COMPREHENSIVE REPORT

LAND-BASED FINANCE LEARNING SERIES

Participants, topics, themes, and way forward

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INTRODUCTION

In September of 2020, the Global Land Tool Network (GLTN) and the Land, Housing, and Shelter Section of UN-Habitat, in partnership with the Local Government Revenue Initiative (LoGRI) of the International Center for Tax and Development (ICTD), launched a Land-Based Finance Learning Series online to bring together a group of experts and practitioners to share information on topics of land-based finance. Since then, over the course of more than three years and sixteen sessions, the series has covered a range of topics including various instruments for leveraging the value of land, specific components of local revenue reform such as property registration and valuation, the intersections between land-based finance and affordable housing, governance and institutional arrangements, and a number of case studies. There have been over 350 unique participants in the series, with each session averaging 50 participants. The first set of sessions concluded after one year, but additional series followed, and as of 2024, the Land-based Finance Learning Series has entered its fourth iteration.

The present report takes stock of the achievements of the Learning Series and the community of practice composed of various participants. It examines lessons learned, remaining gaps, and opportunities for the future of the Learning Series, including ways to leverage its lessons and network of experts beyond the current format.

SERIES INITIATION AND OBJECTIVES

The series, initiated under a project titled "Land and Property Tax Revenues for Service Delivery, Reconstruction, Citizenship Building and Sustaining Peace in Fragile States" received funding from Norad, the Norwegian Agency for Development Cooperation. An in-person event scheduled for March 2020 was cancelled due to the emergence of Covid-19, and the original concept was modified to become a recurring online convening of experts and practitioners for building knowledge about land-based finance. The stated theme, purpose and learning objectives of the series are below.

Land-based Finance Learning Series Theme, Purpose and Objectives

Theme: Leveraging land for delivery of services, building the social contract and promoting peace and security.

Purpose: Bringing together partners, experts and implementers to learn about advances, good practice, innovations and challenges, and to create opportunities for collaboration.

Learning objectives: (1) Increased knowledge of available land-based finance and land value capture tools, methods and approaches; (2) Enhanced understanding of the social, economic and political challenges facing implementers (3) Case-specific information shared on ways of overcoming challenges and building good practice; (4) Proposals for priority actions for improved impact formulated; (5) Areas of potential collaboration identified

Source: Session 1.1 Report

The Land-based Finance Learning Series took place over three series during the Norad-funded project which concluded in 2023. However, the Learning Series has been continued with a fourth series starting in 2024. The intended focus of the new series is to, while retaining the emphasis on land-based finance, broaden the topic to include housing and shelter, including housing finance. In addition, the objective is to identify practical elements required for effective policy making and improve the available methodologies for implementation.[1]

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[1] According to the concept note for the fourth series

Sessions

The sessions in the Land-based Finance learning series have been structured to cover one major topic per session with one to three presentations followed by a moderated group discussion. Table 1 lists the title of each session. Session 1.1 served as an intro session, providing an overview of land-based finance tools and combining the presentation of existing land-based finance knowledge resources with a discussion of good practices and a case study. The subsequent sessions were generally structured around a specific land-based finance topic (Sessions 2.3, 2.5, 3.3 and 3.4), the links between land-based finance and housing (Sessions 1.3 and 2.1), a tool or programmatic approach (Sessions 3.1 and 3.2), or case studies (Sessions 1.2, 1.4, 2.2, 2.4, 26 and 2.7).

Table 1: List of Sessions

SESSION No.	SESSION TITLE	DATE
1.1	Leveraging land: Why, what, how?	14/09/2020
1.2	Leveraging land initiatives by GLTN partners – Purpose, methods, progress, lessons	12/10/2020
1.3	Strategies and tools for financing affordable housing and participatory slum upgrading	9/11/2020
1.4	Leveraging land for peace, security and building the social contract	8/2/2021
2.1	The role of land in achieving adequate and affordable housing	20/09/2021
2.2	The role of governance in optimizing local revenue collection for equitable delivery of services and building the social contract	14/03/2021
2.3	Points-based assessment for land and property taxation – solutions, lessons, and way forward	16/05/2021
2.4	FMDV and the PIFUD project in Uganda – Progress, challenges, and way forward	12/7/2021
2.5	Dynamics of local-central government collaboration – Examples and lessons from different countries	12/9/2022
2.6	Key issues concerning the introduction of property tax as part of the municipal response to the changing township-built form in the South African context	14/11/2022
2.7	Land-based finance in fragile states project: Lessons, opportunities, and lessons learned	5/12/2022
3.1	Rapid Own Source Analysis (ROSRA). A new tool for own-source revenue self-optimization	3/4/2023
3.2	Too much analysis too little action? The role of diagnosis in supporting local revenue reform in fragile states	19/06/2023
3.3	Links between land titling and property tax reform	11/9/2023
3.4	Linking property tax revenue with service provision	6/11/2023
4.1[2]	The land question underpinning the affordable housing crisis	11/3/2024

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[2] The analysis of this report only covers the first three series, from 2020 to 2023.

QUESTIONS TO BE ANSWERED IN THIS REPORT

In reflecting on the achievements of the Land-based Finance Learning Series and recommending a way forward, this report seeks to answer the following questions:

- *Who:* Which participants and institutions have been involved, what has been achieved in terms of establishing a community of practice, and what are the gaps?
- *What:* What main themes, topics and contexts have been covered, what lessons have been learned, and where are the remaining questions?
- *How:* How can the series continue to generate value by building on existing learnings, supporting their application, and leveraging the community of practice going forward?

The report will draw upon an analysis of participants and topics covered, lessons learned from session presentations, and the input of participants through two surveys.

COMMUNITY OF PRACTICE

PARTICIPANTS, PRESENTERS AND INSTITUTIONAL REPRESENTATION

There have been over 350 unique participants in the series, with 50 participants on average per session. Participation was highest in Series 1, reaching its high point of 78 participants in session 1.4 "Leveraging land for peace, security and building the social contract" which described the Norad-funded UN-Habitat project in Afghanistan and Somalia.[3] Participation dipped in Series 2 before leveling off and rising slightly in Series 3 (Figure 1). There were no significant differences between average participation across types of session topics, with sessions focused on case studies, more general good practices, and links to housing all having similar average participation. The pattern of participation may instead reflect the movement of work and meetings to online formats in 2020 and 2021, with online participation dipping as people became busy with the return of in-person work.

