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Policy paper 10: Housing policies*

Note by the secretariat

The secretariat of the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) hereby transmits a policy paper entitled “Housing policies”, prepared by the members of Policy Unit 10.

Habitat III policy units are co-led by two international organizations and composed of a maximum of 20 experts each, bringing together individual experts from a variety of fields, including academia, government, civil society and other regional and international bodies.

The composition of Policy Unit 10 and its policy paper framework can be consulted at www.habitat3.org.

* The present document is being issued without formal editing.



Policy paper 10: Housing policies

Executive summary

Housing stands at the centre of the New Urban Agenda. Expansion of housing opportunities will support the achievement of the Sustainable Development Goals, especially Sustainable Development Goal housing target 11.1, but larger Goals of poverty alleviation, health, economic development, social cohesion, gender equality and environmental sustainability. This Policy Unit urges all United Nations Member States to prioritize housing as one of the highest priorities in their government agenda, and to strengthen the institutional capacity of their housing departments to achieve ambitious goals, in collaboration with civil society, donor, and private sector partners.

At least 2 billion more people will require housing in urban and rural areas in 2030

The expected global population increase of 1.18 billion by 2030 combined with the existing housing deficit (currently 880 million people live in inadequate housing in cities), implies that approximately 2 billion people will require housing in 2030. This creates an unprecedented housing challenge. Although progress has been achieved in several key areas since Habitat II, the scale has not been commensurate to the size of the global housing deficit. Today, 130 million more people reside in urban slums than in 1995, a year before Habitat II. As the globe continues to urbanize, every country will need more options for affordable, adequate, and safe housing.

Only a renewed commitment — both programmatically and financially — will reduce the global housing deficit

Given these challenges, this policy paper calls for a renewed commitment and a different approach. Given the estimated \$929 billion needed to improve the housing of those currently living in inadequate housing in cities, currently available global resources are woefully insufficient to realize the Sustainable Development Goal housing target. Combining multiple solutions — land, finance, and construction — with multiple partnerships — governments, private sector, civil society and donors — will close the affordable housing gap. Beyond increasing financing, this policy paper invites the global community to pursue a new strategic approach that includes reforms in five areas:

- (a) Create an integrated housing framework: embed housing strategies into urban plans and sector policies at both the national and municipal levels (e.g. in services, land use, transportation) to better integrate housing programmes into decision-making;
- (b) Adopt an inclusive approach: support participatory processes and fair housing policies, and address housing for vulnerable and special needs groups;
- (c) Expand affordable housing: improve affordability of home ownership; subsidize low-income households to rent or own adequate housing; expand and improve the affordable housing stock;
- (d) Improve housing conditions: improve habitability (protection from natural elements, hazards and diseases) in urban and rural locations, access to basic services (water, sanitation, lighting, electricity, and garbage disposal), legal right to secure tenure (including compliance with a continuum of land rights, promotion of

gender-equal land rights, and prohibition of housing discrimination and forced eviction);

(e) Upgrade informal settlements: support neighbourhood-upgrading programmes and incremental housing in informal settlements.

Foster collaboration between local communities, governments, civil society, private sector and donors to implement a Habitat III housing action plan

The success of the New Urban Agenda will depend on the collaboration in its design and implementation by all stakeholders. All levels of government will have a role in creating enabling environments for housing policies and legislation, and in ensuring the right to adequate housing for all. Civil society organizations will be critical in creating access to adequate housing and infrastructure by building partnerships with residents. The private sector will be essential in mobilizing resources to supply a menu of housing options including rentals, housing preservation, and rehabilitation, as well as in expanding the affordable housing stock. The donor community will play a key role in elevating visibility and in mobilizing support for housing in the international development agenda.

Monitor progress towards achieving the global housing agenda

Embedding housing-related Sustainable Development Goals into strategic national goals, enforced by monitoring and evaluation systems (at the national and local levels), will be critical for successful implementation. Participatory systems that engage the community to crowd source information and aligning Goals to local government priorities will be equally important. Furthermore, as Governments incorporate international instruments, such as those recognizing the right to adequate housing, into domestic legislation, new indicators will need to be added to ensure non-discriminatory, fair housing compliance.

I. Vision and framework of the policy paper's contribution to the New Urban Agenda

1. Housing is at the heart of achieving the New Urban Agenda under Habitat III. The Sustainable Development Goals call upon member countries to “ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums [by 2030]”.¹ For both developing and developed countries, upgrading of existing housing and expansion of housing stock to accommodate future population growth constitutes key goals of the New Urban Agenda. A serious commitment — both programmatically and financially — is required to reduce qualitative and quantitative housing deficits. The global housing goals are hence comprised of improving the lives of the 881 million urban people presently in informal settlements; and of ensuring opportunities for the additional growth in global population by 1.18 billion people by 2030.²

¹ Sustainable Development Goal target 11.1.

² Slum numbers derive from UN-Habitat, Global Urban Observatory-Urban Indicators Database 2015, based on national census information while the source of the population projects is United Nations, Department of Economic and Social Affairs, Population Division (2015). *World Urbanization Prospects: The 2014 Revision*, ([ST/ESA/SER.A/366](#)).

A. Global housing goals can be achieved through the adoption and enforcement of a comprehensive housing framework

2. The achievement of global housing goals will be possible through programmatic attention to five dimensions: an integrated housing framework, inclusive housing, affordable housing, adequate housing, and informal settlement upgrading.³

(a) Integrated housing framework: the embedding of housing into urban plans and both citywide and national sectoral investment strategies (as they relate to urban services, land use, transportation and environmental sustainability) to improve livability and accessibility within urban areas;

(b) Inclusive housing: the commitment to support participatory processes, fair housing policies, and to address housing for special needs groups;

(c) Affordable housing: the adoption of policies and measures to improve affordability of home ownership; subsidy policies to enable low-income households to rent or own adequate housing; revenue and capital generating policies, and mechanisms that limit property speculation;

(d) Adequate housing: measures that provide for habitability (protection from natural elements, hazards, and disease), access to basic services (including to water, sanitation, lighting, electricity, and garbage disposal), legal right to secure tenure (including compliance with a continuum of land rights, promotion of gender-equal land rights, and prohibition of housing discrimination and forced eviction); and

(e) Informal settlement upgrading: support of neighbourhood upgrading programmes and protection of incremental housing.

3. Operationalizing these five dimensions will require respect for rule of law, democratic structures, appropriate legal frameworks, accountability and cooperation between all relevant actors. Nuanced understanding of the local conditions of poverty and of low-income settlements will be essential.

B. A substantial amount of capital needs to be mobilized to significantly reduce the global housing deficit

4. The global capital dedicated to housing is woefully insufficient to realize the Sustainable Development Goal to “ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.” Based on a methodology applied to estimate the cost of upgrading for the United Nations Millennium Development Goals,⁴ an estimated \$929 billion will be needed to improve the housing of all 881 million current residents in inadequate housing in cities.

³ These categories are drawn in part from Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, Miloon Kothari, A/HRC/4/18, <http://daccess-ddsny.un.org/doc/UNDOC/GEN/G07/106/28/PDF/G0710628.pdf?OpenElement>.

⁴ Estimates of the investments required to upgrade slums include land purchase and transfer, housing, network infrastructure, bulk infrastructure, schools and health clinics, community facilities, planning and oversight, and community capacity-building. The resulting average cost per person for each of these components varies significantly across region. Garau P., Sclar E.D. and Carolini G.Y. (2005) *A Home in the City: United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers*. London: Earthscan, www.unmillenniumproject.org/documents/Slumdwellers-complete.pdf.

Improving the dwellings of just 20 per cent of these residents, or 176.2 million people, would require a total of \$185.9 billion (a more complete analysis is provided in section V. C and annex III).

C. The achievement of an inclusive housing policy depends on a range of interlocking external factors within the New Urban Agenda

5. Many legislative policies not specifically targeted to impact housing, can produce large indirect effects on housing, especially for low income families. Likewise, other Sustainable Development Goals and the five broader themes in the New Urban Agenda also significantly impact access to adequate, safe affordable housing. Achieving the Sustainable Development Goals housing goals will directly impact poverty alleviation (Goal 1), gender equality (Goal 5), water and sanitation (Goal 6), and combatting climate change (Goal 13). As illustrated in the figure below, housing closely interconnects with the other five policy areas of the New Urban Agenda, which, as defined by the Habitat III secretariat,⁵ encompass: (a) social cohesion and equity — liveable cities; (b) urban frameworks; (c) spatial development; (d) urban economy; and (e) urban ecology and environment. Several Policy Unit Frameworks reinforce these linkages, which stress the use of inclusive housing policy to achieve the New Urban Agenda. Right to the cities and cities for all (Policy Unit 1), for example, calls upon Member States to “enshrine the right to adequate housing in policy ... establish standards for adequate housing through community driven processes enact laws that protect against forced evictions ... strengthen State housing policies ... [and] provide housing options in locations that allow citizens to remain close to existing social networks.” Likewise, Urban ecology and resilience (Policy Unit 8) underscores the “need for systemic planning, which simultaneously integrates housing, transport, energy and green systems”.

6. The centrality of housing policy aligns with a long tradition of using housing to achieve larger socioeconomic goals. For this reason, this policy paper reaffirms the commitment by United Nations Member States to the right to housing, which many national constitutions explicitly recognize,⁶ and others suggest a general responsibility of the state for ensuring adequate housing and living conditions for all.^{7,8} The commitment to housing rights is reflected in the Universal Declaration of Human Rights (article 25), Vancouver Declaration on Human Settlements (1976), Agenda 21

⁵ See Habitat III secretariat (2015), “Issue Papers and Policy Units of the Habitat III Conference”, <http://unhabitat.org/issue-papers-and-policy-units/>.

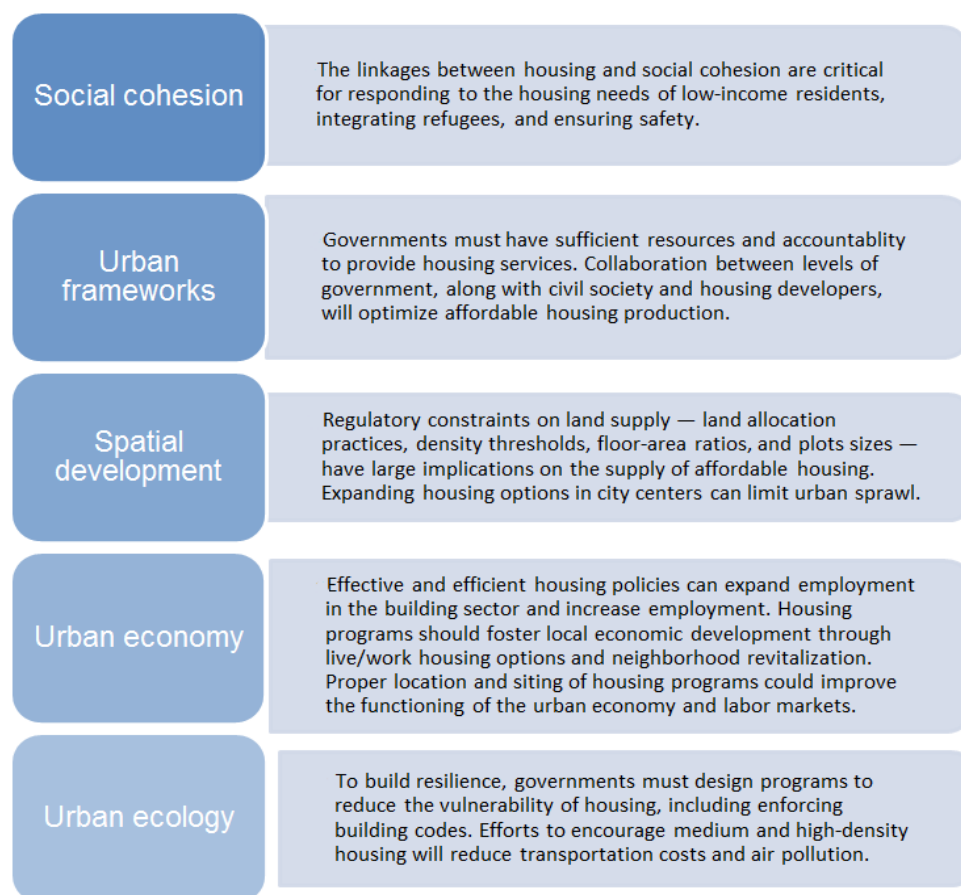
⁶ These constitutions include Belgium, Ecuador, Guyana, Haiti, Honduras, Iran (Islamic Republic of), Maldives, Mali, Mexico, Nicaragua, Panama, Paraguay, Peru, Portugal, Russian Federation, São Tome and Príncipe, Seychelles, South Africa, Spain, and Uruguay. See Office of the United Nations High Commissioner for Human Rights and UN-Habitat (2009). The Right to Adequate Housing. Fact Sheet No. 21/Rev. 1, www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf.

⁷ These constitutions that suggest a general responsibility of the State for ensuring adequate housing and living conditions include: Argentina, Bangladesh, Brazil, Burkina Faso, Colombia, Costa Rica, Dominican Republic, El Salvador, Finland, Guatemala, Nepal, Netherlands, Nigeria, Pakistan, the Philippines, Poland, Republic of Korea, Sri Lanka, Sweden, Switzerland, Turkey, Venezuela (Bolivarian Republic of) and Viet Nam. See Office of the United Nations High Commissioner for Human Rights and UN-Habitat (2009).

⁸ Other countries have endorsed United Nations declarations to eliminate discrimination that prevent access to adequate housing and have endorsed fair housing practices.

(1992), Istanbul Declaration on Human Settlements (1996), Habitat Agenda (1996) and Millennium Declaration and Millennium Development Goals (2000), and other declarations which have helped “clarify various aspects of the right to adequate housing and have reaffirmed States’ commitments to its realization.”⁹

Linkages between housing policy and the New Urban Agenda



II. Policy challenges

7. The demand for housing grows every day, as people migrate to cities and create new households. The global urban population, fuelled by both inward migration to cities and the natural population increase of existing urban residents, has increased more than five-fold since 1950, from 746 million to 3.9 billion in 2014.¹⁰ This growth has greatly elevated the demand for adequate, safe, and accessible housing. The global urban population is estimated to grow by an additional 1.18 billion from 2014 and 2030 and 2.46 billion from 2014 to 2050.¹¹

⁹ Ibid.

¹⁰ United Nations, Department of Economic and Social Affairs, Population Division (2014) *World Urbanization Prospects: The 2014 Revision, Highlights* ([ST/ESA/SER.A/352](http://esa.un.org/un/ST/ESA/SER.A/352)).

¹¹ Ibid.

Responding to the existing housing deficit, while also planning for anticipated future housing needs — especially in areas experiencing high urban growth — forms the crux of the housing policy challenge. Effective response to this challenge will yield benefits beyond the housing sector itself, as housing not only drives urban development,¹² urban form and density, but also plays an important role in generating employment and economic growth.¹³

8. Great strides have been made in the housing sector since the adoption of the 1996 Habitat Agenda. These include:

(a) Progress in the monitoring of global housing needs: Habitat II did not contain monitoring frameworks or targets. The Millennium Development Goals did, however, address informal settlements through a specific target: “achieve, by 2020, a significant improvement in the lives of at least 100 million slum dwellers” (target 7.d). The inclusion of this target helped place slums on the international development agenda. Since, national governments and statistical offices have improved their capacity to measure slum conditions and to design policies to improve conditions;

(b) Right to adequate housing: more than 100 countries now recognize the right to adequate housing in their constitution and national legislation. Some countries have pursued policies geared to creating policy, institutional and regulatory frameworks that facilitate the production of housing;¹⁴

(c) Reinforcement of local governments and their role in housing provision: since the 1990s, decentralization policies and government reforms — in both developed and developing countries — have strengthened municipal autonomy and city governments in many countries. National governments increasingly are proving support to local authorities, which are often tasked with housing policy implementation and the delivery of basic services.¹⁵

9. Notwithstanding this progress in many countries, the adoption of Habitat II did not produce the desired outcomes, and significant challenges remain in housing. Overall, Habitat II encouraged a significant change in housing provision approaches, with governments assuming the role of “enablers” in housing development, and backing away from direct delivery processes. The Habitat Agenda encouraged governments to “expand the supply of affordable housing through

¹² Housing accounts for more than 70 per cent of urban land use in most cities. UNCHS and ILO (1995) and Tibaijuka (2009), cited in UN-Habitat (forthcoming), *World City Report 2016*.

¹³ The building sector, with housing is a major component, contributes to around 15-20 per cent of the GDP in OECD countries (OECD National Accounts, GDP – Real Estate and Construction Components, August 2015). In African countries, urbanization has prompted a boom in construction, which accounted for around one-third of net employment gains between 2000 and 2010 (McKinsey Global Institute, 2010. *Lions on the move: the progress and potential of African economies*. MGI Report), cited in UN-Habitat (2015), “Housing at the Centre of the New Urban Agenda,” UN-Habitat Policy Paper.

¹⁴ Secretary-General of Habitat III (2014), “Progress to date in the implementation of the outcomes of the second United Nations Conference on Human Settlements (Habitat II) and identification of new and emerging challenges on sustainable urban development,” prepared for the Preparatory Committee for the United Nations Conference on Housing and Sustainable Urban Development (Habitat III), A/CONF.226/PC.1/5, <http://unhabitat.org/wp-content/uploads/2014/07/Progress-to-date-outcome-Habitat-II-ENGLISH1.pdf>.

¹⁵ Ibid.

appropriate regulatory measures and market incentives” (§61).¹⁶ However, most governments reduced their role in direct provision of housing supply, without providing compensatory incentives, planning and regulatory frameworks to encourage other actors to step forward to provide adequate housing to keep pace with growth in demand, and at affordable prices. With few exceptions, resources and investments dedicated to housing were curtailed and the scope of state engagement reduced. Less government intervention in the majority of cases resulted in fewer or no housing opportunities for the poorest and the most vulnerable.

10. Equally important, evidence questions the degree to which the international community actually met the Millennium Development Goal slum-upgrading target. UN-Habitat has recognized that these goals were set too low and that they were achieved by the activities of China and India alone.¹⁷ Given the low standards of the definitions for improved water and improved sanitation facilities, it is questionable whether several countries significantly improved the lives of slum dwellers. According to its own definition of slums,¹⁸ the United Nations was able to claim that India’s urban slum population decreased between 2000 and 2010, while India’s own official sources showed an expansion of slum residents.¹⁹ Security of tenure was not included in the Millennium Development Goal in spite of its inclusion in UN-Habitat’s definition of slums. The inclusion of secure tenure would likely have resulted in significantly lower Millennium Development Goal success rates given the resistance of improving tenure for many of the urban poor globally. Furthermore, the final version of the Sustainable Development Goals lacked a

¹⁶ The Habitat Agenda Goals and Principles, Commitments and the Global Plan of Action (1996), <http://unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf>.

¹⁷ United Nations Millennium Development Goals reports estimate that between 2000 and 2010, a total 227 million urban slum dwellers in developing countries experienced significant improvements in their living conditions (UN-Habitat), *The State of the World’s Cities Report 2010/11*.

¹⁸ Since 2003 United Nations Member States have agreed to define a slum household as a group of individuals living under the same roof lacking one or more of the following five conditions: (a) access to improved water; (b) access to improved sanitation facilities; (c) sufficient living area — not overcrowded; (d) structural quality/durability of dwellings (e) security of tenure. These “5 Deprivations” affect the lives of slum dwellers and, since their agreement, have enabled the measuring and tracking of slum demographics though a significant data gap exists in relation to the more broadly defined informal settlements. For more information see UN-Habitat (2003), *Slums of the World and Habitat III secretariat* (2015) “Habitat III Issue Paper, Informal settlements”, No. 22, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements-2.0.pdf.

