgrading, redevelopment, and relocation projects. The partners collaborated with an NGO (Janarukula) to establish the Moratuwa Urban Poor Fund and obtained a loan from HSBC Bank for a project. Further, the Lanka Financial Services for Underserved Settlements facility was established to provide credit enhancement to upgrading/ redevelopment projects. The SUF approach was found to be unsustainable because to make two apartment buildings affordable, twenty beneficiary households

received a subsidy of around USD 2,900 each - USD200 from the municipality and USD2,000 from SUF 'seed money' (UN-Habitat, 2011).

After the tsunami, the Women's Cooperative and Sevanatha established a Community Livelihood Action Facility Network (CLAF-Net) with other civil society organizations and ACHR assistance under which shelter and livelihood improvement programmes are implemented in twelve urban areas. The partners are also implementing the Urban Settlement Upgrading Programme (USUP)², which aims to tackle problems of land, infrastructure, housing and social and economic development (ACCA/ ACHR, 2012). The process involves supporting communities to improve their shelter and livelihoods and in savings groups' forming Community Development Funds with local Governments. CLAF-Net passes funds to Community Development Funds as a first step towards establishing city-based funds (ACHR website), while the Women's Cooperative has expanded elements of housing, land tenure and settlement upgrading in its programmes, and is thereby contributing towards making USUP a national process. 488 households in eight settlements in Moratuwa have already been given freehold land titles (Samarasinghe, 2012).

Reflections for the future of Self-Help Housing Policies

The experiences from Sri Lanka reveal that despite varying political commitment for the self-help approach, the Government has allocated substantial funds for national housing programmes. It has changed institutional arrangements and management processes for decentralised decision-making, adapted the step-by-step decision process for community involvement in upgrading projects, delineated the roles and responsibilities of stakeholders, and encouraged use of tools and methodologies for participatory decisions making. Although the number of families resettled/ relocated under the Tsunami housing programmes, STP and LEI-CDP is lower than those reached under the MHP, the owner/ PAF driven initiatives were more successful than conventional approaches that were on-going at the same time. The NGOs and experts who facilitated community participation mobilized communities and assisted them in forming CDCs, and in securing and managing loans, and Government services and infrastructure. They also provided technical advice and training in financial management etc.

The experiences of decentralised implementation under MHP, the tsunami housing programmes, the LEI-CDP and USUP show that success of self-help programmes depends on commitment of Governments and leaders, supportive policies and structures, capacity building, and continual attention and support that enable corrections and changes in response to ground situations. They reveal that upgrading, resettlement and housing projects involving 200 to 500 families are more likely to succeed with the support of NGOs who facilitate community participation.

Conclusions

This chapter has described aided housing programmes, related policy directions and legislation; and the role of funding agencies, Government and grassroots organisations in promoting self-help for resettlement, redevelopment and rehabilitation programmes. It has highlighted how favourable policies, financial and technical assistance, standards and regulations can contribute to successful partnerships among Government, experts, funding agencies, NGOs and communities, and in programme implementation.

The experiences also show that community-centred approaches require consistent and high-level political commitment, clear communication of policies, institutionalizing of the roles of CDCs and appropriate management systems, involvement of financing institutions that focus on the poor and capacity building support. In addition, it entails interdependence amongst collaborators, as well as 'enabling partners' who mobilize and enable community participation in the process of visioning, strategizing and changing settlement situations, and facilitate the linkage between individual households and financing institutions. Thus, for housing the poor successfully, the Government needs to have a comprehensive housing policy and an integrated approach to settlement planning, housing finance and institutional arrangements.

² Under the Asian Coalition for Community Action (ACCA) Programme that supports community-led citywide upgrading in 153 cities in 19 Asian countries (ACHR website).

Assisted self-help is appropriate in an environment where the demand for single houses is arising and where communities have social capital but do not have adequate shelter, or need new shelters because of environmental disasters, conflicts or for resettlement of PAFs. With the changed economic scenario in developing countries, and high densities of urban areas, the demand for single houses is likely to be replaced by a demand for smaller and compact apartments rather than upgrading of underserved/informal settlements. This is true in Sri Lanka where despite problems with the Sahaspura scheme, the Government wants to make the high-rise approach more pragmatic through participation of people, encourage relocation from informal settlements, and redevelop dilapidated areas. In this context, the nature of support for housing and community participation would be different since apartments are not built for specific end-users. It will require greater facilitating support from NGOs, experts and planners.

Notes

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Abbreviations

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition for Housing Rights
CAP	Community Action Plans
CDCs	Community Development Councils
CLAF-Net	Community Livelihood Action Facility Network
HCDC	Housing and Community Development Committee
LEI-CDP	Lunawa Environmental Improvement and Community Development Project
MHP	Million Houses Programme
NGOs	Non-Government Organisations
NHDA	National Housing Development Authority
PAFs	Project-Affected Families
SLR	Sri Lankan Rupees
STP	Sustainable Townships Programme
UDA	Urban Development Authority
USUP	Urban Settlement Upgrading Programme