Affordable Housing

Innovative approaches to deliver affordable housing options in Asia
20–28 Nov 2018
IUTC
I am:

- **Urban Planner**: 28%
- **Architect**: 20%
- **Social Scientist**: 16%
- **Engineer**: 16%
- **Business & Administrator**: 8%
- **Environmentalist**: 4%
- **Other**: 16%
I work for:

- National Government: 31%
- Provincial Government: 19%
- Local Government: 35%
- University/Academic/Research Institution: 4%
- NGO: 4%
- Private Sector: 8%
- Other: 0%
My position in my organisation is:

- **Staff**: 44%
- **Head of Department**: 30%
- **Consultant**: 15%
- **Mayor / Deputy Mayor**: 7%
- **I am the boss**: 4%
How many years of experience do you have working in the field of Housing and Urban development

- Less than 5 years: 48%
- Between 5-10 years: 30%
- Between 10-15 years: 11%
- Between 15-20 years: 7%
- More than 20 years: 4%
I have worked in Government for at least a period of 5 years
Did you know or hear about IUTC before this event?

- Yes: 52%
- No: 48%
Did you know or hear about UN-Habitat before this event?

100% YES
0% NO
Before this workshop, how familiar are you with the UN-Habitat?

- 0% I am very knowledgeable
- 37% I know its policies and work
- 63% I vaguely heard of UN-Habitat
- 0% I never heard about UN-Habitat
According to data published by UN-Habitat, 1 out of every 10 Urban dwellers in the world lives in slums.
<table>
<thead>
<tr>
<th>Region</th>
<th>Total Population</th>
<th>Urban</th>
<th>Slums</th>
</tr>
</thead>
<tbody>
<tr>
<td>WORLD</td>
<td>7 billion</td>
<td>3.6 billion (52%)</td>
<td>862.5 million (24%)</td>
</tr>
<tr>
<td>AFRICA</td>
<td>1 billion</td>
<td>413 million (40%)</td>
<td>225.9 million (51%)</td>
</tr>
<tr>
<td>LATIN AMERICA</td>
<td>596 million</td>
<td>472 million (79%)</td>
<td>113.4 million (23.5%)</td>
</tr>
<tr>
<td>ASIA</td>
<td>4.2 billion</td>
<td>1.9 billion (45%)</td>
<td>522.7 million (30%)</td>
</tr>
</tbody>
</table>

1 out of 4 people living in urban areas lives in slums.
Informal Urbanization is predominant in some parts of the world

<table>
<thead>
<tr>
<th>Region</th>
<th>Urban Growth</th>
<th>Slum formation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-Saharan Africa</td>
<td>4.6</td>
<td>4.5</td>
</tr>
<tr>
<td>Southern Asia</td>
<td>2.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Western Asia</td>
<td>2.9</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Source: UN-HABITAT, 2008
Select what applies to you in relation to HOUSING:

- I am not familiar with (4%)
- I am familiar with (52%)
- I have knowledge (22%)
- I have knowledge and experience (22%)
Select what applies to you in relation to URBAN PLANNING:

- I am not familiar with: 4%
- I am familiar with: 35%
- I have knowledge: 46%
- I have knowledge and experience: 15%
Select what applies to you: in relation to the English Language

- I am fluent: 2
- I speak, understand and write well: 19
- I understand fully but do not speak and write well: 4
- I follow the conversation well: 2
- I am not fluent and need translation: 0
Housing is...

- 30%: A basic human need
- 37%: A human right that should be recognized, protected and fulfilled by governments
- 7%: A commodity with a price and a place to live in dignity, peace and security
- 4%: A social good to be provided by the state
- 22%: A basic need and a human right
- 0%: An economic sector
- 0%: A commodity that can be bought and sold in the market
- 0%: None of the above
What is the main cause of the housing problem in your city?

- Poverty: people are poor and can't afford housing (30%)
- Lack of land (19%)
- Lack of housing finance (15%)
- High cost of land (7%)
- Cumbersome legal and institutional process that hinders land supply and development permits (11%)
- Lack of policy and political will (7%)
What would be the MOST critical housing problem in your city?