¹⁹ The United Nations claims that India’s urban slum population reduced from 119.7 million in 2000 to 104.7 million in 2009. Using a different definition of informal settlements, the Indian Census reported that the population living in urban slums grew from 75.3 million in 2001 to 93.1 million in 2011. Likewise, the United Nations figures on the proportion living in slums (41.5 per cent of the urban population in 2001) are much higher than the Indian Census figure (26.3 per cent in 2001). See United Nations (2015), “Millennium Development Goals Indicators: Slum population in urban areas (thousands),” <http://mdgs.un.org/unsd/mdg/SeriesDetail.aspx?srid=711>, Government of India Ministry of Housing and Urban Poverty Alleviation (2011), *Slums in India: A Statistical Compendium 2011*, http://nbo.nic.in/Images/PDF/Slum_in_india_2011_english_book_23_May_12.pdf, and UN-Habitat (2011), *The State of the World’s Cities Report 2010/11*.

poverty threshold for urban environments which has led to an underreporting of urban poverty.²⁰

11. The next sections describe specific challenges across the five dimensions — integrated housing framework, inclusive housing, affordable housing, adequate housing, and informal settlement upgrading. They apply to a broad spectrum of human settlements in central cities, peri-urban areas, city-regions, suburbs, mega-cities, towns, villages and metropolitan areas. To this end, housing policies that span a continuum from rural to urban — instead of a crude urban-rural dichotomy — is likely to serve Member States better, given the vast interconnections that bind these geographies together.

A. Integrated housing framework

12. Evidence illustrates harmful outcomes from uncoordinated sector policies — in transportation, infrastructure, and land use — that fail to consider housing in their plans. Many ambitious, multi-billion dollar housing have been built in peripheral areas without public transportation access and proximity to job markets. Such poorly designed projects have become “vacant industrially produced housing units on the outskirts” rather than effective solutions to address affordable housing.²¹ The lack of an integrated housing framework has worked against density and has, instead, contributed to urban sprawl and segregation.²² The lack of attention to transit-oriented housing development contributes to high carbon footprint for transportation, which accounts for 23 per cent of total energy-related CO₂ emissions.^{23,24}

13. The spatial inequality produced by uncoordinated housing policies produces new poverty traps. When slum areas are physically isolated and disconnected from the main urban fabric, residents endure longer commuting times and higher transportation costs than they would if their neighbourhoods were more integrated into city systems. The poverty traps for such residents are marked by six distinct challenges: “(a) severe job restrictions; (b) high rates of gender disparities; (c) deteriorated living conditions; (d) social exclusion and marginalization; (e) lack of social interaction; and (f) high incidence of crime.”²⁵ Nevertheless, UN-Habitat

²⁰ “The SDSN also proposes to include a separate indicator for urban income poverty, as the \$1.25 poverty line is poorly adapted to urban environments where basic services (housing, water, energy, etc.) need to be purchased.” Leadership Council of the Sustainable Development Solutions Network (2014), “Indicators for Sustainable Development Goals,” May, <http://unsdsn.org/wp-content/uploads/2015/02/140522-SDSN-Indicator-Report-MAY-FINAL.pdf>.

²¹ Buckley, R., Kallergis, A. and Wainer, L. (2015). *The Housing Challenge: Avoiding the Ozymandias Syndrome*. Rockefeller Foundation and New School.

²² Inter-American Development Bank (2013), Urban Development and Housing Sector Framework Document, GN-2732-2.

²³ Habitat III (2015). Issue papers — Transport and mobility. unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-19_Transport-and-Mobility-2.0.pdf.

²⁴ In Kenya, for instance, the increased motorized transportation due to rapid urbanization has led to high traffic volumes with high energy consumptions resulting to environmental degradation. Republic of Kenya. (2016). National Report on Human Settlements and the New Urban Agenda Towards Habitat III, <https://www.habitat3.org/file/514696/view/561753>.

²⁵ UN-Habitat (2011). *State of the World's Cities 2010/2011. Bridging The Urban Divide*. London: Earthscan.

found that only one third of the African, Asian, and Latin American countries under review in 2011 had taken actions to reduce social sociospatial disparities.²⁶

14. Integrated housing frameworks create compact, socially inclusive, connected cities that foster sustainable urban development.²⁷ The concentration of people and infrastructure has positive externalities and reduces the high capital costs of a sprawling city with extended road, water and sewer lines and storm water drainage systems.²⁸

B. Inclusive housing

15. The right to adequate housing remains unrealized for a distressing number of urban dwellers, especially the poor, the vulnerable,²⁹ and special needs groups (migrants, persons with disabilities³⁰ and HIV, older persons, gender identify, and youth, and other marginalized groups). According to the United Nations Economic Commission for Europe Charter on Sustainable Housing, poor, disadvantaged, and vulnerable populations often lack affordable and adequate housing as well as other public services such as water and sanitation.³¹ They live in precarious conditions and often address their housing needs informally. Since approximately half of the 72 million displaced persons — refugees and internally displaced persons (IDPs) — in the world live in urban areas,³² expanding housing options to this population will yield significant benefits. Recent studies show that migrants often settle in urban areas; they are disproportionately represented among the urban poor in many informal settlements.³³

16. A number of factors hinder the provision of housing for vulnerable groups. The first is economic: the significant increase in housing costs undermines access to adequate and affordable housing, particularly for vulnerable groups. For instance,

²⁶ Ibid.

²⁷ Bernal M. M., J. M. Navarrete and M.G. Donovan (2014). *Equidad territorial en Medellín. La Empresa de Desarrollo Urbano, EDU, como motor de la transformación urbana*. Medellín: La Empresa de Desarrollo Urbano.

²⁸ Organization for Economic Cooperation and Development (OECD) (2012). *OECD Territorial Reviews. The Gauteng City-Region, South Africa*. Paris: OECD.

²⁹ United Nations (2011). Affordable Land and Housing in Africa, <http://unhabitat.org/books/affordable-land-and-housing-in-africa/>.

³⁰ Around 15 per cent of the world's population, or estimated 1 billion people, live with disabilities. They are the world's largest minority. Secretariat for the Convention on the Rights of Persons with Disabilities (2015), "Factsheet on Persons with Disabilities", www.un.org/disabilities/default.asp?id=18.

³¹ United Nations Economic Commission for Europe Charter on Sustainable Housing (2015), The Geneva United Nations Charter on Sustainable Housing: Ensure Access to Decent, Adequate, Affordable, and Healthy Housing for All, https://www.unece.org/fileadmin/DAM/hlm/documents/Publications/UNECE_Charter_EN.pdf.

³² International Federation of Red Cross and Red Crescent Societies (2012) 2012 World Disasters Report 2012 — Focus on forced migration and displacement. International Federation of Red Cross and Red Crescent Societies, Geneva. Also see Jacobsen, (2011), "Profiling Urban IDPs? How IDPs Differ from their Non-Urban IDP Neighbours in Three Cities." In *The Migration-Displacement Nexus: Concepts, Cases and Responses*, edited by Khalid Koser and Susan Martin, London: Ashgate.

³³ For example, in Accra, Ghana, 92 per cent of migrant households live in one slum, Old Fadama. See Awumbila, M. (2014), "Linkages between Urbanization, Rural-Urban Migration and Poverty Outcomes in Africa. Background Paper for the World Migration Report".

western European countries suffer from increasing homelessness, as vulnerable groups are financially excluded from home ownership and rental markets³⁴ and in Africa, incremental self-build housing is becoming increasingly difficult due to high cost and/or lack of land, putting increasing strain on already vulnerable groups.³⁵ The second obstacle constitutes welfare and housing regimes — e.g. safety net issues, legal and institutional frameworks — as countries struggle with significant income differentials. The third factor entails social barriers: discrimination against certain groups.³⁶ Mass housing and slum upgrading programmes lack attention to specific needs of these groups, thereby increasing their vulnerability.^{37,38}

17. Exclusionary zoning is another factor that significantly affects the supply of adequate, affordable housing. According to the Equitable Housing Institute, exclusionary zoning “consists of government regulations (generally local) that require large lot sizes, large square footage per dwelling, and/or other high-end features — in such a large amount of the residentially-zoned land in the jurisdiction — that low- and moderate-income people are deprived of the opportunity to live reasonably near their workplace”. This zoning regulation is common in suburban areas as affordable housing developments are burdened with protracted site plan and permit processes that result in excessive housing costs for lower income people.³⁹ Although zoning regulations were created to protect private property rights, the exclusionary zoning regulations have led to housing segregation and discrimination.⁴⁰

18. Lack of mixed use zoning regulations equally contributes to segregation, as many existing housing policies have not promoted density and have, instead, contributed to urban sprawl and sociospatial segregation.⁴¹ The expansion of mixed use zoning entails the adoption of standards for blending residential, commercial, cultural, institutions and industrial uses.⁴² The implementation of mixed use zoning is highly encouraged because it has a number of benefits including increased density, more compact development, the promotion of a sense of place and community, and the creation of greater connectivity between neighbourhood and communities.⁴³

³⁴ United Nations (2011). Affordable Land and Housing in Europe and North America, <http://unhabitat.org/books/affordable-land-and-housing-in-europe-and-north-america-2/>.

³⁵ United Nations (2011). Affordable Land and Housing in Africa, <http://unhabitat.org/books/affordable-land-and-housing-in-africa/>.

³⁶ Housing policy and vulnerable social groups by group of specialists on Housing Policies for Social Cohesion. 2008, www.iut.nu/Literature/2008/CoE_HousingPolicyVulnerableGroup_2008.pdf.

³⁷ UN-Habitat (2014). Accessibility of Housing: A hand book of Inclusive Affordable Housing Solutions for Persons with Disability and Older Persons, <http://unhabitat.org/books/accessibility-of-housing/>.

³⁸ For example, Ethiopia recognizes that the lack of participation by affected populations is one of the major causes of the low performance of slum upgrading and renewal schemes in urban areas. See Federal Democratic Republic of Ethiopia (2014). National Report on Housing and Sustainable Urban Development. Ministry of Urban Development, Housing and Construction, <http://unhabitat.org/wp-content/uploads/2014/07/Ethiopia-National-Report.pdf>.

³⁹ Equitable Housing Institute (2016). Exclusionary Housing Policies, <http://www.equitablehousing.org/exclusionary-housing-policies.html>.

⁴⁰ Meyers, M. (Un)Equal protection dot the Poor: Exclusionary Zoning and the need for Stricter Scrutiny. scholarship.law.upenn.edu/cgi/viewcontent.cgi?article=1345&context=jcl.

⁴¹ Inter-American Development Bank (2013). Urban Development and Housing Sector Framework Document, GN-2732-2.

⁴² American Planning Association. Zoning for Mixed Uses. Pas Quick Notes No. 6.

⁴³ Metropolitan Area Planning Council. What are the Benefits of Mixed Use Development? <http://www.mapc.org/resources/mixed-use-zoning/benefits-mixed-use-dev>.

19. Indigenous people and women particularly face housing discrimination. Indigenous communities are often exposed to harmful situations when urban areas expand to engulf their ancestral lands, which often increases their vulnerability to forced evictions.⁴⁴ Dakar (Senegal), Mexico City and provincial towns of Temuco in Chile are some of the cities that have experienced this urban growth. In most countries, lack of security of tenure is experienced by women, as their property rights are limited by customs, social norms and legislation — despite the fact that women constitute the majority of small farmers and undertake more than 75 per cent of agricultural activities. The lack of secure tenure hampers their opportunities to overcome poverty and to thrive economically;⁴⁵ but above all it denies them the right to adequate housing.

C. Affordable housing⁴⁶

20. One of the more daunting challenges of urbanization has been the provision of adequate housing that people can afford. In 2011, 2.2 billion people still survived on less than \$2 a day,⁴⁷ a grossly inadequate income to afford living and housing. From slum residents to middle-income households, it is estimated that 330 million households are currently financially stretched by housing costs; this number could grow to 440 million by 2025.⁴⁸ Even in developed countries like the United States of America, 20 per cent of the population is reported to spend greater than 50 per cent of their income on housing costs. There are also large but unknown numbers of people who live “on the street” individually, in groups, or as families.⁴⁹

21. Since the outset of the 2008 financial crisis, repossessions and mortgage debt have become critical issue in developed countries. Hundreds of thousands of homes were repossessed or subject to foreclosure following the financial crisis.⁵⁰ In developed countries, the sub-prime mortgage market collapse in the United States constrained mortgage lending. This has disproportionately affected minority households and first-time homeowners, who have been unable to take advantage of the subsequent low prices and interest rates. Particularly in Europe, the mortgage debt (as a per cent of GDP) rose dramatically following the credit crisis. In Greece, the rates rose from 5.8 per cent in 1998 to 33.9 per cent in 2008. Across the same

⁴⁴ UN-Habitat (2009). *Housing Indigenous People in Cities: Policy Guide to Housing for Indigenous People in Cities*, <http://unhabitat.org/books/housing-indigenous-peoples-in-cities-urban-policy-guides-for-indigenous-peoples/>.

⁴⁵ UN-Women, *Women’s Land and Property Rights*, http://www.unwomen-eseasia.org/Women_Poverty_and_Economics/Women_Land_and_Property_Rights.html.

⁴⁶ This Policy Unit supports a range of regionally appropriate measures for monitoring housing affordability. Definitions of affordable housing derive from several methods ranging from a “Rule of Thumb” on housing expenditure of no more than 30 per cent of household income to one that ensures that a household has sufficient left for non-housing expenditure in addition to housing expenditure. Yuen, and others (2006), cited in UN-Habitat (forthcoming), *World City Report 2016*. The Housing+Transportation Affordability Index takes transport costs into account. See Centre for Neighbourhood Technology (2008), “Housing+Transportation Affordability Index”, <http://htaindex.cnt.org>.

⁴⁷ World Bank Poverty Overview, www.worldbank.org/en/topic/poverty/overview.

⁴⁸ McKinsey Global Institute (2014). *A Blueprint for Addressing the Global Affordable Housing Challenge*. MGI.

⁴⁹ Tipple and Speak (2009), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁵⁰ Fuentes, and others (2013), cited in UN-Habitat (forthcoming), *World City Report 2016*.

period, rates rose in Ireland from 26.5 per cent in 1998 to 90.3 per cent, in Italy from 7.8 per cent to 21.7 per cent, and in Spain from 23.9 per cent to 64.6 per cent.⁵¹ Since 1996, housing inequality between generations has increased in Europe and elsewhere. As European Governments have invested less in social housing, there is a shortage of affordable housing for new households. This shortage is so acute in major city centres that Governments are setting aside housing for municipal workers who are then able to purchase housing jointly with a non-profit housing provider or rent on favourable terms.⁵²

22. Nearly half of the housing deficit in urban areas is attributable to the high cost of homes, and to the lack of access to financing. Demand-side programmes are struggling to reach the extreme poor given high eligibility requirements. Most low-income households face barriers in accessing funding (including subsidized mortgage) from formal financial institutions, including: (a) minimum deposit requirements in savings accounts; (b) high fees; (c) collateral security (titles); (d) income stability requirements (especially difficult for the many who are employed in the informal market).⁵³ To obtain access to a subsidy for a mortgage loan, households generally need a certain level of savings and formal participation in the labour market. These requirements exclude a large portion of the low income population.⁵⁴

23. Zoning and building regulations have often overlooked the importance of location of social housing, resulting in their siting in peripheral areas, which often raises service delivery costs and limits the sociospatial integration of the poorest. Insufficient access to land and dysfunctional urban land markets remain some of the most pervasive constraints on the provision of adequate housing. The challenge of accessing adequate housing is compounded by rising costs of land in several urban areas. Land usually represents between one fourth and one third of the final price of a housing unit. Due to the lack of land management tools and the scarcity of urban services many cities experience very rapid processes of land inflation.⁵⁵

⁵¹ Although mortgage debt remained smaller in Eastern Europe, this region experienced the highest percentage change. In Latvia, for instance, the mortgage debt ratio grew over 50 times, growing from 0.75 per cent in 1999 to 36.6 per cent in 2009. International Monetary Fund (2011), *Global Financial Stability Report. Durable Financial Stability: Getting There from Here*, Washington, D.C.: IMF, www.imf.org/external/pubs/ft/gfsr/2011/01/.

⁵² Raco (2006), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁵³ UN-Habitat (2008), "Housing for All: The Challenges of Affordability, Accessibility and Sustainability: The Experiences and Instruments from the Developing and Developed World", cited in Carrillo and Berg (2009) "Housing Policy Matters for the Poor: Literature Review and Priorities for Future Research in Latin America", Institutional Capacity and Finance Sector discussion paper, No. IDB-DP-144.

⁵⁴ Carrillo and Berg (2009) "Housing Policy Matters for the Poor: Literature Review and Priorities for Future Research in Latin America", Institutional Capacity and Finance Sector Discussion Paper, No. IDB-DP-144.

⁵⁵ For example, the planned expansion of the Barra da Tijuca area in Rio de Janeiro and the construction of expressways linking it to the rest of the city were associated with increases of land values up to 1,900 per cent from 1972 to 1975. Case studies have shown that the installation of drinking water at a cost of \$1.02 per square metre in areas from 5 to 10 km from the centre of a city can increase land value up to \$11.10 per square metre. In the case of pavement, investments of \$2.58 generated a capital gain of up to \$9.10 and \$3.03 invested in sewerage increases land values up to \$8.50. Smolka, M. (2013) "Implementing Value Capture in Latin America. Policies and Tools for Urban Development. Lincoln Institute of Land Policy. Policy Focus Report.

Furthermore, poorly designed regulations on floor-area ratios (FAR)⁵⁶ and minimum plots sizes that are biased towards higher income households have often constrained affordable housing.⁵⁷

24. The dependence on energy-inefficient building designs can increase housing costs. The global building stock, composed mainly of residences, is responsible for more than 40 per cent of global energy use⁵⁸ and represents the single largest contributor to greenhouse gas emissions.⁵⁹ In Eastern Europe, the deregulation of natural gas and the resulting higher energy costs impacts even middle income families forced to shutter several rooms in the winter to lower the cost of heating. Historic centres are particularly in need of weatherizing and climate proofing given their age of their buildings and facilities.

25. Affordability is further constrained by undeveloped partnerships for expanding housing and government programmes in the housing sector, including cutbacks in housing provision, land supply, procurement, servicing and even regulation. Few governments have promoted enabling policy environments which balance the needs of households with market scalability. Likewise, both in the developed and developing countries, inadequate legal frameworks and lack of incentives for the provision of social rental housing, have decreased its supply and have increased rents to unaffordable levels.⁶⁰

D. Adequate housing

26. Adequate housing can be evaluated applying UN-Habitat's five factors defining a slum:

(a) Access to improved water: according to the WHO/UNICEF Joint Monitoring Programme (JMP), which provides global statistics on water and sanitation, a substantial proportion of water from an "improved" source is faecally

⁵⁶ For example, in Nairobi the minimum legal plot size is one sixteenth of an acre, which is unaffordable for ordinary households. Rockefeller Foundation and The New School (2014), *The Housing Challenge: Avoiding the Ozymandias Syndrome*, <http://milanoschool.org/wp-content/uploads/2015/06/Buckley-The-Housing-Challenge-B.pdf>.

⁵⁷ Habitat III secretariat (2015), "Habitat III issue paper No. 5. Urban rules and legislation", http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-5_Urban-Rules-and-Legislation-2.0.pdf.

⁵⁸ UNEP (2009) *Buildings and Climate Change: Summary for Policy Makers*, www.unep.org/sbci/pdfs/SBCI-BCCSummary.pdf and European Commission (2011) *Roadmap to a Resource-Efficient Europe*, cited in Habitat III secretariat (2015) "Habitat III issues papers. Housing", No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

⁵⁹ Ruuska (2014) "Material Efficiency of Building Construction". *Buildings* 2014 (4), pp. 266-294, www.mdpi.com/2075-5309/4/3/266/pdf, cited in Habitat III secretariat (2015) "Habitat III issues papers. Housing", No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

⁶⁰ See UN-Habitat (2003) "Rental Housing: An Essential Option for the Urban Poor in Developing Countries", Peppercorn, I. and Taffin C. (2013) "Rental Housing: Lessons from International Experience and Policies for Emerging Markets". *Directions in Development*. Washington, D.C. World Bank, and Blanco Blanco, A. G., Fretes Cibils, V., Muñoz Miranda, A., 2014, *Rental Housing Wanted: Policy Options for Latin America and the Caribbean*, Washington, D.C.: Inter-American Development Bank.

contaminated, irregular, and difficult to access.⁶¹ The significant undercounting of unsafe and unaffordable drinking water works against achievement of the Sustainable Development Goal of “by 2030, the achievement of universal and equitable access to safe and affordable drinking water for all”;

(b) Access to improved sanitation facilities: it is estimated that only 63 per cent of the world population had improved sanitation access in 2010. While this is projected to increase to 67 per cent by 2015, it is well below the 75 per cent target set in the Millennium Development Goals. Some 2.5 billion people still lack improved sanitation, contributing to a growing health gap in cities.⁶² Local governments often face increasing problems with generating the revenues required to meet the costs of adequate service provision, especially sanitation facilities. This renders them ineffective in fully enforcing frameworks that guarantee basic sanitation;

(c) Sufficient living area — not overcrowded: while housing for the middle classes may be overprovided in many cities, the poor are generally underhoused; many living in single rooms.⁶³ In Africa, the growing urban population has overstretched existing infrastructure and services in most countries.⁶⁴ The deficiencies in housing quality overshadow the quantitative deficit. In Latin America, for example, approximately 9.6 million households suffer from overcrowding (three or more people per room).⁶⁵ The poor quality housing, which is often insecure, hazardous and overcrowded, elevates everyday risk (physical accidents, fires, extreme weather, and infectious diseases) as well as disaster risk (storms/high winds, earthquakes, landslides, floods, fires and epidemics);^{66,67}

⁶¹ WHO/UNICEF Joint Monitoring Programme (JMP) that provides the global statistics on water and sanitation reports on who has drinking water from an “improved” source, which includes “piped water on premises” (i.e. a household water connection located inside the user’s dwelling, plot or yard), public taps or standpipes, tube wells or boreholes, protected dug wells, protected springs or rainwater collection.