Figure 1: Number of participants per session

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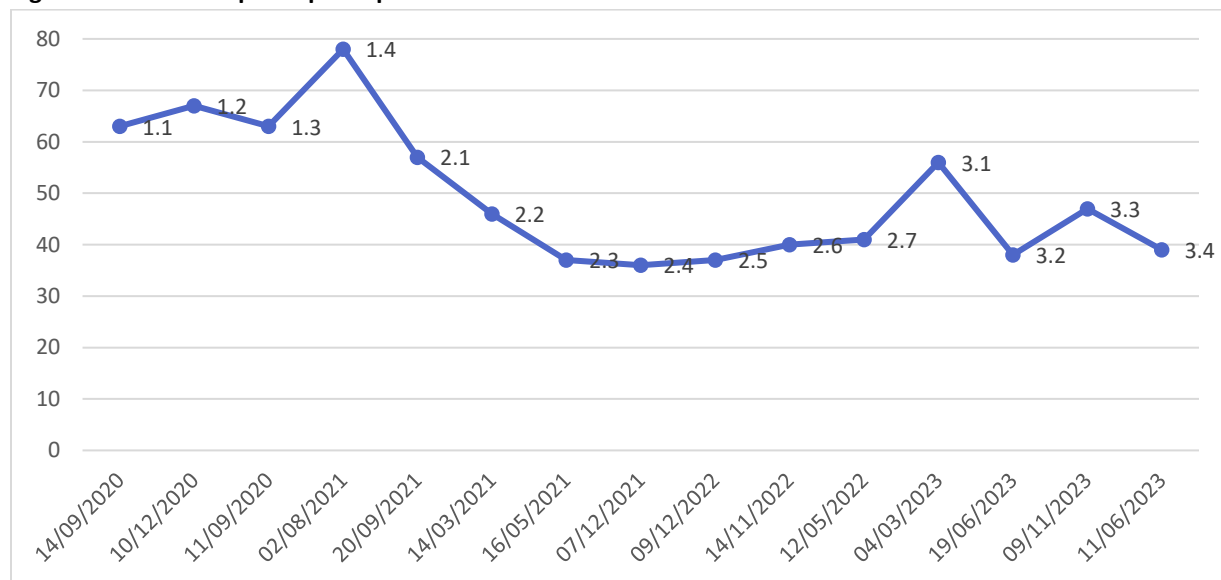
[3]Out of 78 participants in Session 1.4, 56 were from UN-Habitat.

Among series presenters, moderators and discussants, eight government agencies, six universities and 15 international organizations were represented, totaling 29 organizations. An additional 30 organizations were represented by non-presenting participants, with 59 organizations total (Figure 2, Table 2).

Figure 2: Number of organizations represented by series participants
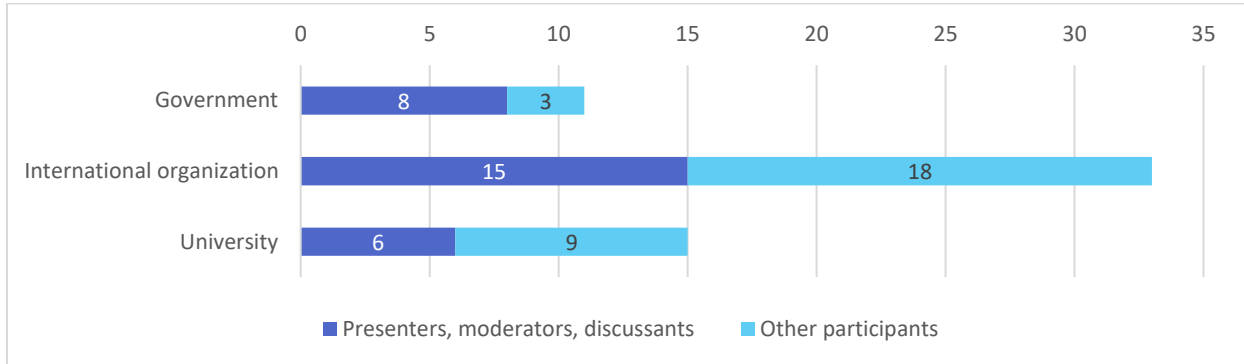
One thing that is clear is that the community of practice involved in the series is a fairly steady group of professionals and organizations. Instead of exponentially increasing in popularity or falling off due to a lack of interest, the series has generally maintained participation of a similar group of recurring participants, many of whom are top experts in the field. Forty participants have attended five or more sessions. This continued small group perhaps reflects that in spite of having broad applicability globally, land-based finance remains a niche within international dialogue. Another possible explanation is that participation has been shaped by UN-Habitat's networks rather than snowballing beyond them.

The vast majority of participants have been from UN-Habitat and other international or internationally-focused organizations. A very large, and largely untapped, group of potential participants is local government professionals and public sector leaders who are implementing land-based finance in their own cities. Considering what it would take to increase their participation and ensure the sessions are useful to them is an open question.

Of the 42 presentations given in the first three years of the learning series, the majority were from UN-Habitat (45%) or other international organizations (28%), the majority were given by men (65%) and by presenters from high income countries (63%) rather than lower income countries[4] (Figure 3) even as presentations tended to focus on contexts of fragile states and developing countries. Again, local government representation was fairly low (10% of presentations), and there are strides to be made in terms of reaching gender parity.

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[4] Throughout this report, "lower income countries" refers to countries falling outside of the designated high income country group according to the 2024 World Bank classification.

Table 2: Names and types of organizations represented by series participants

Organization type	Government	International organization, private consultancy or think tank	University
Organizations of presenters, moderators and discussants	• City of Cape Town • Kampala Capital City Authority • Lilongwe City Council • Lusaka City Council • Ministry of Local Government and Rural Development, Zambia • Nansana Municipality • Royal Institution of Chartered Surveyors (RICS) • Utah Tax Commission	• African Tax Institute • BernardFrank • Budget Partnership, Kenya • Centre for Local Governance • Development Action Group • Global Fund for Cities Development (FMDV) • GLTN • International Budget Partnership • International Centre for Tax & Development (ICTD) • International Growth Centre • Lincoln Institute of Land Policy • Local Government Revenue Initiative (LoGRI) at University of Toronto • Norad • UN-Habitat • World Bank	• NYU Wagner Graduate School of Public Service • Ulster University • University of Cambridge • University of Pretoria • University of Toronto • Utrecht University
Additional organizations of participants	• Ministry of Local Government, Palestine • National Treasury, South Africa • Ramallah Municipality	• African Development Bank • Chr. Michelsen Institute • Duke Center for International Development • GIZ • Habitat for Humanity • IFAD • I-Land • Institut Terres d'Afrique • Les Afriques dans le Monde • NELGA-West Africa • OECD • Oxfam Novib • Uganda Microcredit Foundation • UNCDF • UNDP • UN OIOS • UNRWA • VNG International	• Duke University • London School of Economics • Namibia University of Science and Technology • Sheffield University • Technical University of Munich • University of East London • University of Oxford • University of Twente • University of Westminster

