

# Providing Affordable and Adequate Housing Options for the Poor

## Housing Policy Matters!

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**United Nations Human Settlements Programme**

Programme des Nations Unies pour les établissements humains - Programa de las Naciones Unidas para los Asentamientos Humanos

# Agenda 2030 Explained

- <https://www.youtube.com/watch?v=pgNLonYOc9s>

# 7.

## The Agenda 2030:

**A global commitment expressed in the Sustainable Development Goals – SDG's**



# 2030 Agenda for Sustainable Development

**1** Agenda

**5** Main Areas

**17** Goals

**169** Targets

**240** Indicators

**1** NO POVERTY



**2** NO HUNGER



**3** GOOD HEALTH



**4** QUALITY EDUCATION



**5** GENDER EQUALITY



**6** CLEAN WATER AND SANITATION



**7** RENEWABLE ENERGY



**8** GOOD JOBS AND ECONOMIC GROWTH



**9** INNOVATION AND INFRASTRUCTURE



**10** REDUCED INEQUALITIES



**11** SUSTAINABLE CITIES AND COMMUNITIES



**12** RESPONSIBLE CONSUMPTION



**13** CLIMATE ACTION



**14** LIFE BELOW WATER



**15** LIFE ON LAND



**16** PEACE AND JUSTICE

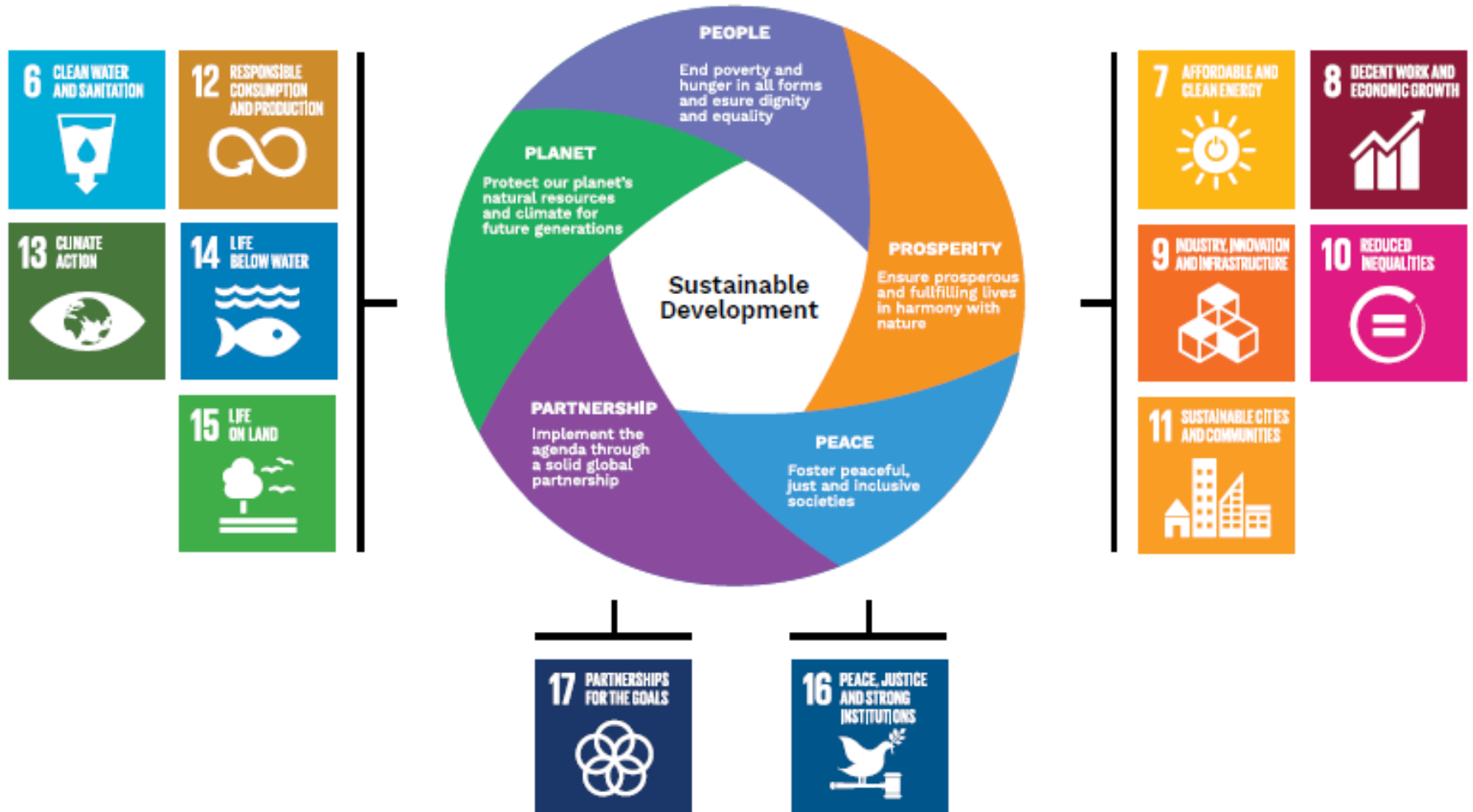


**17** PARTNERSHIPS FOR THE GOALS



**THE GLOBAL GOALS**  
For Sustainable Development







## Goal 11



# Make cities and human settlements inclusive, safe, resilient and sustainable

- The 2030 Agenda gives prominent role to urbanization and cities with the inclusion of a **stand-alone goal** for cities and human settlements: Goal 11
- It recognizes that cities connects other goals together
- It strengthens the formulation of integrated policies that enhance the transformative power of urbanization





## Goal 11

# **Make cities and human settlements inclusive, safe, resilient and sustainable**

## **10 Targets**

**11.1 Housing and Slums**

**11.2 Sustainable Transport**

**11.3 Participatory Planning**

**11.4 Cultural Heritage**

**11.5 Disaster Reduction**

**11.6 Air Quality and Waste Management**

**11.7 Public spaces**

**11.a Rural-urban and regional planning**

**11.b Mitigation of Climate Change, Resilience**

**11.c LDCs support – buildings**







## Goal 11 - Indicators

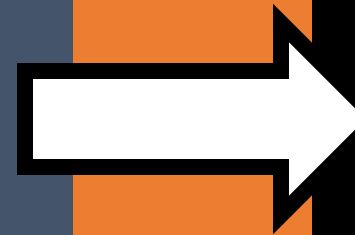
*Goal 11: Make cities and human settlements inclusive, safe, resilient and sustainable*

Targets		Indicator
11.1	By 2030, ensure access for all to adequate, safe and affordable <b>housing</b> and basic services and upgrade <b>slums</b>	Proportion of urban population living in slums, informal settlements, or inadequate housing
11.2	By 2030, provide access to safe, affordable, accessible and sustainable <b>transport systems</b> for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons.	Proportion of the population that has convenient access to public transport disaggregated by age group, sex and persons with disabilities
11.3	By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable <b>human settlement planning</b> and management in all countries.	Ratio of <b>land consumption</b> rate to population growth rate
		Percentage of cities with a direct <b>participation structure of civil society</b> in urban planning and management which operate regularly and democratically