- Slums & informal housing: 15%
- Lack of serviced land for housing development: 15%
- Price of housing is high and excludes a lot of people: 23%
- Incomes are low and people cannot afford land and housing prices: 31%
- Housing finance is not sufficiently developed and interest rates for housing mortgages are high: 12%
The Housing Diamond of Perfect Equilibrium of Inputs

Building Materials

Policy, Legal & Regulatory Frameworks

Labour

Finance

Infrastructure

Land

Source: Acioly, C. 1994; 2003; UN-HABITAT, 20
Scarcity of Land & Building Materials

Housing Policy Interventions are needed

Building Materials

Labour

Infrastructure

Finance

Land
What are the consequences of the housing problems in your city?

- Increasing housing prices: 33%
- There is an increase in rental and sub-renting: 11%
- Deteriorating conditions in quality of life in neighborhoods: 11%
- Housing market becomes speculative: 15%
- Increase of slums and informal settlements: 22%
- Informal land markets: 0%
- Social and spatial segregation: 7%
- Popular dissatisfaction, violence and criminality: 0%
- Corruption and illegal developments: 0%
If I am asked to choose a priority to solve the housing problem (max. 2 choices)

- Undertake large scale investment in basic infrastructure: 22%
- Increase availability of housing finance: 24%
- Improve people’s income and ability to pay for housing: 20%
- Increase supply of land: 14%
- Increase production of building materials: 16%
- Improve the labor, technology and building industry: 2%
The focus of a housing strategy to improve accessibility to adequate housing in my city, with limited choices:

- Improve the design, construction process and overall quality of housing outputs: 42%
- Improve supply of serviced land and resolve land delivery bottlenecks: 35%
- Improve affordability and supply of financial services and income support: 19%
- Improve legislation and regulations on property rights, housing finance and rental housing: 4%
What are the top 2 housing issues in your city today?
What were the top 2 housing issues in your city 10 years ago?

- Quantity: supply not meeting demand
- Affordability
- Informal production
- Insecurity of tenure
- Unsustainable design
- Vulnerability and risk exposure
- Insufficient housing, finance
- Lack of planning
- Infrastructure backlog
- Highland prices
- None of the above

15% 15% 6% 4% 2% 4% 15% 15% 15% 10% 0%
In the UN Conference Habitat II (1996), the heads of State and Governments agreed to promote the realization of the right to adequate housing.
How would you define the right to adequate housing?

- A roof and four walls built with permanent materials, connected to water supply and protected by a legal property document
- By five dimensions: availability of finance, infrastructure, land, building materials and labor force
- By four dimensions: security of tenure, accessibility to water and sanitation, sufficient living space and safe building structure
- 7 dimensions: security of tenure, availability of services, adequate location, habitability, affordability, accessibility and cultural adequacy
El derecho a una vivienda adecuada

Human Rights
The Right to Adequate Housing

The right to live somewhere in peace, safety and dignity, with access to basic infrastructure, in a location that allows adequate access to jobs and opportunities and urban services, all at an affordable price.
Housing prices will be determined by supply and demand...
The Context of Housing Policy

Market

SUPPLY

HOUSING AFFORDABILITY
"Prices"

DEMAND

affected by regulatory, institutional & policy frameworks

Affected by availability of:
- land
- Infrastructure
- Building Materials - BM
- Organisation Building Industry
- Skilled & Productive Labour
- Self-reliance BM production
- Urban Planning

OUTCOMES

The demand for housing is mostly affected by...

- None of the above: 4%
- Macro-economic conditions: 15%
- All of the above: 35%
- Availability of housing finance: 19%
- Availability of subsidies: 12%
- Existence and enforcement of property rights regime: 12%
- Fiscal Policies: 4%
The Context of Housing Policy

Market

SUPPLY

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HOUSING AFFORDABILITY

"Prices"

DEMAND

affected by regulatory, institutional & policy frameworks

OUTCOMES

Affected by:
- Demographic conditions
- Rate of urbanisation
- New household formation
- Property rights regime
- Housing Finance
- Fiscal Policies
- Subsidies
- Macro-economic conditions

THE END