Figure 3: Number of presentations by background of the presenters
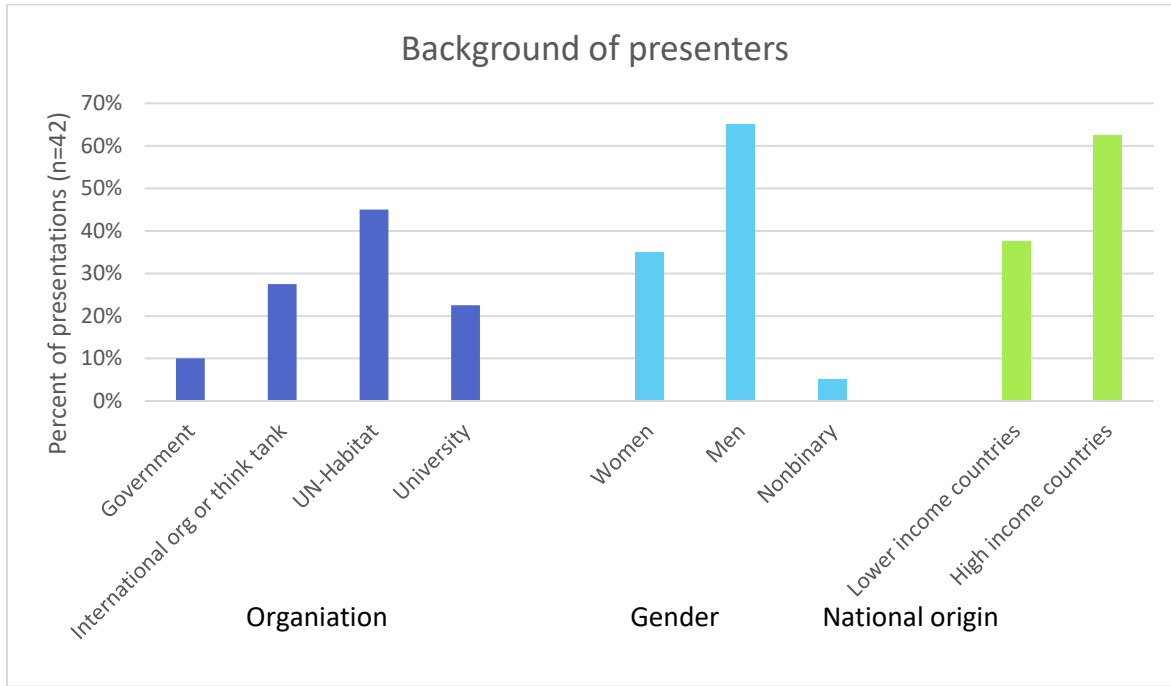
STRENGTHS AND GAPS

To summarize the above statistics, the participants in the Learning Series represent a diverse group in terms of both their personal and organizational backgrounds, with over 350 unique participants and nearly 60 organizations represented. Many participants are top experts in the field of land-based finance, and many have participated in multiple sessions, demonstrating that the community of practice is not only broad but also has deep levels of engagement. One hundred percent of respondents to the November 2022 participant survey said they wish to remain in the "pool of participants" list for the series.

An astonishing 33 international organizations were represented over the course of the series. As several presentations noted, there is a need for the international community to support the implementation of land-based finance among local governments in developing countries; the experts and institutions associated with the Land-based Finance Learning Series could be a valuable resource in this regard.

There were also some gaps in terms of the mix of participants. Gender parity (at least among presenters, moderators and discussants[5]) was not achieved, and the mix of remarks from various speakers was more heavily weighted toward those from high income countries than those from lower income countries. In addition, the mix of universities was primarily from high income countries, and the participation of local government practitioners was limited.

The initial stated objective of the Learning Series includes creating opportunities for collaboration. These opportunities have not yet been identified. Whether networking among participants is being done outside the sessions is not readily apparent and may be happening; however, opportunities for collaboration within the structure

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[5] Gender and national background of participants outside of those serving in an official role (presenter, moderator, discussant) was not assessed.
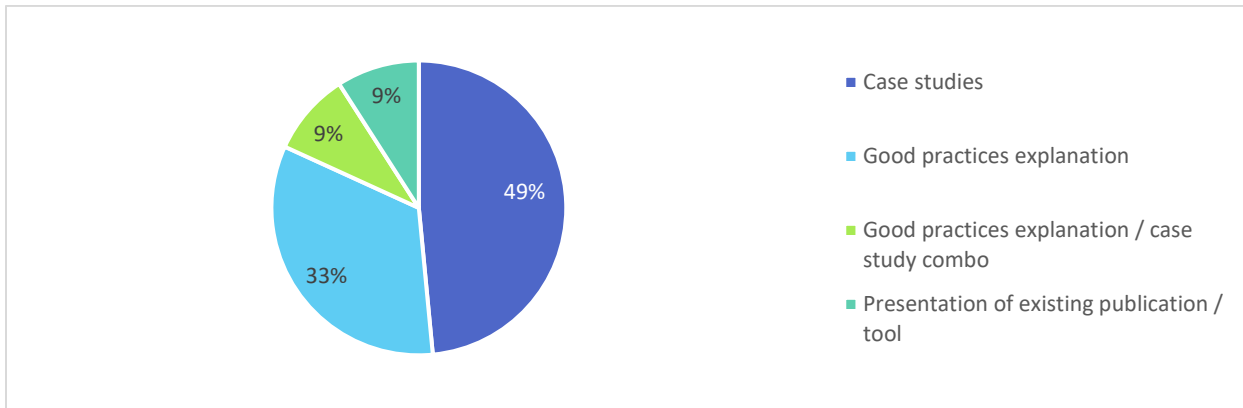
of the series have not yet been created beyond a few shared presentations. Cross-agency collaboration between experts and practitioners in the participants pool is a major untapped opportunity to consider going forward.

## CASES, TOPICS, LESSONS AND THEMES

TOPICS AND CASES

Of 40 unique presentations across 15 sessions, nearly half were presentations of case studies, and another 9% were presentations on good practices complemented with case studies. Another third were on good practices, but more explanatory than illustrative, and the remaining 9% were presentations of existing publications or tools (Figure 4).

Figure 4: Presentations categorized by type

- Case studies
- Good practices explanation
- Good practices explanation / case study combo
- Presentation of existing publication / tool

9%
9%
49%
33%

Figure 5: Case study locations and number

- Afghanistan (4)
- Cape Town, South Africa (2)
- European cities
- Freetown, Sierra Leone (5)
- Kampala, Uganda
- Malawi (2)
- Nansana, Uganda
- Senegal (2)
- Somalia (3)
- South Africa
- Togo
- Toronto, Canada
- Zambia

Case studies count

1
2
3
4
5
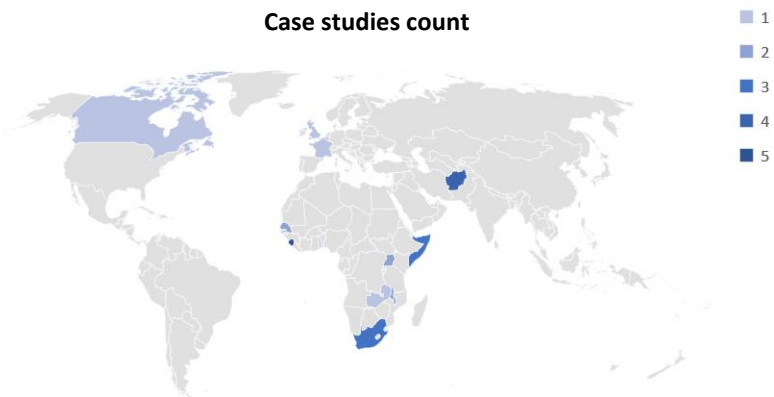
The case studies presented were mostly in Africa (19 of 25), with the remainder in Afghanistan (four), European cities, and Canada (Figure 5). In a survey of 39 Learning Series participants conducted in November of 2022, there were two comments suggesting a broader range of case studies, specifically in Asia and Latin America. Another comment suggested a stronger balance between East and West Africa, and between anglophone and francophone Africa. While there were several cases presented from West Africa, of 19 African case studies, only three (two from

Senegal and one from Togo) were from Francophone Africa, three were from Somalia, and the remaining 13 were from Anglophone Africa. This matters, not only due to the language differences, but because of differences in the way the legal systems in these groups of countries treat land and mechanisms for implementing land value capture.