# Localizing the SDG 11

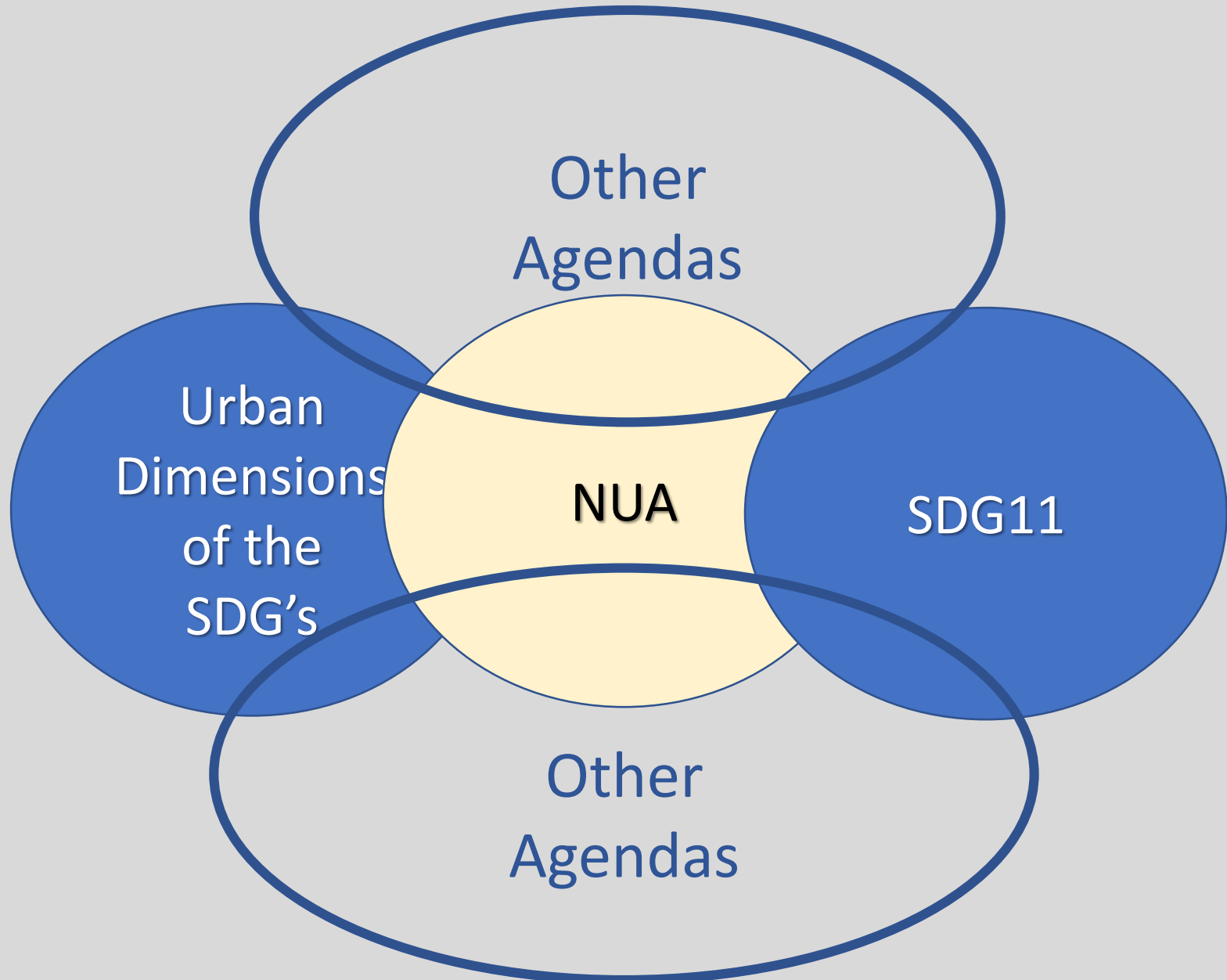
## TARGETS SDG11

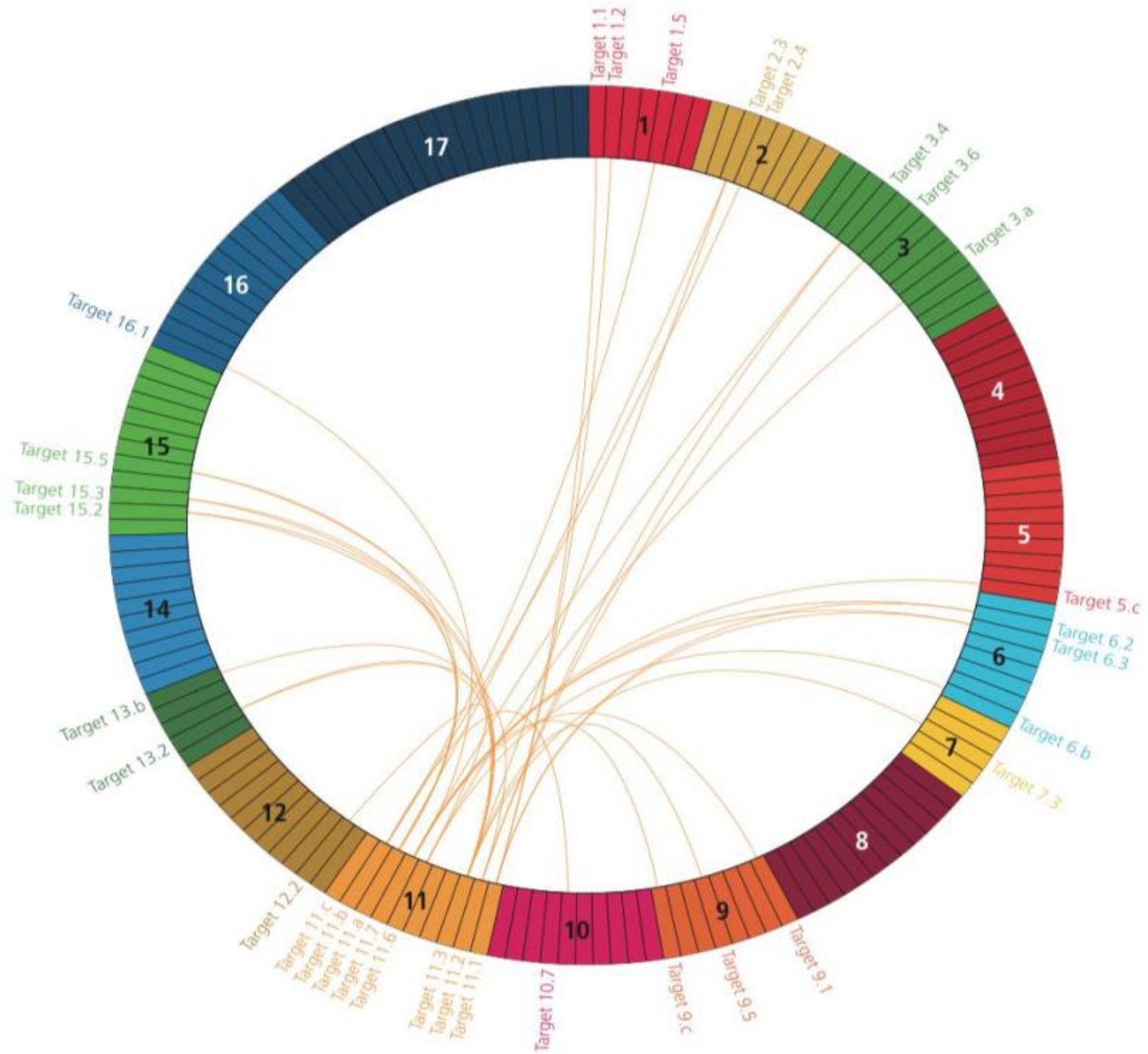
- 11.1 Housing and Slums
- 11.2 Sustainable Transport
- 11.3 Participatory Planning
- 11.4 Cultural Heritage
- 11.5 Disaster Reduction
- 11.6 Air Quality and Waste Management
- 11.7 Public spaces
- 11.a Rural-urban and regional planning
- 11.b Mitigation of Climate Change, Resilience
- 11.c LDCs support – buildings

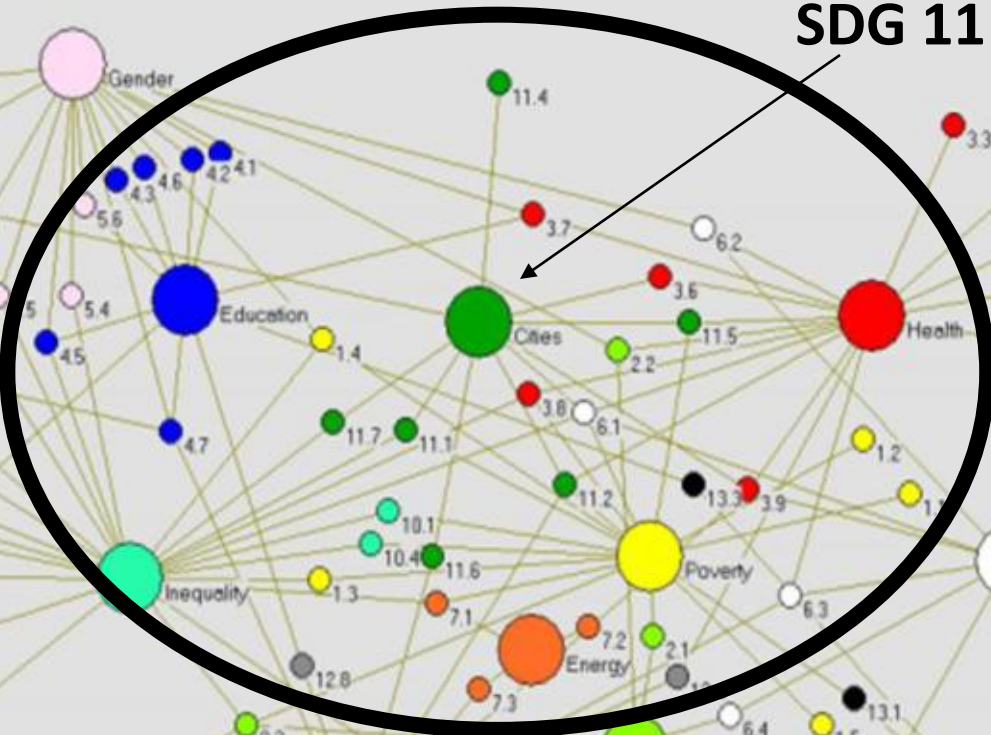


Synchronizing the SDG11 Targets at the city policy and city development strategies.