⁶² Secretary-General of Habitat III (2014).

⁶³ UN-Habitat (2011b), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁶⁴ Habitat III National Reports: Kenya, Botswana and Sierra-Leone, <https://www.habitat3.org/the-new-urban-agenda/regions/Africa>.

⁶⁵ The housing deficit is composed by two types: the qualitative and the quantitative. The first includes households that (a) have infrastructure deficiencies (lack of water, sanitation, and electricity), (b) are built with inadequate materials (walls, roofs and floors), (c) are overcrowded (three or more people per room) and (d) have insecurity of tenure. The quantitative deficit includes (a) households with no access to individual housing and (b) households whose houses are inadequate beyond repair. See Bouillon, C., N. Medellín, and C. Boruchowicz. 2012. “Portrait of a Problem: The Housing Sector.” In C. Bouillon (ed.), *Room for Development: Housing Markets in Latin America and the Caribbean*. Washington, D.C.: Inter-American Development Bank and Bouillon, C., A. Azevedo, N. Medellín and C. Boruchowicz. 2012. “Two Bedrooms, Two Bathrooms, and a Big Yard? Housing Demand in Latin America and the Caribbean.” In C. Bouillon (ed.), *Room for Development: Housing Markets in Latin America and the Caribbean*. Washington, D.C.: Inter-American Development Bank.

⁶⁶ Ruuska (2014) “Material Efficiency of Building Construction”. *Buildings* 2014 (4), pp. 266-294, www.mdpi.com/2075-5309/4/3/266/pdf, cited in Habitat III secretariat (2015) “Habitat III issue paper, Housing”, No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

⁶⁷ The humanitarian SPHERE standards stipulate space per person and require two rooms for gender separation in refugee camps to militate against rape and incest. These are standards often not met in informal settlements.

(d) Structural quality/durability of dwellings: many jurisdictions have adopted codes inappropriate for their context or have not updated their codes to current international standards where there are life safety issues. This is exacerbated by inadequate and corrupt building code enforcement. The devastating 2010 earthquake in Haiti impacting 3.5 million people is an example of a country with outdated seismic codes, inadequate building code enforcement, and informal settlements located in high hazard zones;⁶⁸

(e) Security of tenure: security of tenure is hampered by forced evictions, displacement, and the failure to recognize a continuum of land rights. Every year, millions of people around the world are evicted from their homes and land, against their will and without consultation or equitable compensation. Between 1998 and 2008, forced evictions affected at least 18.6 million people,⁶⁹ despite the fact that international law explicitly recognizes the right to security of tenure and has repeatedly declared the practice of forced eviction to be a gross and systematic violation of human rights. A growing number of urban migrants and IDPs also confront insecure tenure and the resulting threat of further displacement, not only as a result of natural hazards and renewed conflict, but also as an increase in forced evictions.⁷⁰ Tenure informality and the forced evictions tend to disproportionately affect women and further exacerbate their vulnerability.⁷¹ Thousands of people are also being displaced from their homes because of natural disasters, some of which are related to climate change. Hurricanes, tsunamis and earthquakes all result in the displacement of peoples from their homes and lands.⁷² Housing policies that solely promote the ownership model tend to benefit middle-income segments and fail to

⁶⁸ Impact of the 12 January earthquake — 7.0 Magnitude Quake struck near Port au Prince, 3,500,000 people were affected by the quake, 220,000 people estimated to have died, 300,000+ people were injured, Over 188,383 houses were badly damaged and 105,000 were destroyed by the earthquake (293,383 in total), 1.5m people became homeless, After the quake there were 19 million cubic metres of rubble and debris in Port au Prince — enough to fill a line of shipping containers stretching end to end from London to Beirut, 4,000 schools were damaged or destroyed, 25 per cent of civil servants in Port au Prince died, 60 per cent of Government and administrative buildings, 80 per cent of schools in Port-au-Prince and 60 per cent of schools in the South and West Departments were destroyed or damaged, Over 600,000 people left their home area in Port-au-Prince and mostly stayed with host families, At its peak, one and a half million people were living in camps including over 100,000 at critical risk from storms and flooding, Unrelated to the earthquake but causing aid response challenges was the outbreak of cholera in October 2010. By July 2011, 5,899 had died as a result of the outbreak, and 216,000 were infected (www.dec.org.uk/articles/haiti-earthquake-facts-and-figures).

⁶⁹ Centre on Housing Rights and Evictions (2009). *Global Survey 11, Forced Evictions, Violations of Human Rights: 2007-2008*. COHRE, Geneva.

⁷⁰ Massachusetts Institute of Technology (M.I.T.) Displacement Research Action Network (DRAN) and the Internal Displacement Monitoring Centre (IDMC). Report: “Home Sweet Home: Housing Practices and Tools that Support Durable Solutions for Urban IDPs”, www.internal-displacement.org/assets/publications/2015/20150325-global-homesweet-home/20150325-global-home-sweet-home-en-full-report.pdf, cited in Habitat III secretariat (2015) “Habitat III issues papers, Housing”, No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

⁷¹ Giovarelli, R., and others. (2005). “Gender Issues and Best Practices.” In *Land Administration Projects: A Synthesis Report*. Washington, D.C.: World Bank.

⁷² Though these displacements do not arise as a direct result of State conduct or inaction, the ways in which States respond or fail to respond to these natural disasters is governed by international law and human rights principles. UN-Habitat (2012), *Forced Evictions Global Crisis, Global Solutions. A Review Of the Status of Forced Evictions Globally Through the Work of the Advisory Group on Forced Evictions, Un-Habitat and Other International Actors*, http://hrbportal.org/wp-content/files/Forced-Evictions_-_UN-Habitat.pdf.

serve the poorest quintile. Few housing authorities have experimented with alternative tenure models, such as lease-to-own or rental housing. Such models have substantial potential, given that there are approximately 1.2 billion people renting across the world.⁷³

E. Informal settlement upgrading

27. As the global population urbanizes, access to serviced housing is a rapidly growing challenge. Around one quarter of the world's urban population continue to live in slums and informal settlements. Although the global proportion of urban slum dwellers in developing countries has declined since 2000,⁷⁴ the number of slum dwellers around the world continues to grow at around 10 per cent every year, intensifying the problem worldwide.⁷⁵ The proportion of the urban slum dwellers is most acute in Africa (61.7 per cent), followed by Asia (30 per cent), Latin America and the Caribbean (24 per cent), and Arab States (13.3 per cent).⁷⁶ For example, 60-70 per cent of housing in Zambian cities,⁷⁷ 70 per cent of housing in Lima, 80 per cent of new housing in Caracas,⁷⁸ and 90 per cent of housing in Ghanaian cities⁷⁹ are provided by the informal sector. UN-Habitat estimates that over 881 million people are currently living in slums in developing country cities, an increase from 792 million in 2000 (see table 1).⁸⁰ To respond to these challenges, local and national governments are supporting a range of neighbourhood upgrading programmes that range from small, single-sector interventions to comprehensive, multi-sector slum upgrading programmes.

Table 1
Urban slum population at mid-year by region (thousands), 1990-2014

Region	1990	1995	2000	2005	2007	2010	2014	Percentage change (1990-2014)
Developing Regions	689 044	748 758	791 679	830 022	845 291	871 939	881 080	27.9 per cent
Northern Africa	22 045	20 993	16 892	12 534	13 119	14 058	11 418	-48.2 per cent
Sub-Saharan Africa	93 203	110 559	128 435	152 223	163 788	183 199	200 677	115.3 per cent
Latin America and the Caribbean	106 054	112 470	116 941	112 149	112 547	112 742	104 847	-1.1 per cent
Eastern Asia	204 539	224 312	238 366	249 884	250 873	249 591	251 593	23.0 per cent
Southern Asia	180 960	189 931	193 893	195 828	196 336	195 749	190 876	5.5 per cent
Southeast Asia	69 567	75 559	79 727	80 254	79 568	84 063	83 528	20.1 per cent
Western Asia	12 294	14 508	16 957	26 636	28 527	31 974	37 550	205.4 per cent
Oceania	382	427	468	515	534	563	591	54.7 per cent

Source: UN-Habitat, Global Urban Observatory — Urban Indicators Database 2015, based on national census information.

⁷³ In Africa the percentage of households that rent is 17 per cent, whereas in Asia is 19 per cent, Eastern Europe 14 per cent, Europe 29 per cent, LAC 21 per cent, USA and Canada 33 per cent and Oceania 19 per cent. See Blanco, and others (2014).

⁷⁴ The proportion has declined from 39 per cent (2000) to 32 per cent (2010). Source: *The State of the World's Cities Report 2010/11*.

⁷⁵ See UN-Habitat (2011), *The State of the World's Cities Report 2010/11*.

⁷⁶ UN-Habitat (2013), *The State of the World Cities Report 2012/13*.

⁷⁷ UN-Habitat (2012e), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁷⁸ Hernandez and Kellett (2008), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁷⁹ UN-Habitat (2012b), cited in UN-Habitat (forthcoming), *World City Report 2016*.

⁸⁰ United Nations (2015), *The Millennium Development Goals Report 2015*, [www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20\(July%201\).pdf](http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf).

III. Prioritizing policy options: transformative actions for the New Urban Agenda

28. To assist policy- and other decision-makers implement the proposed policy framework, experts appointed for Policy Unit 10 hereby put forth practical guidelines and a menu of prioritized actions. These recommendations are based on critical review of documents, exchange of 35 award-winning and globally recognized practices in housing policy (see annex IV), and rigorous discussions (both in-person and virtual).⁸¹ UN-Habitat's Housing at the Centre of the New Urban Agenda approach provides guiding principles that can help policy- and decision-makers elevate housing within the new urban agenda, thereby ensuring access for all, to adequate, safe and affordable housing.⁸² These principles can help highlight the narrow focus on housing construction and expand it to a holistic housing development framework, integrated with urban planning practice. They place people and human rights at the forefront of urban sustainable development (see box 1).

Box 1

Housing at the centre of the New Urban Agenda principles

(a) Housing is inseparable from urbanization. Housing policies and strategies at national and local levels should therefore be integrated into urban development policies and coordinated with economic and social policies;

(b) Housing is a socioeconomic development imperative. Housing is a precondition for human survival. Housing is critical for the sustainable socioeconomic development of people and cities. While housing provision is important for improving livelihoods, living standard and welfare, it is also a significant source of wealth, economic growth and employment — a major component of the economic development agenda;

(c) Systemic reforms, strong states and long-term policy and finance are needed to enable access to adequate housing for all. National and local authorities should reassume a leadership role in formulating, regulating, implementing and monitoring policies to respond to housing needs and affordability constraints, especially in the poorest segments of the population. Financing for housing should be established and increased, especially for low-income groups;

⁸¹ Additional data on housing indicators that will be examined comes from the Global Housing Indicators (GHI) data base that provides a holistic framework to approach housing policies and the housing environment. The GHI tool contains a recognized set of policy indicators that allow for comprehensive interpretation of the housing sector from a city and country level — with a focus on access and affordability. See www.globalhousingindicators.org.

⁸² Housing at the Centre encourages UN-Habitat and Member States to consider the implementation of the Global Housing Strategy, as appropriate, including through the design of tool and mechanisms to promote inclusive housing finance at the national and local level to bridge the housing gap and contribute to progressive realization of the Right to Housing for All. UN-Habitat position paper (October 2015).

(d) A twin-track approach, with curative (slum upgrading) and preventive (new provision) housing policies and programs, should be promoted. This approach should be implemented via the participatory and coordinated efforts of national and local governments, development finance institutions, private sector and civil society;

(e) Housing and slum upgrading policies should be accompanied by national strategies with a detailed action plan, adequate resources for implementation, and monitoring and evaluation indicators. These processes need to be guided by principles of transparency and accountability;

(f) Human rights principles and standards are of extraordinary relevance for urban development, to create socially sustainable and inclusive cities. Targeting the poorest and most vulnerable groups is crucial if the situation is not to deteriorate. Interventions should focus on addressing the root causes that prevent their access to adequate housing.

Source: UN-Habitat (2015), “Housing at the Centre of the New Urban Agenda”, UN-Habitat Policy Paper.

Prioritized housing policy recommendations

Integrated housing framework

Adopt housing policies that integrate and drive the integration of holistic policy frameworks at all levels

29. An integrated approach means designing and implementing policies to ensure that homes have access to jobs and services (adequate education, health care and transport) and keep communities intact. Such a holistic approach also promotes and protects the cultural and historical typology of communities. The Habitat Agenda invited governments to integrate housing policies with broader policies in urban planning, including population, environmental, land and infrastructure policies. Governments are urged to promote policies that encourage key construction inputs of housing (e.g. land, finance and building materials) while addressing urban demographics. Most importantly, governments were called upon to establish mechanisms for transparency and cost-effective management of infrastructure.⁸³

30. To implement an integrated housing framework, coordination is required between nation states and non-governmental organizations and across multiple levels of governments. National level institutions — ranging from informal bodies to formal departments with regulatory authority — play a key role in organizing actions among ministries who are responsible for urban policies (horizontal coordination). Local level institutions can facilitate agreements among municipalities (inter-municipal coordination). Finally, it is essential to harmonize every relationship configuration between national-, regional- and municipal-levels (vertical coordination).⁸⁴

⁸³ United Nations. The Habitat Agenda Goals and Principles, Commitments and the Global Plan of Action, unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf.

⁸⁴ OECD. (2013) Fifth OECD Roundtable of Mayors and Ministers. Paris.

Adopt regional and municipal policies to expand infrastructure networks

31. The alignment of housing location and labour markets is critical in fostering and enhancing productivity and growth.⁸⁵ Policies to expand infrastructure networks are needed — at all levels of government — to keep a pace with population and economic growth.⁸⁶ The national government plays a key role in leading cross-municipal cooperation in complex metropolitan areas, and in fostering inter-agency and interministerial coordination within and across jurisdictions.⁸⁷

Inclusive housing*Adopt policies at all levels that include participatory processes*

32. Member States are encouraged to promote participatory dialogues among all stakeholders by creating enabling environments and building capacity at both national and local levels. By taking into account stakeholders' capacity, project goals and local context requirements, participatory strategies are especially effective in helping the poor address their housing needs.⁸⁸ Participatory enumeration, a survey method, whereby the urban poor count and map their communities, is a proven first step in enhancing tenure security.⁸⁹

Adopt fair and inclusive housing policies at all levels that prevent discrimination and which address housing for special needs groups

33. The right to adequate housing for all can be progressively realized by focusing (technical, legislative and financial) efforts — including those that specifically address the special needs of the most vulnerable and marginalized groups — to support adequate, healthy, safe and affordable options. To enhance social cohesion (i.e. avoid segregation, gentrification and gated communities) while combating homelessness, development of mixed communities is encouraged.

34. Inclusive housing policies and strategies are instrumental in addressing the challenge of slums.⁹⁰ A rights-based approach in promoting fair housing policies helps empower the poor while minimizing inequalities and discrimination in the housing sector.⁹¹ The incorporation of gender aspects in housing and urban development policies and practices will enhance inclusiveness as women, men, boys, and girls experience and benefit from urbanization differently.^{92,93} A gender-

⁸⁵ UN-Habitat (2014). The Evolution of National Urban Policies. A Global Overview. Nairobi, p. 11.

⁸⁶ OECD (2013) Fifth OECD Roundtable of Mayors and Ministers. Paris.

⁸⁷ For example, see Orszag, and others. (2010), Developing Effective Place-Based Policies for the FY 2012 Budget, Memorandum for the Heads of Executive Departments and Agencies, White House Memo M-10-21, https://www.whitehouse.gov/sites/default/files/omb/assets/memoranda_2010/m10-21.pdf.

⁸⁸ United Nations (2011). Affordable Land and Housing in Latin America and the Caribbean, <http://unhabitat.org/books/affordable-land-and-housing-in-latin-america-and-the-caribbean-2/>.

⁸⁹ United Nations (2011). Affordable Land and Housing in Africa, <http://unhabitat.org/books/affordable-land-and-housing-in-africa/>.

⁹⁰ United Nations (2013). Draft resolution on Inclusive National and local Housing Strategies to Achieve the Global Housing Strategy Paradigm Shift, http://mirror.unhabitat.org/downloads/docs/12149_1_595083.pdf.

⁹¹ United Nations, Why Housing Rights, www.un.org/ga/Istanbul+5/hr.PDF.

⁹² UN-Habitat (2012). Gender, <http://unhabitat.org/urban-themes/gender/>.

⁹³ UN-Habitat (2014). Gender Equality and the New Urban Agenda. Gender and Women Round Table. WUF 7 — Concept note.

sensitive approach will increase active involvement of all stakeholders, including women, and benefit the whole population.⁹⁴

35. Member States are invited to align policies with the “right to the city” vision, which outlines inhabitants’ rights and responsibilities to collectively shape their city’s growth and transformation processes.⁹⁵ While this policy paper does not endorse the full platform of *The World Charter for the Right to the City*⁹⁶ as a definition of the “right to the city”, we support the Charter’s vision of “the equitable usufruct of cities within the principles of sustainability, democracy, equity, and social justice”.

Affordable housing

Adopt housing subsidy policies that enable low-income households to rent or own adequate housing

Adopt appropriate land and mortgage taxation policies

Adopt housing policies that expand and improve the affordable housing stock

36. A legal framework that stimulates long-term investment and provides new options for housing finance is critical in expanding affordable housing stock. Housing banks should be better supported to serve low-income households and credit should be supplemented by guarantee funds and special purpose entities to provide access to housing finance to many who have been traditionally excluded.⁹⁷ Low Income Financial Institutions can play an important role in offering tailored short-term loans to create new credit instruments that can facilitate home ownership.

37. The United Nations Statistical Commission is well positioned at identifying conditions necessary to ensure affordability. This research could explore ways to expand credit options and housing supply — to address scarcity, which raises prices and may lead to informality.

Adopt policies that limit property speculation

38. Policies to reduce property speculation and to promote the social regulation of real estate can be strengthened at the local level if municipalities adopt inclusive housing ordinances and appropriate land and property taxation policies.

Adopt policies that support green infrastructure

39. Such policies would include the development of energy-efficient housing and technologies that can reduce both the cost of housing and the environmental impact.

⁹⁴ UN-Habitat (2014). Gender Equality and the New Urban Agenda. Gender and Women Round Table. WUF 7 — Concept note.

⁹⁵ It is used to describe collective rather than an individual rights and responsibilities. It relies on the freedom to “make and remake our cities and ourselves”. Henri Lefebvre in his 1968 book *Le Droit à la ville*, summarizes the idea as a “demand...[for] a transformed and renewed access to urban life”. In the sphere of human rights, this powerful idea was adopted by the World Urban Forum and elaborated into the World Charter of the Right to the City in 2004.

⁹⁶ International Alliance of Inhabitants (2005). World Charter for the Right to the City, www.urbanreinventors.net/3/wsf.pdf.

⁹⁷ UN-Habitat (2010). A Practical Guide for Conducting: Housing Profiles. Supporting evidence-based housing policy and reform. UN-Habitat, Nairobi. 61.