In the first three years of the series, by far the most frequently discussed land-based finance tool was the property tax, but other land-based tools such as community land trusts and developer exactions were also discussed. In addition, a quarter of presentations and comments mentioned or discussed public finance and revenue tools not specific to land.

The topical coverage of the series has been broad. An analysis quantifying which topics were addressed within each presentation and comment (including those of discussants and moderators), revealed that the most frequently discussed category of topics was related to the nuts and bolts of property tax administration. Local government administrative capacity and effectiveness were mentioned or discussed in 27% of presentations and comments. Various steps in property tax administration such as valuation, registration, data sharing, and enforcement were also common topics. Factors related to governance were also common, particularly political will and political power, which were mentioned or discussed in 37% of presentations and comments. Another category of commonly referenced topics relates to the benefits of taxation to the impacted communities and their voice in that process. Within that category, the topic of public spending, infrastructure and service provision was mentioned or discussed by 42% of comments and presentations. Housing-related topics, contextual factors, and issues related to programmatic approaches were other categories of commonly discussed topics (Figure 6).

Figure 6: Quantification of presentations and comments referencing specific topics
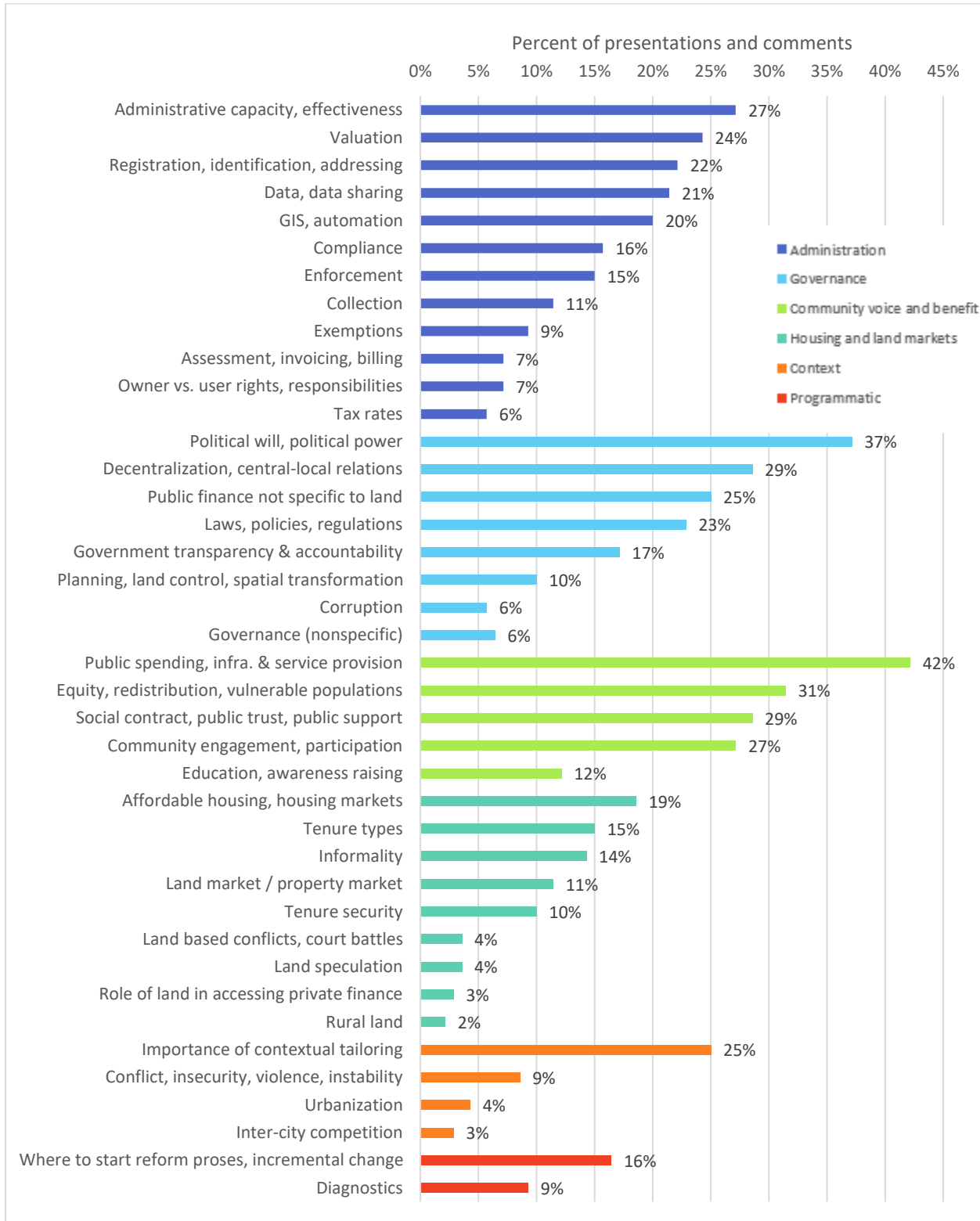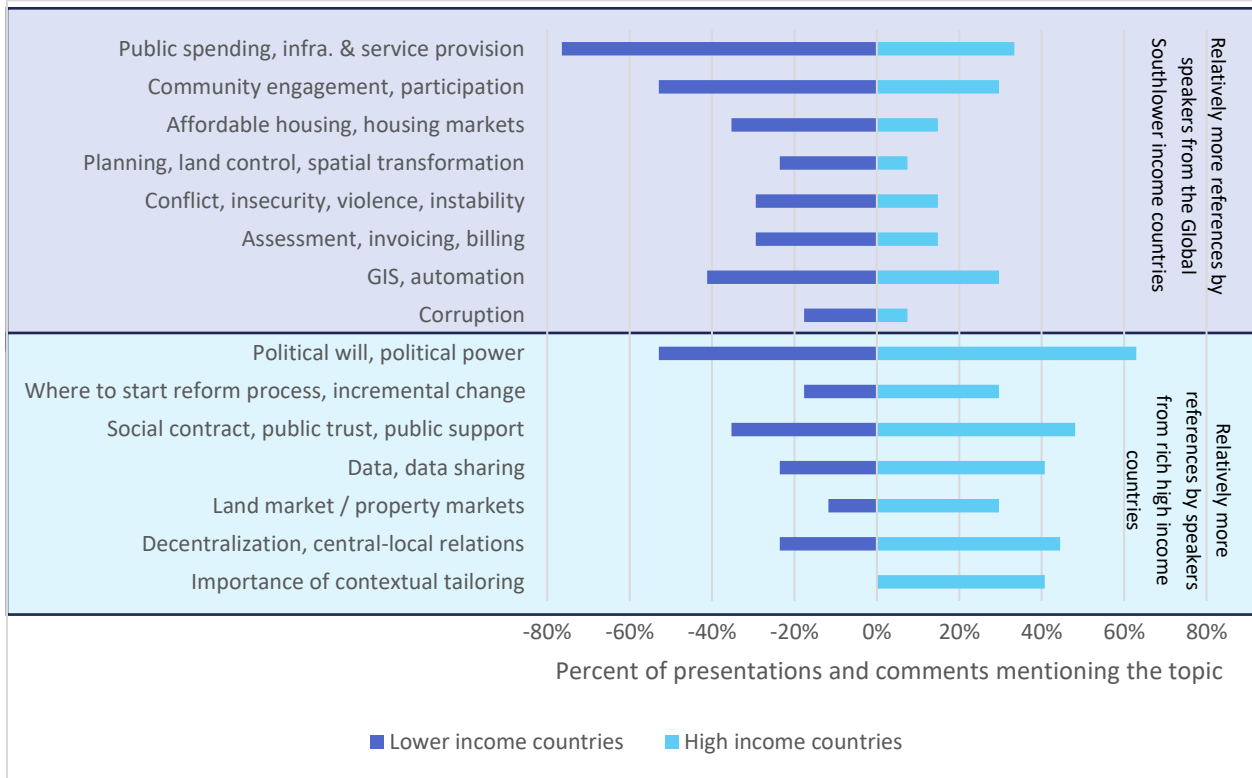
Some topics were discussed more frequently by speakers who were from high income countries than lower income countries and vice versa. Speakers from lower income countries referenced public spending and service provision in a higher percentage of their comments and presentations, as well as community engagement and participation, affordable housing, spatial planning, among others (Figure 7). Speakers from high income countries were more likely to reference the importance of contextual tailoring, decentralization, land markets, and data sharing, among others (Figure 7).