# Interconnected Goals and Targets



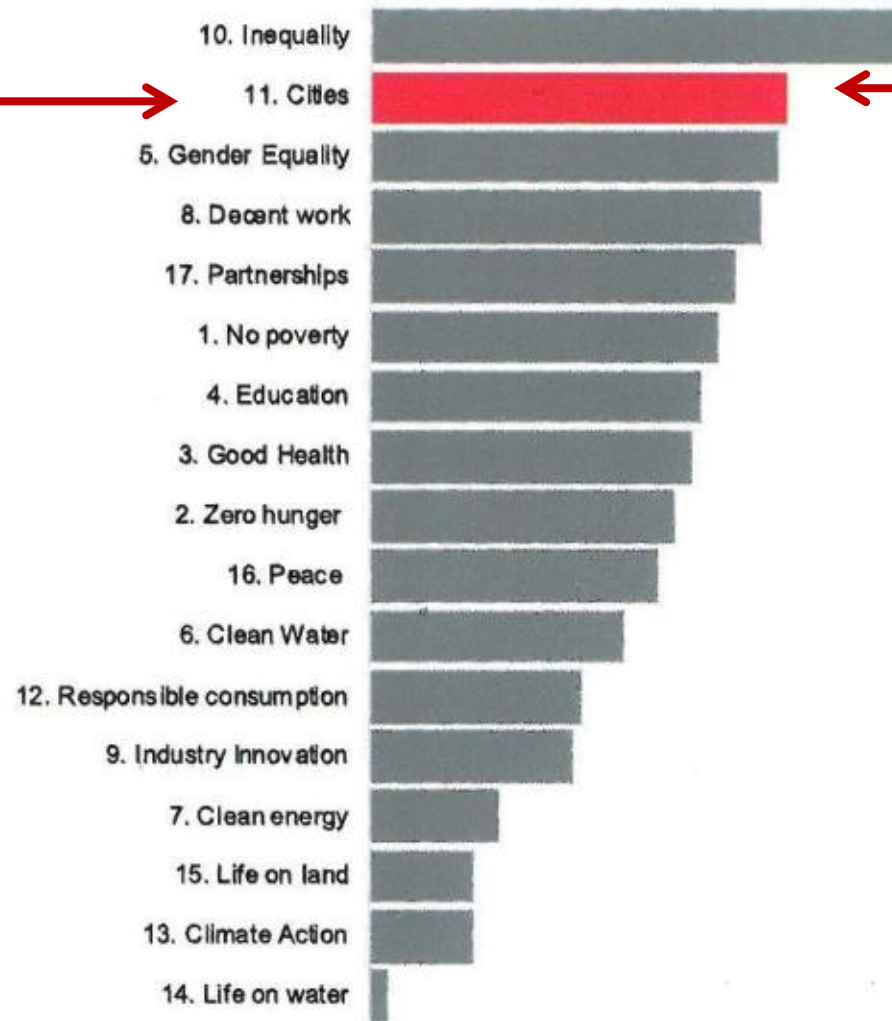




Fuente: World Resources Institute, Kitty van der Heijden



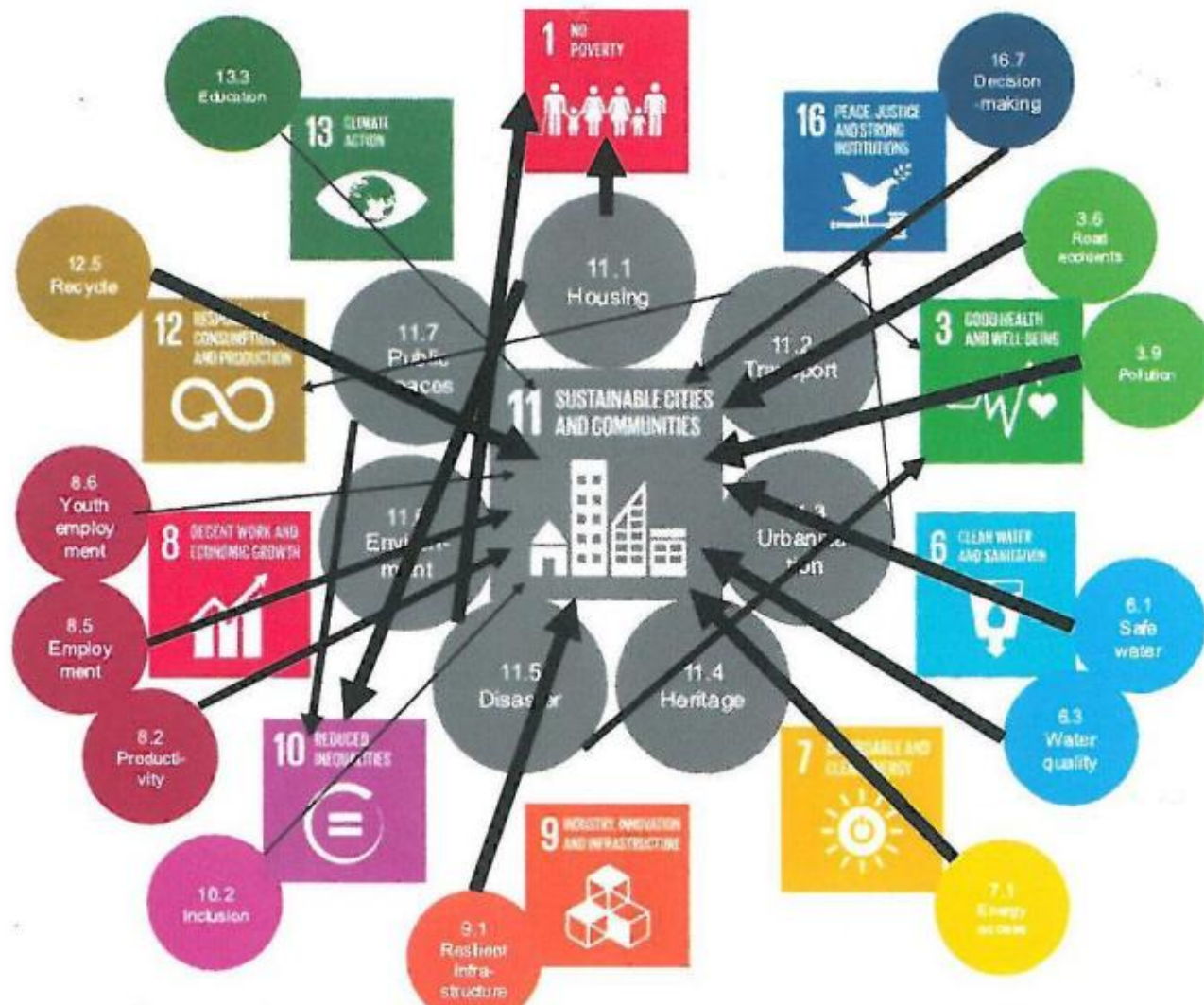
**Figure 3: Global Interaction  
Assessment Between all  
SDG Goals and Targets (count)**



SDG 11  
Cities

Global Interaction  
between SDG's  
and their targets

**Figure 4: Linkages between SDG 11 and SDGs in Kazakhstan**



# 7a.

## Localizing the New Urban Agenda – NUA

**Habitat III, Quito, October 2016.**

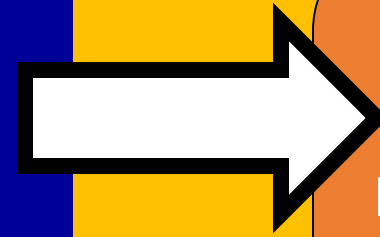




# Localizing the New Urban Agenda

## **AFINUA:** Action Framework for the Implementation of the New Urban Agenda

- 1) National urban policies
- 2) Urban legal frameworks
- 3) Integrated urban and territorial planning and design
- 4) Financing urbanization
- 5) Local implementation
- 6) Provision of basic services
- 7) Supply of land for housing and city expansion
- 8) Supply of adequate and affordable housing
- 9) Urban mobility and transportation
- 10) Solid waste management



Synchronizing the NUA Commitments and Priorities with the city policy and city development strategies.

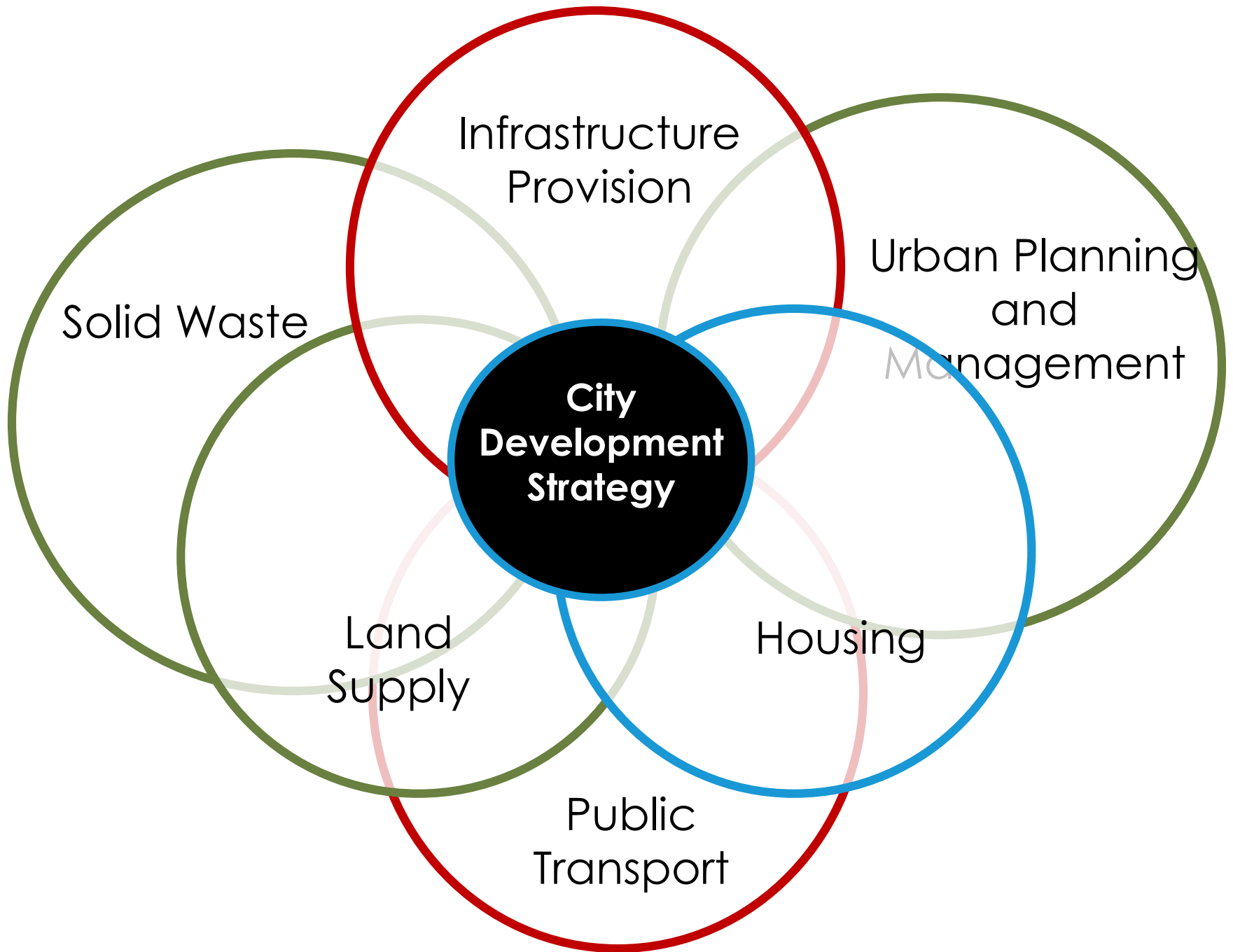
# 7b.