Adequate housing

Adopt housing and zoning policies that ensure health, safety and security

Adopt policies to reduce the impact of climate change and improve energy efficiency

Adopt policies that improve access to basic services such as water and sanitation

Adopt policies that improve access to lighting, electricity and garbage disposal in urban and developed rural areas

Adopt policies that recognize a continuum of land rights for all

Adopt policies that support a land registration and cadastral system

40. To fulfil their commitment to realize the right to adequate housing for all — in a manner fully consistent with human rights standards⁹⁸ by improving living and working conditions in a sustainable manner — Member States are encouraged to adopt policies that support legal security of tenure, availability of services, affordability, habitability, accessibility, location, and cultural adequacy.

41. The commitment to ensuring the right to adequate housing means that states have obligations to respect, protect and fulfil this right, i.e. to: refrain from interfering directly or indirectly with the enjoyment of this right (respect); prevent third parties from interfering with this right (protect); adopt appropriate legislative, budgetary, judicial, promotional and other measures to fully realize this right (fulfil).⁹⁹ States are encouraged to incorporate international standards in adopting the right to adequate housing into domestic legislation. This approach helps improve remedial measures and enable courts to adjudicate violations by reference to the international Covenant on Economic, Cultural and Social Rights and other specific laws regarding the right to adequate housing.¹⁰⁰

Box 2**Dimensions of the right to adequate housing**

(a) Security of tenure: all persons should possess a degree of security of tenure guaranteeing legal protection against forced evictions, harassment and other threats. Tenure could comprise of rental accommodation, cooperative housing, lease, owner occupation, emergency housing, and informal settlements including occupation of land or property;

(b) Availability of services, materials, facilities, and infrastructure: adequate housing should provide all persons with access to facilities essential for health, security, comfort, and nutrition including safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage, refuse disposal, and emergency services;

⁹⁸ United Nations, The Habitat Agenda Goals and Principles, Commitments and the Global Plan of Action, unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf.

⁹⁹ UN-Habitat, Right to Adequate Housing. Fact Sheet 21/Rev 1, http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf.

¹⁰⁰ Ibid.

(c) Affordability: the attainment of satisfaction of other basic needs should not be threatened or compromised by the costs associated with housing. Member States should take steps to ensure housing-related costs are commensurate with income levels;

(d) Habitability: adequate housing should provide the occupants with adequate space and protect them from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease. Member States are encouraged to apply the health principles in relation to adequate housing prepared by the World Health Organization;

(e) Accessibility: housing must be accessible to all including disadvantaged and marginalized groups. Housing law and policy should take into account the special needs of these groups;

(f) Location: adequate housing should allow access to employment, health-care services, schools, childcare centre, and other social facilities. Additionally, housing should not be situated at polluted sites or proximity to pollution sources that threaten right to health of the inhabitants;

(g) Cultural adequacy: adequate housing should respect and take into account the expression of cultural identity and diversity of housing by ensuring the cultural dimension of housing is not sacrificed.

Source: Committee on Economic, Social and Cultural Rights, General comment 4, The right to adequate housing (sixth session, 1991), United Nations Doc. [E/1992/23](#), annex III at 114 (1991).

42. States are invited to support the work of the United Nations Special Rapporteur on Adequate Housing, which focuses on “the legal status and content of the right to adequate housing; homelessness; forced evictions; globalization and the right to adequate housing; discrimination and the enjoyment of the right to adequate housing; the development of indicators; access to water and sanitation as elements of the enjoyment of the right to adequate housing; and women’s right to adequate housing.” This rapporteur facilitates United Nations agencies’ support of efforts by governments, civil society and national human rights institutions to realize the right to adequate housing.¹⁰¹

43. Member States are called upon to respect, implement, and monitor the standing Habitat Agenda which includes, inter alia: providing legal security of tenure and equal access to land to all people, including women; promoting access to safe drinking water, sanitation, and other basic services to all, especially the vulnerable and disadvantaged groups including the homeless; and promoting locally available and environmentally sound construction technologies to encourage energy saving methods and protect human health.¹⁰²

¹⁰¹ Ibid.

¹⁰² United Nations, The Habitat Agenda Goals and Principles, Commitments and the Global Plan of Action, unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf.

Informal settlement upgrading

Adopt policies that support and protect incremental housing and slum upgrading programmes

44. Member States and local governments can adopt policies that support and protect incremental housing and slum upgrading programs. The number of people moving into slums is increasing despite efforts made to achieve the Millennium Development Goal in informal settlement upgrading. Since Habitat II, a range of neighbourhood upgrading projects have been developed, which range from small, single-sector interventions to comprehensive multi-sector slum upgrading programmes that include attention to public space, citizen security, infrastructure, land tenure, and educational facilities.¹⁰³ To achieve Sustainable Development Goal 11, these programmes need to be significantly expanded and new commitments need to be forged by Member States, local governments, civil society, and private sector.

45. Improving neighbourhood-upgrading programs, a key component of housing policies, will require:

(a) Expanding technical capacity: upgrading programmes entail complex implementation given multi-sector investments, execution in inhabited areas, multi-expertise teams (legal, engineering, environmental, etc.), the need for sustained inter-institutional coordination, and reliable monitoring and control mechanisms. Enhanced technical capacity would especially improve operations and maintenance in neighbourhood upgrading programs. Many public utility companies are often not accustomed to working in areas undergoing upgrading where it is often difficult to maintain technical teams and services.¹⁰⁴

(b) Emphasis on community development: neighbourhood upgrading programmes yield best results when community development activities are included as specific components and are sustained for at least a year after the completion of physical construction.¹⁰⁵

(c) Expanding incremental housing: given that incremental housing accounts for up to 70 per cent of the global housing stock¹⁰⁶ (and upwards of 90 per cent in many less developed countries), new programmes are needed to support the incremental improvement of dwellings over time.¹⁰⁷ This would encompass a broad array of approaches, e.g. home improvement financing coupled with technical assistance including planning, construction oversight and access to quality building

¹⁰³ Jaitman, L. and Brakarz, J. (2013). Evaluation of Slum Upgrading Programs: Literature Review and Methodological Approaches. *Inter-American Development Bank*. 5.

¹⁰⁴ Brakarz, J. (2010), "The IDB: 25 Years of Neighbourhood Upgrading" in Rojas (ed.), *Building Cities: Neighbourhood Upgrading and Urban Quality of Life*, Washington: IDB.

¹⁰⁵ Brakarz, J. (2010).

¹⁰⁶ Figure cited in Ferguson, B. and J. Navarrete (2003), "New Approaches to Progressive Housing in Latin America: A Key to Habitat Programmes and Policy," Habitat International 27, pp. 309-323. The United Nations Human Settlements Programme cites figures ranging from 43 to 70 per cent depending on the region. See UNHCS (2003), *Rental Housing: An Essential Option for the Urban Poor in Developing Countries*. Nairobi, Kenya. Cited in World Bank (2010), "Systems of Cities: Harnessing Urbanization for Growth and Poverty Alleviation. World Bank Urban and Local Government Strategy", <http://siteresources.worldbank.org/INTURBANDEVELOPMENT/Resources/336387-1269651121606/FullStrategy.pdf>.

¹⁰⁷ Greene and Rojas (2008) "Incremental Construction: A Strategy to Facilitate Access to Housing," *Environment and Urbanization*, vol. 20(1): 89-108. DOI: 10.1177/0956247808089150.

materials. These integrated services require building alliances between financial institutions and construction firms, materials suppliers, and other private sector entities — effectively creating new value chains.¹⁰⁸

46. Neighbourhood upgrading is a remedial measure and needs to be accompanied by national and municipal policies that facilitate affordable housing construction that leads to adequate housing and which prevent new slum formation. Cities will need to apply the principle of planning before development, focusing on the future needs of low-income populations through citywide development strategies and participatory planning. As stressed by the Millennium Project Task Force on Improving the Lives of Slum Dwellers, governments should consider “developing bylaws and zoning regulations for the upgrading process....[and] making sites available to accommodate the expected demographic expansion, and establishing the trunk infrastructure to make these viable places for the construction of decent low-income housing.”¹⁰⁹

IV. Key actors for action: enabling institutions

47. The successful development and implementation of the New Urban Agenda will depend on the collaboration of all stakeholders. The Habitat III secretariat and the Bureau of the Preparatory Committee also validated the creation of the General Assembly of Partners (GAP) as one way to help create an inclusive platform composed of 14 Partner Constituent Groups (PCGs) that incorporate the nine major groups, the Habitat Agenda partners and others.¹¹⁰ The sections below provide several models to encourage key actors to collaborate in monitoring and implementing housing policies.

A. National, regional, state, and local governments

48. National, regional, state, and local governments all play essential roles in providing enabling environments for inclusive housing policies and legislation that ensures a right to adequate housing. Governments play a significant role in ensuring affordable housing for its residents. According to the United Nations, governments have an obligation to respect, by ensuring the non-interference of the right to adequate housing; to protect, by preventing third parties from interfering with the right to adequate housing; and to fulfil, by adopting appropriate legislative, administrative, budgetary, judicial, promotional and other measures to ensure the right to adequate housing.¹¹¹

¹⁰⁸ Stickney, Chris (2014), *Many Paths to a Home: Emerging Business Models for Latin America and the Caribbean*, Washington, D.C.: IDB, <https://publications.iadb.org/handle/11319/6466>.

¹⁰⁹ Garau, P., Sclar, E. D. and Carolini, G. Y. (2005). *A Home in the City: United Nations Millennium Project Task Force on improving the Lives of Slum Dwellers*. London: Earthscan.

¹¹⁰ In December 2015, the United Nations General Assembly Second Committee recognized GAP as a key channel of communication between the civil society, the Habitat secretariat and the Bureau (General Assembly A/C.2/70/L.61). The GAP is proposing in its implementation plan to engage more partners and develop an inclusive learning platform for multi-stakeholder commitments and monitoring.

¹¹¹ United Nations (2009). *The Right to Adequate Housing*, p. 33, http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf.

49. Governments can improve the effectiveness of housing systems by promoting transparency, accountability, and ethical practices in the sector. To address the needs of people with limited or no access to credit, housing finance and microfinance should be integrated into the broader financial system in order to mobilize more resources, both domestically and internationally. National, regional, state, and local governments can allocate budgetary funding to municipal governments for neighbourhood improvement, poverty reduction and slum upgrading and other programmes to improve the lives of current and future city residents.

50. Governments are requested to support and implement policies to eradicate all forms of discrimination by enhancing the accessibility of housing finance systems to all borrowers regardless of race, colour, sex, language, religion, political or other opinion, national or social origin.¹¹² Governments can reaffirm their commitment to the Habitat Agenda by “improving living and working conditions on an equitable and sustainable basis, so that everyone will have adequate shelter that is healthy, safe, secure, accessible and affordable and that includes basic services, facilities and amenities, and will enjoy freedom from discrimination in housing and legal security of tenure” by:

(a) “Enabling all key actors in the public, private and community sectors to play an effective role — at the national, state/provincial, metropolitan and local levels — in human settlements and shelter development”;

(b) “Increas[ing] the supply of affordable housing, including through encouraging and promoting affordable home ownership and increasing the supply of affordable rental, communal, cooperative and other housing through partnerships among public, private and community initiatives, creating and promoting market-based incentives while giving due respect to the rights and obligations of both tenants and owners”.¹¹³

51. Local governments play a key role in housing policy and New Urban Agenda planning and implementation process. Raising revenue and allocating budgetary resources are essential for ensuring that homelessness, public transportation, livelihood and jobs, regulatory and zoning processes, and health-related issues are addressed, as stipulated in the Habitat Agenda. Local governments are strongly encouraged to address environmental challenges, especially in urban areas. With the implementation of the Sustainable Development Goals, the Sendai Framework for Disaster Risk Reduction, and the United Nations Framework Convention on Climate Change, local governments will play an even greater role in reducing greenhouse gases and ensuring disaster prevention.

B. Civil society organizations

52. The United Nations Human Rights Council initiatives on civil society recognize the “crucial importance of the active involvement of civil society, at all levels, in processes of governance and in promoting good governance, including through transparency and accountability, at all levels, which is indispensable for building

¹¹² Ibid.

¹¹³ The Habitat Agenda Goal and Principles, Commitments and the Global Plan of Action, <http://unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf>.

peaceful, prosperous and democratic societies”.¹¹⁴ This requires civil society organizations to protect the right to adequate housing by playing a catalytic role in promoting awareness of such rights, mobilizing communities to express their housing concerns, shaping strategies, and influencing housing policies and regulations.

53. Civil society organizations are well known for their ability to mobilize the poor — to help articulate their demands and to build partnerships for programme planning and implementation.¹¹⁵ Civil society organizations play a critical role as mediator between communities and governments and help enhance the communities’ participation in providing and/or upgrading shelter, and deserve greater financial and institutional support. Civil society organizations include housing organizations that often organize land trusts and housing cooperatives.¹¹⁶ In Asia, for example, such grass-roots organizations operate in informal settlements or low-income areas, and work with residents to develop their savings capacity and capital base.¹¹⁷ In South Africa, such entities are instrumental in the provision of housing through the subsidy system.¹¹⁸ Civil society organizations play a vital role in developing, expanding, and strengthening the networks of people committed to improving the lives of the slum dwellers.¹¹⁹

C. Private sector

54. In accordance with the Habitat Agenda, the private sector was encouraged to “mobilize resources to meet varying housing demands including rentals, housing maintenance, and rehabilitation as well as participate in the efficient and competitive management of delivery of basic services”. The private sector includes land developers, construction firms, professional organizations, and financial institutions involved in funding public-private partnership housing projects¹²⁰ by increasing private contributions through equity and loan instruments, pension funds, and employer subsidies.^{121,122} In Africa, for example, governments have reduced their role as direct providers to address market failures; the private sector is

¹¹⁴ Office of the United Nations High Commissioner for Human Rights (2014). A Practical Guide for Civil Society: Civil Society Space and the United Nations Human Rights, http://www.ohchr.org/Documents/AboutUs/CivilSociety/CS_space_UNHRSysSystem_Guide.pdf.

¹¹⁵ Mekawy, Hala, Effectual Role of Local Level Partnership Schemes in Affordable Housing Delivery, <http://waset.org/publications/9997935/effectual-role-of-local-level-partnership-schemes-in-affordable-housing-delivery>.

¹¹⁶ Mekawy, Hala, Effectual Role of Local Level Partnership Schemes in Affordable Housing Delivery, <http://waset.org/publications/9997935/effectual-role-of-local-level-partnership-schemes-in-affordable-housing-delivery>.

¹¹⁷ United Nations (2011). Affordable Land and Housing in Asia, <http://unhabitat.org/books/affordable-land-and-housing-in-africa/>.

¹¹⁸ Ibid.

¹¹⁹ Garau, and others (2005).

¹²⁰ Effective role of local level partnerships schemes in affordable housing.

¹²¹ Berry, M., and others (2006). Involving the Private Sector in Affordable Housing Provision: Can Australia Learn from the United Kingdom? DOI: 10.1080/08111140600876851, <http://www.tandfonline.com/doi/abs/10.1080/08111140600876851?journalCode=cupr20>.

¹²² Mohlasedi, K. M. and Nkado, R. N. (1999 March). The role of stakeholders in the delivery of affordable housing schemes in South Africa. In *Urban forum* (vol. 10, No. 1, pp. 57-74). Springer Netherlands.

supplying housing through various policy instruments.¹²³ In India, partnerships between public and private sectors have replaced the traditional public housing supply. In Latin America, low-income earners are granted subsidies to access privately produced housing.^{124,125} The private sector also produces 80 per cent of new housing in Central and Eastern Europe.¹²⁶

55. The private sector can leverage properties to secure funding for future projects through financial institutions. To provide affordable housing, the private sector requires incentives (adequate capital and financial returns) and enabling environment (development process and public policy).¹²⁷ The private sector can play a valuable role through the development of the construction materials industry to respond to support self-help builders and improve the efficiency of incremental construction. In Latin America, for example, there is a general lack of assembled or semi-assembled components to facilitate this process. Small- and medium-sized semi-artisan companies could develop such components using simple machinery. The private sector is strongly encouraged to promote the use of locally available materials to enhance access to housing.

D. Donors

56. Per the Habitat Agenda, the donor community is encouraged to “rais[e] the priority of adequate shelter for all and sustainable human settlements development among multilateral and bilateral donors and mobiliz[e] their support for the national, sub-regional and regional plans of action of developing countries”. It is essential that donors harmonize and make their actions transparent in the housing domain, per the Paris and Accra Accords.¹²⁸ The OECD Development Assistance Committee (DAC) could play a valuable role in encouraging policy dialogue, research, and coordination with respect to international urban assistance.¹²⁹

57. International agencies and donors are well placed to support effective actions aimed at tackling immediate problems associated with housing. The donor community can support projects to upgrade slums, to increase the housing stock, and to improve infrastructure and service provision. In particular, donors can provide loan guarantees to enable banks to provide bridge loans to community-based organizations to implement neighbourhood upgrading programs. Donors can also support housing voucher systems to enable IDPs in temporary shelter to purchase vacant permanent housing. Donors can also support new low-cost housing

¹²³ United Nations (2011). Affordable Land and Housing in Africa, <http://unhabitat.org/books/affordable-land-and-housing-in-africa/>.

¹²⁴ Ibid.

¹²⁵ United Nations (2011). Affordable Land and Housing in Latin America and the Caribbean, <http://unhabitat.org/books/affordable-land-and-housing-in-latin-america-and-the-caribbean-2/>.

¹²⁶ United Nations (2011). Affordable Land and Housing in Europe and North America, <http://unhabitat.org/books/affordable-land-and-housing-in-europe-and-north-america-2/>.

¹²⁷ Melissa, W., An Untapped Resource: Encouraging Private Sector Engagement in Affordable Housing. University of Calgary Printing Services. 2007, <https://www.ucalgary.ca/cities/files/cities/PrivateSectorEngagementAffordableHousing.pdf>.

¹²⁸ Organization for Economic Cooperation and Development. (2005/2008). The Paris Declaration on Aid Effectiveness and the Accra Agenda for Action.

¹²⁹ See October 1986 DAC meeting on Urban Development, OECD document DAC (86)47, 27 August 1986, cited in the Brundtland Report (1987).

models that can be used in post-disaster situations, and can develop new programmes to support incremental housing in these contexts. In post-disaster contexts, it is particularly important for organizations to empower beneficiaries and utilize participatory approaches to provide assistance and housing designs that are culturally appropriate. Donors should prioritize the use of local construction materials, supply chains, and “intentionally design shelter and settlements activities to promote skills development, livelihoods, and broader economic recovery”.¹³⁰

58. Moreover, donors can provide technical assistance to improve data collection systems and establish a housing monitoring framework; they can conduct impact evaluation studies that establish the cost effectiveness of interventions. Additionally, donors can strengthen local governance capacity through the allocation of more resources to city and municipal governments, community organizations and federations of the urban poor. To do so, donors can broaden funding channels to support local community-led financing initiatives.¹³¹ Donors can also make valuable contributions by developing tools to incorporate housing indicators into national strategies.

V. Policy design, implementation and monitoring

A. Housing policy framing

59. Member States can develop and strengthen national institutions responsible for the provision and upgrading of housing by adopting UN-Habitat’s “Housing at the Centre” approach¹³² and by:

- (a) Mandating the preparation of an official housing policy if one does not already exist;
- (b) Including housing as one of the highest priorities in the national government platform;
- (c) Reporting on the proportion of the national government budget allocated to housing; and
- (d) Creating and/or strengthening a ministry or department of housing in the national government (dedicated exclusively to housing policy).

60. For housing policy and monitoring recommendations for both the national and local levels, see table 2.

¹³⁰ USAID (2013), “USAID/OFDA Humanitarian Shelter and Settlements Principles”, <https://sems.usaid.gov/sites/default/files/documents/1866/USAID-OFDA%20Humanitarian%20Shelter%20and%20Settlements%20Principles.pdf>. See also P. Phelps (2015), “What Haiti Taught Us All”, <http://blogs.worldbank.org/latinamerica/what-haiti-taught-us-all>.

¹³¹ Garau, P., Sclar, E. D. and Carolini, G. Y. (2005). *A Home in the City: United Nations Millennium Project Task Force on improving the Lives of Slum Dwellers*. London: Earthscan.

¹³² UN-Habitat (2015). *Housing at the Centre of the New Urban Agenda*. United Nations Habitat policy paper.