There were also differences in the frequency of references to various topics depending on the gender of the speaker. While men were more likely to mention the importance of contextual tailoring, equity and vulnerable populations, and GIS technology, women and nonbinary speakers were more likely to reference public finance not specific to land, public spending and service provision, and education or awareness raising, among other topics (Figure 8).

Because experts who are women and those from lower income countries have a vital viewpoint on the topics at hand but were underrepresented among those leading and presenting in the sessions, it is worth noting not just their differences with other groups, but their top most referenced topics. For both groups (and for participants overall), public spending, infrastructure and service provision was in the highest percentage of remarks of all topics. Political will and political power was also in the top five for both groups, as was the topic of laws, policies and regulations (Table 3). The main takeaway from this analysis is that the topics mentioned here, which were of importance to underrepresented groups, merit increased attention as the series goes forward.

Another participant group of interest is who were neither presenters nor serving in another official role (i.e. discussant, moderator). If the topics referenced in their comments diverge significantly from those referenced by presenters, discussants and moderators, this could point to subjects that were given less focus than was warranted based on the interest of non-presenting participants. However, analysis reveals that for the most part, the topics raised in non-presenting participant comments match those referenced by presenters, moderators and discussants. The topic of community engagement and participation was the only one referenced by commentors both frequently and at a significantly higher rate than official speakers. This topic was tied with equity, redistribution and vulnerable populations as the top topic among participant comments (Table 3).

Figure 7: Topics with different prevalence by speaker background

Relatively more references by speakers from the Global South/lower income countries

Relatively more references by speakers from rich high income countries

Topic
Public spending, infra. & service provision
Community engagement, participation
Affordable housing, housing markets
Planning, land control, spatial transformation
Conflict, insecurity, violence, instability
Assessment, invoicing, billing
GIS, automation
Corruption
Political will, political power
Where to start reform process, incremental change
Social contract, public trust, public support
Data, data sharing
Land market / property markets
Decentralization, central-local relations
Importance of contextual tailoring

Percent of presentations and comments mentioning the topic

■ Lower income countries   ■ High income countries

Only topics with notable differences between groups shown here. Only remarks from presenters, moderators and discussants included.

Figure 8: Topics with different prevalence by speaker gender

Relatively more references by women & nonbinary speakers

Relatively more references by men

Topic
Public finance not specific to land
Public spending, infra. & service provision
Education, awareness raising
Data, data sharing
Laws, policies, regulations
Planning, land control, spatial transformation
Assessment, invoicing, billing
Exemptions
Owner vs. user rights, responsibilities
GIS, automation
Equity, redistribution, vulnerable populations
Importance of contextual tailoring

Percent of remarks referencing the topic

■ Men   ■ Women & nonbinary

Only topics with notable differences between groups shown here. Only remarks from presenters, moderators and discussants included.

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Table 3: Top five topics with the most participant references by participant category

All participants, including those making comments	Experts from lower income countries	Experts who are women or nonbinary	Comments only (not presenters, discussants or moderators)
• Public spending, infra. & service provision (39%) • Political will, political power (27%, tied) • Equity, redistribution, vulnerable populations (27%, tied) • Decentralization, central-local relations (27%, tied) • Importance of contextual tailoring (26%)	• Public spending, infra. & service provision (76%) • Political will, political power (53%, tied) • Community engagement, participation (53%, tied) • Administrative capacity, effectiveness (53%, tied) • Laws, policies, regulations (47%)	• Public spending, infra. & service provision (59%) • Public finance not specific to land (44%) • Political will, political power (41%) • Laws, policies, regulations (38%, tied) • Administrative capacity, effectiveness (38%, tied)	• Equity, redistribution, vulnerable populations (30%, tied) • Community engagement, participation (30%, tied) • Valuation (26%, tied) • Political will, political power (26%, tied) • Decentralization, central-local relations (26%, tied) • Public spending, infra. & service provision (26%, tied)

LESSONS LEARNED

The presentations given over the fifteen sessions in the first three years of the Learning Series covered a wide variety of topics, and major lessons learned were therefore also diverse. Major takeaways from series presentations spanned all the way from a broad concepts of land-based finance to highly specific topics such as points-based valuation, community land trusts or slum upgrading. Both broad and specific lessons were relevant for practitioners in different ways, and according to the survey of participants in November of 2022, the vast majority of participants saw the sessions as highly relevant to their line of work (46% rated relevance as "good," and 49% rated relevance as "excellent").