## The nexus SDG11 – NUA at the city level.

**Synchronizing policies, strategies and demand-driven actions that help cities to embark into a sustainable and planned urbanization path.**





```
graph TD; A((Elements of NUA)) --> B([Formulation and Implementation of City Development Strategies]);
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**Elements  
of NUA**

**Formulation and  
Implementation of City  
Development Strategies**



## **SDG11.1**

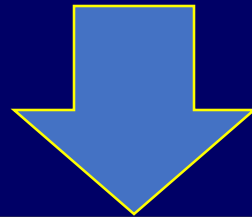
**By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums**

# Agenda 2030

## SDG11.1

By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

Strategic  
Objective



**NUA**  
**New Urban Agenda**

Urban  
Policy

Housing

Claudio Acioly Jr

Executing  
Tool

26

# New Urban Agenda

- <https://www.youtube.com/watch?v=pgNLonYOc9s>

# 8.



## The Housing at the Centre:

Repositioning housing within urban policies and connecting it to urban planning, land markets and land allocation, investments, mobility and public transport and the regulatory frameworks.





# **SDG 11.1: By 2030, ensure access for all to adequate, safe & affordable housing and basic services and upgrade slums**

## **NUA**

1. Housing Policies that supports the full and progressive realization of the right to adequate housing # 31
2. Housing Policies that ensure housing is well-located and connected to the urban core # 32
3. Diversity of housing types and tenures
4. Security of tenure
5. Financing mechanisms
6. Systems to monitor housing quality, coherent
7. Progressive realization of the right to adequate housing and
8. Housing Policies that promote sustainable and
9. Policies to widen housing access
10. Integrated Housing Policies to address housing scarcity # 108
11. Slum Upgrading policies and Policies to prevent the multiplication of slums # 109
12. Norms and regulations to foment supply and demand # 111
13. Housing Programmes delivering housing well-located and accessible to low income people

**HOUSING is an  
instrument for the  
