



# Adequate Housing in a Global Perspective: working towards a Global Housing Strategy

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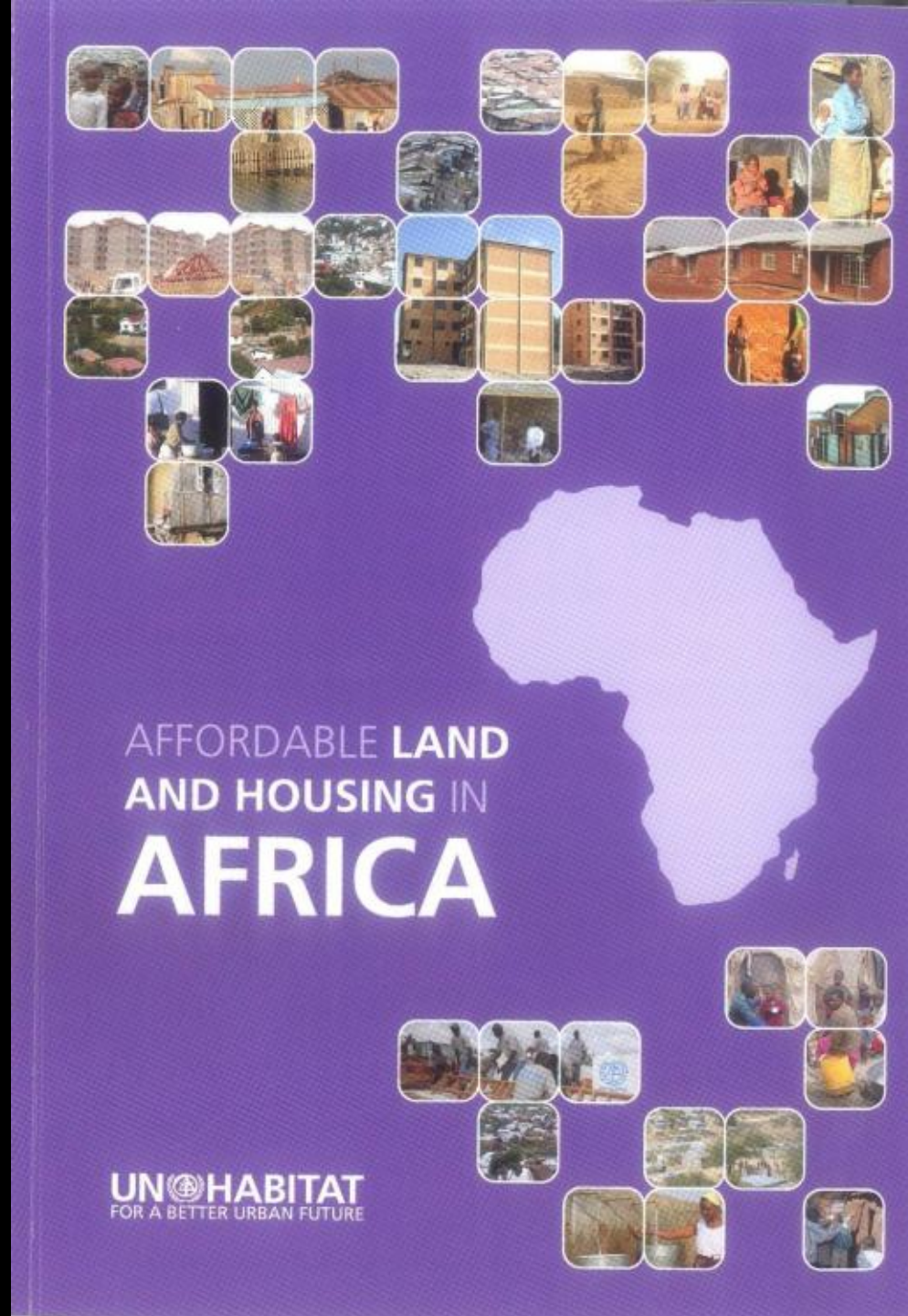
Chief Housing Policy Section, UN-HABITAT (2008-2012)

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# 9.



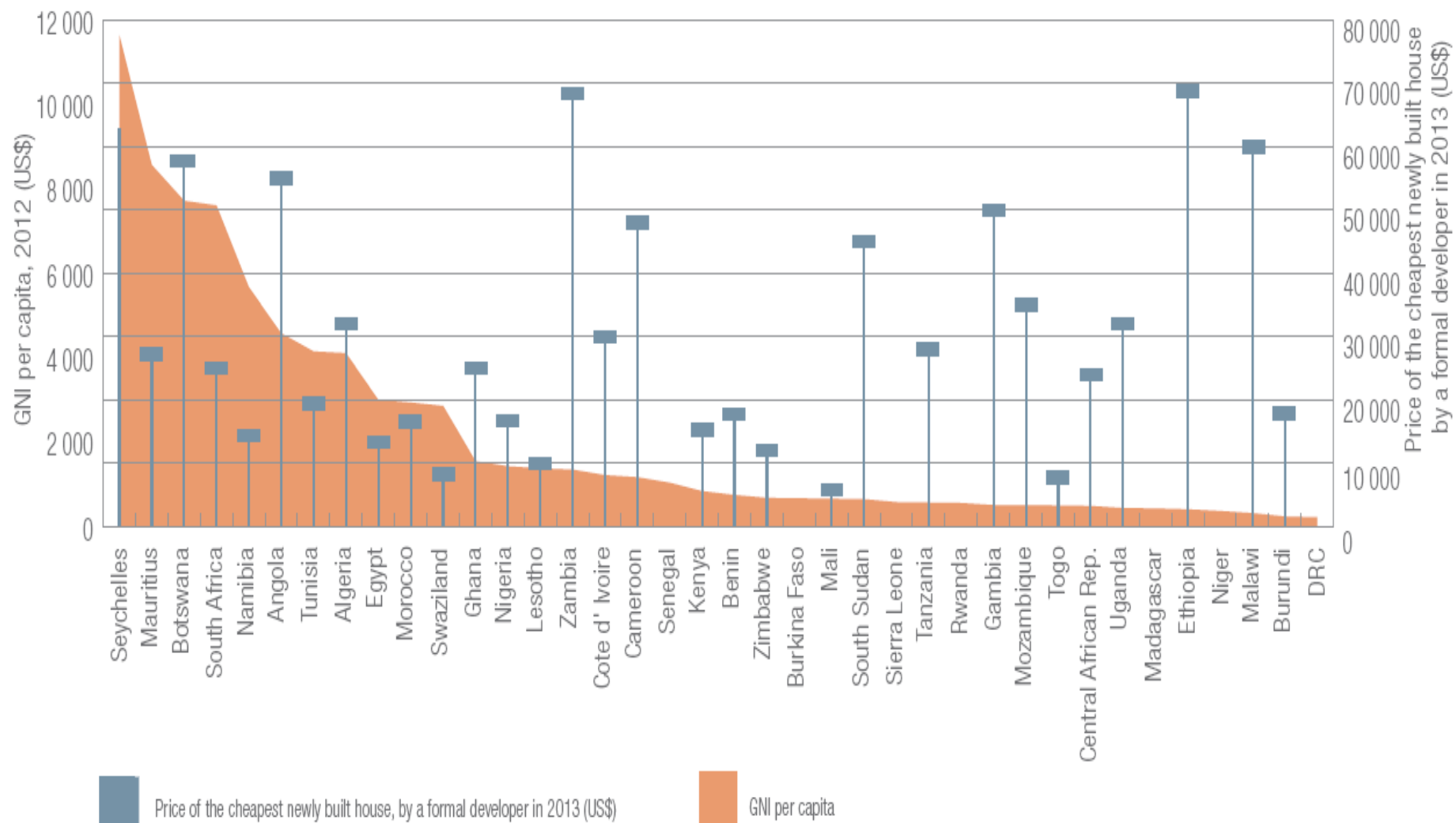
# Key Trends in Africa

- Every day, for the coming 15 years, urban Africa will be home to at least 40,000 people
- Slum proliferation hand in hand with rapid urbanisation
- Booming real estate markets but conventional housing finance undeveloped and/or inaccessible by the majority
- Affordability, distorted house price-to-income, exclusion of large part of the population from formal housing finance;
- Customary land ownership practices co-existing with formal legal systems turning housing a high risk endeavour;
- An estimated need for 4 million new housing units per year with over 60 per cent of the demand required to accommodate urban residents.

# Serious Constraints facing the Housing Sector in Africa

1. Inadequate information, data analysis, retrieval – evidence-based policies
2. Legal and Regulatory frameworks: customary land ownership x roman law-based property rights regime
3. Poor documented and registration of property rights: land turns housing risky
4. Subsidies and macro-economic policies
5. Shortage of land for housing: scarcity of serviced land
6. Shortcomings in infrastructure provision
7. High construction costs
8. House price-to-income ratio is high
9. Shortage of housing finance (lack of diversification of products)
10. Poor institutional and human resources capacity to manage the sector and allow for policy intervention

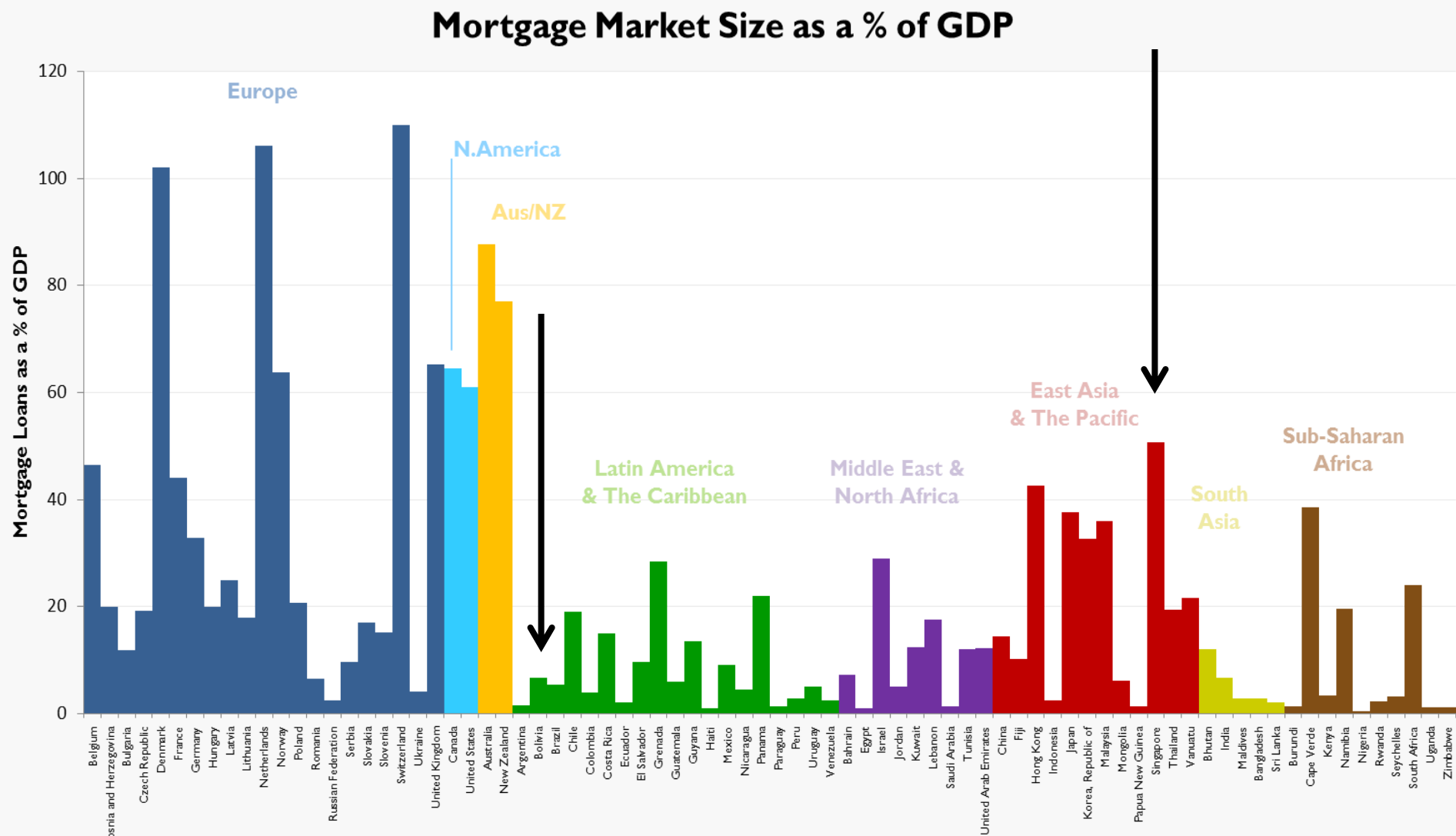
# Relationship of income to house prices



Source: GNI per capita, Atlas method (current US\$) World Bank Data: <http://data.worldbank.org/indicator/NY.GNPPCAPCD>, and house prices from email survey (August, 2013)

# Mortgage Markets Are Small in Most Frontier Markets

Source: Maria Hoek-Smit, 2014.