The lessons coming from various presentations can be organized into the following broad topics:

- Scoping, pairing and timing effective interventions
- Contextualization of interventions
- Institutions and governance
- Revenue administration and the role of technology
- Linking land-based finance and housing
- Linking revenue enhancement to service delivery
- The importance of incentives and political will

More specifically, presentation takeaways can be summarized as follows.[6]

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[6]Major lessons from each presentation are summarized here with the presentations referenced in text. Every lesson briefly stated here can be expanded with much more detail and nuance. All presentations and the detailed explanation of these lessons are

Scoping, pairing and timing effective interventions

When considering a land-based finance intervention, there are four major challenges that need to be considered and addressed: ignorance, ideology, interests and inertia (Silva, Session 1.2). Challenges are often interconnected. For example, the affordable housing crisis, the municipal finance crisis and shortcomings in property tax administration are all linked to each other (Muller, Session 2.6).

Due to the interconnected nature of governance systems, a holistic approach is useful. Reform frameworks should address or at least consider both legal and revenue administrative systems. Even at the level of revenue administration, taking a multi-faceted approach can be valuable. Effective approaches may combine the integration of technology, standardized practices, conflict resolution through tribunals, digitalized records (Awasthi, Session 1.1; Mohamoud, Session 1.4; Audrain, Session 2.4). Considering power dynamics is also important for scoping interventions that benefit communities. Revenue bargaining is contingent on a balance of power between government and citizens. Donors should therefore take care to balance a focus on revenue administration and community participation, as well as targeting both revenues and expenditures (Gauntner, Session 2.7). However, different contexts require different areas of focus, and the best approach depends on context-specific binding constraints.

It is not always possible to solve all challenges simultaneously, and timing is critical for making visible progress and building incentives for ongoing reform. Solving administrative challenges to improve own-source revenues can be a useful first step in revenue reform that can help tackle multiple challenges: administrative, national political will, regulatory, and building public trust (Fleck, Session 1.3). Within the reform of land and property tax administration, it is often more practical to take an approach that starts with tax records and tax collection, before a focus on property registration and formal titling. This can also build better incentives for later formal land registration efforts (Prichard, Session 3.3). Where the binding constraints lie and where to start in the specific context can be informed by strategic diagnostics (Gauntner, Session 3.2)

Contextualization of interventions

Considering unique contextual features is critical for shaping effective interventions (Hitzeroth, Session 2.6), and diagnostics can aid in tailoring interventions to the context. For example, a legal review can assess whether good practices like points-based valuation are feasible, and enable adaptation of interventions to the context (Nyirakamana, Session 2.3). However, even the right type of diagnostics depend on the context, and they should also be tailored according to the goals of the intervention (Gauntner, Session 3.2).

Institutions and governance

Central-local collaboration is critical to effective property taxation, although the right institutional arrangements depend on contextual factors (Prichard, Session 2.5). Therefore, local revenue enhancement interventions should pair local capacity building with national stakeholder engagement (Nyirakamana, Session 3.4). Developing countries have limited capacity to set up complex institutional frameworks, and external agencies such as the UN have an important role to play in supporting institutional reform (Munoz Levy, Session 2.1).

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elaborated in the session reports found here: https://gltn.net/2021/03/23/learning-series-leveraging-land-for-delivery-of-services-building-the-social-contract-and-promoting-peace-and-security/

Revenue administration and the role of technology

Local governments also need external support to assess and enhance own-source revenues (Fleck, Session 3.1). Property tax is an important tool for local own-source revenues and technology, including GIS (geographic information systems) can help improve administration, particularly property registration (Omar Sheik, Session 1.4; Yar, Session 1.4). GIS solutions can also aid in property valuation, which tends to be a major challenge, especially in informal contexts and where land markets are immature (Kavanagh, Session 1.2; McCluskey, Session 1.4). In addition, points-based valuation methods can help to manage the tradeoff between simplicity and accuracy, and are more objective than relying on the perceptions of valuators (Prichard, Session 2.3).

Beyond the annual property tax, developer charges can also be an effective revenue tool, but there can be added challenges when developers are small scale or individual households. There may need to be supports put in place to improve the ability of smaller developers to pay, such as payments plans for those who cannot pay upfront. In addition, developing a culture of payment is important (Matiashe, Session 2.6).

More broadly, the public needs to be sensitized when revenue administration is improved (Bakitte Nakkazzi Musoke, Session 2.4). However, engaging the public in revenue reform is not simple. For instance, the link between opportunities for taxpayers to voice opinions and voluntary tax compliance is not automatic (Bakarr Kamara, Session 3.4). And, even when elected community bodies are involved in revenue reform, outcomes are not always inclusive (Lamba, Session 2.2).

Linking land-based finance and housing

The role of land-based finance is not limited to raising revenue. It can also be used to support the creation of affordable housing and drive spatial transformation that benefits housing markets (Rourke, Session 1.2; Haas, Session 4.1). There are a multitude of land-based finance instruments with varying impacts on housing affordability. Major instruments include the property tax, developer obligations, the vacant land tax, density bonuses and tax increment financing, but these vary in appropriateness depending on administrative capacity and political will (Haas, Session 4.1). Another tool of note is community land trusts, which hold promise for maintaining affordable housing in big urban markets and could potentially be extended to contexts outside the US and Europe where they are currently used in a number of cities (Habeau, Session 1.2). In addition, citywide slum upgrading approaches can be complemented by thoughtfully tailored financing mechanisms (Maviti & Engindeniz, Session 1.3). However, a persistent challenge for pairing affordable housing approaches and land-based finance is that those in power have an interest in the status quo; therefore, advocates, including those in the international community, are needed to support pro-poor interventions (Payne, Sessions 1.3 and 2.1).

Linking revenue enhancement to service delivery

Administrative reforms can be highly successful in raising revenue, but they do not necessarily translate into improved service delivery or improve outcomes. Revenue reforms can set the stage for improved service delivery by raising both the expectations of taxpayers and by raising the revenues to make good on those expectations including through improved creditworthiness. However, the link between revenues and expenditures is not automatic (Lamba, Session 2.2; Yar, Session 1.4; Fleck, Session 1.4; Fleck, Session 3.1). Earmarks are one option that can link revenues to expenditures and there are a variety of mechanisms to mandate a community voice and establish service delivery priorities through earmarking. Such mechanisms require contextualization, and require both citizen and central oversight (Nyirakamana, Session 3.4). Programmatic approaches to support governments in linking revenues to service delivery are an area of needed research (Gauntner, Session 2.7).

The importance of incentives and political will

In spite of the fact that there are already numerous documented good practices around land-based finance, reform must start with political will (Walters, Session 1.1). Political will is important at multiple levels of governance and among the public. For example, for a valuation reform to be successful, central government acceptance, supportive local government staff and public support are all critical factors (Wilson, Session 2.3). Even with interventions that have been proven effective and have high level support, some government staff may be resistant to change and stall the reform process (Yar, Session 1.4; Bakitte Nakkazzi Musoke, Session 2.4). In general, for local governments implementing land-based finance, accountability to both the national government and to taxpayers is a critical incentive. Taxpayer support can be improved by building trust via service delivery and participation (Smoke, Session 2.2).

OVERARCHING THEMES

There were several overarching and repeated themes that came out during the Land-based Finance Learning Series (Figure 9). These painted a nuanced picture of the realities of land-based finance application in real world contexts, including the challenges involved.