realization of the SDG as  
well as the NUA**

## SDG11.1

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

### Housing at the Center of the NUA

Programs, Policies,  
Projects fomenting the  
production of new  
housing in scale and  
diversity of solutions

Financing investments  
in basic infrastructure,  
supply of serviced land  
and various forms of  
subsidy to the demand  
side of the market

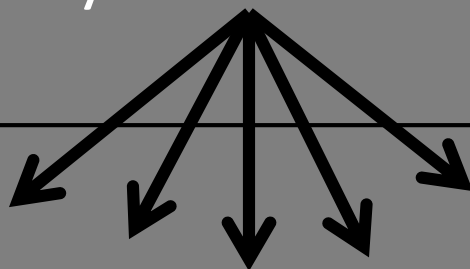
Citywide and  
Nationwide Programs  
of Slum Upgrading and  
Regularization of  
Informal Settlements

Scale

Diversity

Nacional/local

Capacity



Health, Social Development, Access to Basic Services, Welbeing

THEME	NUA Paragrfs	PROPOSITIONS OF THE NUA	TARGETS OF THE SDG
HOUSING	31, 32, 33, 46, 77, 97, 104, 105, 106, 107, 108, 109, 111,	<p>Adopt housing policies that supports the full and progressive realization of the right adequate housing, offering multiple housing options and solutions at scale that are well connected to the city systems, provided with infrastructure and well located vis-à-vis urban services and jobs, generating social-mix, spatial and social inclusion, and preventing the multiplication of slums while reducing at the same time the number of people living in precarious conditions. Promote the design and implementation of national and local programs to upgrade, rehabilitate, and regularize informal settlements and slums that are fit for urbanization.</p>	<p><b>ODS 11.1:</b> By 2030, ensure access for all to adequate, safe &amp; affordable housing and basic services and upgrade slums</p>

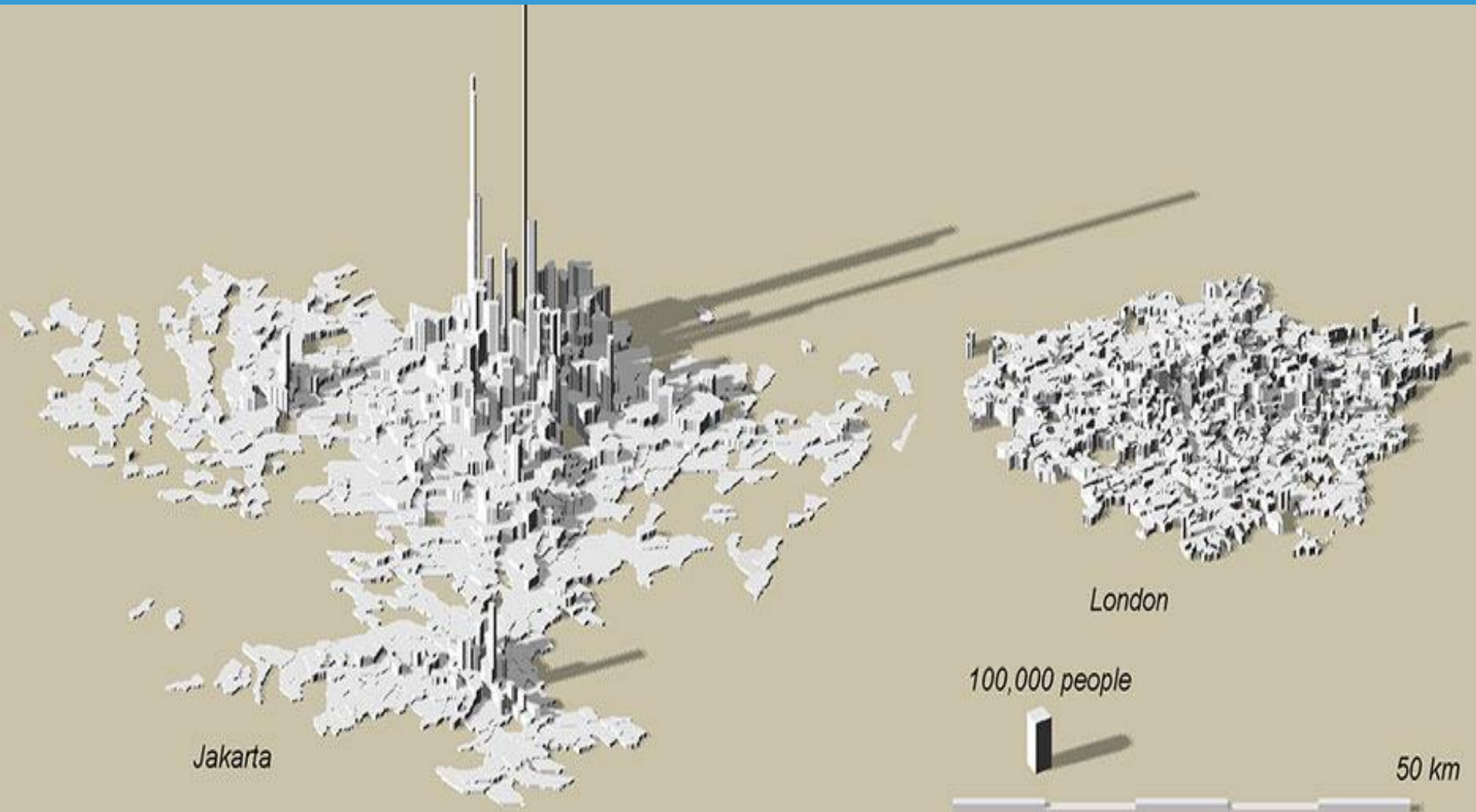
# Impact of housing on cities

- A. How housing is designed and regulated, ultimately defines the **urban form** of the city
- B. Housing regulations greatly influence the **spatial patterns**, quality of and types of housing permitted in a city
- C. The **competitiveness** of the city is affected by housing affordability
- D. Access to housing finance determines the **type and quality of housing** people can afford, and where housing is ultimately located