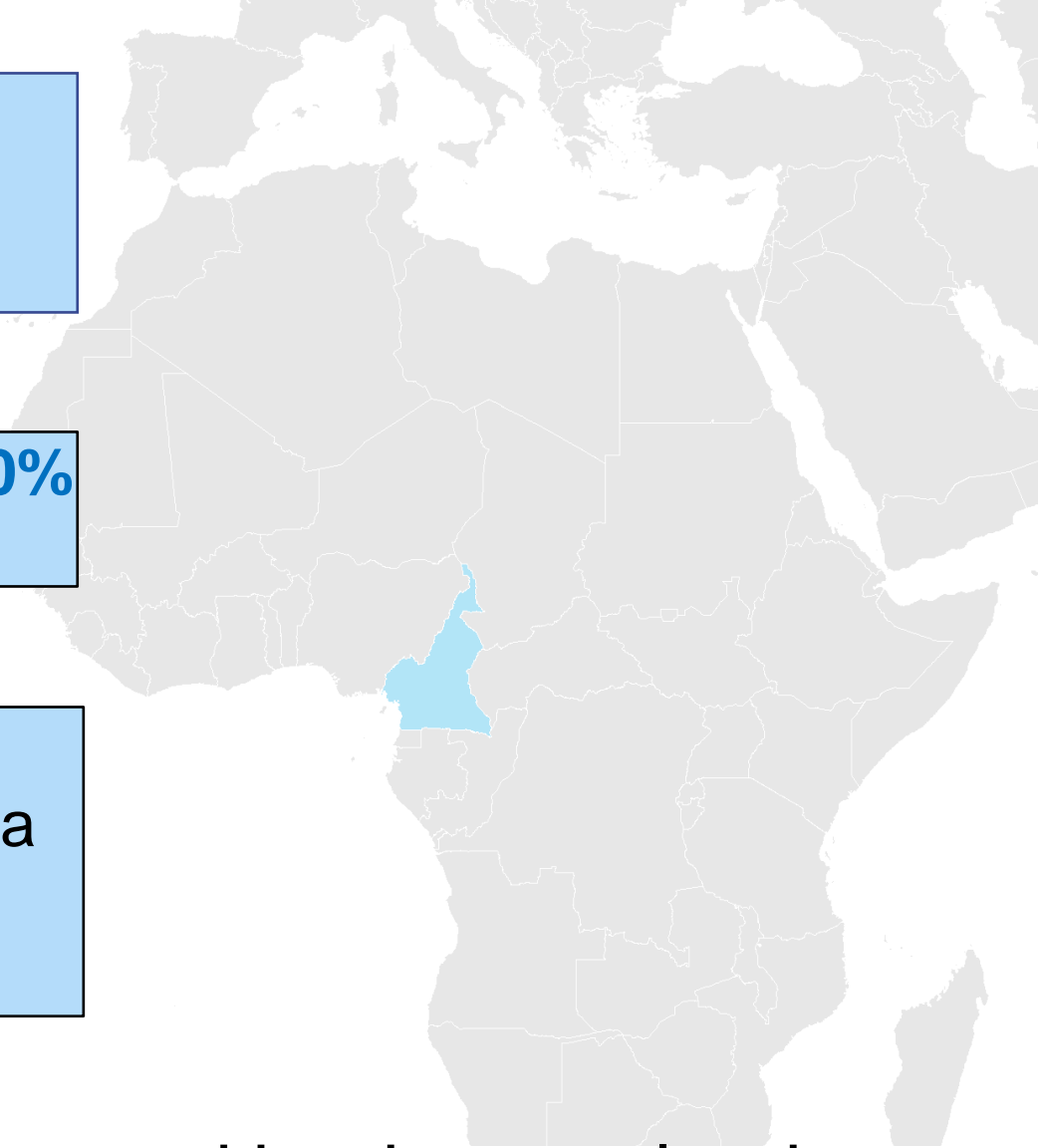


Source: [www.hofinet.org](http://www.hofinet.org) and Central Banks

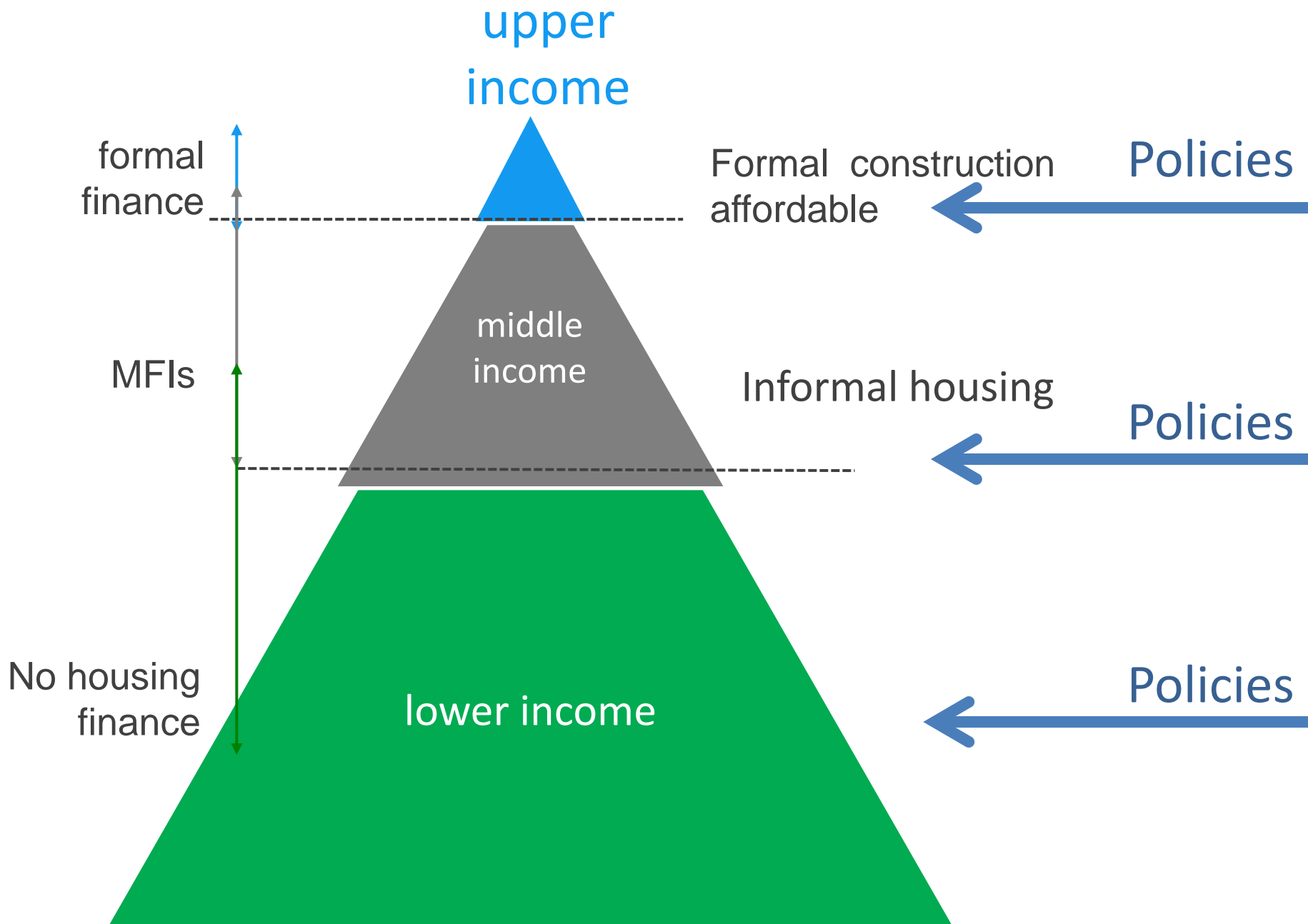
In Cameroon, **70%** of urban land is held without title

In Sub Saharan Africa only **10%** of total land is registered

The average cost to register property in Sub Saharan Africa is **8.3% of the total value**  
*the highest in the world*



Uncertainties in land tenure and inadequate land management and land administration systems drive up costs and dis-incentivize investment in housing stock



# **The Integrated Housing Development Programme of Ethiopia**

## **The major objectives of the IHDP:**

- **Produce 100,000 adequate housing units per annum**
- **Reduce the number of slums**
- **Promote employment and poverty reduction**
- **Boost local economic development**

# **The Housing Strategy in Ethiopia**

## **An Integrated Approach to Housing Delivery**

1. Job creation
2. Reduce slums
3. Boost construction industry development
4. Develop of housing finance instruments







MH35







# 10.



## AFFORDABLE LAND AND HOUSING IN ASIA



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# Key Trends in Asia

- Not very urbanized (<50%), only Africa is less urbanized.
- Population expected to nearly double (3.4 billion) from 2010 to 2050.
- Every day 120,000 people are added to the population of Asian cities
- Requiring the supply of 20,000 housing units to accommodate this
- Many innovative large-scale slum upgrading programmes
- Many countries bringing housing supply to significant scale
- Land prices rising dramatically

# 10a.

## Housing Finance as tool to erradicate slums:

**Building a fund through compulsory contributions  
and enable access to adequate housing for all in  
Singapore.**

**Planning &  
Design→**



**SUPPLY**



**Housing at  
the Centre**



**SUPPLY**



**SUPPLY**



**DEMAND**

**← Regulation**

**Finance→**

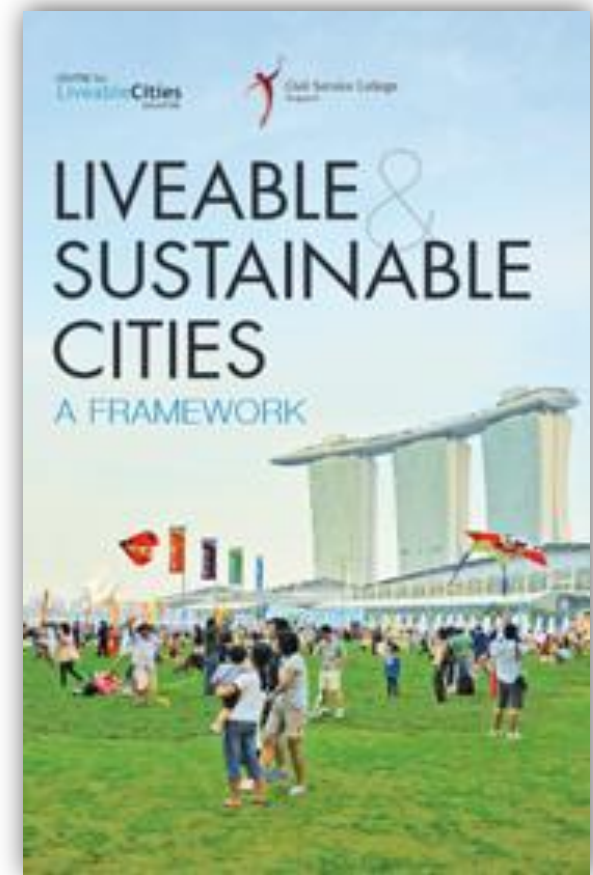
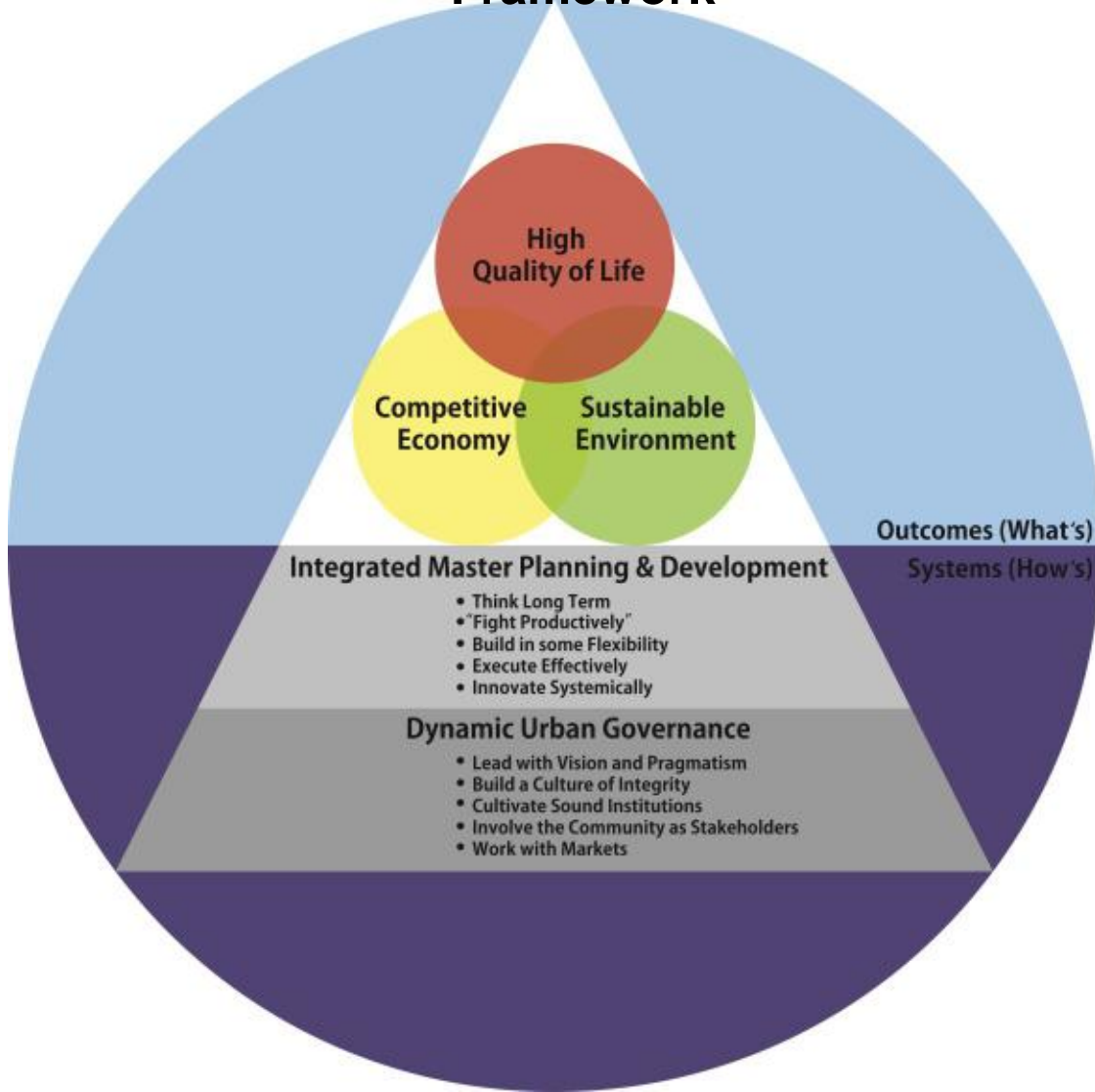