Figure 9: Top overarching themes

- Social equity and impacts on vulnerable populations
- The role of political power and associated challenges
- Complex interconnections between land based finance and other issues, including housing
- The importance of contextualization
- Property tax administration – effective interventions and recurring challenges
- Links between land-based revenue tools and affordable housing
- Links between land-based revenue tools and service delivery
- Governance and the social contract

Note: Top themes are related to the most referenced topics (Figure 6) but broader and discussed in the most depth over the entire Learning Series.

There was widespread recognition of the merits of land value capture and the potential of land-based finance and to foster inclusive economic development. However, there was also widespread recognition of the significant challenges inherent in implementing reforms related to land-based local revenues. Social equity remains a persistent issue, complicated by the self-interest of wealthy landholders and the political elite.

The complexity and multifaceted nature of land and public finance systems present a challenge in determining where to begin. Simultaneous action on multiple fronts and at various levels of government is often necessary. While certain topics such as valuation, GIS technology, and political will merit significant attention, addressing any of them alone is insufficient to achieve desired outcomes, and addressing all issues simultaneously is impractical. Thus, a common topic of discussion was where to start the reform process. Additional intricacies lie in context-specific details, and context is of overriding importance in legal, administrative, and political interventions and their timing.[7]

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[7] Cases from Afghanistan and Somalia illustrated that legal reform is challenging for short-term interventions. Some presentations suggested revenue administration is the best entry point, while others made the case for pairing revenue-side interventions with expenditure-side reform and community participation interventions. Even within revenue administration, timing is critical. For example, it may make sense to implement a fiscal cadastre and collect taxes before doing time-intensive and deeply political formal land titling.

Property tax (along with its variations, such as commercial property taxes in Uganda and the safayi[8] in Afghanistan) was by far the most commonly discussed land-based finance tool. The theoretical advantages of property taxes lie in their potential to capture land value. However, in practice, linking the property tax to the value of land proves challenging, leading to a tendency to tax buildings rather than land. Valuation itself poses a persistent challenge, and this is particularly true when it comes to land, as illustrated in many of the cases discussed during the Learning Series. This is because buildings have more easily observable characteristics that can be linked to their value (ex: number of rooms and building material), and it is easier to trace buildings to their owners since they are either occupants or receiving rents from occupants. Conversely, the value of land depends on its location with respect to observable and non-observable factors (ex: neighborhood safety, or the vibrancy of the local commercial district), and the owner of vacant land may be challenging to identify. Taxing the value of land therefore presents greater difficulty compared to taxing the value of buildings or charging for public services rendered.

Major development outcomes, specifically related to affordable housing and public service delivery, can be closely linked to the use of land-based revenue tools; however, pinpointing and influencing these linkages is often illusive for those designing external interventions. It is clear that more work is needed to ensure that land-based finance interventions achieve their development potential and make good on their theoretical benefits.

In spite of the challenges, there have been successes in land-based finance, even in low income and fragile contexts. These have been aided by technology and support from the international community. While many of these successes are small in scale, they take meaningful strides toward local own-source revenue enhancement and strengthening local governance, issues that are absolutely critical to achieving development aspirations.

REMAINING QUESTIONS AND AREAS FOR FUTURE STUDY

While the first three years of the Land-based Finance Learning Series tackled a wide array of topics and cases, it would be impossible to comprehensively cover the theme of "Leveraging land for delivery of services, building the social contract and promoting peace and security," especially given the diverse contexts where land-based instruments can be applied.

In terms of case coverage, keeping developing countries as the focal point makes sense as the need is greater, the challenges are more nuanced, and the focus aligns with the organizational mandates of UN-Habitat and other participating institutions, and according to the concept note for the fourth series, this will be the case in 2024. Expanding the cases to more of Francophone and North Africa, Asia and Latin America would provide a valuable extension of learnings. In addition, deepening the discussion of land-based instruments is needed to more fully address the topic of land-based finance, ensuring clear thematic coherence that is linked to the demand from the group. This approach should focus not only on the topic to be explored but also be purposeful about each session highlighting key ideas, exploring why those ideas are important, and how they advance our understanding and practice. Proactive work with presenters is also essential to ensure a clear central focus that stimulates rich discussion.

As for the mix of presentations and the lessons learned, a wide range of topics and issues have been addressed. Table 4 lists areas of focus of the presentations over 15 sessions and the remaining gaps and questions. Many of the remaining questions arise from the fact that applying land-based finance is complex and requires tackling a multitude of issues, and that the best approach is highly context-specific. Therefore, the broadening of approaches and contexts presents opportunities for future topics.

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[8]The safayi fee in Afghanistan is technically a fee for street cleaning services but in reality functions as a property tax.

Table 4: Comparing lessons learned to remaining gaps and questions

Category of topics	Topics of lessons learned	Remaining gaps and questions
Scoping, pairing and timing effective interventions	• Programmatic composition and timing of revenue interventions	• How to manage the complexity of political incentives and interconnected challenges in short-term externally funded projects • More examples and good practices on ways ow external partners can support local governments to sustainably give communities a voice in revenue administration and expenditures • Land-based finance interventions that address more instruments beyond the property tax
Contextualization of interventions	• Role of legal review • Various styles of diagnostics and tailoring them to the context	• More detail related to entry points and approaches differentiated by context (ex: fragile states; low capacity but stable governments; middle and high income democracies, etc.)
Institutions and governance	• Central-local dynamics • External support for institutional reform	• Cases of successful legal reform and/or ways to implement institutional change without legal reform • Governance interventions that support or pair well with revenue reform
Revenue administration and the role of technology	• GIS, technology, automation • Valuation challenges and approaches • Developer contributions among small-scale developers • Challenges of community participation in revenue reforms	• How to register and valuate vacant land in low capacity settings • Practical approaches to property tax valuation that is based on land characteristics rather than building characteristics • A broader range of land-based finance tools (beyond the property tax) for practical application in developing countries • How to establish community engagement mechanisms that can effectively and sustainably contribute to inclusive local public finance outcomes
Linking land-based finance and housing	• Land-based finance and housing market impacts • Citywide slum upgrading • Community land trusts • Political power and related barriers to inclusive revenue and housing policies	• Successful cases pairing land-based financing to widespread affordable housing provision in developing countries • Deeper dive into specific approaches for using land-based financing to expand affordable housing
Linking revenue enhancement to service delivery	• The challenges of linking local revenues to service delivery • Various mechanisms to implement local budgetary earmarks • Successes and challenges of digital townhalls	• Additional examples of effective mechanisms to link local revenue enhancement to service delivery • More information on participatory budgeting and similar instruments for increasing community input in expenditures in various governance contexts
The importance of incentives and political will	• Central government buy in • Local government staff buy in • Sensitization of stakeholders to revenue reforms	• How to overcome or avert opposition of land-rich political elites • Cases on building community support for land-based finance reforms

Beyond contextualization of existing good practices, a few challenges seem to resurface persistently and could benefit from more study and discussion. One common challenge is how to incorporate vacant land in the fiscal cadastre, valuation systems and billing. Revenue administration, while the most frequent topic of discussion within the series, often pertained to property taxes applied to buildings rather than land, and vacant land was often left out of cadastres completely. Another common challenge was approaches for incorporating meaningful and sustained community participation in revenue administration and budgeting. Cases highlighted the challenges of community participation more than solutions, and this is an area of needed study. In addition, there was much interest and discussion across the series about leveraging land-based finance for better outcomes related specifically to affordable housing, service delivery, and inclusive development in general. While solutions and approaches were discussed in these areas, there is much more to delve into.