# Investments in Housing have direct impact on Urban Form

On average, Housing occupies 55% of land coverage in Cities



# Rapid Urbanization

Beijing

1800



# 8a.



## Housing at the Center of the Urban Policy:

**Revelations from practice.**





# **6 POINTS: what does it mean in practice** **‘housing at the center’?**

- 1. Sufficient quantity of social housing produced annually to meet the demand**
- 2. Unlock land supply: serviced land available at scale**
- 3. A rental housing sector that provides alternatives for those unable or unwilling to become homeowners.**
- 4. *Affordability*: sufficient quantity of housing at an affordable price and financial services accessible**
- 5. Diversified housing options in price, location, standard and size within the urban structures of cities**
- 6. Overcrowding does not exist and informality is gradually diminishing and cities getting onto a path of planned and sustainable urbanization.**

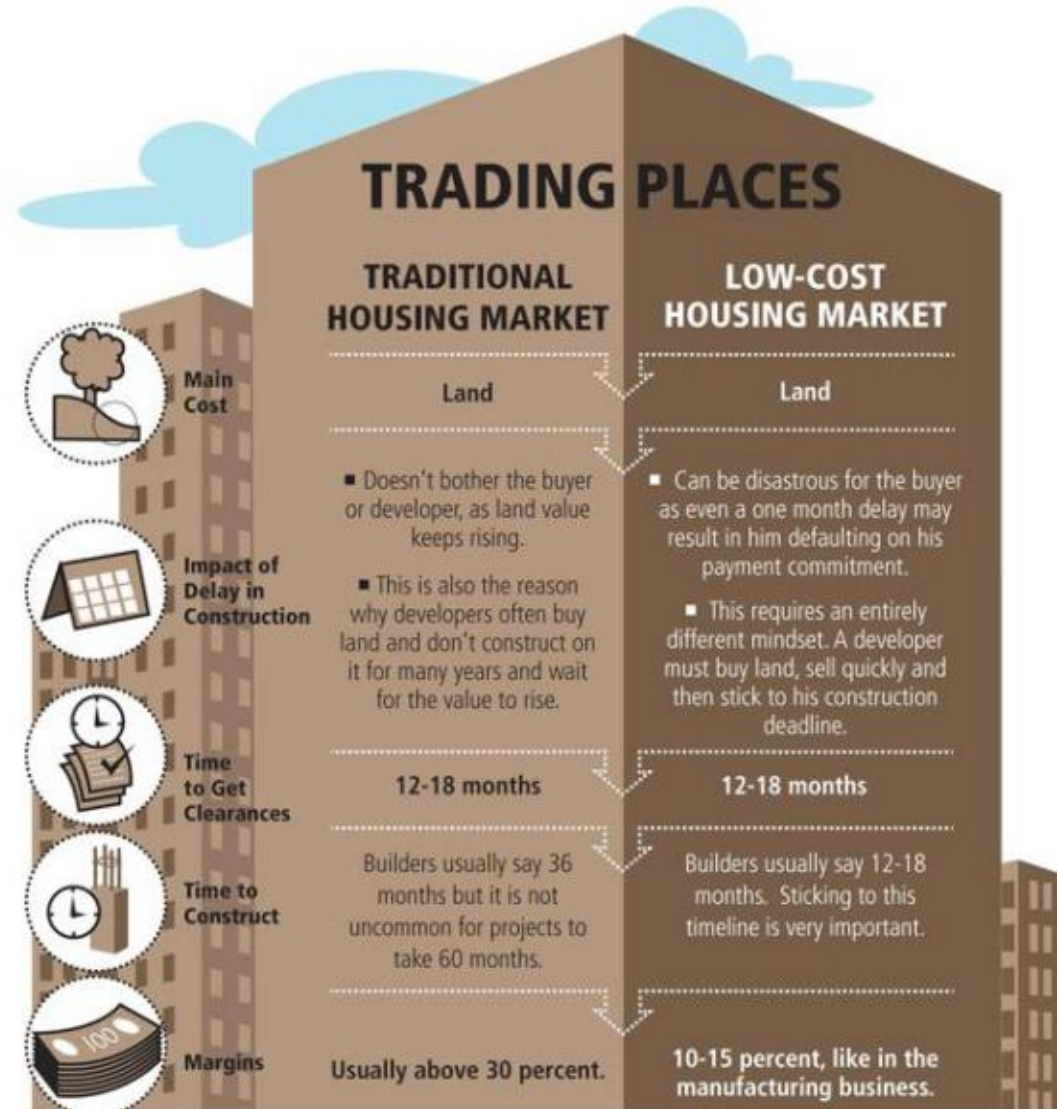


# Planning and Design: Unlocking Land Supply



## Tata Housing, Mumbai Making ownership reachable for the poor

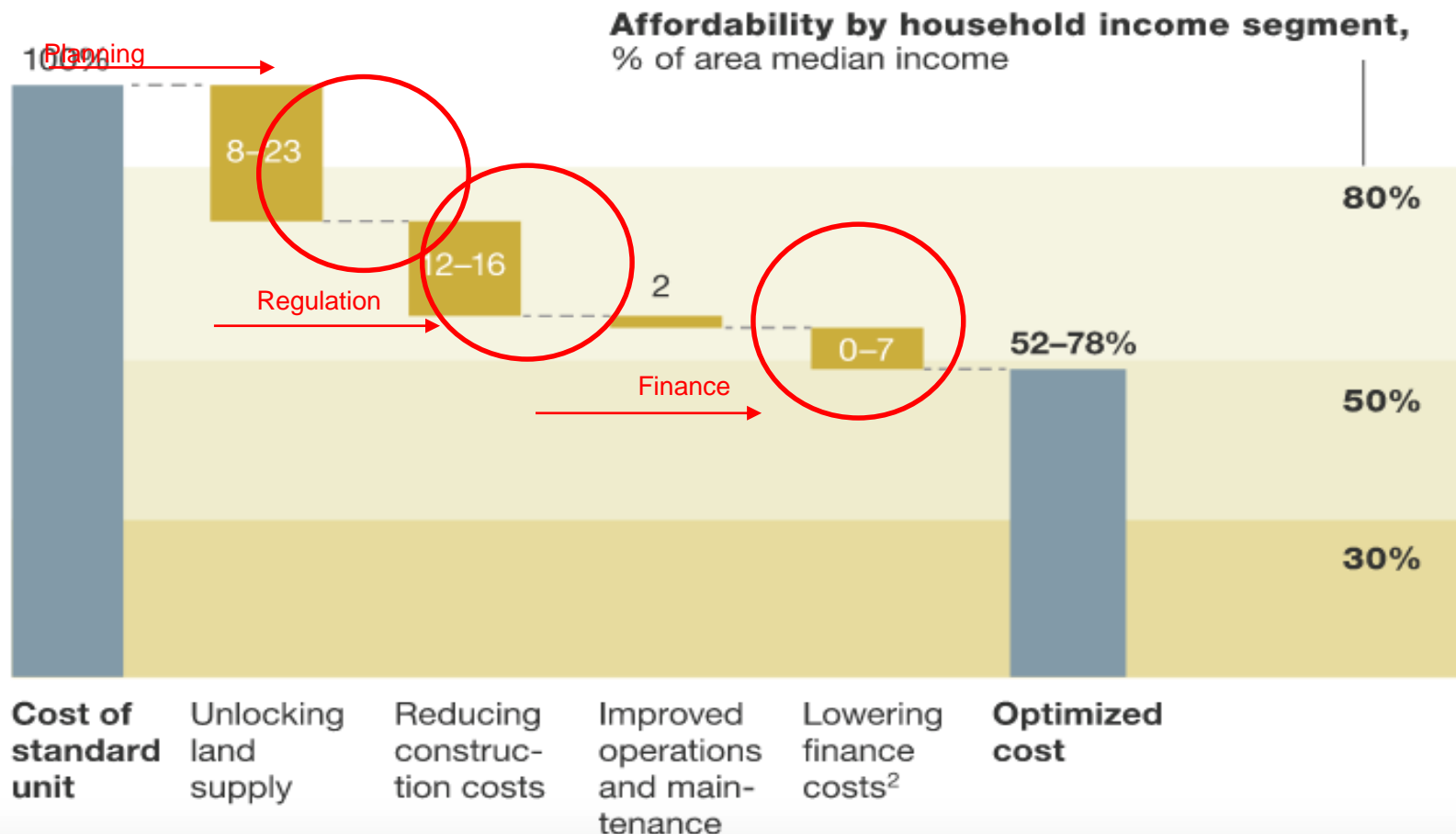
- Developer recognizing market potential at the bottom of the pyramid
- Radically changing business model
- Instead of buying land, partnering with landowners on a revenue share basis
- Mix with commercial real estate that is typically sold at triple the cost



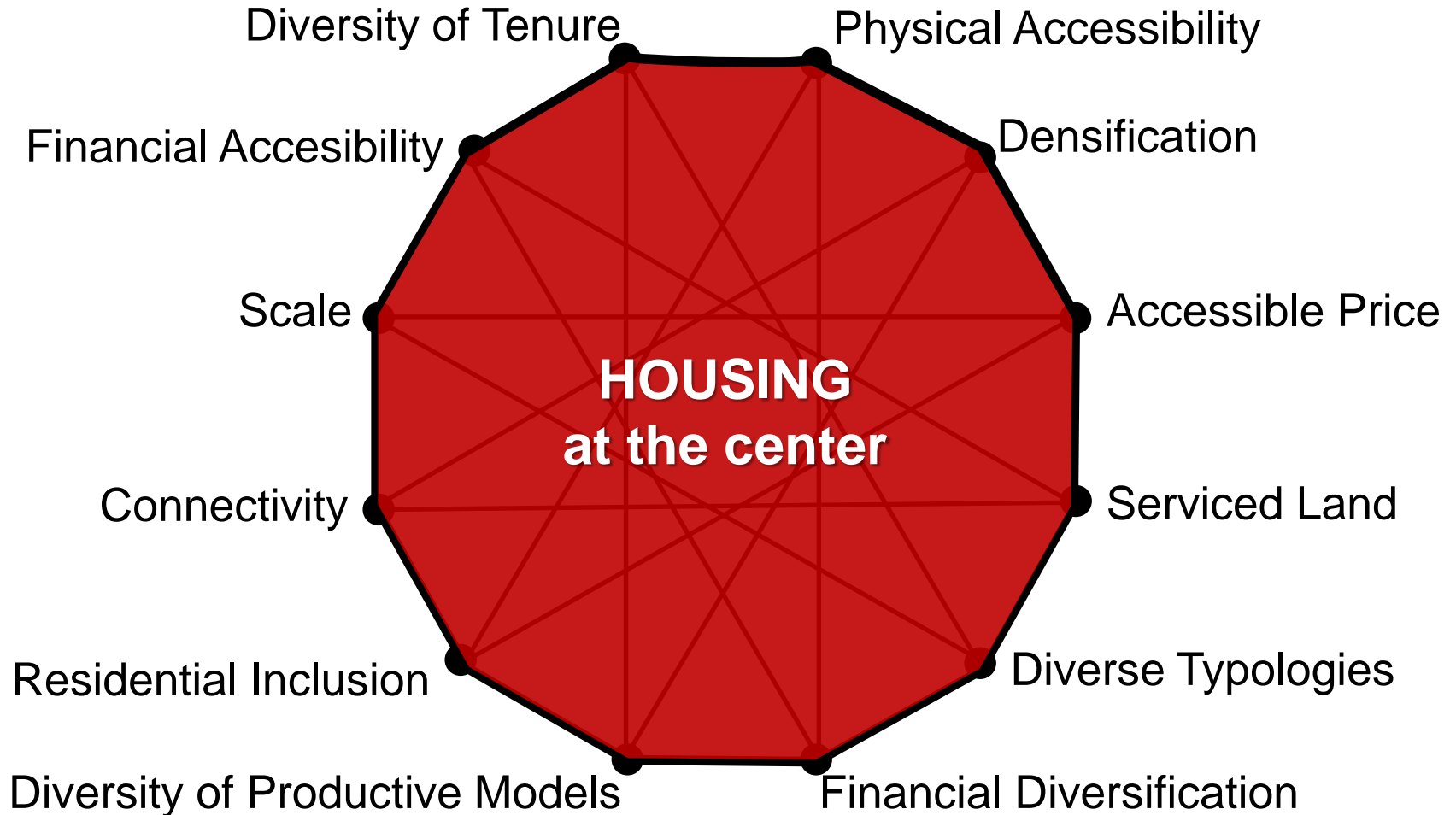
# Four approaches can narrow the housing-affordability gap by 20 to 50 percent.



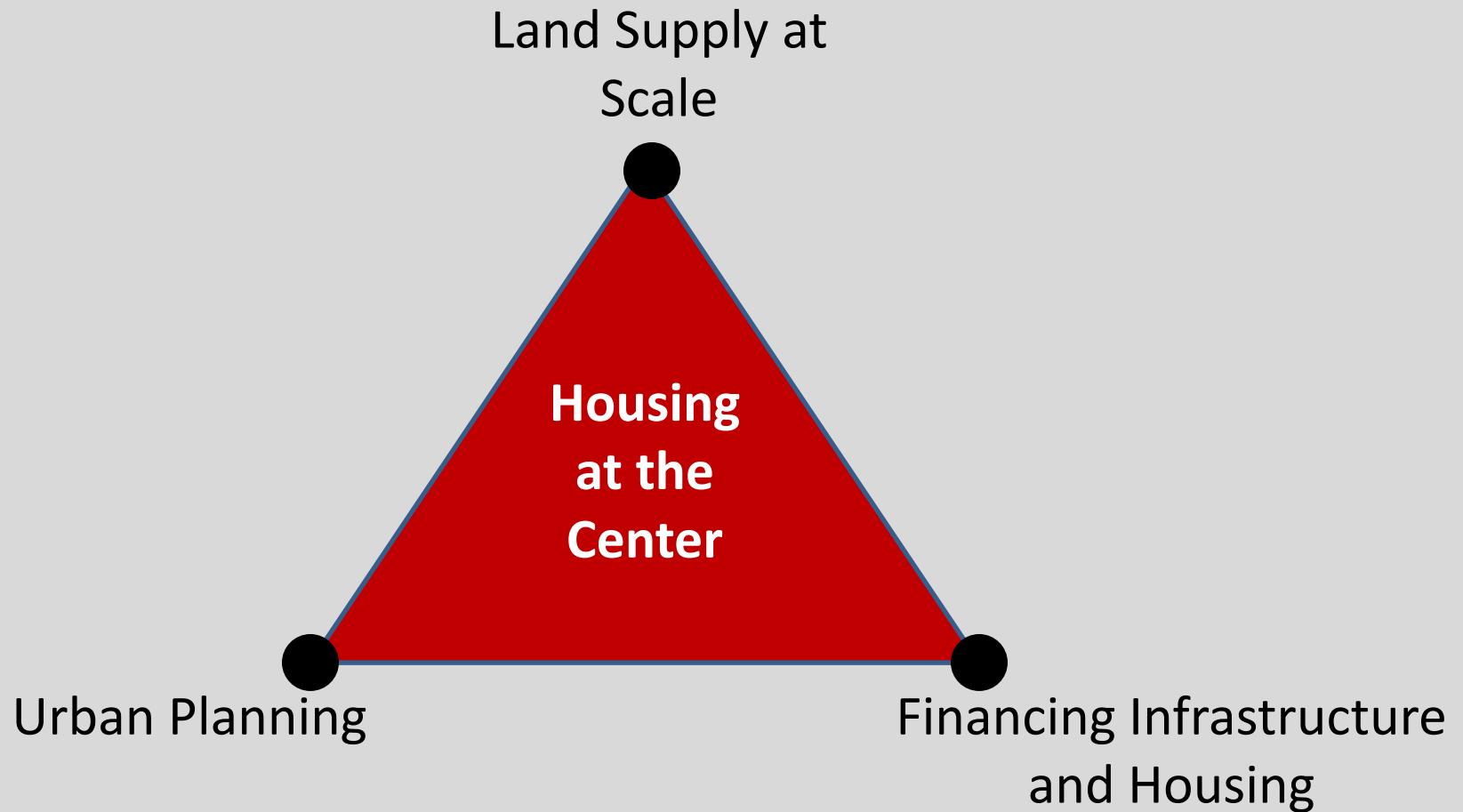
**Affordability gap** = the difference between the cost of an acceptable standard housing unit (which varies by location) and what households can afford for housing using no more than 30 percent of income.<sup>1</sup>



# ***Housing at the Center in Practice***



# Conclusion 4



# 9.



## Propositions for the New Urban Agenda:

Housing at the Centre



## The 4 Critical Factors identified at global trends:

1. Urban population growth