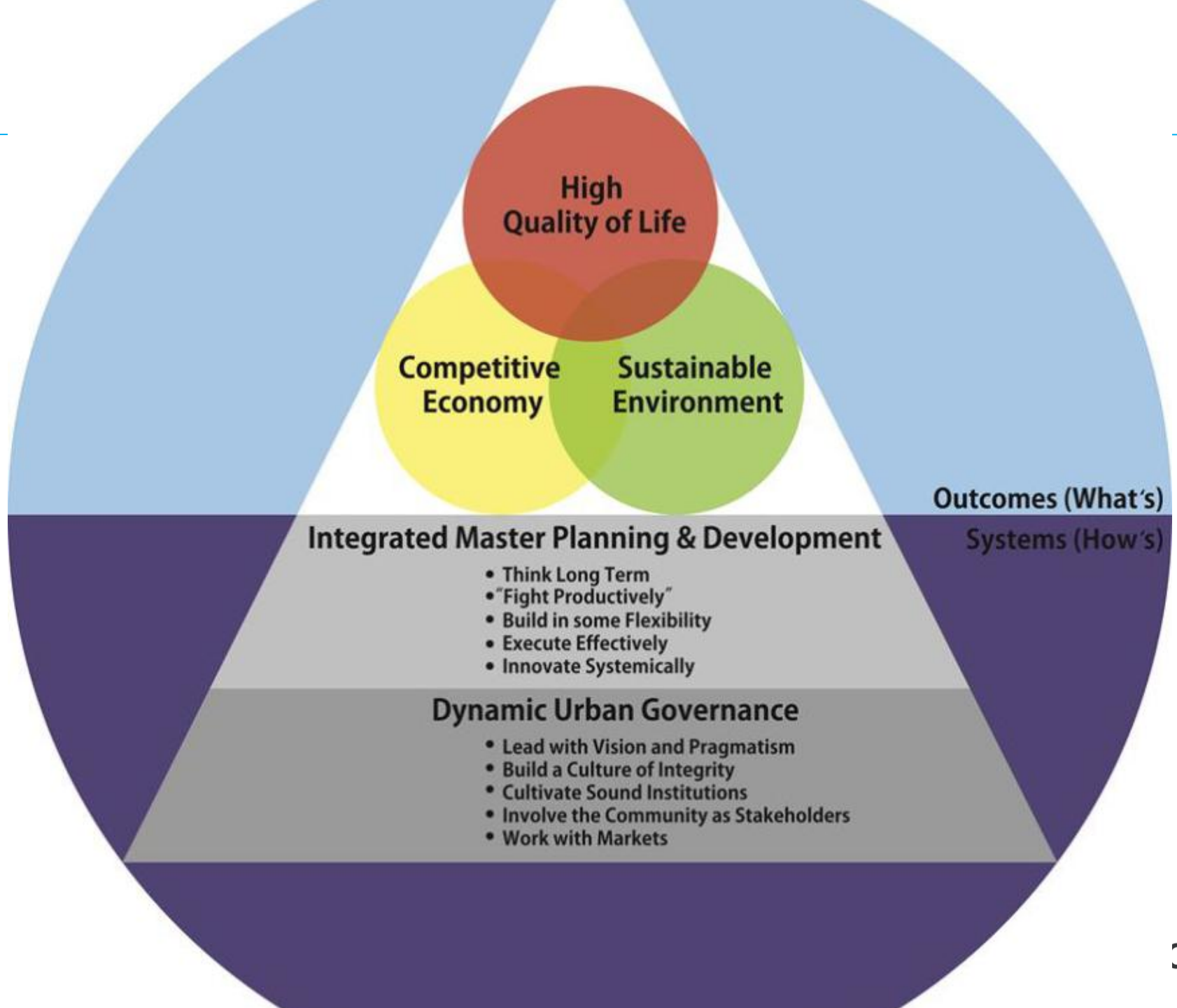
**DEMAND**



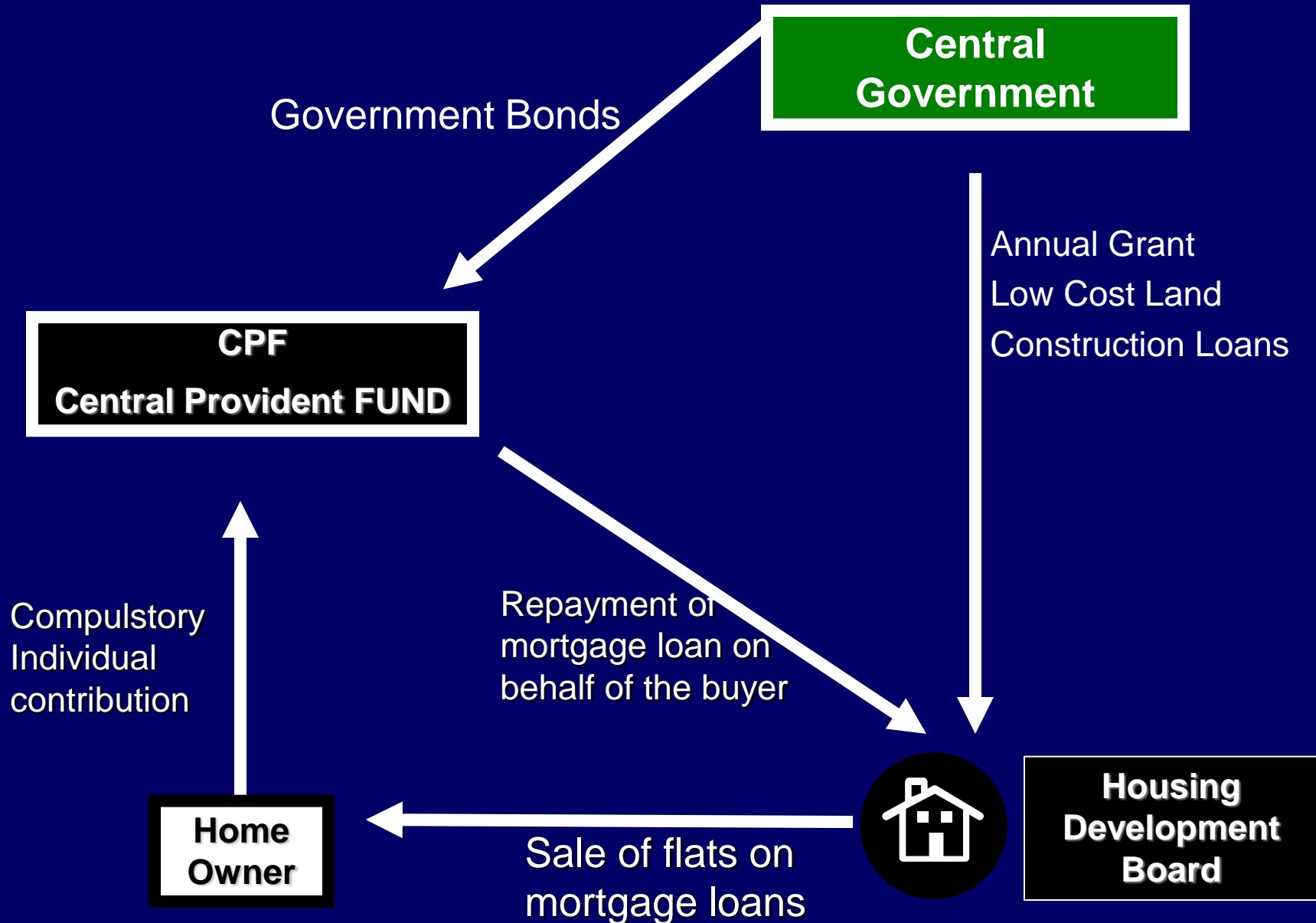
# Conceptual Framework

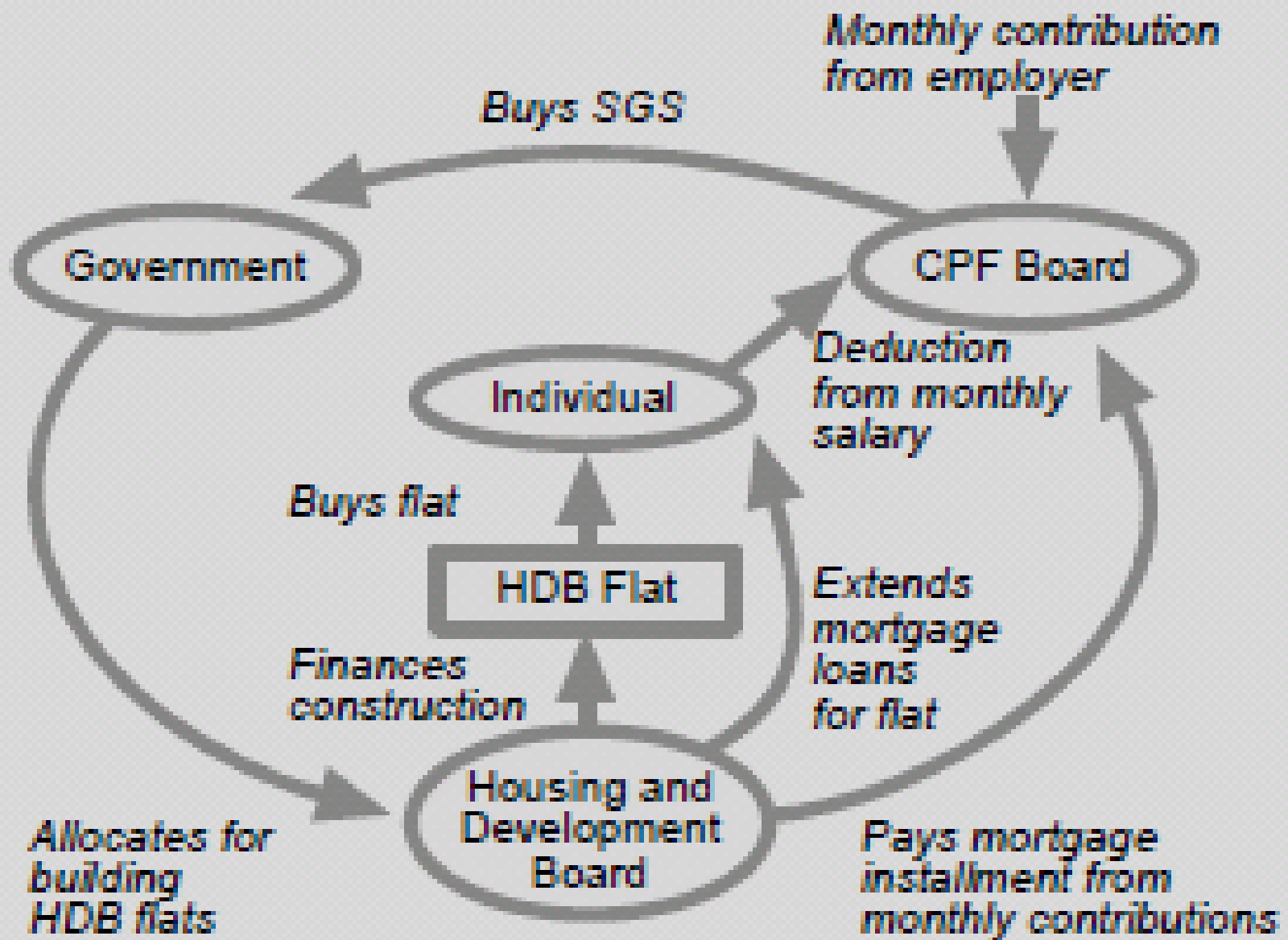
## CLC Liveability Framework





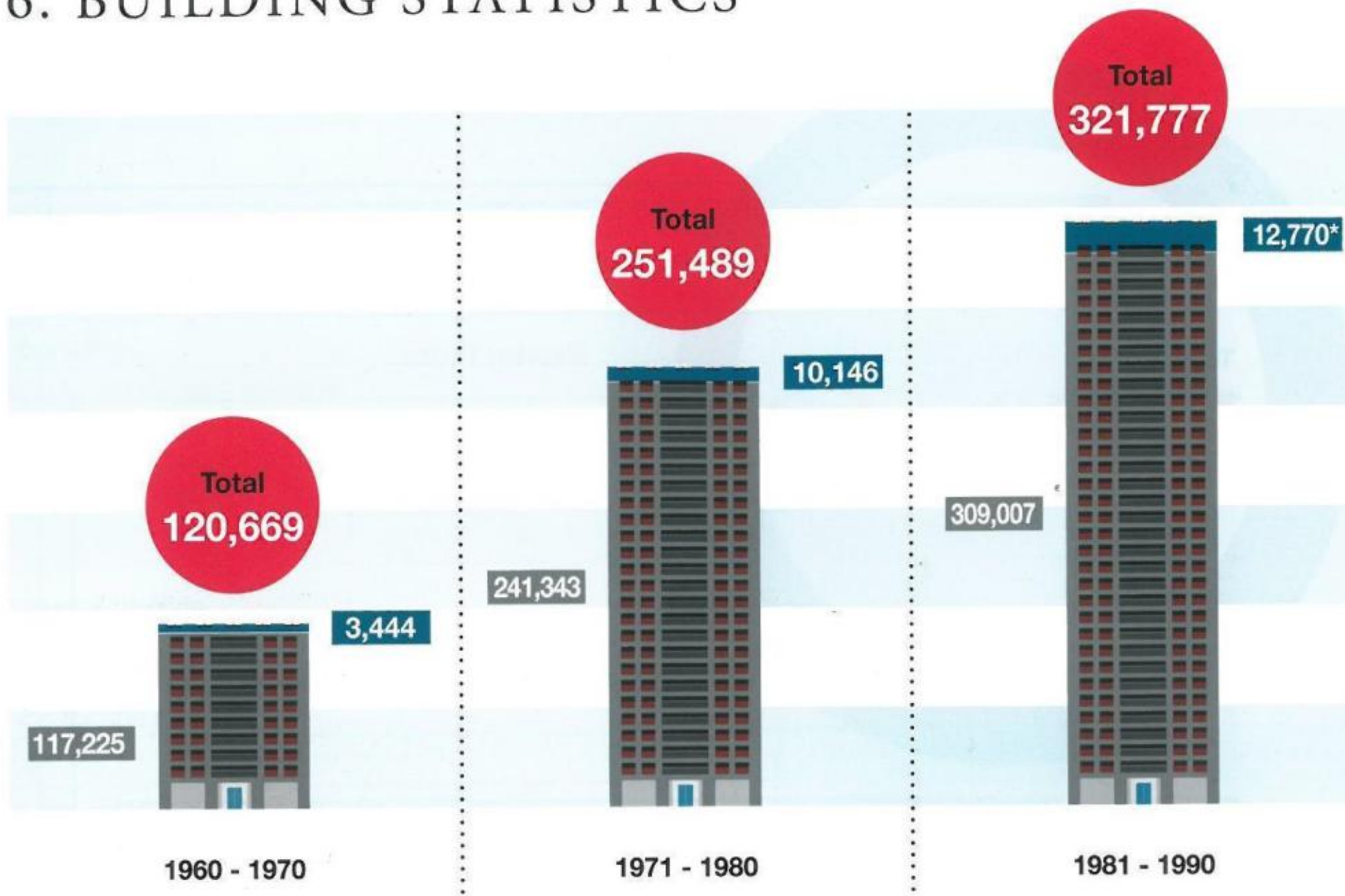
# Singapore Housing System





CPF = Central Provident Fund, HDB = Housing and Development Board,  
SGS = Singapore government securities.