B. Housing policy design

61. Member States and local governments can strengthen housing policy design by:

- (a) Conducting an institutional analysis to understand the housing policy environment;
- (b) Assessing housing needs, taking into account population growth, rate of urbanization, rate of new household formation, and the amount that households are willing to spend on housing;
- (c) Analysing housing supply, particularly the provision of land and infrastructure;
- (d) Evaluating regulations governing and impacting the housing sector, including building codes, standards, development permits, land-use by-laws and ordinances, and planning regulations;
- (e) Revising legal and regulatory frameworks, including laws, codes, norms, and ordinances, which restrict the supply of affordable housing.¹³³

62. Effective housing project designs encourage accountable management, including transparency in financial management. Housing project designs benefit from gender-responsive approaches and disability considerations. Member States can promote local government policies and regulations to ensure that persons with disabilities have full access to social housing and public buildings, facilities and transport systems. Housing projects can explicitly incorporate service operations and maintenance support. By supporting capacity-building in maintenance of existing social housing as well as in capital investment planning for future housing projects, governments and donors can make a significant impact. Member States can consider conducting a housing assessment (see box 3) to enhance accountability and whether policies are enforced, and whom they are benefiting.¹³⁴

Box 3

Sample indicators for a housing assessment

The following represents a range of indicators that might be considered in developing a national housing assessment:

- (a) Social housing budget as a percentage of the total national government budget;
- (b) Qualitative and quantitative housing deficit;
- (c) The government has a neighbourhood upgrading programme in low-income settlements;
- (d) Spatial distribution of national population;
- (e) Current and projected rates of urban and rural population growth;

¹³³ UN-Habitat (2010). *A Practical Guide for Conducting: Housing Profiles. Supporting Evidence-based Housing Policy and Reform*. UN-Habitat, Nairobi.

¹³⁴ Global Housing Policy Indicators. (2016), <http://globalhousingindicators.org/en/content/global-housing-policy-indicators>.

- (f) Rates of poverty and slum growth in urban areas;
- (g) Analysis of approved physical plans for urban expansion to accommodate population;
- (h) Subnational estimates of investment requirements for urban services;
- (i) The existence and enforcement of a national housing policy;
- (j) Availability of secondary mortgage markets and microcredit for housing;
- (k) Types of subsidies available;
- (l) Degree to which exclusionary housing policies are prohibited;
- (m) House price-to-income ratio.

Source: Habitat for Humanity Global Housing Indicators (2016); United Nations Statistics Division (various years), *Compendium of Human Settlements Statistics/Compendium of Housing Statistics*; Inter-American Development Bank Housing Indicators Platform (RG-T2289); Angel, S. (2000), *Housing Policy Matters: A Global Analysis*. Oxford University Press.

C. Implementation and analysis of financial resources required

63. The achievement of global housing goals will require expanding funding for large-scale affordable housing and for the expansion of housing finance options for the urban poor need. While private sector investment in housing has increased, significant challenges deter higher investment in pro-poor, affordable housing.^{135,136} Based on a methodology applied to estimate the cost of upgrading for the United Nations Millennium Development Goals,¹³⁷ an estimated \$929 billion will be needed to improve the housing of all 881 million current residents in inadequate housing. Improving the dwellings of just 20 per cent of current slum residents, or 176.2 million people, would require a total of \$185.9 billion (see annex III for methodology). Based on the cost distribution assumptions provided by the Task Force, to upgrade the 881 million people living today in slums donors will need to provide \$306 billion, governments \$530 billion, and communities \$93 billion.

¹³⁵ A recent analysis of Nigeria showed that to construct a unit with minimum space of 5 square metres per person for a family with an income of less than \$2/day (30 per cent of which would go to housing costs) means that housing would have to be provided for less than \$219 per year. See R. Green (2014), "Towards an Urban Housing Policy," Working Paper No. 4, NYU Marron Institute of Urban Management, http://marroninstitute.nyu.edu/uploads/content/Toward_an_Urban_Housing_Policy_.pdf.

¹³⁶ For addition material on the affordable housing gap, see: McKinsey Global Institute (2014). *A Blueprint for Addressing the Global Affordable Housing Challenge*. MGI.

¹³⁷ Estimates of the investments required to upgrade slums include land purchase and transfer, housing, network infrastructure, bulk infrastructure, schools and health clinics, community facilities, planning and oversight, and community capacity-building. The resulting average cost per person for each of these components varies significantly across region. Garau P, Sclar ED, Carolini G.Y (2005) *A Home in the City: United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers*. London: Earthscan, www.unmillenniumproject.org/documents/Slumdwellers-complete.pdf.

64. Dedicated budgetary commitments by local and national governments are critical to scaled-up efforts to assist the urban poor. Governments that have built housing for low-income households have done so through significant subsidies. In most developing countries, however, subsidies appear to be woefully insufficient to meet the need of households.¹³⁸ Moreover, subsidies have a built-in bias against poor households, as they usually require a minimum income threshold or proof of formal employment.¹³⁹

65. To fund housing improvement projects, serious challenges remain. In a fiscally tight environment, social investments have not typically been prioritized at the local or national government levels. Furthermore, in an era of decentralization, municipal or subnational government agencies often face new responsibilities without sufficient capital transfers or statutory rights to mobilize local revenues. Often, there is an absence of functioning municipal taxation systems and effective financial tools that capture land-value increases, which in turn could raise municipal revenue and increase funding for housing. Despite the critical role they play for poor urban dwellers to engage in savings and loans, community-based finance options are also weak and disconnected from mainstream financial institutions.¹⁴⁰ Evidence suggests that the provision of urban services significantly raises land values and, under certain conditions, can promote private investment in housing.¹⁴¹

66. International agencies have a crucial role to play in supporting housing. At the strategic level, the gap left by absentee governments and the weak performance of other actors have led to a failure to place housing as a priority issue in the international development agenda.¹⁴² Despite the benefits of adequate housing, including improvements to health¹⁴³ and the environment,¹⁴⁴ lending from several

¹³⁸ UN-Habitat (2011b), cited in UN-Habitat (forthcoming), *World City Report 2016*.

¹³⁹ Even though the poor may not pay income tax, they usually pay taxes on purchases, cited in UN-Habitat (forthcoming), *World City Report 2016*.

¹⁴⁰ Habitat III secretariat (2015). "Habitat III issues papers. Informal settlements", No. 22, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements-2.0.pdf.

¹⁴¹ Smolka, M. (2003). "Informality, Urban Poverty and Land Market Prices." *Land Lines* 15(1) 4-7.

¹⁴² UN-Habitat (2015), "Housing at the Centre of the New Urban Agenda", UN-Habitat policy paper.

¹⁴³ For example, Mexico's *Piso Firme* (Solid Floor) programme, replaced earthen floors with cement, which significantly reduced the prevalence of parasite infections, diarrhoea, and anaemia, and improved the cognitive development of children. See Cattaneo, and others (2009) "Housing, Health, and Happiness," *American Economic Journal: Economic Policy*. 1 (1): 75-105. See Habib, R. R. and others, "Housing Quality and Ill Health in a Disadvantaged Urban Community", *Public Health*, vol. 123, No. 2, February 2009, pp. 174-181 and World Health Organization and United Nations (2010) Human Settlements Programme, Hidden Cities: Unmasking and Overcoming Health Inequities in Urban Settings, WHO, Geneva, 2010.

¹⁴⁴ Housing policies can encourage compactness, which is suggested to be the main driver for climate friendly development. A more compact urban form can halve land used per housing unit, lower the costs of providing public services by 10-30 per cent, decrease motor travel and associated costs by 20-50 per cent, and lower congestion, accident and air pollution. See Littman (2015), "Analysis of Public Policies That Unintentionally Encourage and Subsidize Urban Sprawl," NCE Cities — Sprawl Subsidy Report, <http://2014.newclimateeconomy.report/wp-content/uploads/2015/03/public-policies-encourage-sprawl-nce-report.pdf>.

donor organizations has tended to move away from housing.¹⁴⁵ The donor community is a key partner to stimulate innovation in housing finance, affordable housing designs, urban service delivery, and municipal revenue collection to ensure long-term financial sustainability. Equally important, the donor community can better promote hybrid value chains in which the private sector (e.g. cement or floor tile companies) partners with microfinance providers and citizen groups to lower housing production costs.¹⁴⁶

67. The United Nations is encouraged to create an Intergovernmental Panel on Sustainable Urbanization to translate Sustainable Development Goal 11 into operational terms.¹⁴⁷ Given the substantial cost of implementing the Goal 11, the United Nations could commission this Panel to conduct a detailed empirical study on the cost to achieve this goal by 2030. This research would update the previous research prepared for the United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers (2005).¹⁴⁸ The output of this research would provide detailed cost estimates by country and evaluate scenarios to cover costs through different levels of commitment from donors, national and local governments, and beneficiaries. Beyond slum upgrading, the research would also provide cost estimates for provision of affordable housing for low-income residents. Such research will help generate sorely needed housing affordability data in many developing countries, where such information is “the exception rather than the rule”.¹⁴⁹

¹⁴⁵ For example, the World Bank decreased its housing programs, favouring a housing market enabling approach. A much smaller share of the Bank’s lending has gone to support low-income housing (10 per cent of total shelter lending since the mid-1990s, versus more than 90 per cent from the mid-1970s to the mid-1980s) and a much smaller share has gone to low-income countries (20 per cent, down from about 40 per cent from the mid-1970s to the mid-1980s). Source: Buckley R.; Kalarickal J. (2006). *Thirty Years of World Bank Shelter Lending What Have We Learned?* World Bank. USAID has significantly reduced its housing programmes and today funds housing projects almost exclusively within the disaster relief context. See USAID (2013), “Sustainable Service Delivery in an Increasingly Urbanized World Policy”, USAID, <https://www.usaid.gov/sites/default/files/documents/1870/USAIDSustainableUrbanServicesPolicy.pdf>. Others donors, such as DFID, funded housing programmes at a minimal level, approximating less than 1 per cent of its budget in 2007. See House of Commons, International Development Committee (2009), *Urbanization and Poverty*. Seventh Report of Session 2008-09, volume I. London: The Stationery Office Limited.

¹⁴⁶ Ferguson (2008), “A Value Chain Framework for Affordable Housing in Emerging Countries,” *Global Urban Development Magazine*, vol. 4, issue 2, www.globalurban.org/GUDMag08Vol4Iss2/FergusonValueChain.htm, cited in World Bank (2010).

¹⁴⁷ The Panel would support the development of knowledge through analysis and dissemination of planning practice and decision-making and related financial and institutional support for sustainable urban development. Equally important, the Panel would consolidate and disseminate urban and housing analysis to identify and anticipate new challenges to sustainable urban developments.

¹⁴⁸ See Flood (2004), “Cost Estimate for Millennium Development Goal 7, target 11 on Slums. Background Report for United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers”, http://www.academia.edu/2298073/Cost_Estimate_for_Millennium_Development_Goal_7_Target_11_on_Slums_background_report_for_UN_Millennium_Project_Task_Force_on_Improving_the_Lives_of and Garau, and others (2005) *A Home in the City: United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers*. London: Earthscan, www.unmillenniumproject.org/documents/SlumDwellers-complete.pdf.

¹⁴⁹ Rockefeller Foundation and The New School (2014), *The Housing Challenge: Avoiding the Ozymandias Syndrome*, <http://milanoschool.org/wp-content/uploads/2015/06/Buckley-The-Housing-Challenge-B.pdf>. The report also makes the important point that “between 1990 and 2009 only one African country had data on all twelve Millennium Development Goals Indicators”.

D. Monitoring and evaluation of housing policies

68. This policy paper encourages government at all levels to monitor and evaluating housing policies to promote accountability and determine the extent to which progress has been made. Accessibility, transparency and effectiveness of such monitoring and evaluation will enable stakeholders to make informed decisions in formulating housing policies. Securing local government commitments will be key to Sustainable Development Goal implementation and monitoring. To this end, a comparable platform is needed for getting local government commitments to the Goal, such as the voluntary commitments made by local governments that were secured during the Conference of Parties of the United Nations Framework Convention on Climate Change (COP21).¹⁵⁰ An extensive list of metrics is provided in table 2 to track the progress in implementing across the five domains of the housing policy recommendations (annex I).

VI. Conclusion

69. Urbanization will continue to be a major driver for social, economic, and political development in the future, affecting health, economic development, culture, and governance. As the United Nations Population Fund foresaw during Habitat II, “the growth of cities will be the single largest influence on development in the twenty-first century”.¹⁵¹ In preparation for this shift this policy paper has offered guidance in creating, implementing, and monitoring housing policy. To this end, it seeks to contribute to Habitat III’s mandate to “address the unfinished business of the Habitat Agenda and the Millennium Development Goals and, looking forward, serve as a vital plan of action for the post-2015 United Nations development agenda”.¹⁵²

70. The realization of the New Urban Agenda will hinge upon the scope and effectiveness of housing policy. Two billion people will require new homes or upgraded homes by 2030. The global community must act with ambition to achieve the Sustainable Development Goal target 11.1: “to ensure access for all, to adequate, safe and affordable housing and basic services and upgrade slums [by 2030]”. The housing policies recommended in this policy paper further acknowledges that housing challenges cannot be addressed in isolation. Equally important, this policy paper strongly supports inclusivity in housing policy, i.e. participatory processes, gender equality, fair housing policies, and policies that respond to the housing needs of vulnerable and special needs groups. Reinvigorating global partnerships, strengthening cooperation between local and national governments, and monitoring progress will be essential to respond to the grand housing challenge.

¹⁵⁰ The Paris Agreement endorsed a system by which urban (municipal, city, metropolitan) governments along with other “Non-Party Stakeholders” can make their commitments to scale up climate actions in a “Non-State Actor Zone for Climate Action” platform (<http://climateaction.unfccc.int>). Satterthwaite, David (2016). “The Sustainable Development Goals as the New Urban Agenda: The Sustainable Development Goals from the Perspective of Urban Governments”, mimeo.

¹⁵¹ UNFPA (1996), *State of World’s Population 1996*.

¹⁵² Secretary-General of Habitat III (2014), “Progress to date in the implementation of the outcomes of the second United Nations Conference on Human Settlements (Habitat II) and identification of new and emerging challenges on sustainable urban development”, prepared for the Preparatory Committee for the United Nations Conference on Housing and Sustainable Urban Development (Habitat III), A/CONF.226/PC.1/5, <http://unhabitat.org/wp-content/uploads/2014/07/Progress-to-date-outcome-Habitat-II-ENGLISH1.pdf>.

Annex I

Housing policy recommendations and monitoring

Policy paper assumptions:

- (a) Alignment with the Sustainable Development Goals:
Goal 11: make cities inclusive, safe, resilient and sustainable;
Target 11.1: by 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums;
- (b) Access to adequate housing is a human right;
- (c) All policies apply across the urban to rural continuum unless noted;
- (d) Vulnerable/Special needs group references include: marginalized, displaced people/migrants, older persons, children and youth, homeless, minority groups, and persons with disabilities, women, etc.

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
(a) Integrated housing framework		
Adopt housing policies that drive the integration of holistic policy frameworks at all levels.	– Broader territorial approach: Regional, metropolitan and municipal planning ensures housing access to jobs and other services — adequate education, health care, and transport for all neighbourhoods. – Housing policies with clear objectives aligned with Sustainable Development Goals and national/state/municipal/local needs.	- Detailed metrics are collected and documented for – Reasonable travel times from low-income communities to jobs and services. – Progress toward applicable Sustainable Development Goals.
Adopt regional and municipal policies to expand infrastructure networks.	– Infrastructure plans are adequate to meet future population growth.	– Approved physical plans in the city and its surrounding municipalities for urban expansion to accommodate population growth. – Recent capital investment plans for urban expansion to accommodate population growth in the city.

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
(b) Inclusive housing		
Adopt policies at all levels that include participatory processes	– Empowering policy environment that leads to adequate housing and a sustainable place to live for all. – Broad, representative stakeholders actively participate in the preparation of the housing policy documents; e.g. community, civic sector, private sector.	– Housing policies include clear engagement processes for all stakeholders: consultative at the regional and metropolitan levels, with full engagement at the local and city levels. – Progress on the official housing policy documents at all levels is publicly reported.
Adopt fair housing policies at all levels that prevent discrimination and address housing requirements of special needs groups.	– Exclusionary housing practices are illegal at all levels. – Policies, laws, or regulations prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender, or marital status. – Social housing units supply for vulnerable/special needs groups meet the demand, – Presence of social welfare service programmes that support the housing needs for special needs groups.¹	– Fair housing policies, laws, and regulations are enforced. – Residential neighbourhoods in the cities are not segregated by race or religion. Detailed metrics are collected and documented on: – Agency budget for homelessness and vulnerable groups. – Number of homelessness per 1,000 persons. – Demographic demand by vulnerable and special needs categories.¹ – Social housing and services available for special needs groups.¹
(c) Affordable housing		
Adopt policies to improve housing affordability for home ownership	– Policies adopted that promote affordable housing finance for low-income families.	Detailed metrics are collected on: – Capital availability and market penetration rates for the mortgage finance system (to low-income, less-creditworthy, and other marginal borrower groups).

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
Adopt housing subsidy policies that enable low-income households to rent or own adequate, affordable housing.	– Government housing subsidies are adequate to meet the need. – The housing subsidy system is transparent and well understood.	Detailed metrics are collected on: – The housing budget as a percentage of qualitative and quantitative need. – Housing agency provides demand-side subsidy programmes (e.g. housing vouchers to rent or purchase housing). – Percentage of housing-related expenses (including transportation to jobs) to household income.
Adopt appropriate land and mortgage taxation policies.	– There are tax incentives for a full range of housing alternatives (homeownership, rental, cooperatives, etc.).	Detailed metrics are collected on: – Tax deductions for constructing affordable rental housing. – Mortgage interest payments deductions and credits. – Rental housing credits.
Adopt housing policies that expand and improve the affordable housing stock.	– Expand and improve supply chain of social housing stock, including social rental. – Encourage 4Ps (people-public-private partnerships) in housing while combining multiple solutions — land, finance, and construction — to close affordable housing gap. – Land and housing regulations not costly or burdensome – Rent control restriction balances the needs for affordable housing with quantitative housing deficit.	Detailed metrics are collected on: – Share of private sector finance, share of rental housing and ownership housing, public housing provided by private sector. – Innovative housing schemes, innovative housing finance, and new development entities. – Partnerships in housing production and basic service provision. – Qualitative and quantitative housing deficits are regularly measured. Detailed metrics are collected on: – Time and costs to process permits and entitlement approvals Detailed metrics are collected on: – Number of existing rental units; – Number of new rental units built annually; – Ratio of market rent to rent of similar rent-controlled units.

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
Adopt policies that limit property speculation.	– Policies that limit speculation materially improve affordability.	Detailed metrics are collected on: – Number of vacant units; – transaction, transfer fees and taxes
(d) Adequate housing		
Adopt policies that support “Adequate Housing”, defined as: habitability, basic services, and tenure security.	– “Adequate Housing” policies align with global United Nations definitions and standards for water, sanitation, adequate space, durability and security of tenure. – Housing policies promote and protect the cultural and historical typology of communities.	– Detailed metrics are collected on all components of “Adequate Housing”. – Historical and cultural preservation metrics align across all government jurisdictions.
(i) Habitability		
Adopt housing and zoning policies that ensure health, safety and security.	– Housing regulations are consistent with global standards adapted by context. – Housing regulations provide safety from natural hazards and disease. – Residential development is not permitted on environmentally sensitive or hazardous land.	– Building and zoning codes and regulations are enforced and reviewed regularly. – Municipal documents and maps designating areas to be protected from development are updated regularly. Detailed metrics are collected on: – Percentage of households in overcrowded conditions. – Percentage of households located in high hazardous zones and/or hazardous conditions.
Adopt policies to reduce the impact of climate change and improve energy efficiency.	– Policies provide integrated support for the development of energy-efficient, green housing and infrastructure. – Policies promote climate change adaptation and mitigation.	Detailed metrics are collected on: – Energy-efficient housing as a percentage of the total housing stock. – Access by vulnerable groups to energy-efficient housing.
(ii) Basic services		
Adopt policies that improve access to basic services such as water and sanitation.	– There is adequate clean water supply in all neighbourhoods – There is adequate sanitation in all neighbourhoods. – The city’s sewage is treated.	Detailed metrics are collected on: – The percentage of the urban population with access to improved water supply and sanitation. – Average hours a day that clean piped water is available to low-income households.