2. Increasing inequality
3. Low density and fragmented urban expansion
4. Informal & unplanned urbanisation



## POLICY IMPLICATIONS



## NEW URBAN AGENDA:

1. Prepare cities to anticipate growth with adequate planning
2. Create capacities to plan and manage urbanisation
3. Safeguard the public goods: land, space, services, infrastructure
4. Adequate legislation and regulations
5. Create sustainable housing solutions at scale
6. Planning and Management instruments to enable accessibility to serviced land and adequate housing
7. Innovative tools to support sustainable urban densities
8. Etc.

# Movie

- New Urban Agenda on the White Board





# HOUSING AT THE CENTRE

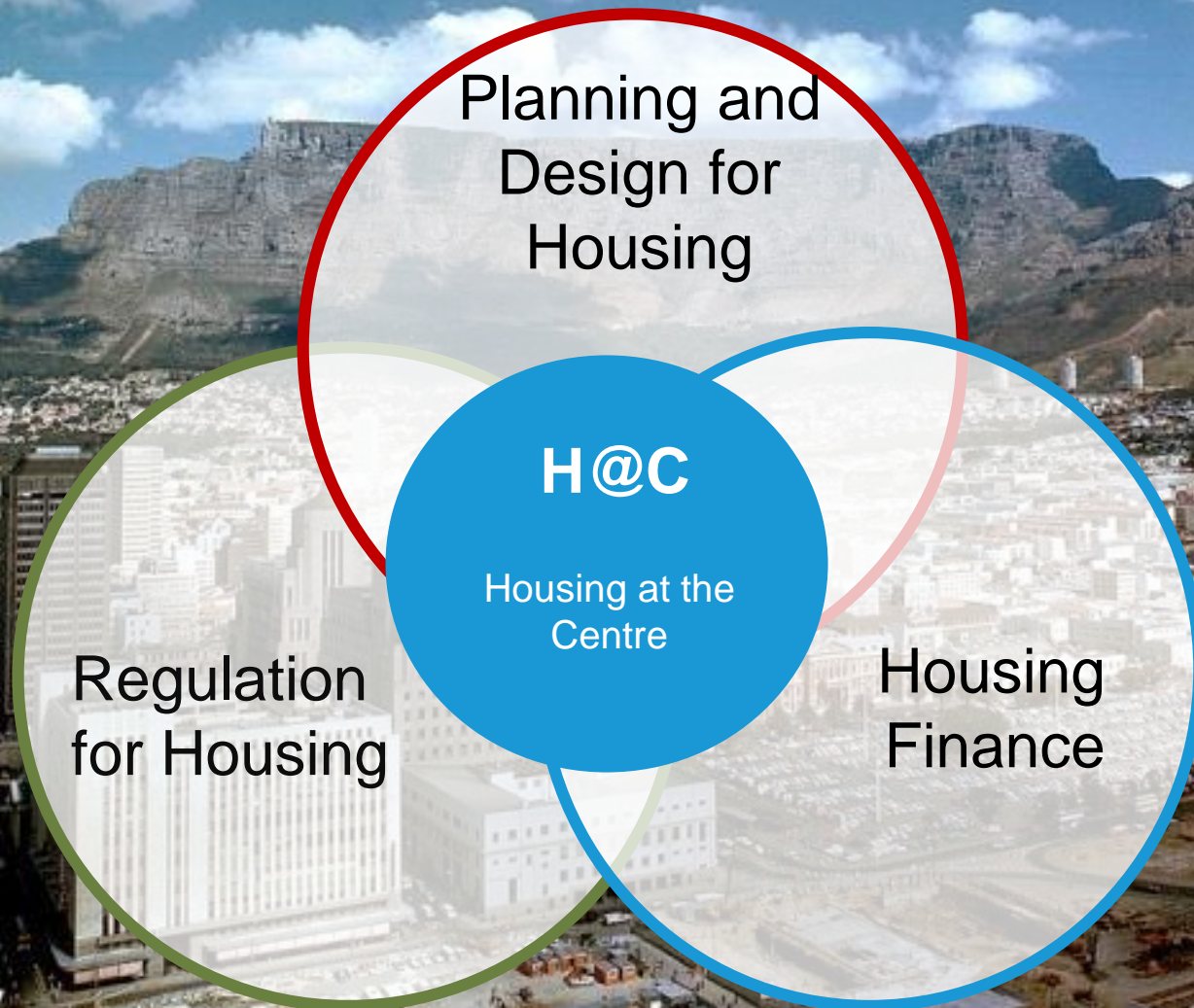
of the New Urban Agenda



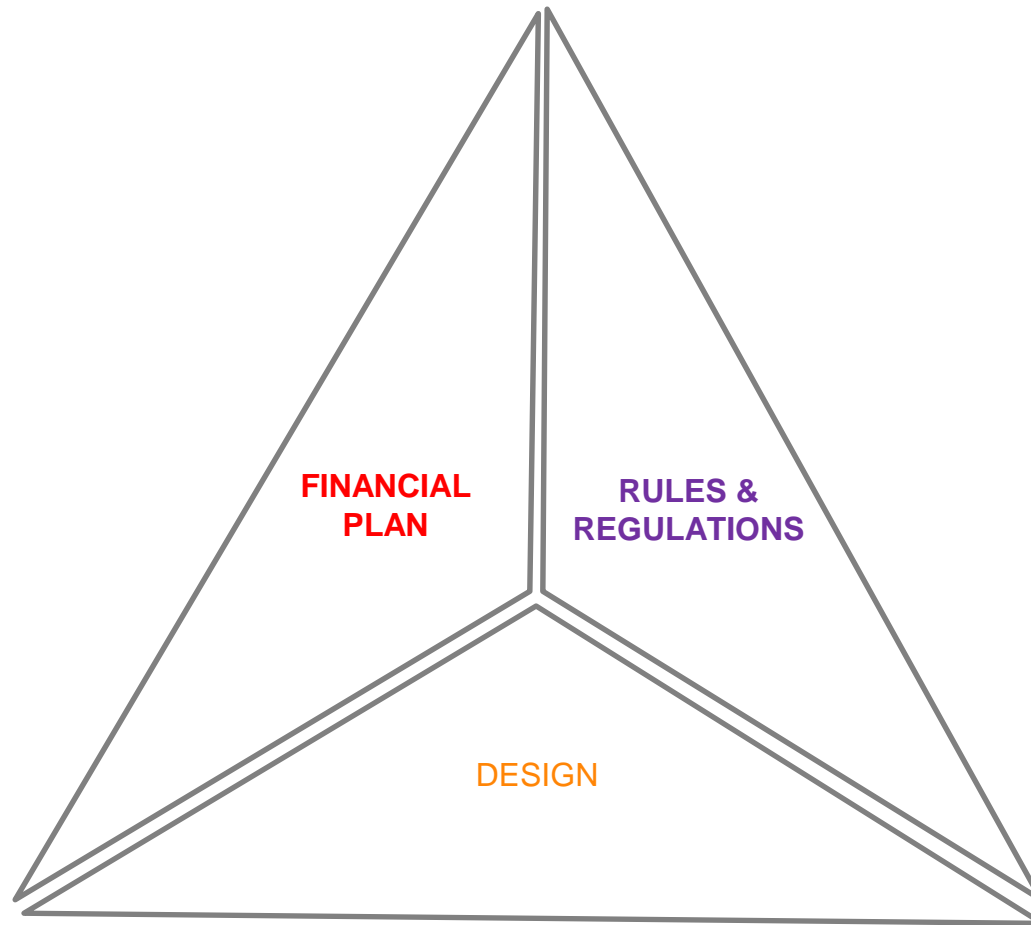
**UN HABITAT**  
FOR A BETTER URBAN FUTURE



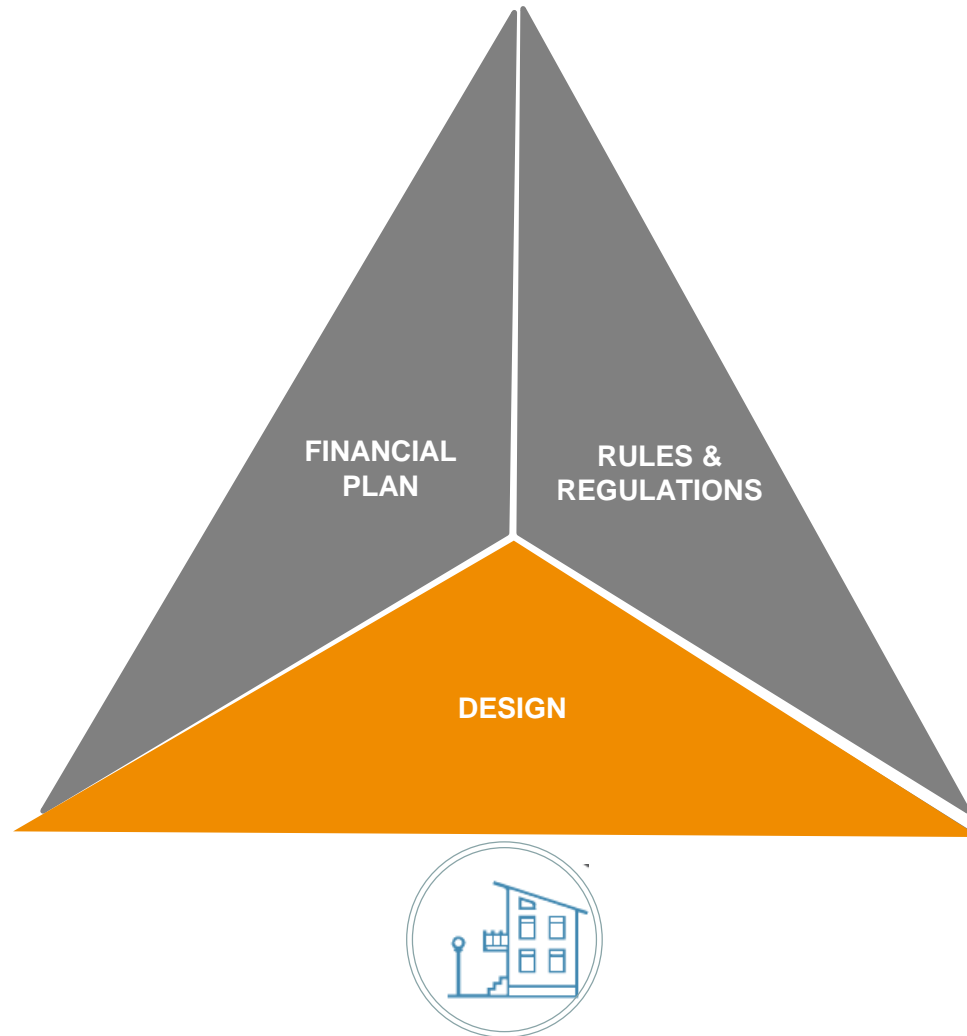
# UN-Habitat's 3-Pronged Approach (3PA) Fundamentals of Urbanization



# The 3PA approach of UN-HABITAT

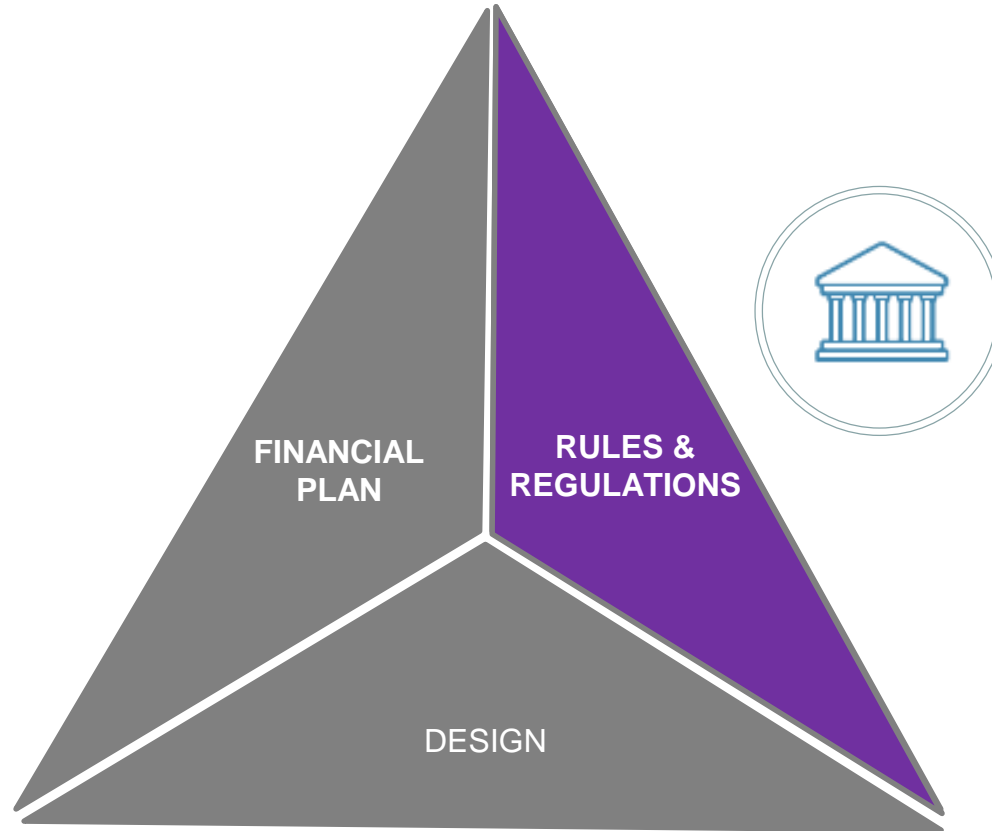


# 3PA – Design





# 3PA – Rules & regulations



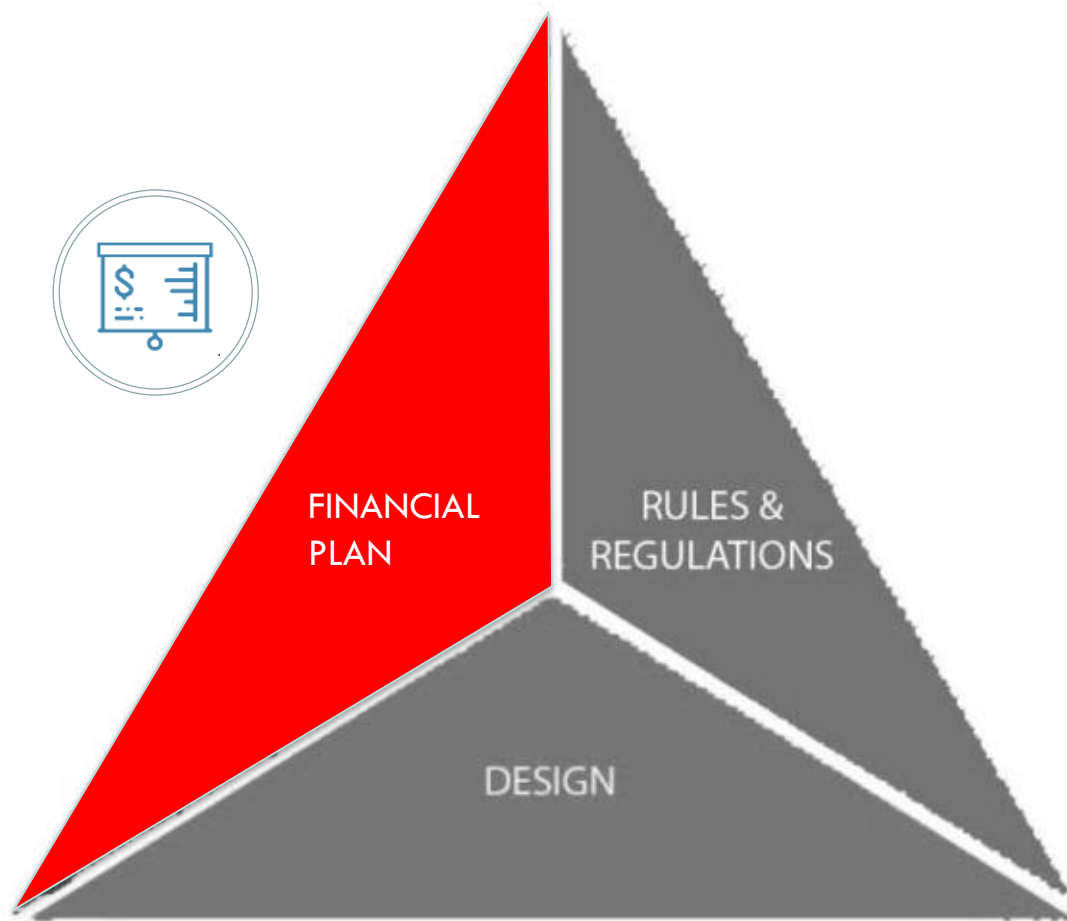


# 3PA: Housing & Regulation



- Policy makers cannot ignore the **different modalities of housing tenure and construction** that could allow for the most poor to access adequate housing in the long-term.
- Regulating and allowing for housing **cooperatives as well as co-financing** the construction of housing should be regulated in a simple way, taking into account the most poor.
- People have to be **protected against forced evictions** and the arbitrary destruction and demolition of one's home.
- **Land tenure** has to **be made flexible** enough to allow legal forms of customary, communal, co-owned tenure, as well as to provide the adequate space for rental and mid-term leasing modalities.

# Three-Pronged Approach



## 3PA: Finance & Housing



- **Integrate fiscal planning and budgeting** into the housing policy and strategy process
- **Optimize** public financing and **resource allocation** to housing programmes