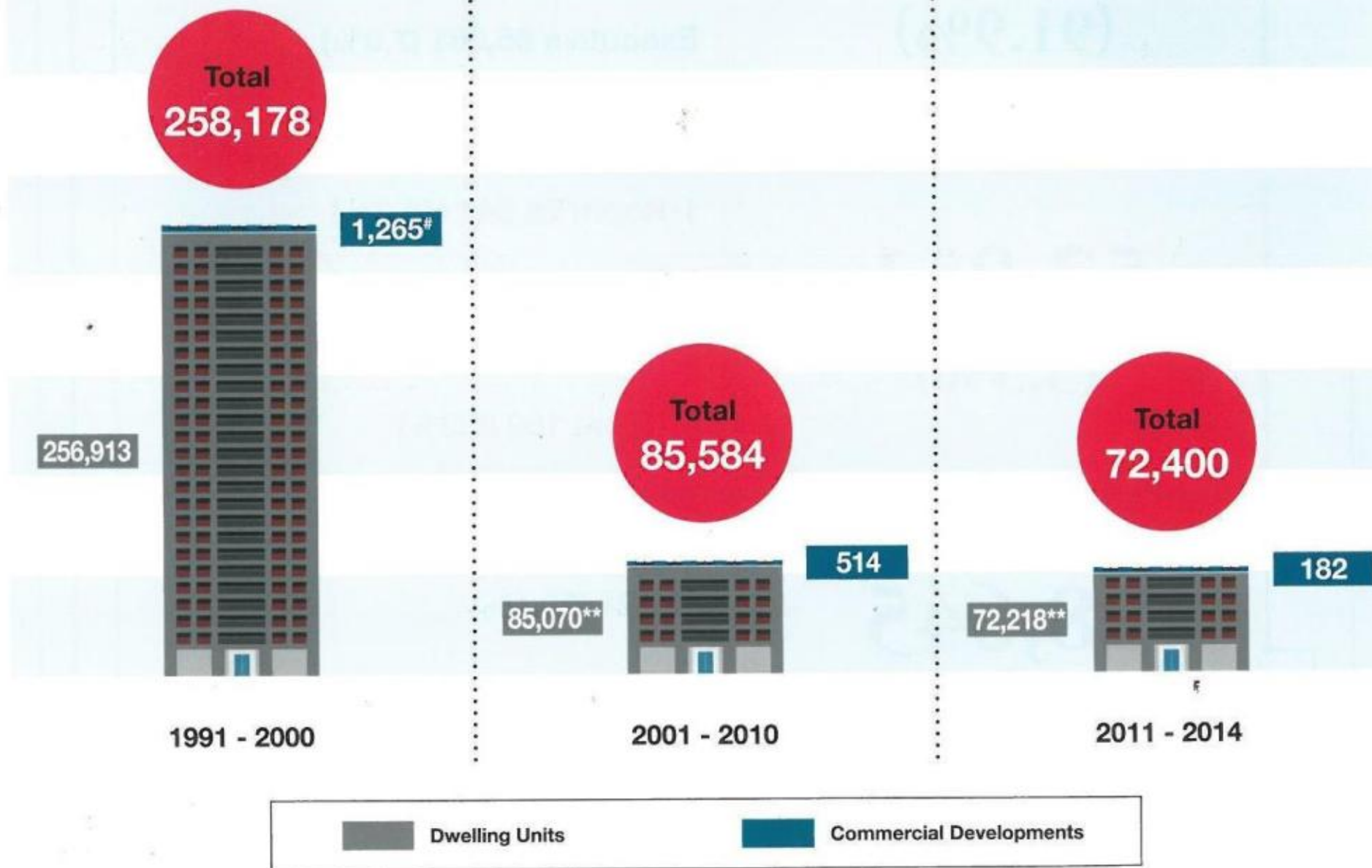
# 6. BUILDING STATISTICS











Figures are for calendar years

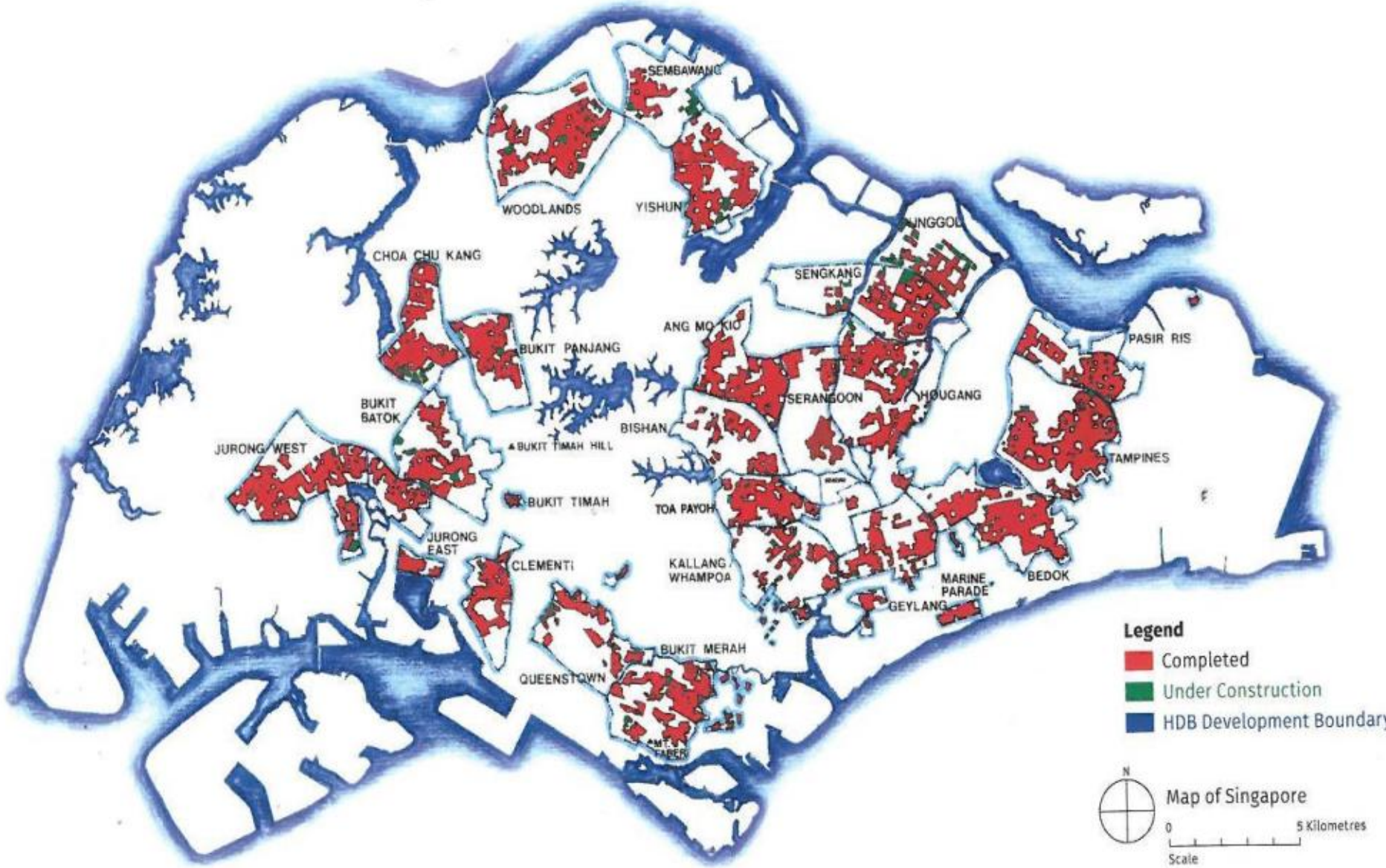
\* Includes HUDC units built by the Urban Redevelopment Authority (URA).

\*\* Includes DBSS Flats of 616 units for 2006-2010, and 6,999 units for 2011-2014.

<sup>#</sup> Before July 1992, commercial developments referred only to eating houses, shops and living quarters, and lock-up shops.



# LOCATION OF HDB DEVELOPMENTS

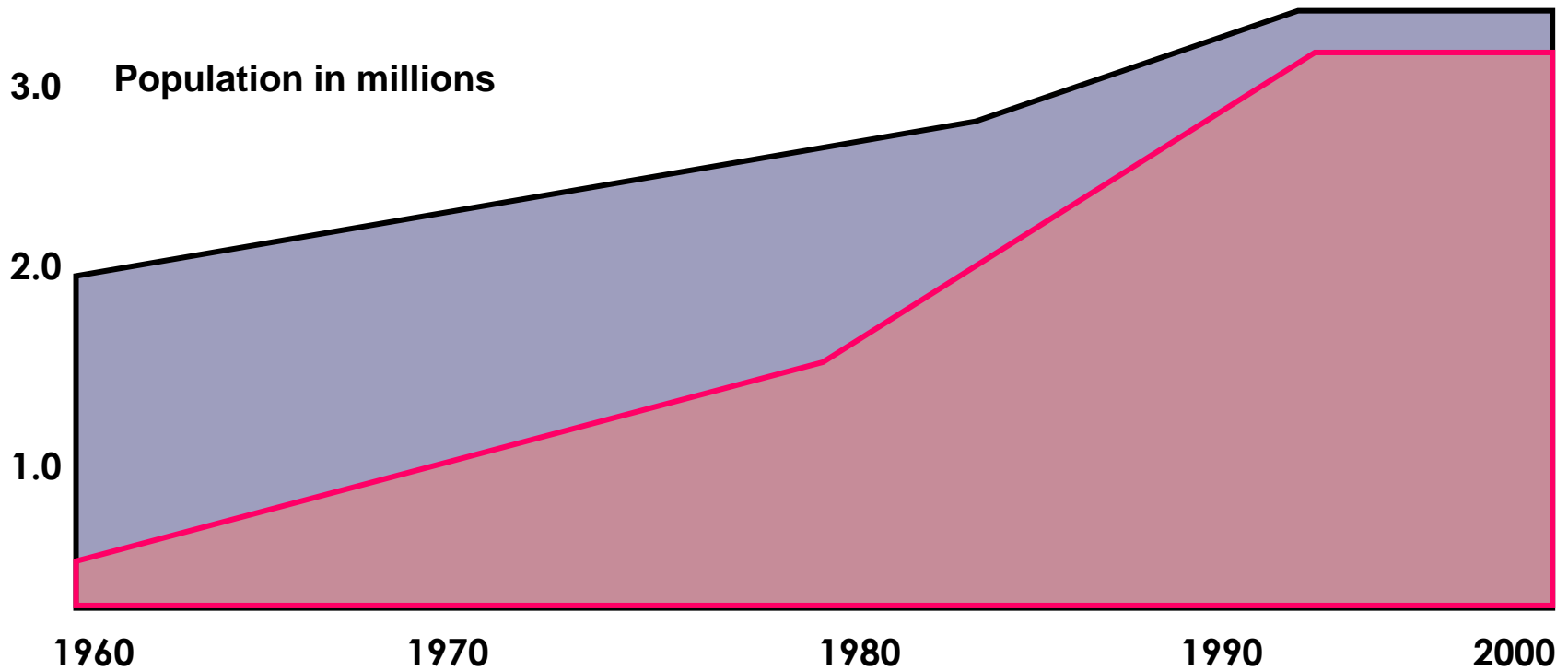


# Social/Public Housing as % of housing stock



# FINAL RESULT:

85% of the population of Singapore lives in public housing built by the State



Source: Singapore Housing Development Board 2000

10% of rental housing. Majority are homeowners



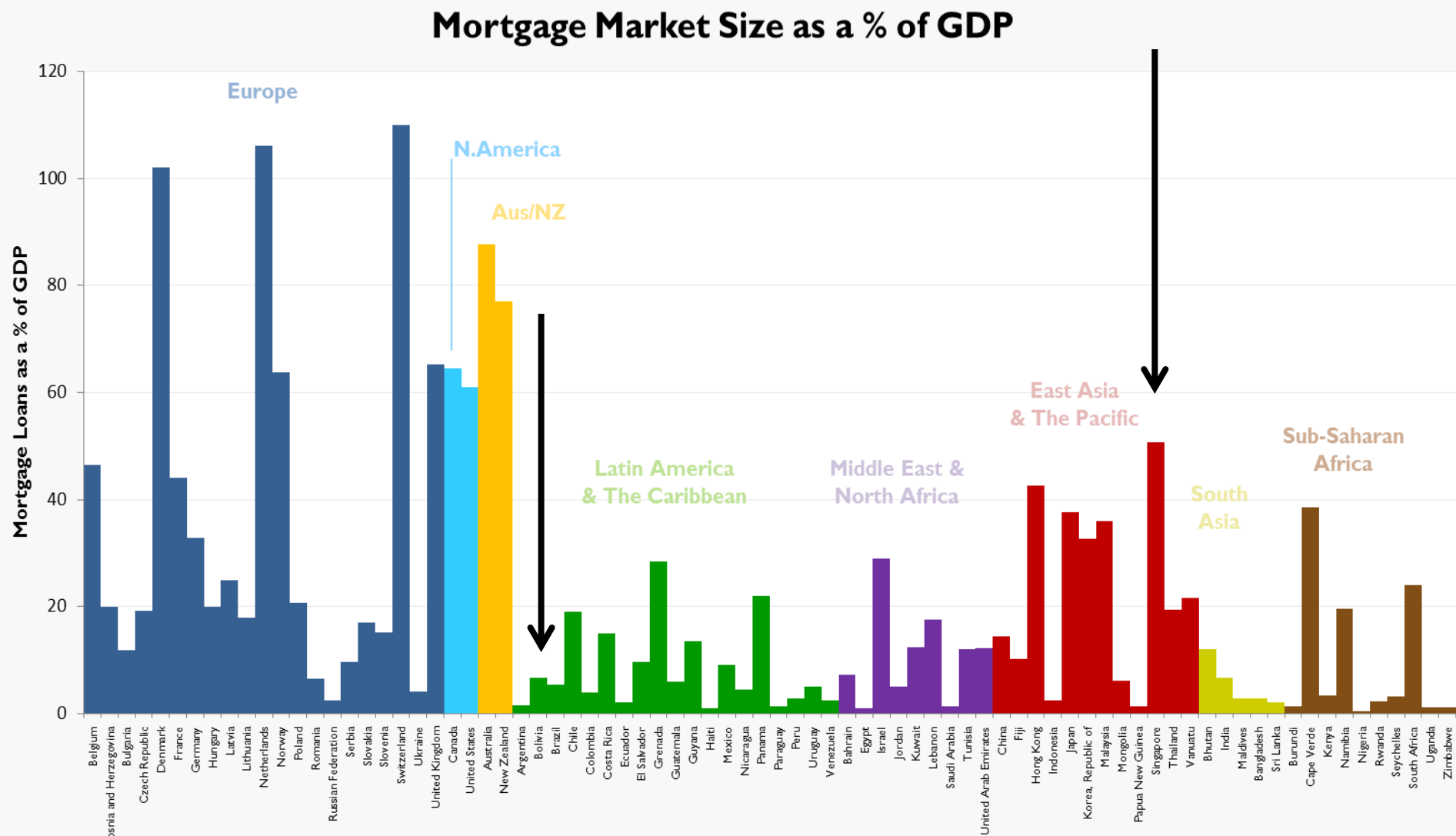


Source: E. Steckenburg, 2007



# Mortgage Markets Are Small in Most Frontier Markets

Source: Maria Hoek-Smit, 2014.