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
Adopt policies that improve access to lighting, electricity, and garbage disposal in urban and developed rural contexts.	– Electricity and lighting is available in all dwelling units in an urban and more developed rural context. – Garbage collection is adequate in urban and more developed rural context.	– The ratio of the price of water sold by water trucks or private vendors to the price of metered water in a typical informal settlement. Detailed metrics are collected on: – Urban population with electrical connections. – Number of hours a day that electricity is available in low-income communities. – The percentage of the city with regular public garbage collection. – Average times a week that garbage is collected from households in high-income neighbourhoods in the city compared to low-income neighbourhoods. – The percentage of garbage disposed in sanitary landfills.
(iii) Security of tenure		
Adopt policies that recognize a continuum of land rights for all	– Barriers to security of tenure are removed. – Gender equality in land ownership and inheritance rights is ensured. – Land can be jointly owned by husband and wife. – Ancestral, historical and/or prolonged use is protected. – The law recognizes customary or tribal land rights of indigenous people. – Titles and/or alternative property documents are given to long-term residents of informal settlements. – Programmes support the regularization of titles or alternative documents in established informal settlements.	Detailed metrics are collected on: – Women land ownership and inheritance. – Number of households that hold land through a long-term lease. – Immigrants, refugees and non-citizens households that own land. – There is an operating programme to register titles or secure tenure documents. Detailed metrics are collected on: – Number of households living in informal settlements in the greater municipality. – Number of households living in informal settlements in the greater municipality who have titles or alternative property documents.

<i>Housing policy recommendations</i>	<i>Target outcomes</i>	<i>Monitoring activities</i>
Adopt policies that support a land registration and cadastral system.	– All residential land has registered titles and/or secure tenure documents. – Titles are updated regularly when property is transferred.	Detailed metrics are collected on: – Efficiency and efficacy of the registration and cadastral system.
Adopt policies that prevent forced eviction.	– Evictions are minimized and, when they occur, they are legal and involve fair compensation or resettlement.	Detailed metrics are collected on: – Time taken for people to be evicted from the time they are informed and whether there was violence. – The percentage of people resettled or given compensation equivalent to the value of their homes. – Whether the eviction followed established legal guidelines for evictions.
(e) Informal settlement upgrading		
Adopt policies that support and protect incremental housing and slum upgrading programs.	– Qualitative and quantitative housing deficits are reduced. – Active engagement of community stakeholders is required in relocation decision-making.	Detailed metrics are collected for the listed outcomes: – Regulations and building codes that allow incremental improvement and tenure. – Active municipal infrastructure upgrading programmes in informal settlements. – Percentage of incremental and slum upgrading improvements compared to total qualitative housing deficit. – Community consultation and just compensation are included in slums clearance and redevelopment projects. – Slum clearance and redevelopment policy is regulated by national and/or local housing agency.

Annex II

Housing policy paper glossary

Bond: a bond is a type of loan or debt security that is issued by a public authority or credit authority for long-term investments. Bonds are repaid when they “mature,” typically 10 years or more after being issued.^a

Building code: building codes are regulations established by a recognized government agency describing design, building procedures and construction details for new homes or homes undergoing rehabilitation. Local building codes are often based on a national model code known as the International Building Code, or one of its predecessors. The International Code Commission has established a number of special building codes that apply to particular situations, such as the International Existing Building Code, which facilitates the renovation of older structures by streamlining the applicable code requirements.^b

Cadastre: a parcel-based land information system that includes a geometric description of land parcels, which are usually represented on a cadastral map. In some jurisdictions it is considered separate from, but linked to, the register of land rights and holders of those rights (land register), while in other jurisdictions the cadastre and land register are fully integrated.^c

Collateral: collateral is an asset or a series of assets pledged by a borrower with a creditor as a security for repayment of a loan. The pledged asset is subject to seizure if the borrower defaults on the loan. The pledged asset or collateral must be of equal value to the loan.^d

Cooperative Housing Law: a law that recognizes the cooperative form of ownership with people owning shares in the property as a whole as opposed to a condominium where they own individual units and proportionate shares of the common areas.^e

Decentralization: the establishment of institutional and legal frameworks for decision-making and the empowerment of subnational institutions at the provincial, district, city, town and village levels in terms of fiscal, administrative, political and legal processes.^f

Demand-side subsidies: a demand-side subsidy is a financial help for those households that do not have access to housing and whose income is insufficient to obtain it. The subsidy is directed to the resident and not the builder. The subsidy is tied to the resident and not the home allowing the resident to choose where they live. Usually, this subsidy is designed to help low-income households access housing in the private market. The best example of a demand-side subsidy is a housing voucher — a family is given a voucher that can be used to pay rent in a home that they choose.^g

^a Housing Policy, <http://www.housingpolicy.org/glossary.html>.

^b Housing Policy, <http://www.housingpolicy.org/glossary.html>.

^c Food and Agriculture Organization. Website: <http://www.fao.org/docrep/005/y4307e/y4307e09.htm>.

^d Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^e Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^f Office of the United Nations High Commissioner for Refugees (UNHCR). Master Glossary of Terms, <http://www.refworld.org/docid/42ce7d444.html>.

^g Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

Empowerment: a process/phenomenon that allows people to take greater control over the decisions, assets, policies, processes and institutions that affect their lives.^h

Eviction: eviction is an order that a person or persons must vacate the place where they reside on a specified date or time.ⁱ Given a series of reasons regulated by authorities, the removal of a tenant from the property by the owner cannot be discretionary and has to follow a judicial procedure.

Floor Area Ratio (FAR): Floor Area Ratio is the proportion of built up area to the total area of the plot of land.^j FAR is used by local authorities in zoning codes to measure the density of a site being developed and control the size of buildings.^k

Gated communities: gated communities are residential communities that are exclusionary or segregated that have a physical barrier or guards to keep non-residents out.^l

Greenhouse Gases (GHG): greenhouse gases are those gaseous constituents of the atmosphere, both natural and anthropogenic, that absorb and emit radiation at specific wavelengths within the spectrum of infrared radiation emitted by the Earth's surface, the atmosphere and clouds. This property causes the greenhouse effect of retaining heat within the atmosphere. Water vapour (H₂O), carbon dioxide (CO₂), nitrous oxide (N₂O), methane (CH₄) and ozone (O₃) are the primary greenhouse gases in the Earth's atmosphere (IPCC).^m

Homelessness: the United Nations Economic and Social Council groups homelessness into two categories. The categories include:

(a) Primary homelessness (rooflessness), which consists of person living in streets or without shelter or living quarters;

(b) Secondary homelessness, which includes persons with no place of usual residence who move frequently between various types of accommodation (including dwelling, shelter and other living quarters); and persons usually residents in long-term "transitional shelters" or similar arrangement for the homelessness. This category includes persons living in private dwellings but reporting "no usual addresses" on their census forms.ⁿ

Improved sanitation: according to the United Nations, improved sanitation facilities include: flush or pour-flush to piped sewer system, septic tank or pit latrine;

^h UNHCR. Master Glossary of Terms, <http://www.refworld.org/docid/42ce7d444.html>.

ⁱ Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^j World Bank, E-course on Sustainable Land Use Planning, <http://worldbank.mrooms.net/mod/glossary/view.php?id=29768&mode=letter&hook=F&sortkey=&sortorder=>.

^k New York City Department of City Planning, <http://www1.nyc.gov/site/planning/zoning/glossary.page>.

^l Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^m World Bank, E-course on Sustainable Land Use Planning, <http://worldbank.mrooms.net/mod/glossary/view.php?id=29768&mode=letter&hook=G&sortkey=&sortorder=>.

ⁿ United Nations (2009). Enumeration of Homeless People, p. 3, http://unstats.un.org/unsd/censuskb20/Attachments/2009MPHASIS_ECE_Homeless-GUID25ae612721cc4c2c87b536892e1ed1e1.pdf. https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&ved=0ahUKEwjMnOH3vuHKAhXBSiYKHRr5DWsQFggoMAE&url=http%3A%2F%2Fwww.ohchr.org%2FDocuments%2FIssues%2FHousing%2FHomelessness.pdf&usq=AFQjCNEbBZlpPe_xJujCaIKeOqF19MHZlQ&sig2=9cjHDVxLeT3foFEx0lYhIA&cad=rja.

ventilated improved pit latrine; pit latrine with slab; and composting toilet. Unimproved sanitation facilities include: flush or pour-flush to elsewhere; pit latrine without slab or open pit; bucket; hanging toilet or hanging latrine; no facilities or bush or field.^o

Improved water supply: according to the United Nations, improved water supply includes piped water into dwelling, plot or yard; public tap/standpipe; tube well/bore hole; protected dug well; protected spring; and rainwater collection. Does not include unprotected dug well; unprotected spring; cart with small tank/drum; bottled water; tanker-truck; and surface water (river, dam, lake, pond, stream, canal, irrigation channels).^p

Incremental housing: incremental housing implies building a home in stages and over time while in residence, according to the residents needs and means.^q The rapid growth of urban population that occurred since the mid XX century has resulted in massive, uncontrolled city expansion and serious challenges to provide adequate housing for the growing urban population. The importance of incremental housing derives from the existing housing deficit, especially for low-income households, from the widespread informal settlement phenomenon and the lack of access to finance and government support for improving the existing housing stock. Under the concept of incremental housing are included the interventions, both public and private, that aim at improving the quality and the space of housing as well as the services for housing.^r

Informal sector: the International Labour Office (ILO) defines the informal sector as the persons engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. Labour relations — where they exist — are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees. The informal sector includes two categories: first, all unregistered commercial enterprises; second, all non-commercial enterprises that have no formal structure in terms of organization and operation.^s

Internally displaced persons: according to the United Nations High Commissioner for Refugees, internally displaced persons, also known as “IDPs” are persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized border.^t

^o Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^p Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^q Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^r BID (2012). Un espacio para el desarrollo — los mercados de vivienda en America Latina y el Caribe, <http://www.iadb.org/es/investigacion-y-datos/dia-desarrollo-en-las-americas-publicacion-insignia-del-bid,3185.html?id=2012>.

^s The State of the World's Cities 2001 <http://www.un.org/ga/Istanbul+5/122.pdf>.

^t UNHCR (2004). The Guiding Principles on Internal Displacement, p. 1, <http://www.unhcr.org/43ce1cff2.html>.

Land tenure: the relationship, whether legally or customarily defined, among people, as individuals or groups, with respect to land and associated natural resources (water, trees, minerals, wildlife, etc.). Rules of tenure define how property rights in land are to be allocated within societies. Land tenure systems determine who can use what resources for how long, and under what conditions.^u

Microcredit/microloan: microcredit is a small amount of money loaned to a client by a bank or other institution. Microcredit can be offered, often without collateral, to an individual or through group lending.^v

Migrants: the Special Rapporteur of the Commission on Human Rights defines migrants as:

(a) Persons who are outside the territory of the State of which they are nationals or citizens, are not subject to its legal protection and are in the territory of another State;

(b) Persons who do not enjoy the general legal recognition of rights which is inherent in the granting by the host State of the status of refugee, naturalized person or of similar status;

(c) Persons who do not enjoy either general legal protection of their fundamental rights by virtue of diplomatic agreements, visas or other agreements.^w

Minority groups: the United Nations Sub-Commission on Prevention of Discrimination and Protection of Minorities defines minority as groups that are numerically inferior to the rest of the population of a State, in a non-dominant position, whose members — being nationals of the State — possess ethnic, religious or linguistic characteristics differing from those of the rest of the population and show, if only implicitly, a sense of solidarity, directed towards preserving their culture, traditions, religion or language.^x

Mixed use: a type of development that combines various uses, such as office, commercial, institutional, and residential, in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design.^y

Neighbourhood upgrading: a programme providing services to informal settlements — neighbourhood upgrading usually consists of a menu of services that are provided to the beneficiaries including but not limited to access to infrastructure such as water supply, sanitation system, electricity, garbage clean-up and social services such as schools, day-care, and health clinics.^z

Open space: it is the part of a residential zoning lot (which may include courts or yards) that is open and unobstructed from its lowest level to the sky, except for specific permitted obstructions, and accessible to and usable by all persons occupying dwelling units on the zoning lot. Depending upon the district, the amount

^u Food and Agriculture Organization. Website: <http://www.fao.org/docrep/005/y4307e/y4307e09.htm>.

^v Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^w United Nations Educational, Scientific and Cultural Organization (UNESCO) (n.d). Glossary: Migrants and Migration. Website: http://www.unesco.org/most/migration/glossary_migrants.htm.

^x United Nations (2010). Minority Rights: International Standards and Guidance for Implementation, p. 2, http://www.ohchr.org/Documents/Publications/MinorityRights_en.pdf.

^y http://apa-nc.org/wp-content/uploads/2014/06/aicp-raleigh-affordable_housing_glossary.pdf.

^z Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

of required open space is determined by the open space ratio, minimum yard regulations or by maximum lot coverage.^{aa}

Public housing: housing that is built, owned, and operated by the Government. Selected tenants are provided the housing at a discounted cost.^{bb}

Refugees: according to 1967 Protocol Relating to Status of the Refugees, a refugee is any person who owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it.^{cc}

Based on this language, UNESCO's International Migration and Multicultural Policies state that, the refugee definition is commonly understood to include the below three essential elements:

(a) There must be a form of harm rising to the level of persecution, inflicted by a Government or by individuals or a group that the Government cannot or will not control;

(b) The person's fear of such harm must be well-founded — e.g. the U.S. Supreme Court has ruled that a fear can be well-founded if there is a one-in-ten likelihood of its occurring;

(c) The harm, or persecution, must be inflicted upon the person for reasons related to the person's race, religion, nationality, political opinion or membership in a particular social group (the nexus).^{dd}

Right to adequate housing: the Universal Declaration of Human Rights article 25 (1) states that, "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."^{ee} Additionally, article 11 (1) of the International Covenant on Economic, Social, and Cultural Rights states that, "The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions."^{ff} This is further articulated in the Committee on Economic, Social and Cultural Rights, general comment No. 4 (1991) on the right to adequate housing (E/1992/23).

^{aa} New York City Department of City Planning, <http://www1.nyc.gov/site/planning/zoning/glossary.page>.

^{bb} Global Housing Indicators, <http://globalhousingindicators.org/en/glossary/2>.

^{cc} UNHCR. (2002-2016). About Refugees. Website: http://unhcr.org.au/unhcr/index.php?option=com_content&view=article&id=179&Itemid=54.

^{dd} UNESCO (n.d). Glossary: Refugee. Website: http://www.unesco.org/most/migration/glossary_refugee.htm.

^{ee} United Nations (n.d). The Universal Declaration of Human Rights. Website: <http://www.un.org/en/universal-declaration-human-rights/>.

^{ff} OHCHR (1996-2016). International Covenant of Economic, Social, and Cultural Rights, <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CESCR.aspx>.

According to the United Nations Fact Sheet 21, the right to adequate housing contains freedoms and entitlements. The freedoms include: protection against forced evictions, arbitrary destruction, and demolition of one's home; the right to be free from arbitrary interference with one's home, privacy, and family; and right to choose one's residence, to determine where to live and freedom of movement. The entitlements include: security of tenure; housing, land, and property restitution; equal and non-discriminatory access to adequate housing; and participatory in housing-related decision making at the national and community levels.^{gg}

Right to the city: the World Charter for the Right to the City defines the right to the city as the equitable usufruct of cities within the principles of sustainability, democracy, equity, and social justice. It is the collective right of the inhabitants of cities, in particular of the vulnerable and marginalized groups, that confers upon them legitimacy of action and organization, based on their uses and customs, with the objective to achieve full exercise of the right to free self-determination and an adequate standard of living. The Right to the City is interdependent of all internationally recognized and integrally conceived human rights, and therefore includes all the civil, political, economic, social, cultural and environmental rights which are already regulated in the international human rights treaties.^{hh} A document on Urban Policies and the Right to the City further emphasizes on right to the city as a vehicle for social inclusion in cities implying:

- (a) Liberty, freedom, and the benefit of the city life for all;
- (b) Transparency, equity, and efficiency in city administrations;
- (c) Participation and respect in local democratic decision making;
- (d) Recognition of diversity in economic, social, and cultural life;
- (e) Reducing poverty, social exclusion, and urban violence.ⁱⁱ

As an example, the republic of Ecuador has incorporated the right to the city under section six (Habitat and Housing) of the 2008 Constitution. This has been captured under article 30 and 31 as stated below:

Article 30: Persons have the right to a safe and healthy habitat and adequate and decent housing, regardless of their social and economic status.

Article 31: Persons have the right to fully enjoy the city and its public spaces, on the basis of principles of sustainability, social justice, respect for different urban cultures and a balance between the urban and rural sectors. Exercising the right to the city is based on the democratic management of the city, with respect to the social and environmental function of property and the city and with the full exercise of citizenship.^{jj}

^{gg} UN-Habitat (2009). The Right to Adequate Housing. Office of the United Nations High Commissioner for Human Rights, http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf.

^{hh} Tadamun (2013). World Charter for the Right to the City, <http://www.tadamun.info/2013/06/27/world-charter-for-the-right-to-the-city/?lang=en#.Vrjq-VlsyT9>.

ⁱⁱ Brown, A. (2009). Urban Policies and the Right to the City. Rights, Responsibilities, and Citizenship. Cardiff University, UNESCO, UN-Habitat, <http://unesdoc.unesco.org/images/0017/001780/178090e.pdf>.

^{jj} Georgetown University Political Database of the Americas (1995-2011). Republic of Ecuador: Constitution of 2008. Website: <http://pdba.georgetown.edu/Constitutions/Ecuador/english08.html>.

Shelter: also called emergency housing, it provides temporary overnight living accommodations. Shelters often are not open during the day.^{kk}

Slums: according to the document State of the World's Cities by UN-Habitat, slums feature the most deplorable living and environmental conditions characterized by inadequate water supply, poor sanitation, overcrowded and dilapidated housing, hazardous locations, insecurity of tenure, and vulnerability of serious health risks.^{ll} Additionally, the United Nations website on Millennium Development Goal Indicators define a slum household as a group of individuals living under the same roof lacking one or more of the following conditions: access to improved water, access to improved sanitation, sufficient living area, durability of housing, and security of tenure.^{mmm}

Social housing: a document on social housing strategies, financing mechanisms and outcomes: an international reviews and update of key post-2007 policy development by Pawson, Hal, and others, defines social housing broadly to include a part of a national housing system that is provided using public subsidies directed to lowering rents which is allocated via non-market mechanisms. The document further states, the core components of social housing system include:

- (a) Development promotion regime — having privileged, competitive or subordinate position in the land market;
- (b) Rent setting regime — approaches include cost rent, nominal rent, and market rent;
- (c) An eligibility and allocation regime — whether universal, segmented or targeted/restricted;
- (d) An operating cost and profit regime — non-profit, limited profit, and for profit; and
- (e) The market position of different providers — private, third sector, and public.ⁿⁿ

Subprime: subprime mortgages are made to borrowers with poor credit histories who do not qualify for prime interest rates. To compensate for the increased credit risk, subprime lenders charge a higher rate of interest.

Tenure security (also security of tenure): the certainty that a person's rights to land will be protected. People with insecure tenure face the risk that their rights to land will be threatened by competing claims, and even lost as a result of eviction. The attributes of security of tenure may change from context to context: investments that require a long time before benefits are realized require secure tenure for a commensurately long time.^{oo}

^{kk} Housing Development Consortium, <http://www.housingconsortium.org/resources/glossary/#shelters>.

^{ll} UN-Habitat (2012/2013). State of the World's Cities — Prosperity of Cities. World Urban Forum, p. 99, <https://sustainabledevelopment.un.org/content/documents/745habitat.pdf>.

^{mmm} United Nations Statistics Division (n.d). Millennium Development Goals Indicators. Website: <http://mdgs.un.org/unsd/mdg/Metadata.aspx?IndicatorId=0&SeriesId=711>.

ⁿⁿ Pawson, Hal and others (2011). Social Housing Strategies, Financing Mechanisms, and Outcomes: An International Review and Update of Key Post 2007 Policy Developments, p. 6, http://www.be.unsw.edu.au/sites/default/files/upload/research/centres/cf/publications/cfprojectreports/International_Social_Housing_Review.pdf.

