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Nota di contenuto	FINANCING URBAN SHELTER GLOBAL REPORT ON HUMAN SETTLEMENTS 2005; Copyright; Foreword; Introduction; Acknowledgements; CONTENTS; List of Figures, Boxes and Tables; List of Acronyms and Abbreviations; Key Issues, Findings and Messages; MDG Special Feature: Financing the Target on Slums; Synopsis; PART I ECONOMIC AND URBAN DEVELOPMENT CONTEXT; CHAPTER 1 Challenges of Sustainable Shelter Development in Macroeconomic Context; Understanding Urban Shelter Development Challenges; Demographic framework; Translating demographic growth into the demand for housing and infrastructure Socio-behavioural framework Economic framework; Environmental

framework; Financial framework; International development aid; Foreign direct investment; National public investment in shelter; Valuing urban assets; Governance framework; Mobilizing finance: removing constraints and reducing risks; Addressing shelter and infrastructure standards; Constraints to mobilizing resources; Risks to providers of finance for low-income households; The Macroeconomic Context of Urban Shelter Development; Patterns of economic growth; Sectoral performance and productivity; Income distribution and inequality

Poverty and employment Savings; External debt; Patterns of investment; Foreign investment; Public investment; Private investment; The impact of external factors on macroeconomic performance; The urbanization of national economies; Concluding Remarks; Notes; CHAPTER 2 Shelter Policy and Finance: Retrospective Overview; Context to International Thoughts on Financing for Urban Development; Trends in Shelter and Municipal Finance Development: 1972-2004; Between 1972 and 1982: Habitat I; The project approach; Self-help; Who took part in and benefited from the projects?

Towards financial sustainability: the 1980s Structural adjustment: towards macroeconomic orthodoxy; The birth of the enabling strategy: the mid 1980s; Sustainability and the Brown agenda; Whole-sector development: 1987 onwards; The Global Strategy for Shelter; Focus on building institutional capacity to develop housing and urban services; Finance capital in development; Globalization of Finance; The New Millennium: Policies and Organizations in Shelter and Urban Development; The Habitat Agenda; Reaching the lowest income groups: community-based finance; The right to housing; Concluding Remarks Notes CHAPTER 3 Financing Urban Development; Municipal Finance and Urban Development: The Main Issues; National Municipal Finance Systems; Sources of Municipal Finance; Transfers; Taxes on property and businesses; User fees; Betterment taxes and development exactions; Borrowing; Short-term borrowing; Credit enhancement, access to financial institutions and capital markets; Income-generating enterprises; Municipal development funds; Other sources; Municipal Spending Patterns; Local government budgeting; Participatory budgeting; Multi-year capital budgeting

Lack of funds for maintaining existing assets

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### Sommario/riassunto

'Achieving the goals set by world leaders in the United Nations Millennium Declaration will be difficult without a significant improvement in the lives of slum dwellers, and the lives of slum dwellers cannot be improved without the sound and sustainable economic development that is conducive to the establishment of a strong shelter sector. As Financing Urban Shelter: Global Report on Human Settlements 2005 emphasizes, one of the key challenges in meeting the Millennium Declaration Goal on slums is mobilization of the financial resources necessary for both slum upgrading and slum prevention by

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