Source: [www.hofinet.org](http://www.hofinet.org) and Central Banks

# 11.



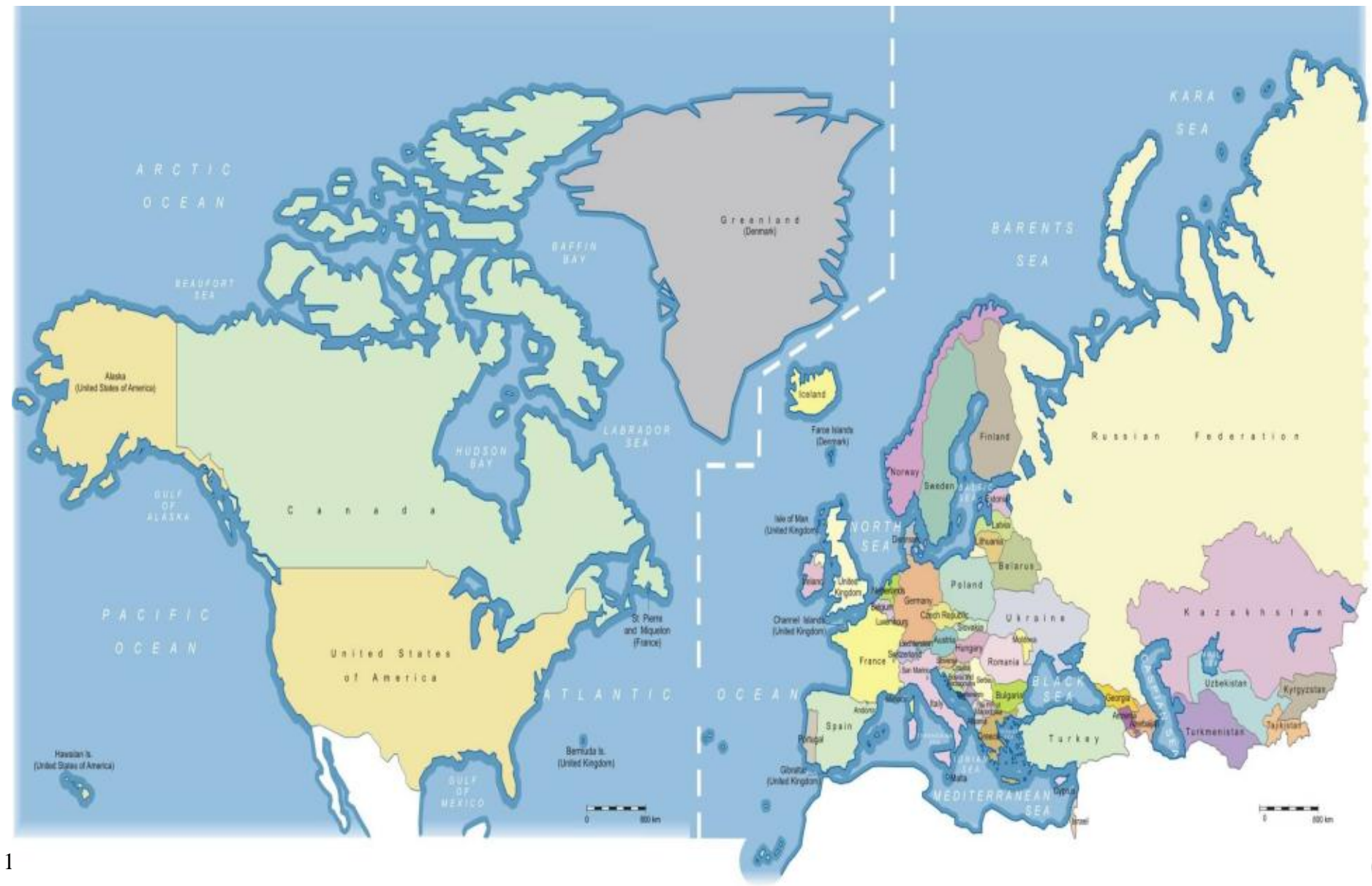
## AFFORDABLE LAND AND HOUSING IN EUROPE AND NORTH AMERICA



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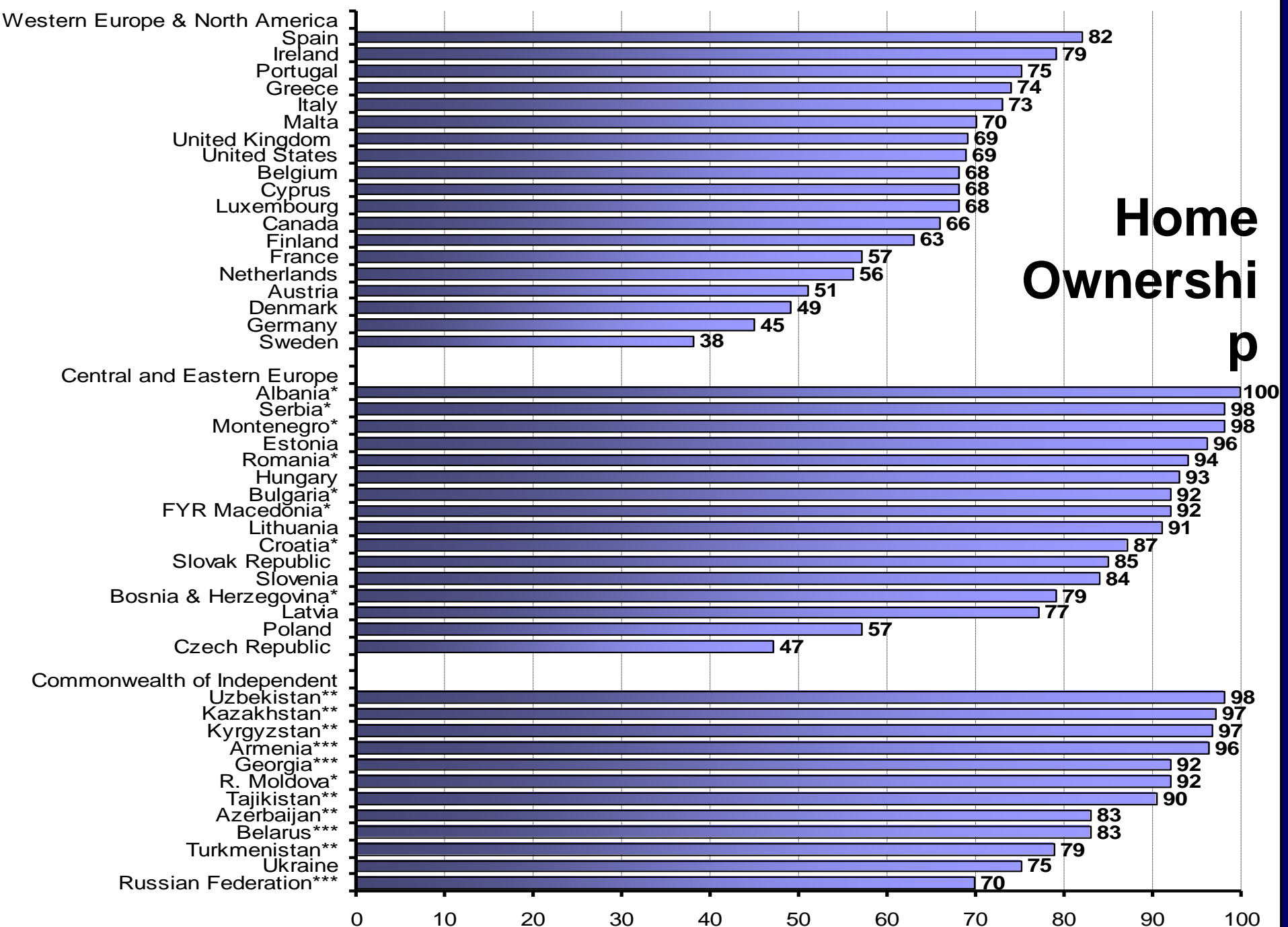


# UNECE Region: 56 State Members



# Trends in Tenure Choices

- Home ownership grown steadily with CEE-CIS countries with 90%, far above average of Western Europe (65%)
- Rented occupation virtually disappearing in CEE & CIS countries
- Western Europe: access to owner occupation has become more expensive
- Large share of private rental housing in France, Germany, Canada & USA
- Tenure choices broader in Finland, Sweden, Austria and Denmark (labour mobility!)
- Rental option severely curtailed: Spain, Greece, Italy



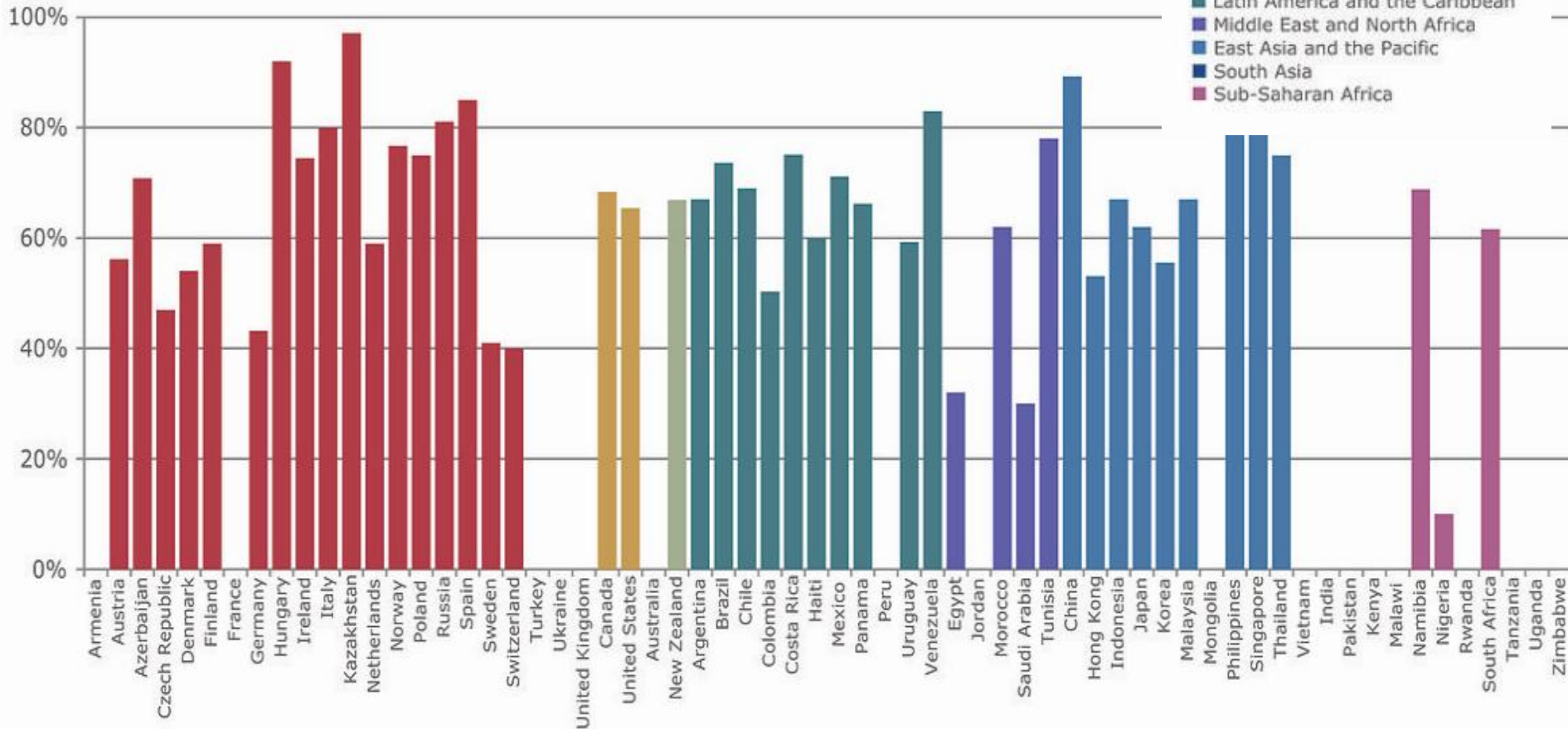
Source: UN-HABITAT, 2008; estimates based on data from: MollIRC for EU-25, \*Tsenkova (2005) for SEE, \*\*UNECE database and Duncan, 2005 for CIS % of total stock