^{oo} Food and Agriculture Organization. Website: <http://www.fao.org/docrep/005/y4307e/y4307e09.htm>.

Urban sprawl: urban sprawl is a spatial phenomenon where an urban conglomerate spreads outwards, even beyond its suburbs to its outskirts.^{pp} As Iván Muñiz, and others. (2012) explains, the definition of urban sprawl differs from country to country and its causes and impacts are diverse may it be economic, social or environmental ones. Taking into account its morphological aspect, we can see that sprawls are characterized by low density, low centrality, low proximity, low concentration, and discontinuity from old and new developments.^{qq}

Zoning: zoning is a form of regulatory implementation of planning which involves the division of the community into districts, or zones, within which regulations apply to the use of land or buildings, the intensity of that use as well as the height and bulk, or extent of that use.^{rr} To achieve economic and social development sustainably and efficiently, cities focus on planning through zoning to divide cities for housing construction, sanitation improvements, and access to recreation among other things.^{ss}

^{pp} UN-Habitat (2012). Urban Patterns For A Green Economy: Leveraging Density, <http://unhabitat.org/wp-content/uploads/2014/06/Leveraging-Density-Urban-Patterns-for-a-Green-Economy.pdf>.

^{qq} Iván Muñiz, Miguel Ángel García and Daniel Calatayud (2012) “SPRAWL. Definición, causas y efectos”, <http://www.ecap.uab.es/RePEc/doc/wpdea0603.pdf>.

^{rr} World Bank, E-course on Sustainable Land Use Planning, <http://worldbank.mrooms.net/mod/glossary/view.php?id=29768&mode=letter&hook=Z&sortkey=&sortorder=>.

^{ss} New York City Department of City Planning, <http://www1.nyc.gov/site/planning/zoning/glossary.page>.

Annex III

Slum upgrading: initial estimation of the costs required for reducing the population living in slums

Introduction

1. The Policy Unit document has defined a target to reduce the population living in slums by 2036. Providing an estimation of the costs associated to this goal is an important step to clarify the importance of this priority as public policy objective. In this regard, we have conducted an initial exploration of the amount of resources that will need to be devoted to this goal. The methodology includes estimations for the population living in slums, costs per capita, total costs and the distribution of these costs.^a This document describes the general process of estimation.

Population living in slums

2. The Millennium Development Goals defined the urban population living in slums as the residents that lack one or more of the following conditions: (a) access to improved water; (b) access to improved sanitation; (c) access to sufficient living area; (d) access to durable housing and (e) security of tenure. Based on this definition and using national surveys and census data released between 2009 and 2014, the Global Urban Observatory provides the following estimation of the population living in slums in developing regions:^b

^a The methodology is preliminary since it is based on projecting the estimations used by Millennium Development Goals in 2005. A further more refined approach should include updating the estimates using current case studies.

^b The fifth condition regarding security of tenure is not included in this estimation because of the lack of reliable data. For more information: <https://sustainabledevelopment.un.org/content/documents/745habitat.pdf> (p. 127) and [http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20\(July%201\).pdf](http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf) (p. 43).

Table 1
Population living in slums (thousands)

Region	2012		2014	
	Total	Percentage	Total	Percentage
Northern Africa	12 762	1.48	11 418	1.30
Sub-Saharan Africa	213 134	24.71	200 677	22.78
Latin America and the Caribbean	113 424	13.15	104 847	11.90
Eastern Asia	206 515	23.94	251 593	28.56
Southern Asia	200 510	23.25	190 876	21.66
South-Eastern Asia	79 945	9.27	83 528	9.48
Western Asia	35 704	4.14	37 550	4.26
Oceania	575	0.07	591	0.07
Developing Regions	862 569	100.00	881 080	100.00

Source: Global Urban Observatory — Urban Indicators Database 2015.

Costs per capita and total cost

3. The Millennium Project Task Force provided estimates of the cost of upgrading based on the in depth analysis of some case studies and simulation models to adjust those estimates to other regions based on income levels and other variables.^c The figures include investments associated to land purchase and transfer, housing, network infrastructure, bulk infrastructure, schools and health clinics, community facilities, planning and oversight, and community capacity-building.^d

4. It is important to note that these estimates are in the high end of slum upgrading since they include the best quality of infrastructure and facilities to provide schools, health and community services. Since some of these facilities could already exist in some slums, the per capita cost could be lower than these estimates. Also, the resulting average cost per person for each of these components varies significantly across region. This is due to differences in per capita income and production costs.

5. Since these figures are from 2005, we adjust them for inflation. To this end we use the world inflation rates from 2005 to 2015 to calculate a multiplier.^e The resulting costs per capita are multiplied by the population to be upgraded as part of the goal of reducing slums by 2036. This exercise provides an initial estimation of US\$ 929 billion as the amount that will be required to upgrade the 881 million slum population.^f This means an average investment of US\$ 46 billion per year for the next 20 years. Table 2 shows the estimates per region.

^c The cases were located in Eastern Africa.

^d See Garau P., Sclar E. D. and Carolini G. Y. (2005). A Home in the City: United Nations Millennium Project Task Force on Improving the Lives of Slum Dwellers. London: Earthscan.

^e The multiplier is 1.51 which is the accumulated inflation for the world in the period 2005 to 2015 according to <http://data.worldbank.org/indicator/FP.CPI.TOTL.ZG?page=1>. Alternatively, we could use the accumulated inflation per region which is generally higher going from 1.49 in Northern Africa to 2.12 in Southern Asia. However, we decided to use the world inflation to account at least in part for changes in the exchange rates.

^f The total figure when using the regional inflation rates is \$1,066 billion (\$1.07 trillion).

Table 2
Cost of upgrading^g

<i>Region</i>	<i>Cost per capita 2005</i>	<i>Cost per capita 2015</i>	<i>Population in slums (thousands)</i>	<i>Total cost (2015 prices) (thousands)</i>	<i>Total cost per year (2015 prices) (thousands)</i>
Northern Africa	528	786	11 418	9 120 680	456 034
Sub-Saharan Africa	528	988	200 677	160 300 468	8 015 023
Latin America and the Caribbean	1 200	1 847	104 847	190 344 583	9 517 229
Eastern Asia	619	1 012	251 593	235 609 322	11 780 466
Southern Asia	612	1 299	190 876	176 728 266	8 836 413
South-Eastern Asia	643	1 051	83 528	81 254 294	4 062 715
Western Asia	1 328	1 976	37 550	75 441 668	3 772 083
Oceania	619	1 012	591	553 454	27 673
Developing Regions			881 080	929 352 736	46 467 637

Sources: Global Urban Observatory — Urban Indicators Database 2015; United Nations Millennium Project Task Force; World Bank; Policy Unit 10.

6. Table 3 presents estimates of the population and the total cost according to different targets of upgrading. For instance, if the target is to upgrade 80 per cent of the population living in slums, the population to be benefited would be 705 million people and the cost would be up to \$743 billion. In the case of a 60 per cent target, the population would reach 529 million and the cost \$558 billion. A 40 per cent target would mean a population of 352 million and a cost of \$372 billion while a 20 per cent target would reach 176 million people and \$ 186 billion respectively.

Table 3
Targets and cost of upgrading (thousands)

<i>Region</i>	<i>80 per cent</i>		<i>60 per cent</i>		<i>40 per cent</i>		<i>20 per cent</i>	
	<i>Population</i>	<i>Total cost</i>	<i>Population</i>	<i>Total cost</i>	<i>Population</i>	<i>Total cost</i>	<i>Population</i>	<i>Total cost</i>
Northern Africa	9 134	7 296 544	6 851	5 472 408	4 567	3 648 272	2 284	1 824 136
Sub-Saharan Africa	160 542	128 240 374	120 406	96 180 281	80 271	64 120 187	40 135	32 060 094
Latin America and the Caribbean	83 878	152 275 667	62 908	114 206 750	41 939	76 137 833	20 969	38 068 917
Eastern Asia	201 274	188 487 458	150 956	141 365 593	100 637	94 243 729	50 319	47 121 864
Southern Asia	152 701	141 382 612	114 526	106 036 959	76 350	70 691 306	38 175	35 345 653
South-Eastern Asia	66 822	65 003 436	50 117	48 752 577	33 411	32 501 718	16 706	16 250 859
Western Asia	30 040	60 353 335	22 530	45 265 001	15 020	30 176 667	7 510	15 088 334
Oceania	473	442 763	355	332 072	236	221 382	118	110 691
Developing Regions	704 864	743 482 189	528 648	557 611 642	352 432	371 741 094	176 216	185 870 547

Sources: Table 2. Policy Unit 10.

^g It is worth noting that the region groupings from the United Nations Millennium Project Task Force and those from Global Urban Observatory — Urban Indicators Database 2015 are different. Appendix A presents the equivalences used to match both datasets.

Distribution of costs

7. The United Nations Millennium Project Task Force estimated how these costs could be allocated by types and sources of funding.^h Regarding the types of funding they included subsidies, loans and savings from the families. Using the weights of allocation of the Task Force,ⁱ we could project that upgrading the 881 million people living today in slums will require \$557 billion from subsidies, \$279 billion from loans to households, and \$93 billion from savings and self-help. Table 4 presents the estimates per type of funding.

Table 4
Distribution of costs per type of funding (thousands)^j

<i>Region</i>	<i>Subsidies</i>	<i>Loans</i>	<i>Savings and self-help</i>
Northern Africa	5 483 599	2 741 800	895 281
Sub-Saharan Africa	96 376 968	48 188 484	15 735 015
Latin America and the Caribbean	113 814 287	56 907 143	19 623 153
Eastern Asia	141 748 698	70 874 349	22 986 275
Southern Asia	106 230 105	53 115 052	17 383 108
South-Eastern Asia	47 692 738	24 729 568	8 831 989
Western Asia	45 549 687	22 774 843	7 117 139
Oceania	332 972	166 486	53 995
Developing regions	557 229 054	279 497 726	92 625 956

Sources: United Nations Millennium Project Task Force; Policy Unit 10.

8. Regarding the distribution per sources of funding, the United Nations Millennium Project Task Force included as potential alternatives: international donors, governments and communities. The actual percentages set by the Task Force for each of these sources vary according to the level of development. For example, in the case of donors the percentages go from 20 per cent in Western Asia to 40 per cent in Sub-Saharan Africa. For governments, they go from 70 per cent to 50 per cent respectively. The percentage for communities is set around 10 per cent for all regions.^k Based on this distributions, to upgrade the 881 million people living today in slums donors will need to provide \$306 billion, Governments \$530 billion and communities \$93 billion. Table 5 presents the estimates per type of funding.

^h Source: <http://www.unmillenniumproject.org/documents/Slumdweller-complete.pdf> (p. 128).

ⁱ In average 60 per cent correspond to subsidies, 30 per cent to loans, and 10 per cent to self-help.

^j It is worth noting that the region groupings from the United Nations Millennium Project Task Force and those from Global Urban Observatory — Urban Indicators Database 2015 are different. Appendix A presents the equivalences used to match both datasets.

^k Source: <http://www.unmillenniumproject.org/documents/Slumdweller-complete.pdf>.

Table 5
Distribution of costs per sources of funding (thousands)¹

<i>Region</i>	<i>Donors</i>	<i>Governments</i>	<i>Communities</i>
Northern Africa	3 637 081	4 588 318	895 281
Sub-Saharan Africa	63 923 499	80 641 953	15 735 015
Latin America and the Caribbean	56 907 143	113 814 287	19 623 153
Eastern Asia	70 874 349	141 748 698	22 986 275
Southern Asia	70 498 161	88 846 997	17 383 108
South-Eastern Asia	24 729 568	47 692 738	8 831 989
Western Asia	15 657 705	52 666 825	7 117 139
Oceania	166 486	332 972	53 995
Developing Regions	306 393 992	530 332 788	92 625 956

Sources: United Nations Millennium Project Task Force; Policy Unit 10.

¹ It is worth noting that the region groupings from the United Nations Millennium Project Task Force and those from Global Urban Observatory — Urban Indicators Database 2015 are different. Annex 1 presents the equivalences used to match both datasets.

Annex IV**Criteria to match the data sets from the Millennium Project Task Force and those from Global Urban Observatory: Urban Indicators Database 2015**

<i>Region</i>	<i>Grouping</i>
Global Urban Observatory	United Nations Millennium
Northern Africa	Sub-Saharan Africa, Egypt, Sudan
Sub-Saharan Africa	Sub-Saharan Africa, Egypt, Sudan
Latin America and the Caribbean	Latin America and the Caribbean
Eastern Asia	East Asia and Oceania (including China)
Southern Asia	South Central Asia
South-Eastern Asia	South East Asia
Western Asia	Arab States, Turkey and Iran
Oceania	East Asia and Oceania (including China)

Annex V

Housing policy case studies

1. Integrated housing framework: the embedding of housing into urban plans and sectorial investment strategies — urban services, land use, transportation and environmental sustainability — to improve livability and accessibility within urban areas.

Project title	Integrated Housing Development Programme (IHDP)
Project goal and objectives	#1 integrated housing framework
Location	Ethiopia
Period of performance	Proposed in 2004, started in 2005 ongoing
Project description	Deliver affordable housing to low- and middle-income groups. Objective of creating 400,000 units. Once the property is handed over, residents become fully responsible for the costs of electricity, water and maintenance. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf http://unhabitat.org/books/condominium-housing-in-ethiopia/
Target beneficiaries	Low- and middle-income groups
Implementing partners	Initiated by the Ministry of Works and Urban Development
Financial model	The project has been financed through public resources with both regional and city administrators purchasing bonds from the Commercial Bank of Ethiopia (CBE). In addition, the CBE has agreed to support programme beneficiaries with credit lines. Beneficiaries must pay a 20 per cent deposit, while the CBE will pay the Government the remaining 80 per cent and enter into a loan-agreement with the beneficiary.
Information and knowledge	The Cities Alliance is providing technical assistance support for the program
Key lessons learned/ key achievements/ promising practice	– From a policy perspective, the project marks an interesting shift from government-owned rental housing approaches to that of private homeownership. – The CBE has benefited from this collaboration and acquired new pool of clients – A noticeable emphasis of the programme has been job creation, with 176,000 jobs created through incorporating a labour-intensive delivery method

– The programme has been implemented in 56 towns across the country, with some 208,000 housing units completed to date. Approximately half of the total production has been concentrated in Addis Ababa, which houses around 25 per cent of Ethiopia's urban population. These were mostly on brown fields or slum sites; with the preferred structure a multi-level condominium designed featuring shared communal areas, created by MH Engineering.⁷⁰ An interesting feature is that the Housing Development Project Office (HDPO) will hire new architects through local competitions to prevent monotonous design

Project title	Affordable Housing for Sub-Saharan Africa
Project goal and objectives	#1 integrated housing framework
Location	Burkina Faso
Period of performance	Started in 1998-ongoing
Project description	Improve housing conditions through an appropriate construction technique. Association La Voute Nubienne (AVN) promotes the development of a self-sustaining market in Nubian Vaults construction for rural families and poor communities of Sub-Saharan Africa. By facilitating the recruitment, on-site training, and support of village masons in several African countries (Burkina Faso, Mali, Senegal, Zambia, Madagascar), AVN's local teams and extension agents pump-prime and enable the growth of indigenous markets in Nubian Vault construction, providing employment opportunities, access to an adapted architecture (decent housing, communities buildings, schools, mosques) and the growth of local economic circuits. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=4064
Project title	Special Purpose House project
Project goal and objectives	#1 integrated housing framework
Location	Indonesia
Project description	Deliver 5,000 units of housing for remote fisherman. Construction of 380 twin blocks, creating rental housing for low-income households in urban areas. Neighbourhood improvement, which aims to provide basic infrastructure (defined as water, sanitation and solid-waste treatment facilities) for 50,000 households http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Remote fisherman; urban low-income households

2. Inclusive housing: the commitment to support participatory processes, fair housing policies, and address housing for special needs groups

Project title	Urban Community Development Office (UCDO), Community Organizations Development Institute (CODI) and Baan Mankong
Project goal and objectives	#2 inclusive housing
Location	Thailand
Period of performance	1992
Project description	Government loans to organized communities so that they could undertake a range of activities related to housing, land acquisition and income generation. This funding also provided for small grants and technical support to community organizations. Loans provided to the Urban Community Development Office (UCDO), which extends the loans to communities. The Thai Government recognized the successes of UCDO and in 2002 the Community Organization Development Institute (CODI) was established to continue and extend this work. Given the fact that between 70 per cent to 80 per cent of the population could not afford conventional housing, either through the market or through the Government housing programs, the Government responded by introducing Baan Mankong (“secure housing”), a national programme for upgrading and secure tenure in January 2003. Recognizing the work of CODI in strengthening local organizations, reducing poverty and addressing inequality, Baan Mankong was passed to CODI for implementation. Source: Satterthwaite, David and Diana Mitlin (2014), <i>Reducing Urban Poverty in the Global South</i>, Routledge, London
Implementing partners	CODI
Project outcomes	By 2000, 950 community savings groups had been established and supported in 53 of Thailand’s 75 provinces; housing loans and technical support had been provided to 47 housing projects involving 6,400 households; grants for small improvements in infrastructure and living conditions had been provided in 796 communities, benefiting 68,208 families; and more than 100 community networks had been set up. More than 1 billion baht (around \$25 million) had been provided in loans, and more than half the loans had already been repaid in full. Informal estimates suggest that assets of some 2 billion baht had been generated by the projects. By April 2012, the Baan Mankong programme had led to the upgrading of over 91,000 houses across 270 towns

Project title	Shack Dwellers Federation of Namibia (SDFN) and the Namibia Housing Action Group (NHAG)
Project goal and objectives	#2 inclusive housing
Location	Namibia
Project description	The federation uses strategies of collective solidarity, political presence and financial capacity to encourage local authorities to reconsider traditional approaches to urban development, and to date they have assisted about 5 per cent of urban dwellers in need in Namibia with housing improvements. The federation believes that local groups must define solutions that work for them, seeking to draw on the resources of the local authority to ensure affordability for all. These solutions need to build the power of the collective, enabling successive community actions to achieve additional development aspirations for the community. The community-driven process incorporates self-help as one of a number of strategies to achieve affordability but, more importantly, also to embed a social process across the community. Social movements strongly rooted in local neighbourhoods can secure the political advancement of the poor through effective political pressure on political decision makers. The grassroots location of the movement allows the shelter process to develop relevant tools and methods, which in turn are embedded within the negotiation processes towards the more egalitarian redistribution of state resources. The core community organizing structure is women's led savings schemes, of which there are now 390, involving 15,000 households within Namibia Source: Anna Muller and Diana Mitlin (2007), Environment and Urbanization, International Institute for Environment and Development (IIED), vol. 19(2): 425-439.

Project title	Banana Kelly Community Improvement Association USA
Project goal and objectives	#2 inclusive housing
Location	United States of America
Period of performance	1992-2000
Project description	The Bronx Centre project is a collaborative, community based plan to revitalize a severely deteriorated 300-block section of the South Bronx. The approach is to address urban problems by connecting community members, academics, urban development professionals, not-for-profit organizations, local businesses, cultural and social institutions, and city officials/politicians in a problem-solving process that is active and collaborative. It involves \$2 billion in comprehensive revitalization activities over five years, including projects aimed at the restoration of architecturally significant buildings; the construction of hundreds of new low- and mid-rise residences and the development of community-based health and human services facilities; the rehabilitation of existing and the development of new educational and cultural institutions; the creation of new open space and recreational facilities; and the improvement of transportation systems.

http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=3901

Target beneficiaries

Project development approach ✓ Community led development

Project title UCISV-VER Housing Programme for the Peripheral Areas of Xalapa, Veracruz Mexico

Project goal and objectives #2 inclusive housing

Location Mexico

Period of performance Started in 1991

Project description Training of a large section of the population in settlement issues and self-construction methods.
Access to land on a State Government reserve for low-income housing
Set up of a savings and loans scheme for the housing programme on the territorial reserve and for improving housing in the peripheral areas
http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=3396

Implementing partners Community-based organization

Project title Recovery of the housing complex at the Historical Centre of San Salvador (CHSS) and its contribution to an equitable and sustainable city, stemming from the recognition of the right to adequate housing to the city, land and citizen participation

Project goal and objectives #2 inclusive housing

Location El Salvador

Period of performance Started in 2004

Project description Given the critical situation of habitat deterioration and abandonment in the old area of San Salvador, FUNDASAL implemented the project “Recovery of the Housing Purpose of the Historical Centre”, with four themes: social organization, advocacy, management of land and housing projects. The objectives are: search for collective solutions between citizens and institutions; return to the built city, avoiding the current expansive growth with its serious damages to the environment; support the permanence impoverished residents in low-income settlements; ensure the exercise of citizenship and rights. The strategy aims at opening opportunities for participation in a broad social movement composed of people, institutions and other stakeholders.