The concept note for the fourth series of sessions places emphasis on practical solutions that can inform policy reform, in addition to broadening the focus to include housing and shelter, as well as housing finance. There is clearly an interest in topics of policy reform and housing, as evidenced by the frequency that these topics were discussed during the first three series. The fourth series concept note also acknowledges that specific session topics will be determined on an "on-demand basis," meaning that partners can suggest topics, share lessons or solicit input on real-world challenges they are facing.

RECOMMENDATIONS AND CONCLUSION

THE FUTURE OF THE LEARNING SERIES

Based on the sustained participation of experts in the Land-based Finance Learning Series and high ratings of satisfaction from participants,[9] the learning series should continue. The series in its current form is seen by participating experts as useful,[10] and there are many topics yet to be discussed or discussed in more depth.

Some ways to improve the series in its current format are as follows:

(1) **Broaden the pool of participants**. There should be efforts to promote the series among women and bring more women in as presenters, as only 35% of presentations and were given by women in the first three years of the series. There should also be efforts to promote the series among professionals from lower income countries, (including universities outside high income countries). Only 38% of presentations were given by speakers from lower income countries, and of the 15 universities represented by participants, 13 are based in high income countries. The participation of local government officials and staff could also be expanded as they are typically the ones implementing land-based finance. Only 10% of presentations were given by practitioners in the public sector, and government comprised only 19% of organizational representation across all participants.

(2) **Expand the geographic coverage of the case studies**. Case studies were a prominent and valuable segment of presentations, representing 49% of presentations, with another 9% combining a topic explanation with case examples. Cases studies are a useful component of the learning series as many of the challenges of land-based finance arise in their real world application. However, more than half of cases came from Anglophone Africa, and there is interest in seeing a wider array of cases in terms of language, region and legal systems if these can be found .

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[9] In the November 2022 survey of participants, 60% rated the overall quality of the Learning Series as "excellent" and 38% rated it "good."

[10] In a recent small survey of experts who participated in five or more sessions, all seven respondents said continuing the series in its current form would be very useful (4) or extremely useful (3).

(3) **Address additional land-based finance instruments.** The vast majority of presentations and case studies focused on the property tax or a closely related variant. A few presentations also addressed community land trusts, inclusionary housing, developer charges and land banking, and some presentations provided an overview of various land-based tools without focusing on a particular one. However, nearly all of the presentations exploring methods of revenue administration were about the property tax. Other revenue tools that leverage land could be explored in more depth in future sessions, particularly those directly related to housing as a key topic for the fourth series.

(4) **Delve deeper into the topics with the biggest remaining questions and gaps.** While some of the specific session topics for the ongoing series will arise based on the impetus of partners, it would also be worthwhile for UN-Habitat to actively seek experts and cases that can address major areas of ongoing interest. After examining the gaps and unanswered questions (Table 4), as well as major recurring themes (Figure 9) and comparing them to those topics that were most frequently referenced by underrepresented groups (Figures 7, Figure 8 and Table 3), five topics rise to the top and merit significant focus:

- Additional examples and good practices for linking local revenue enhancement to public service delivery.
- How to manage political incentives and overcome or avert the opposition of land-rich political elites to land value capture.
- How to sustainably give communities a voice in revenue administration and expenditures
- Methods to leverage land-based financing for affordable housing provision.
- How to manage laws, policies and regulations during the land and revenue reform process.

These five issues also rank among the top challenges for implementing land-based finance, and questions on housing and policy making already align with the intended focus of the fourth series.

Additionally, during the Land-Based Finance Learning Session 2, Series 4, in which this report was presented participants expressed interest in the following topics:

- Success stories of land value capture in developing countries.
- Different options of land-based financing.
- Cases where land-based financing was used to fund infrastructure.
- Effects of disasters, climate change, and pandemics on land-based financing.
- Strategies for reform of property tax.
- Cases of valuation approaches of unregulated development.
- Cases on any of the above topics in regions not presented yet (Asia and Latin America).

LEVERAGING THE COMMUNITY OF PRACTICE TO TAKE WORK FORWARD BEYOND THE LEARNING SERIES

One of the most significant accomplishments of the Land-based Finance Learning Series was the gathering of a community of practice comprised of international agency staff, academia and government officials from around the world. This community incudes top experts in the field and a wide array of professionals with a deep interest in land-based finance. The community of practice provides a major opportunity to move the work of land-based finance forward, but it has been underutilized so far. The following are some possibilities for leveraging the expertise and commitment of this community.[11]

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[11] The four possibilities listed here were vetted with a small group of learning series participants. All four were rated as useful, but numbers 1 and 3 were rated more highly than the other two.

(1) **Hold or participate in an in-person event.** The Learning Series has been fully online for the past three years. This has benefits in terms of accessibility and cost but limits networking possibilities. Hosting a session or event in person could provide for deeper connections among participants. This could occur as a stand-alone event or as a side event at an existing conference.

(2) **Improve opportunities for online networking.** A virtual platform such as Slack or Microsoft Teams where participants can post ideas and questions, meet each other and chat could enable networking without the expense of travel. Soliciting input on real projects and peer-to-peer exchanges between governments would be best case outcomes for such networking mechanisms. There could also be ways to improve virtual networking during the sessions as they are currently structured. This could be done by having participants introduce themselves in the chat, sending out the list of participant contacts immediately after the session and letting participants know they can contact each other with questions or ideas after the session.

(3) **Organize opportunities to workshop real cases.** Governments or agencies could bring in real projects or cases to solicit the input of the group. This could be done in a single live session if well moderated. Alternatively, vetted experts from the community of practice could provide more substantial advising on cases brought by interested local governments. However, a more involved technical advising platform would likely require additional funding and capacity to manage organizational agreements.

(4) **Make land-based finance learnings available through an online repository or publication.** The Learning Series Concept Note posted on the GLTN website [12] already includes an annex with a list of published resources; however, this list is neither advertised nor easy to find, nor is it being updated. This list could be linked to a higher traffic webpage such as the GLTN homepage, an easily searchable UN-Habitat page, or the Urban Agenda Platform,[13] and updated regularly. Alternatively, lessons from the Learning Series could be documented in a publication with contributions from the various experts involved. Already the fourth series concept note states the intention of building a "shared virtual library of resources," and making this library more widely available and more frequently updated would be an asset to the community of practice.

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[12] https://gltn.net/wp-content/uploads/2021/03/LBF-Learning-Series-3-Conceptnote_Programme-Sep2023.pdf
[13] https://www.urbanagendaplatform.org/