# % home ownership

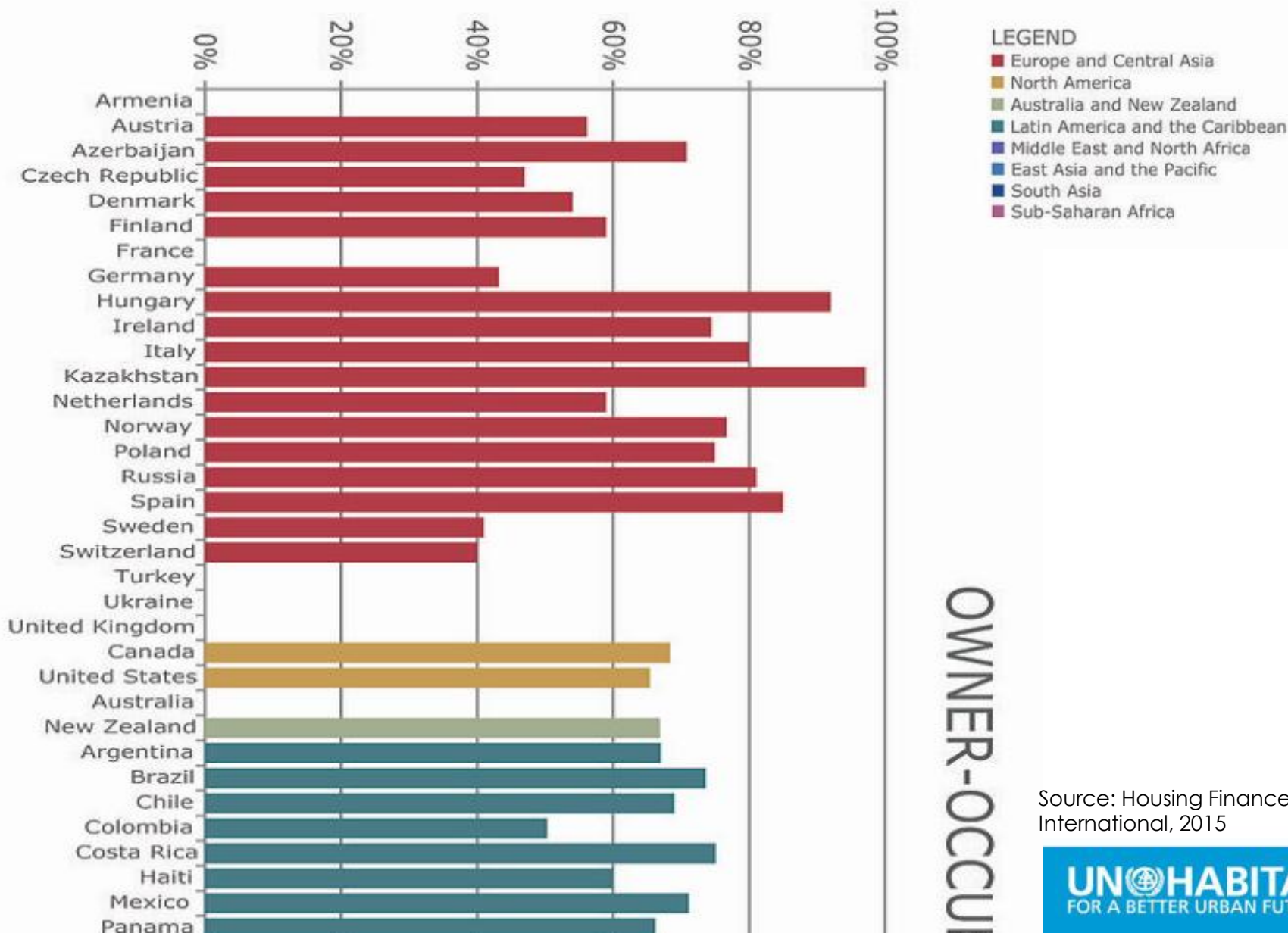
## OWNER-OCCUPIED UNITS

### LEGEND

- Europe and Central Asia
- North America
- Australia and New Zealand
- Latin America and the Caribbean
- Middle East and North Africa
- East Asia and the Pacific
- South Asia
- Sub-Saharan Africa

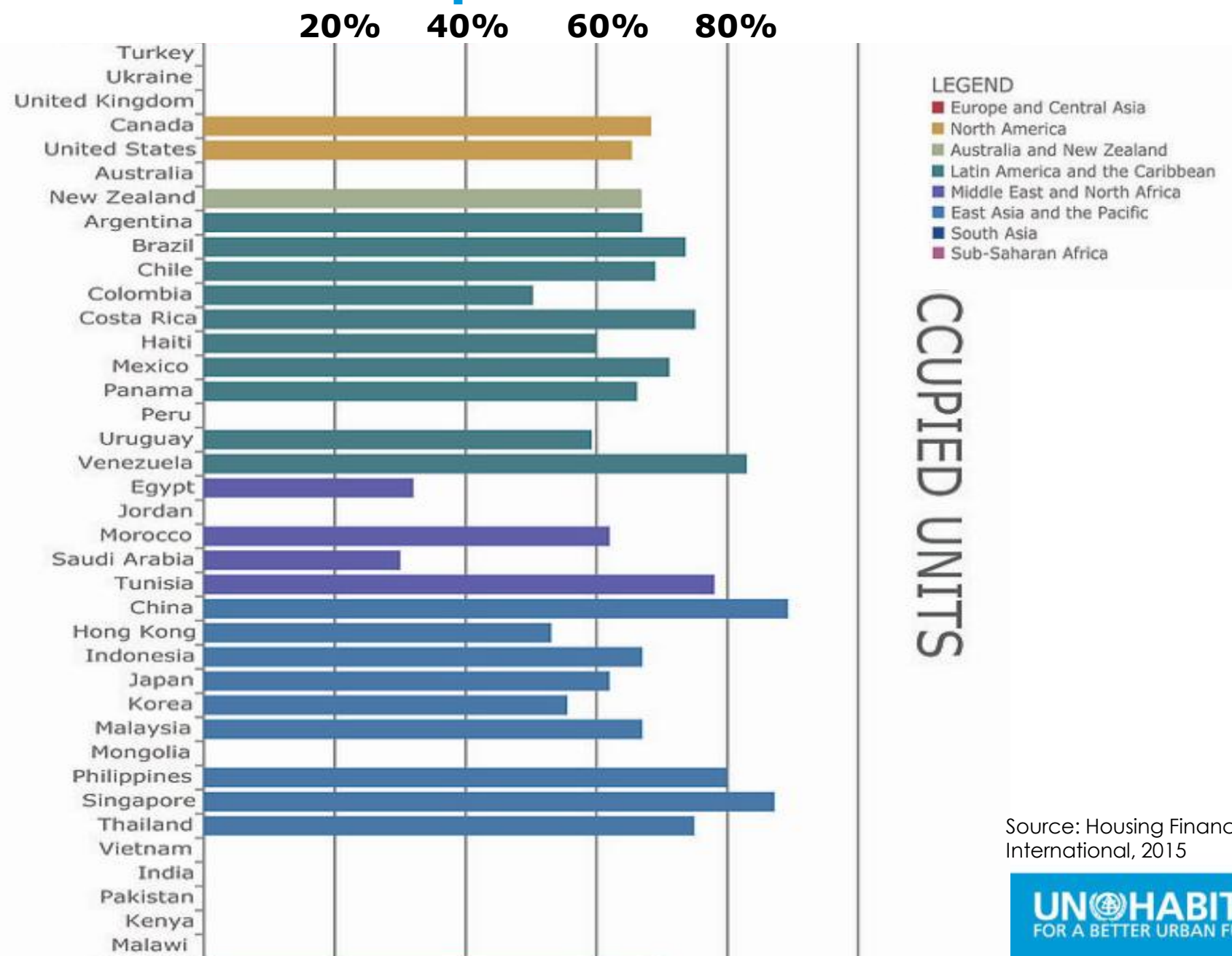


# % home ownership



Source: Housing Finance International, 2015

# % home ownership



Source: Housing Finance International, 2015

# % of social housing

% OF TOTAL HOUSING STOCK IN THE COUNTRY THAT FALLS UNDER SOCIAL RENTING



(Source: IDFC 2012)



# Creating Mechanisms for Social Housing Accessibility:

**Making finance and institutional mechanisms to provide social housing at scale in The Netherlands.**

# Government Policies

## Housing Sector

### Social Rented Sector

### Private Rented Sector

### Ownership Sector

Social Housing Associations HA's

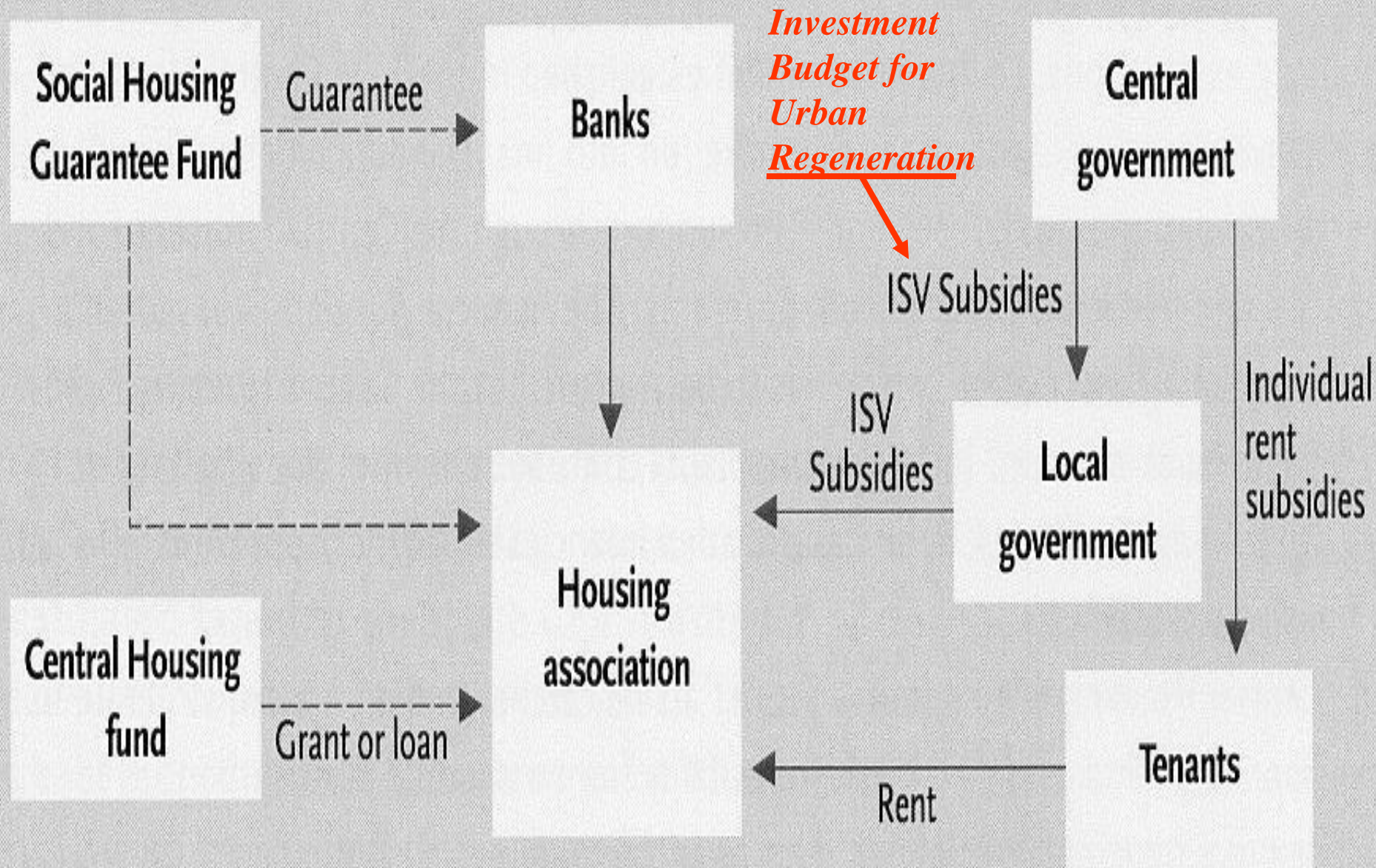
Municipalities LG

Private Individual Landlords

Institutional Investors  
(Pension Funds, Insurance Companies)

# Government Policies

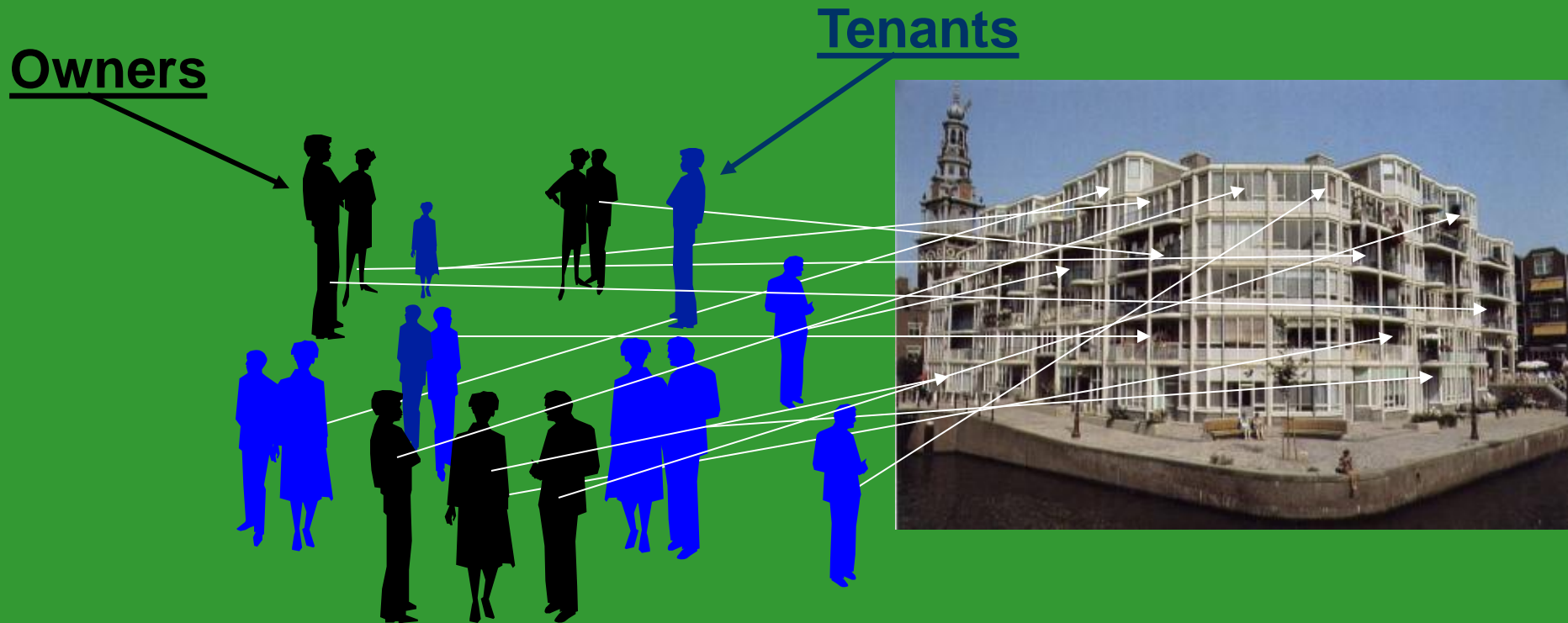
Figure 12.1 Financial framework social-rental sector





# Current HOUSING Policy

- Government stimulating home ownership
- Housing Associations selling out part of their stock
- Buildings with mixed ownership type: privatised flats/owner occupied next to rented occupation