More than 200 families, of which 75 per cent have women heads of household, legalized five Housing Cooperatives, and established a social network to self-managed habitat improvements, prompting interest from other 260 inhabitants of old neighbourhoods.

http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=1019

Project title	Housing Consolidation and Environmental Recovery of the “Juan Bobo” stream basin area
Project goal and objectives	#2 inclusive housing
Location	Colombia
Period of performance	Started in 2004
Project description	The Assistant Urban and Housing Management of the EDU — Urban Development Company — determined the goal to conduct an integral, pilot and demonstrative intervention in a settlement in critical conditions located along the basin of the stream “Juan Bobo” in Medellin. Through the application of an alternative model for on-site resettlement, housing consolidation and environmental recovery, the project management aimed at improving the living conditions of 300 families, introducing changes in the public policies and intra-institutional activities, incorporating a microterritory for the development of the city and promoting an exercise favouring the right to shelter in consensus with the community. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=1294

Project title	Un Techo para mi País (UTPMP)
Project goal and objectives	#2 inclusive housing
Location	Chile
Period of performance	Started in 1997
Project description	Create sustainable communities with permanent housing and interventions in the social structure http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=4427
Target beneficiaries	
Implementing partners	*IDB

Project title	Improving Access to Urban Land and Property Rights For Women and Families
Project goal and objectives	#2 inclusive housing
Location	Plurinational State of Bolivia
Period of performance	2012
Project description	The project aims at improving access to land and property rights for excluded urban women and families in the Plurinational State of Bolivia. HFH Bolivia is working to enable women living in the slums of Cochabamba to acquire land and property rights. The project targets regulatory reforms to remove the barriers that women and families face regarding secure tenure and property rights nationwide. Barrio Bethania is an informal settlement that sprung up on farmland outside the city of Cochabamba, in the Plurinational State of Bolivia, in an area known as District 9. Establishing ownership is expensive, involves navigating a complicated bureaucracy and can be made more difficult by unclear chains of possession. Without proper zoning and proof of ownership, residents in these infrastructure-less communities are often unable to access basic city services. In March 2012 HFH Bolivia signed an agreement with the Planning Department of Cochabamba City to help ensure that 3000 households in District 9 of Cochabamba City, headed by women or vulnerable groups be able to access their land rights and they will have the knowledge that they will not be evicted from their land and can therefore invest in building or renovating decent safe homes. Source: Habitat For Humanity
Project outcomes	In District 9, Cochabamba, HFH Bolivia has supported land reforms through the promotion of a Women's Leadership Network and the creation of a School for Women Leaders on Secure Tenure. The school educates women about the technical and legal aspects of land rights, provides them with advocacy strategies, and teaches them to use GPS for land surveying and mapping. The network's advocacy efforts led to changes in the Plurinational State of Bolivia's property rights law that helped an estimated 1.8 million women in the country by mandating that their names be listed on property deeds.

Project title	Strengthening Civil Society-Government Engagement for Land Tenure Security (SCSGELTS)
Project goal and objectives	#2 inclusive housing
Location	Cambodia
Project description	Existing policies, practices, and institutions do not provide the poor with adequate access to secure tenure and adequate land for housing. The Cambodian Government wanted to test different approaches to providing the poor with access to land and livelihood assistance.

In order to improve the social and economic environment at village, commune and district level in Battambang — through Social Land Concession (SLC) promoting secure land tenure in partnership with State and civil society, Habitat Cambodia worked with the Government to facilitate community-based delivery of land tenure, including the settling of land disputes to help several hundred poor families secure the legal rights to their land. The project aimed to benefit 2,250 families through training, land demarcations, housing-improvement microloans and technical assistance. This project built on World Bank led initiatives addressing land tenure security, shelter improvement and livelihood issues.

HFHC partnered with the World Bank to support the Ministry of Land Management, Urban Planning and Construction's Land Allocation for Social Economic Development Project (LASED), by complementing the systematic land registration (SRL) activity through the strengthening of civil society-government partnerships to support the delivery of secure tenure in the urban communities of the Battambang district.

HFHC developed and implemented information sharing and training materials and activities to build the capacity of civil society organizations and local government implementing SLC (Social Land Concessions). They also supported land recipients and local authorities in planning and implementing locally-initiated SLC as part of an NGO-designed, integrated, urban development.

Source: Habitat For Humanity

Financial model

Funding for the project was received from AusAID through Habitat for Humanity Australia (HFHA)

3. Affordable housing: the adoption of policies and measures to improve housing affordability for home ownership, subsidy policies that enable low-income households to rent or own adequate, affordable housing, the adoption of appropriate land and mortgage taxation policies, and mechanisms that limit property speculation.

Project title	Primera Casa Buenos Aires Mi Casa Buenos Aires
Project goal and objectives	#3 affordable housing
Location	Argentina
Period of performance	Ongoing
Project description	The programmes address limited access to housing credit. Supported by the Government, these two mortgage programmes are managed by the Instituto Verificador de Circulaciones (IVC) and address demand subsidy and inflation prevention. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Various level of income

Project development approach	✓ Government and financial institution
Implementing partners	Government and financial institution
Financial model	– Under Primera Casa Buenos Aires, the maximum property value for applicants is \$950,000 without children and \$1.3 million with children. Depending on the applicant's income, credit is provided for up to 85 per cent of property value, with repayments over 15 to 20 years at interest rates maintained below current inflation levels. – Mi Casa Buenos Aires, is financed through a partnership between the Instituto de la Vivienda de la Ciudad and Banco Ciudad. Under this programme the maximum loan amount is \$1,000,000, which can cover up to 80 per cent of the property value over 15 years, with interest rates fixed at 5 per cent per annum.

Project title	Pro.Cre.Ar
Project goal and objectives	#3 affordable housing
Location	Argentina
Period of performance	Ongoing
Project description	The programme addresses limited access to housing credit. Supported by the Government, the programme is managed by the Instituto Verificador de Circulaciones (IVC) and address demand subsidy and inflation prevention. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Young professionals
Financial model	It is funded through collaboration between the National Administration of Social Security (ANSES) and Banco Hipotecario. Awards of up to \$500,000 are available, and repayment interest is linked to income. Interest levels will range from 2 per cent to 14 per cent; estimated national inflation is around 25 per cent. The programme separates into two streams: the first provides credit support to landowners for construction (expansion or newly built), while the second provides credit to build new homes on land owned by the State, which will then be sold to private owners.

Project title	Vivienda de Interés Social (VIS) Vivienda de Interés Prioritario (VIP) IDB Partnership
Project goal and objectives	#3 affordable housing
Location	Colombia

Project description	VIS aims to provide 100,000 homes for low-income families at an estimated cost of \$583 million. Of these units, 86,000 will be constructed in urban areas and 14,000 in rural areas. Households with incomes up to 150 per cent of minimum wage will receive a maximum subsidy of \$7,900. Families earning 150 per cent to 200 per cent of minimum wage will receive a subsidy of up to \$6,900. Under VIP multifamily apartment buildings are being constructed, with each unit measuring 35 to 45 square metres. The maximum value of a home under the VIP category is COP 41.26 million (\$24,759). Government estimates put the cost of the project at approximately \$4.2 billion for 100,000 units. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf Another project stems from the partnership between IDB and Credifamilia Compañía de Financiamiento S.A. Credit was provided to grant more than 16,000 mortgages with a target value of \$283 million. Under the partnership, the IDB will guarantee \$5.38 million over a five-year term. (http://www.iadb.org/en/news/news-releases/2011-09-14/housing-shortage-in-low-income-sectors-in-colombia,9538.html)
Target beneficiaries	(VIS) for low-income (VIP) for lowest-income
Implementing partners	Government, IADB, financial institution
Financial model	Government subsidies

Project title	“10-90 scheme” “20-80 scheme” “40-60 scheme”
Project goal and objectives	#3 affordable housing
Location	Ethiopia
Period of performance	Ongoing
Project description	Supply 35,000 housing units. Applicants fund a deposit of 10 per cent of the cost of the house, with the remaining 90 per cent financed through a loan. In addition, there are 122,000 housing units for a “20-80 scheme,” and 10,000 housing units for “40-60 scheme,” both of which would be financed in a similar manner. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Low income
Key lessons learned/ key achievements/ promising practice	Demand for these three schemes has been high to date, with a total of 865,000 people registered so far

Project title	Government Policy Package
Project goal and objectives	#3 affordable housing
Location	Kenya
Period of performance	Ongoing
Project description	The Government has proposed a package of thirty-two policy incentives to encourage the construction of low-income housing, including: (a) Exemption from VAT for low-income housing; (b) Tax deductibility for social infrastructure expenditure, interest from capital cost used for construction of social infrastructure, housing loans up to KES 150,000 (\$1,650) per annum, industrial buildings, provision of housing to employees; (c) Contributions to homeownership savings plans; (d) Lower taxation of housing bonds. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Lower-income groups

Project title	Low Income Housing Finance Project
Project goal and objectives	#3 affordable housing
Location	India
Project description	The project will focus on extending loans to low-income households to purchase, build, or upgrade housing http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Low-income households
Implementing partners	National Housing Bank (NHB)
Financial model	– Financed through a \$100 million credit from the World Bank to the Government of India – The financing will be extended through NHB to strengthen financial institutions that are already targeting these groups

Project title	Rent-to-own model
Project goal and objectives	#3 affordable housing
Location	Nigeria
Project description	The Federal Capital Territory (FCT) will partner with private sector actors to deliver a rent-to-own model that will allow low-income participants to rent over a period of 15 to 20 years and ultimately gain ownership. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Low-income

Project title	Cornubia
Project goal and objectives	#3 affordable housing
Location	South Africa
Project description	One of the newly built city projects being developed by Tongaat Hulett is Cornubia, which aims to deliver 24,000 housing units by 2030. Of these units, 15,000 will be affordable housing. Full subsidies will be provided for lowest-income families and will be backed by a partnership between the municipality and the province. In addition, there will be affordable rental housing for low-income groups, as well as bonded housing for middle-to high-income groups. In addition to housing, 2 million square metres are set aside for commercial space and 80 hectares for industrial development. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Lowest-income families
Implementing partners	Tongaatt Hulett

Project title	Chattanooga Neighbourhood Enterprise (CNE)
Project goal and objectives	#3 affordable housing
Location	United States
Period of performance	Started in 1984 — ongoing
Project description	CNE is a public-private partnership that uses market sector strategies to restore deteriorated, inner-city residential areas and create new home ownership opportunities for low-to-moderate income families. Using funding from all levels of government and private contributions as leverage, CNE is able to access the large amounts of capital needed for this scale of housing rehabilitation and neighbourhood revitalization from conventional lenders. CNE's flexible lending programmes allow even very low-income families to realize better housing.

Project development approach	http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=3873 ✓ PPPP
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Project title	Minha Casa Minha Vida
Project goal and objectives	#3 affordable housing
Location	Brazil
Period of performance	Since 2009
Project description	Brazil has been implementing an ambitious national social housing programme to stimulate the production and acquisition of new housing units for the low- and low-middle-income population. The initial goal was to contract 1 million housing units in the biennium 2009-2010.
Target beneficiaries	Lower-income groups
Implementing partners	Government programme

Project title	Fogarim — Access to mortgage loans for informal income
Project goal and objectives	#3 affordable housing
Location	Morocco
Period of performance	Since 2004
Project description	Encourage banks to finance low and irregular (informal) income households by securing their loans against credit risk http://siteresources.worldbank.org/FINANCIALSECTOR/Resources/GHFC_2021_Nouaman_Al_Aissami.pdf
Target beneficiaries	Target: informal income: precondition not have formal revenues (wages); — Low income: social houses and monthly payment less than 1500 DH ~\$176; — Not a homeowner; — Practice an activity that generates income

4. Adequate housing: measures that provide protection from natural elements, hazards, and disease (habitability), access to basic services, including water, sanitation, access to lighting, electricity, and garbage disposal in urban and developed rural contexts, ensure the legal right to secure tenure, including compliance with a continuum of land rights, promotion of gender-equal land rights, and prohibition of housing discrimination and forced eviction.

Project title	Plan URB — Barrio Don Bosco
Project goal and objectives	#4 adequate housing
Location	Argentina
Period of performance	1994-1995
Project description	Provision of services for low-income families living in the north area of Buenos Aires, Argentina. It was carried out by APAC, a civil association with no profit purposes working in habitat themes with marginal populations, themes concerning both land and housing. The project consists in 173 plots provided with a basic infrastructure such this: (a) Water supply system; (b) Electricity supply system; (c) Road constructions; (d) Open rainwater drainage system; (e) Light pillars; (f) Streets lighting. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=3634
Target beneficiaries	Low-income families
Implementing partners	APAC non-profit civil association
Project title	Luanda Sul Self-Financed Urban Infrastructure Program
Project goal and objectives	#4 adequate housing
Location	Angola
Period of performance	Started in 1994
Project description	Partnership among government agencies (EDURB), the private sector (Odebrecht and Prado Valladares) and the community (private clients). Pilot programme to build urban infrastructure in three Luanda's sectors: Talatona, Novos Bairros (new sectors) and Morar (to live) http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=2601
Project development approach	✓ PPPP

Project title	Chapelview Apartments
Project goal and objectives	#4 adequate housing
Location	Canada
Period of performance	Started in 2006
Project description	The Chapel view Project was created first and foremost to provide housing for some 16,000 people currently on a waiting list. Construction of a building which would address energy efficiency, air quality, organic building materials, water conservation and most important a tenant education programme which would guide and encourage each of the tenants to appreciate and care for their apartments. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=4133

Project title	Hipoteca Verde
Project goal and objectives	#4 adequate housing
Location	Mexico
Period of performance	Since 2007
Project description	CONAVI and the Institute of the National Housing Fund for Workers (INFONAVIT), the major mortgage provider in the country, launched the Hipoteca Verde (Green Mortgage) programme in 2007. The programme provides additional affordable mortgages and 20 per cent subsidies to qualifying households to buy homes equipped with the so-called Basic Package of pre-approved eco-technologies (energy-efficient lighting, solar water heaters, thermal isolation and reflective paint and coating on roofs and walls, separated solid waste containers, energy efficient gas water heaters, as well as water-saving toilets and taps). The idea is that the eco-technologies will provide savings to the households who can therefore afford taking a larger loan, while the initiative also overcomes the barrier of the higher initial cost of the eco-technology. According to CONAVI, each home in question has saved 1-1.5 tons of CO2 emissions per year. Source: UN-Habitat (2012) Sustainable Housing for Sustainable Cities p.34 http://www.masshousingcompetition.org/sites/default/files/sustainable_housing_for_sustainable_cities_1.pdf

Project title	Kitchen Improvement
Project goal and objectives	#4 adequate housing
Location	Ethiopia
Project description	Kitchen Improvement is one of HFHE's intervention areas in helping families to improve their living conditions through repairing kitchens and/or adding components to kitchens, renovating and improving kitchen structures. Generally these services help families to have or use better, cheaper, more energy saving and environmentally friendly kitchens that contribute towards health of families and the environment. At the end of this project, 750 families will be benefit from improved kitchens. Source: Habitat For Humanity
Project title	Kitchen Improvement

Project title	Empowering Women and Vulnerable Groups to Exercise the Rights of Inclusion, Secure Land Tenure, and Property
Project goal and objectives	#4 adequate housing
Location	Brazil
Project description	Reform land policy and regularize secure land tenure and property rights, particularly for women and vulnerable groups, to reduce urban poverty in Recife. Given historic disenfranchisement regarding land issues, women and vulnerable groups need targeted assistance to guarantee secure land tenure and property rights. In response, this project addresses urban land conflicts and evictions by promoting gender-sensitive policies in Recife. Practical solutions include establishing new entities to strengthen judicial defence, legal assistance, and planning advice for women and other groups. Additionally, the project strengthens citizenship and women's leadership, through community organizations and key advocacy networks on social land tenure and property rights. Ultimately, this advances more responsive judiciary and executive branches regarding secure land tenure and property rights. Source: Habitat For Humanity

5. Informal settlement upgrading: support of neighbourhood upgrading programmes and protection of incremental housing.

Project title	Slum Alleviation Policy and Action Plan (SAPOLA)
Project goal and objectives	#5 informal settlement upgrading
Location	Indonesia
Project description	Address the affordable housing shortage. A project under SAPOLA is the Quality Improvement of Self-Help Housing project. Recognizing that 80 per cent of low-income housing falls into the self-help category, this initiative seeks to create access to financing for the improvement of inadequate units. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Low-income groups

Project title	Piso firme
Project goal and objectives	#5 informal settlement upgrading
Location	Mexico
Project description	A one-time subsidy of about \$150 per unit to replace dirt floors with cement floors, offering households that have such floors up to 50 square metres of concrete cement flooring. Between 2000 and 2007, this programme installed cement floors in about 300,000 of the estimated 3 million houses in Mexico that had dirt floors. The programme covers the cost of the cement, with households supplying the labour needed to install the floor. The cement is poured, and each family installs it in about four hours according to instructions they are given. http://milanoschool.org/wp-content/uploads/2015/06/The-Housing-Challenge_Avoiding-the-Ozymandias-Syndrome.pdf
Target beneficiaries	Started in 2000
Key lessons learned/key achievements/promising practice	Between 2000 and 2007, this programme installed cement floors in about 300,000. Improved child health, parental well-being

Project title	Moroccan National Shelter Upgrading Agency (ANHI) in the metropolitan area of Agadir
Project goal and objectives	#5 informal settlement upgrading
Location	Morocco
Period of performance	1990-1998
Project description	Since provision of housing for lower income families has been largely insufficient, the ANHI has helped squatters, slum dwellers and other lower income households (a large percentage with woman head of household) improve not only their shelter conditions, but also their integration into the economic, social and political life of the city. The integrated programme is characterized by long-range vision and active engagement of the client community in planning and implementation. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=3388
Target beneficiaries	Informal settlement dwellers and lower income households

Project title	The Funan River Comprehensive Revitalization Project and the Improvement of Urban Settlements
Project goal and objectives	#5 informal settlement upgrading
Location	China
Period of performance	Started in 1993
Project description	The treatment and restoration of the flow of the Fu and Nan Rivers was a complex undertaking, involving sewage, effluent, water management, flood control and the relocation of 30,000 families (100,000 people) living in the shanties on the rivers' banks and the relocation, decommissioning or cleaning up of 1,006 enterprises and institutions responsible for industrial effluent and pollution. http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=2855

Project title	Relocation of backyard tenants from overcrowded, unhealthy areas to a resettlement area offering all the basic municipal services
Project goal and objectives	#5 informal settlement upgrading (#4 adequate housing)
Location	Namibia
Period of performance	Started in 1994
Project description	Overcrowding in the traditional black suburb of Kuisebmond (a legacy of apartheid) in Walvis Bay resulted in mounting pressure on urban and social infrastructures.

Some of the major problems included an overflowing sewer system, rapid spread of diseases such as Tuberculosis, and fire hazards. Of particular concern was the mushrooming of informal housing structures (shacks) made of non-traditional building materials in backyards.

The relocation of backyard tenants to a resettlement area that would offer people all the basic municipal amenities such as clean water, electricity, and sanitary services seemed to be a logical step. Together with the affected communities the new area, Tataleni Village, was planned

http://mirror.unhabitat.org/bp/bp.list.details.aspx?bp_id=2443

Project title	Villes sans Bidonvilles
Project goal and objectives	#5 informal settlement upgrading
Location	Morocco
Period of performance	Since 2004
Project description	The programme envisions upgrading all slums by 2012 and facilitating the economic integration of the urban poor by reaching 293,000 households in 83 towns and cities. http://www.housingfinanceforthepoor.com/data/images/casablanca%20best%20practices%20in%20slum%20improvement.pdf https://www.microlinks.org/sites/microlinks/files/resource/files/ML5597_mr_96_morocco_housing_finance_for_the_poor.pdf