



Dear friend of AHI:

*If you want to make impact, how do you know if you are?*

Is it in global thought leadership (creating ideas and helping them spread); in government policy changes; in program development; in deployment of development finance institution (DFI) capital; in the expansion and efficiency of Mission Entrepreneurial Entities; in individual loans, homes, or home improvements; or in people's faces?

In our view, impact occurs throughout the housing ecosystem, because everything influences everything else – and we particularly believe that theory informs practice, success and allies go hand in hand, and that if the incentives align, so too will the results. In the quarter just concluded, we've especially been building two big ideas – instant city and the ecosystem as value chains.

- **Instant Cities.** As more people live in cities, the human consequences of disasters (natural or man-made) rise in scale, frequency, and consequence. When large-scale relocation can happen quickly – 45 million people are currently displaced around the world – the resulting place is not a camp but an 'instant city,' like Za'atari, which is a Jordanian 'camp' for Syrian refugees on which we are completing a short book (with themes that are echoed by a recent New York Times article). Many such places last for decades, and if relief-oriented agencies and people see themselves not as deliverers of humanitarian objects but as urban-planners-on-fast-forward, we can constructively reshape the agenda and change the actions of international donors and host-country governments, so that the new instant city is better than the old one the disaster destroyed.
- **Emerging-country ecosystems as consequence of value chains.** As referenced in the last Activities, we're well into the evaluation of several Sub-Saharan African countries. As our analytical framework, we are using the AHI ecosystem approach, which organizes the housing sector (formal and informal) around two value chains (one for supply, one for demand) that link at many points like the double helix of DNA. We're using this value-chain approach all around the world; it's powerful because it starts with each country's observed facts, enables comparisons from one ecosystem to the next, highlights weak or missing links, and suggests pro-poor interventions – all in a non-partisan, evidence-based, actionable way.

At AHI, we believe that when you change people's housing, you change their world; and that when you change people's minds, they change their priorities. Change drives us every day, and we know it drives you too. Thanks for reading, thanks for motivating and challenging us, and please stay in touch.

David A. Smith, Founder and CEO

# Instant Cities

**Location:** Boston & Washington, D.C.

During May and June, disaster recovery and resilience was the topic at multiple important conferences: Harvard's Design for Urban Disaster Conference, UMass Boston's Conference on Disaster Mitigation, Preparedness, Response, and Sustainable Reconstruction, and the Washington, D.C. InterAction Forum 2014. In all three conferences, we spoke about instant cities (David Smith's presentation can be found [here](#)). We think it's critical to see large-scale post-disaster resettlements not as temporary camps (refugee or internally displaced persons camps), but rather urban conditions that will endure, many of which will become permanent. Our fellow panelists included Chris Ward (USAID), David Sanderson (Oxford Brookes University), Seki Hirano (Catholic Relief Services), and Charles Setchell (USAID/OFDA). We'll be writing more on the topic both on the AHI Global Blog and in AHI Innovations over the coming months.

*David Smith and Anya Brickman Raredon at Harvard*



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# Public-Private Partnerships for Citizens' Housing

**Location:** Dubai, United Arab Emirates

**Client:** Mohammed Bin Rashid Establishment (MRHE)

Because market forces work everywhere, even rich countries face challenges of affordable or citizen's housing. Our periodic work with Dubai's housing agency, the Mohammed Bin Rashid Establishment (MRHE), has most recently dealt with the challenge of creating an enabling and regulatory environment to catalyze private-sector involvement in developing affordable housing for Emiratis. In this work, we tapped three international experts – from the U.S., UK, and Ireland – to pool their insights and apply them to the particular issues in Dubai. We were pleased, if not surprised, to discover that the same principles apply, with adaptation, across many countries, and that experience in one place can inform and improve policy in another.

*MRHE housing*



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# Support to SEWA Grih Rin

**Location:** Ahmedabad, India

**Client:** SEWA Grih Rin

In May 2014, the International Finance Corporation (IFC) contracted AHI to assist in the design and launch of SEWA Grih Rin (SGR) housing finance products. AHI Senior Housing Finance Advisor, Dao Harrison, and Project Manager, Janaki Kibe, spent two weeks in India (Ahmedabad and Delhi) working closely with the SGR team as part of this project. AHI's work deals with establishing and strengthening loan origination and servicing procedures, and designing a market research toolkit to enable SGR to innovate new low-income housing finance and home improvement loan products.

*Diagram of the Supply Side Housing Value Chain*



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