**Is demolition and redevelopment a suitable solution for the problem?**







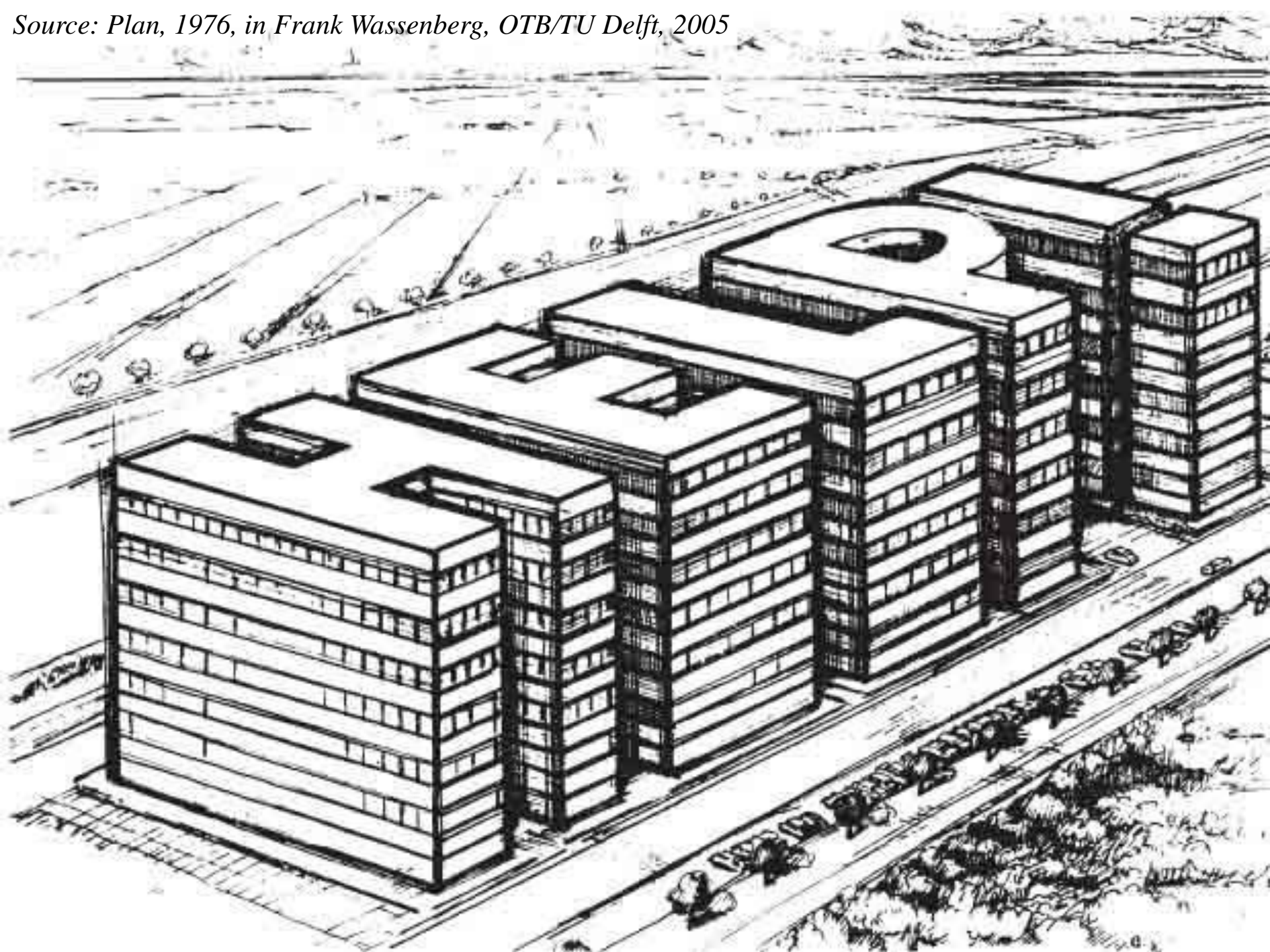


Coca-Cola

KORACI  
Ulica 8. Oktobra 1944.  
5000-1111 0000-1111



*Source: Plan, 1976, in Frank Wassenberg, OTB/TU Delft, 2005*



# 12.



## AFFORDABLE LAND AND HOUSING IN LATIN AMERICA AND THE CARIBBEAN



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# Key Trends in Latin America & Caribbean

- Current housing needs are estimated between 42 and 52 million dwellings.
- Large parts of housing still being produced outside the formal systems
- A range of tenure modalities but high home ownership rates amongst the poor
- Countries implementing large-scale programmes, different subsidy approaches, increasing housing finance opportunities.

# Housing Needs in LAC

- Between 1990 and 2000, the housing deficit in Latin America rose from 38 to 52 million.
- According to statistics published in the XVI General Assembly of Ministries and Maximum Authorities of Latin America and the Caribbean in 2007, only 60 percent of the families in the region have access to adequate housing. In addition, 22 percent live in houses that require significant structural improvements and 18 percent are in need of an entire new home (source: MINURVI)

# 12a.

## CHILE:

**continuing policy and nearly universal access to housing subsidy enables progress in housing supply.**



# The ABC Housing Finance Model

A = **A**horro

**A** = Savings

B = **B**ono

**B** = Bonus

C = **C**redito

**C** = Credit

















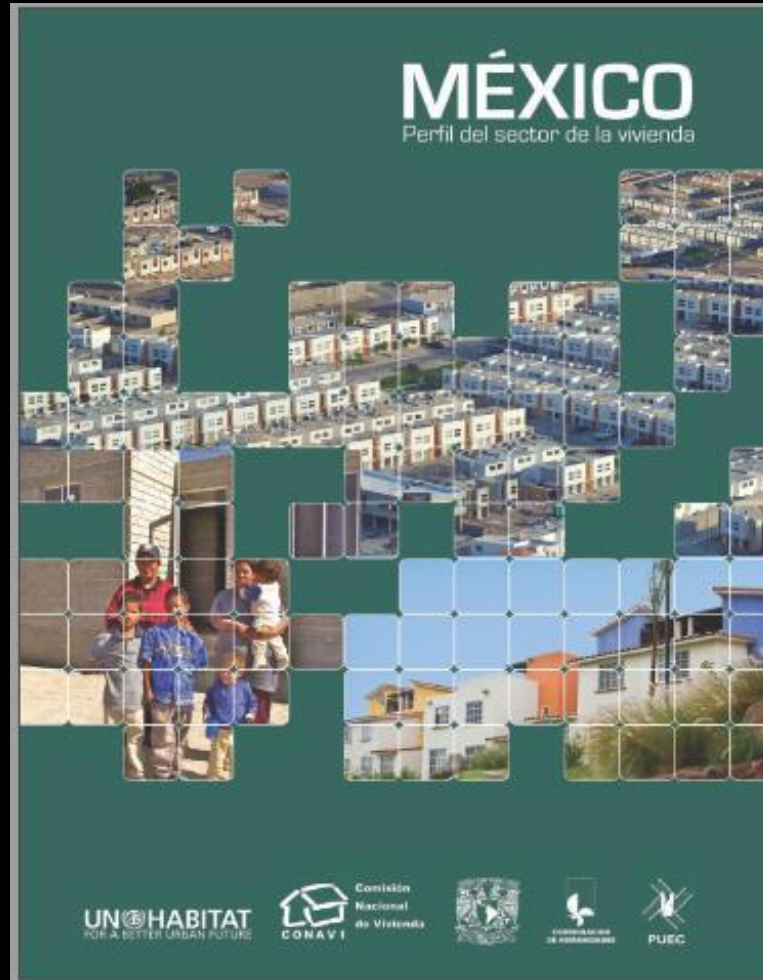


# 12b

## MEXICO:

**going to scale in housing provision  
through funding from compulsory  
contributions...**

# MEXICO



# Making land available for housing

- Establishment of land banking – reservas territoriales
- Privatization of social land – ejidios (usufruct)
- Expropriation of social land –
- Purchase of social land by government
- Purchase of social land by private developers, builders, contractors

# Making Financial Resources Available

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- Housing Fund: compulsory contribution of employers and employees





PASEO DE LA RAZON  
CALLE DE LA RAZON

PASEO DE LA RAZON

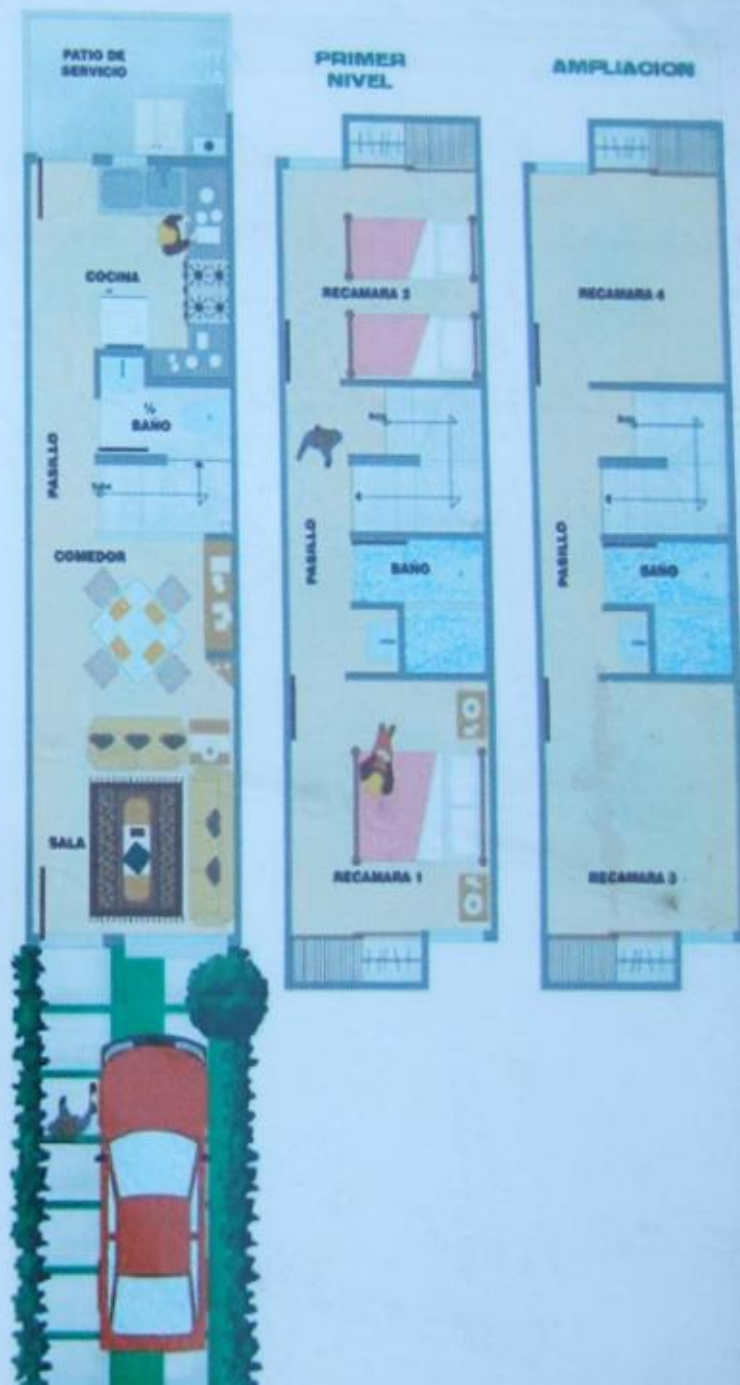




• **CASA CEIBA** 65.21 m<sup>2</sup>

Sala - Comedor  
Cocina  
2 recámaras con espacio para closet  
1 Baño y preparación para 1/2 baño  
Patio de servicio  
Estacionamiento al frente

Con ampliación 98.92 m<sup>2</sup>  
2 recámaras con espacio para closet  
1 Baño

















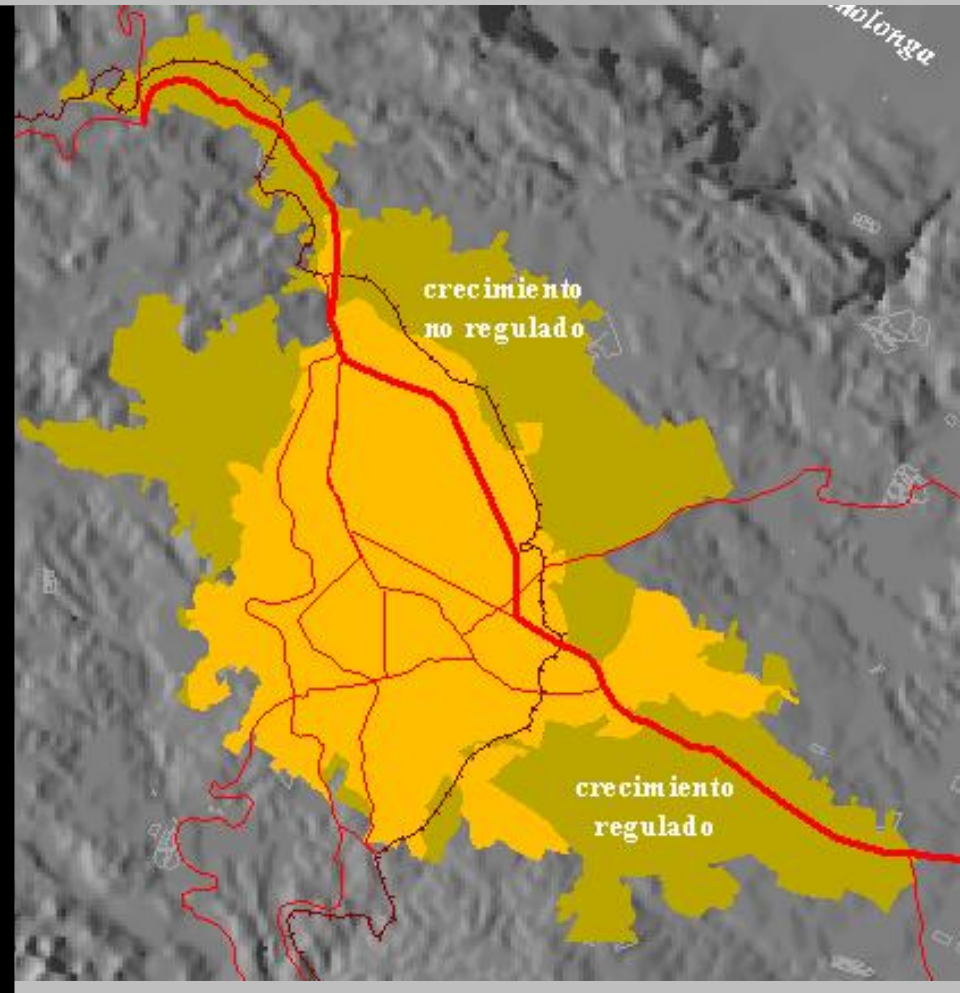
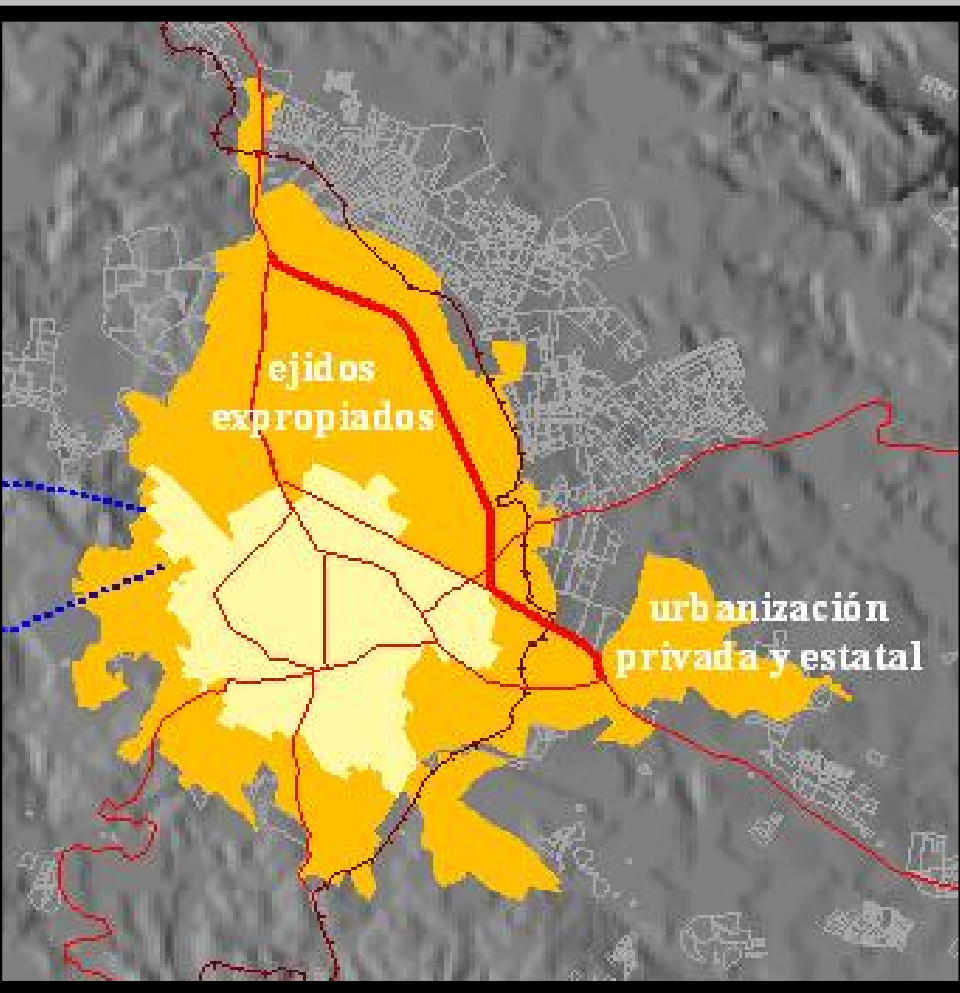








# Privatization of Social Property – Usufruct of land: Ejidos in the city of Xalapa







According to the 2010 census, there were 4.9 million housing units that were abandoned, vacant, under-occupied in the country, which represented 14% of the total housing stock. 60% were located in urban areas.

*Fuente: UN-Habitat, UNAM (PUEC), 2012. Perfil de la Vivienda de Mexico.*



SUSPY

OKZ

KUM

ROCK

NOREN  
SOPO  
SPOR

ROCKER

ROCKER

NOREN

SURU WILHE  
SURUS  
SURUSPT  
SURROCKER

ROCK

ROCK

ROCK  
AND TIOS

4522

452







# 12c

## BRAZIL:

**going to scale in housing provision through a national programme supported by huge funding and a national housing policy framework.**

# COMPLEXO DO ALEMÃO



# COMPLEXO DO ALEMÃO







# PARAISÓPOLIS – SÃO PAULO



# PARAIÓPOLIS – SÃO PAULO



# HELIÓPOLIS – SÃO PAULO



# HELIÓPOLIS – SÃO PAULO



# HELIÓPOLIS – SÃO PAULO



# COMPLEXO MORRO CANTAGALO PAVÃO

## PAVAZINHO – RIO DE JANEIRO





JARDIM BELA VISTA - LONDRINA - PR

# JARDIM BELA VISTA - LONDRINA - PR



# RESIDENCIAL GUERREIRO

## PELOTAS - RS



# RESIDENCIAL CONCEIÇÃO VILLE

## FEIRA DE SANTANA - BA





JARDIM MANGEIRAL – BRASÍLIA DF

# JARDIM MANGEIRAL – BRASÍLIA DF



# RESIDENCIAL SÃO FRANCISCO – JUAZEIRO BA



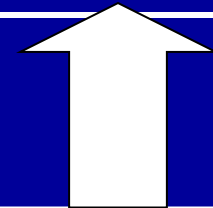
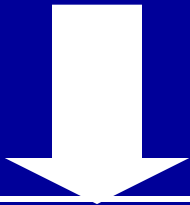
# 13.

## **UN-HABITAT STRATEGY based on a Twin-track Enabling Approach:**

**Citywide slum upgrading simultaneously being implemented with policies to bring housing options to scale in diversity of size, standards, price, location...**

# Improvement Policies

1. Planning for development
2. Strategies to improve existing slums
3. Approaches to improve the quality of life



# Preventive Policies

1. Planning BEFORE development
2. Solving land delivery bottlenecks, planning & anticipating urban growth
3. Housing Reforms, Urban & Housing Policies
4. Measures to access inputs to housing: diversified policies to bring solutions to scale.
5. Connecting housing to income

# SLUM UPGRADING

Components of the Improvement Strategies

Opening Streets

Infrastructure provision

Slum upgrading

Land regularisation

Housing improvement

etc.

**CURATIVE**

# SLUM PREVENTION

Urban & Housing Strategies

New Housing

Existing Housing

Land supply

Planning for Growth

Infrastructure Investment

Housing Finance

Regulatory Reforms

Building Industry Capacity

**PREVENTIVE**

# 16.


## Global Housing Strategy:

**The need for a paradigm change,  
incorporating lessons learned & the  
wealth of experience at country-level**

## Part 1

# Housing is at the centre of the SDGs and the NUA



A group of people's hands are gathered around a large sheet of paper, actively drawing a colorful map. The map features various colored regions: red, yellow, blue, and green. Several hands are visible, some holding blue pens and others pointing at the map. The background is a plain, light-colored surface.

Housing is at the core of the NUA's  
three transformative commitments

1

social inclusion  
&  
ending poverty

2

prosperity &  
opportunities  
for all

3

sustainability  
&  
resilience

# Adequate housing, a cornerstone for achieving the



**Goal 11:** *"Make cities inclusive, safe, resilient and sustainable"*

**Target 1:** *"By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums"*

But also Goals:



# Change in Paradigm

```
graph TD; A[Change in Paradigm] --> B[Housing Policy Implementation]; A --> C[Housing Theory & Practice]; A --> D[OUTCOMES]; D --> E[AFFORDABLE HOUSING SOLUTIONS];
```

Housing Policy  
Implementation

Housing Theory  
&  
Practice

## OUTCOMES

Scale  
Size  
Standards  
Diversity  
Land supply  
Finance

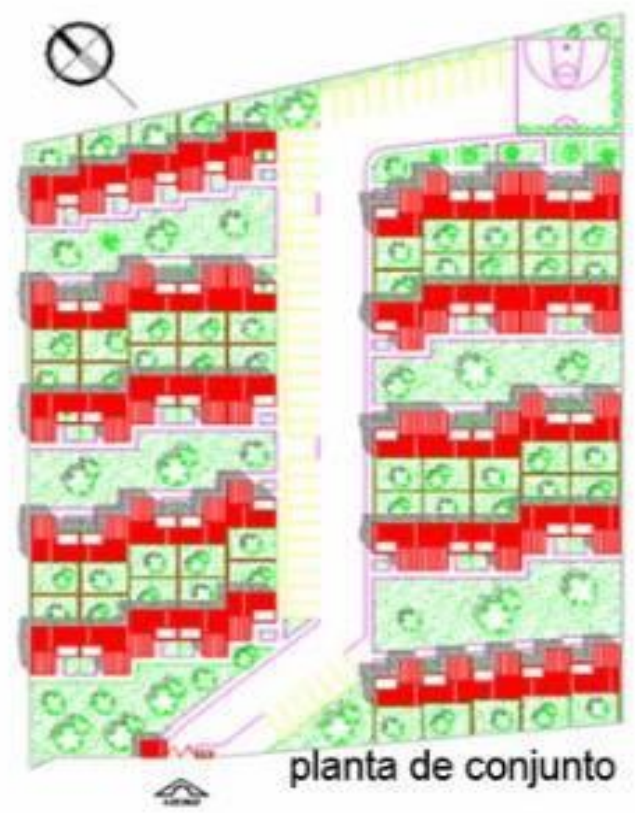
**AFFORDABLE  
HOUSING  
SOLUTIONS**



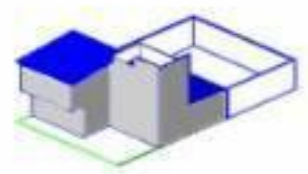








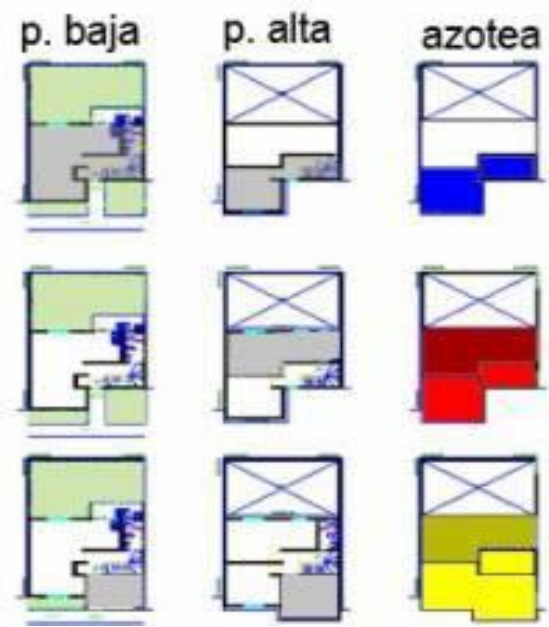
primera etapa



segunda etapa



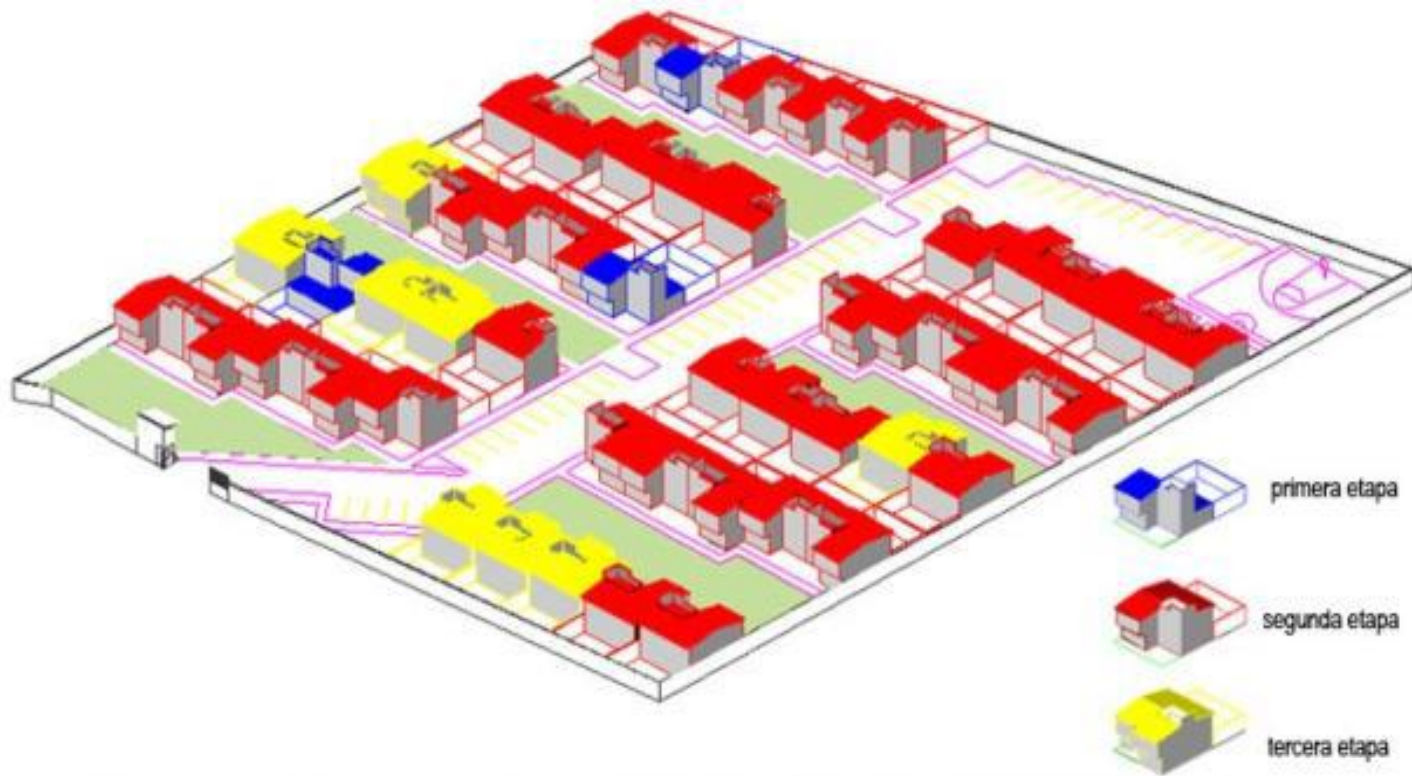
tercera etapa



área construida  
68.80 m<sup>2</sup>

área construida  
93.30 m<sup>2</sup>

área construida  
118.45 m<sup>2</sup>



1998

2003



















THANK YOU.



# THE END

**Thank you.**