- Strategically **collaborate with private and civil society** actors to deliver housing goals and objectives
- Engage in the **development of innovative and inclusive housing finance mechanisms** to promote affordable housing



# Three main policy themes for improving access to home financing for buyers of affordable housing

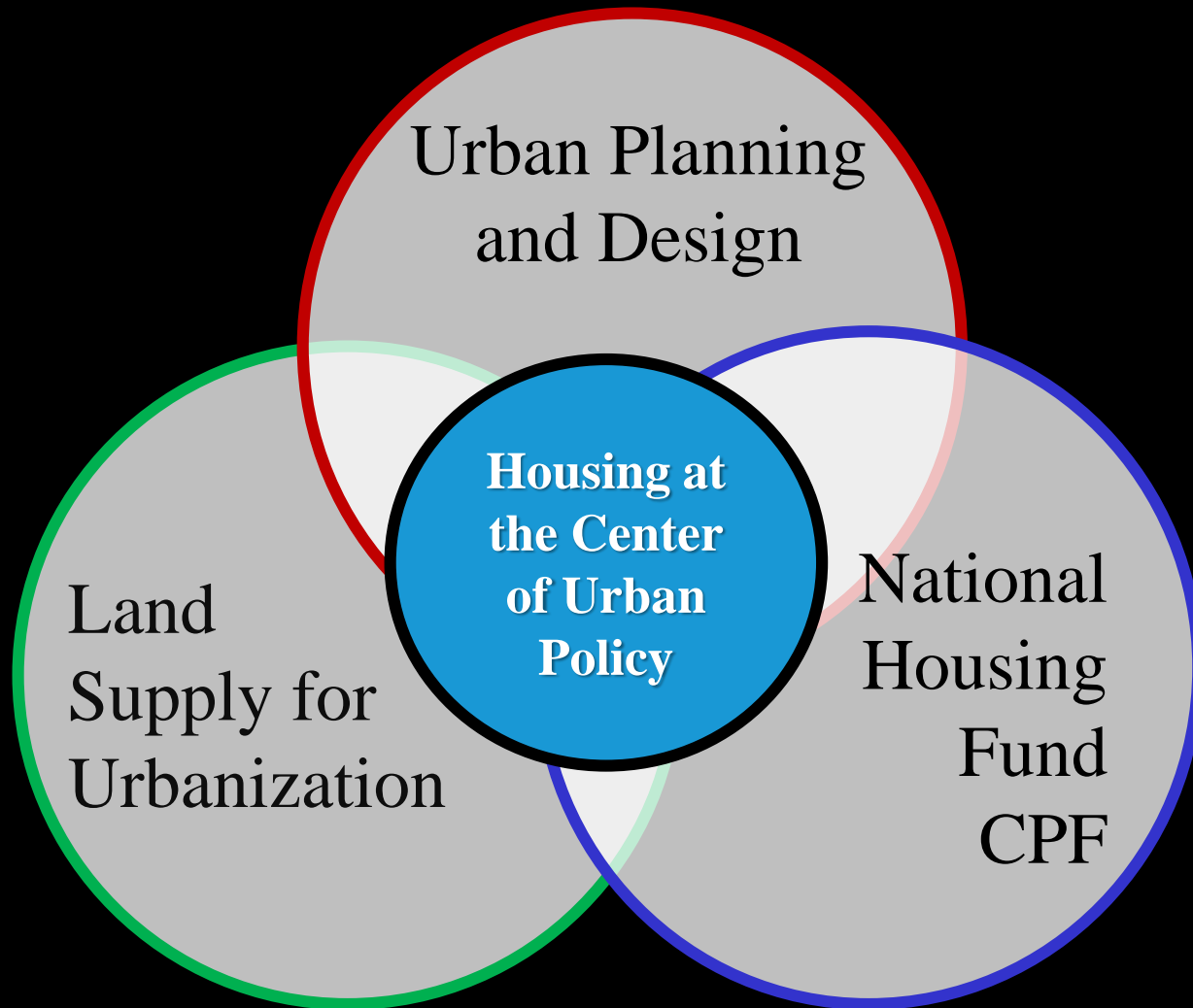


Themes	Tactics	Relevant for countries with		Select country examples
		Emerging primary markets	Strong primary markets <sup>1</sup>	
Reduce loan origination costs	Improve assessment methods to qualify borrowers	●		<ul style="list-style-type: none"> <li>India</li> <li>South Africa</li> </ul>
	Introduce standardized property valuation methods	●		<ul style="list-style-type: none"> <li>Poland</li> <li>Romania</li> <li>South Africa</li> </ul>
	Initiate mortgage-guarantee schemes	●	●	<ul style="list-style-type: none"> <li>United States</li> <li>India</li> </ul>
Reduce cost of funding mortgages	Establish liquidity facilities	●		<ul style="list-style-type: none"> <li>Colombia</li> <li>Malaysia</li> <li>Jordan</li> </ul>
	Expand capital market funding (with covered mortgage bonds or mortgage-backed securities)	●	●	<ul style="list-style-type: none"> <li>Denmark</li> <li>Germany</li> <li>Spain</li> </ul>
	Increase use of core deposits	●	●	<ul style="list-style-type: none"> <li>United Kingdom</li> </ul>
Leverage collective savings to reduce rates	Launch housing provident fund	●		<ul style="list-style-type: none"> <li>Singapore</li> <li>Mexico</li> </ul>
	Offer contractual savings schemes	●	●	<ul style="list-style-type: none"> <li>France</li> <li>Germany</li> <li>Kenya</li> </ul>

1 In the primary mortgage market, lenders originate loans directly with borrowers.

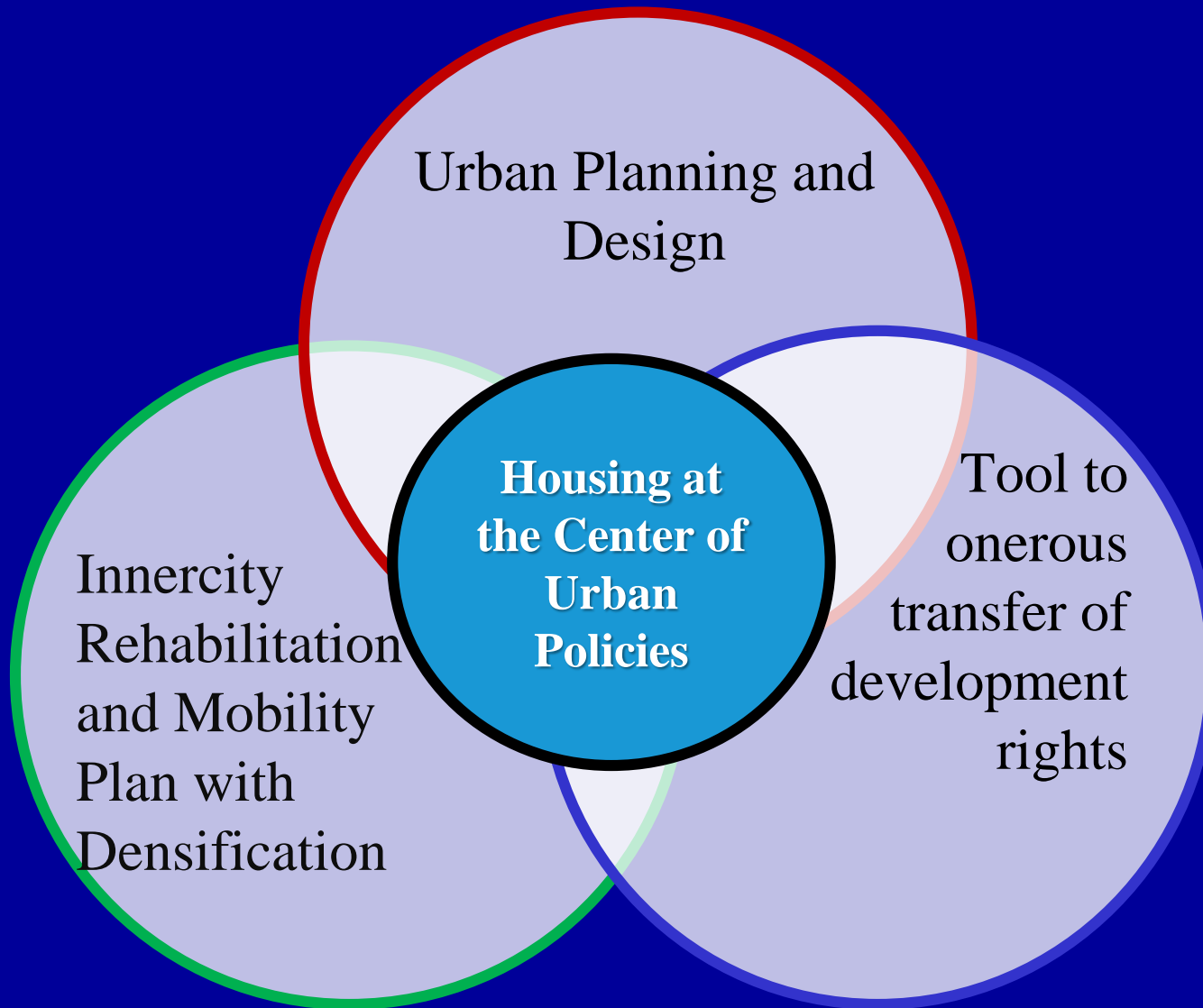
SOURCE: McKinsey Global Institute analysis

# Housing at the Center - Singapore

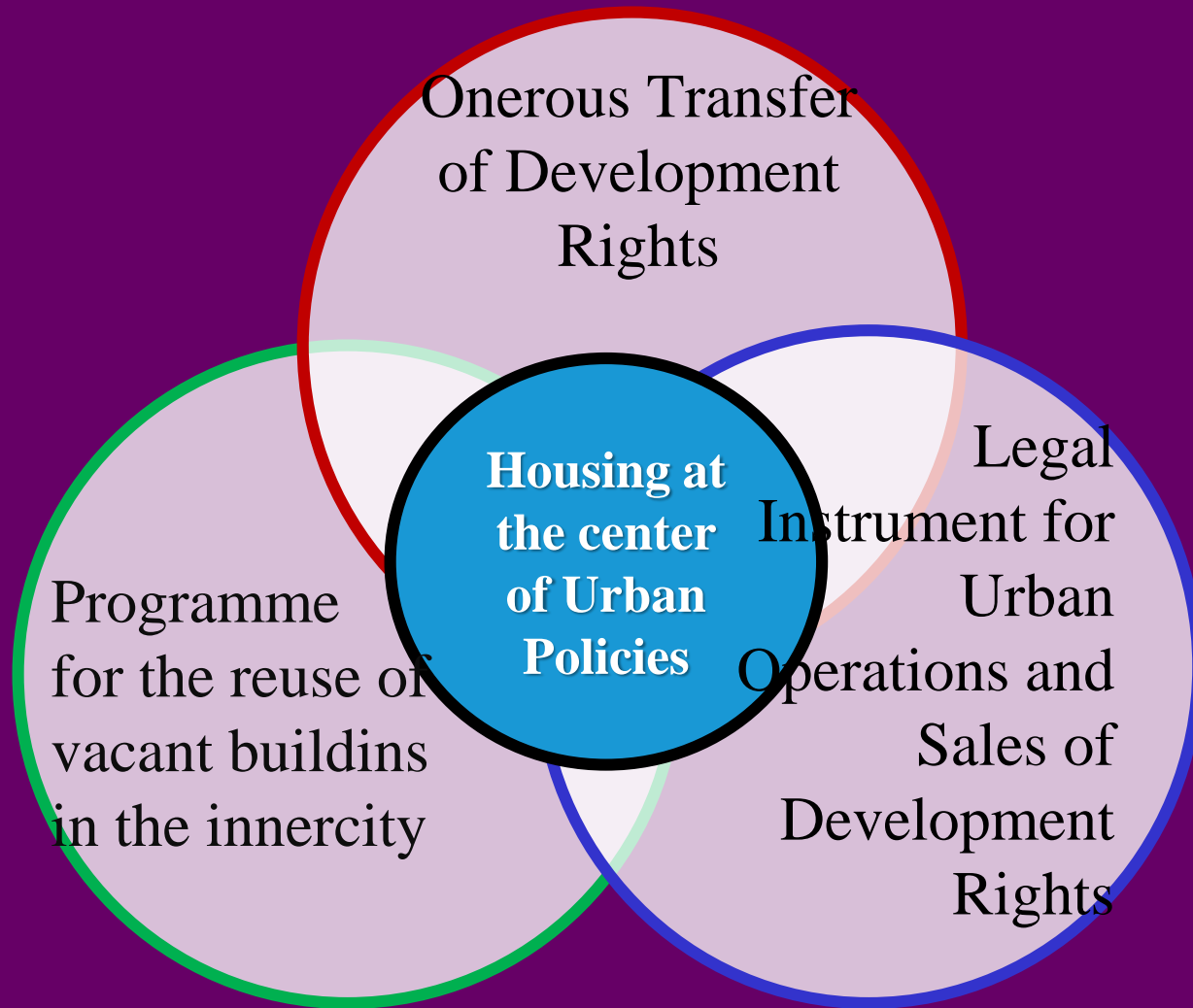


Source: E. Steekelenburg, 2007

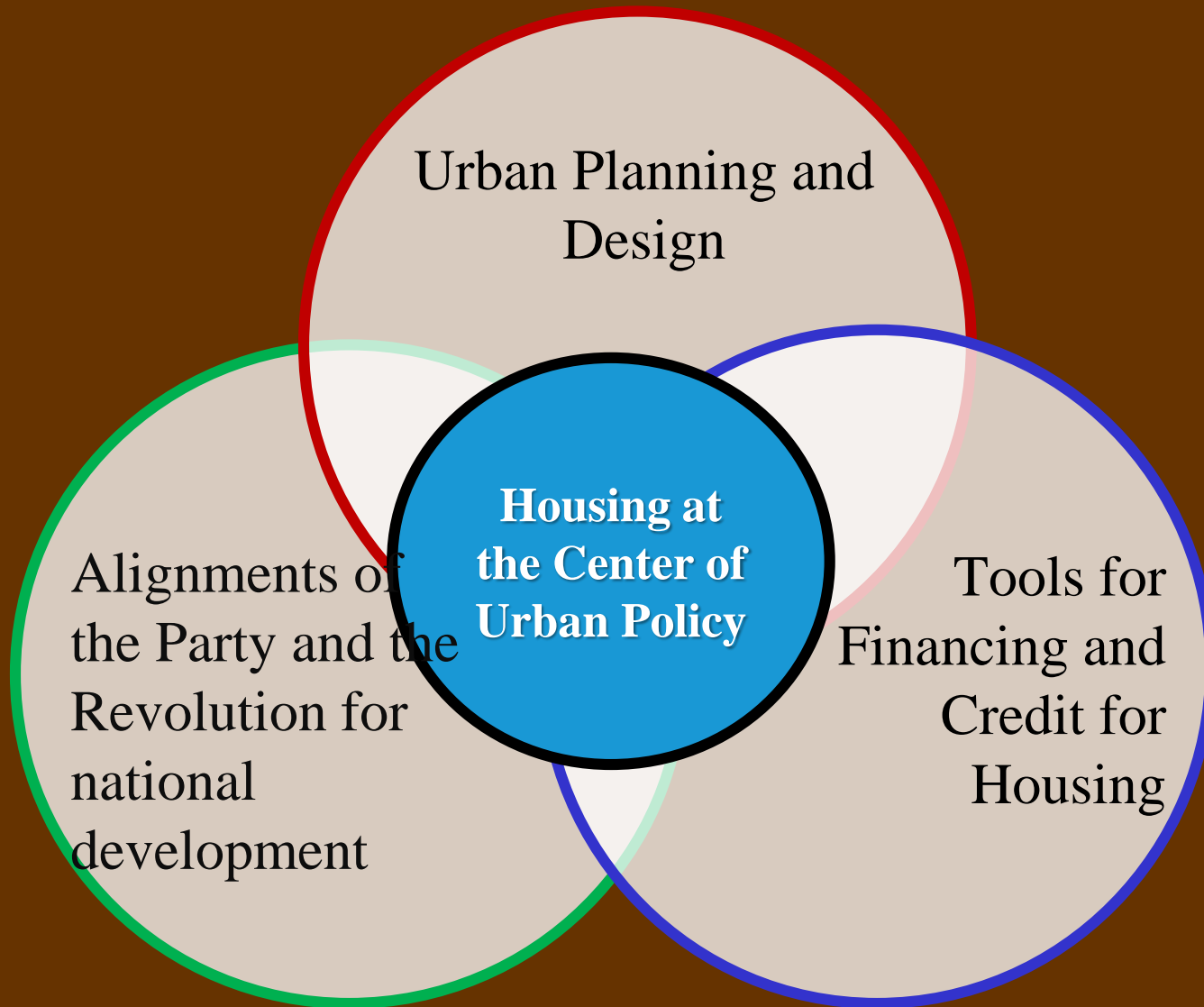
# Housing at the Center in Curitiba (1990's)



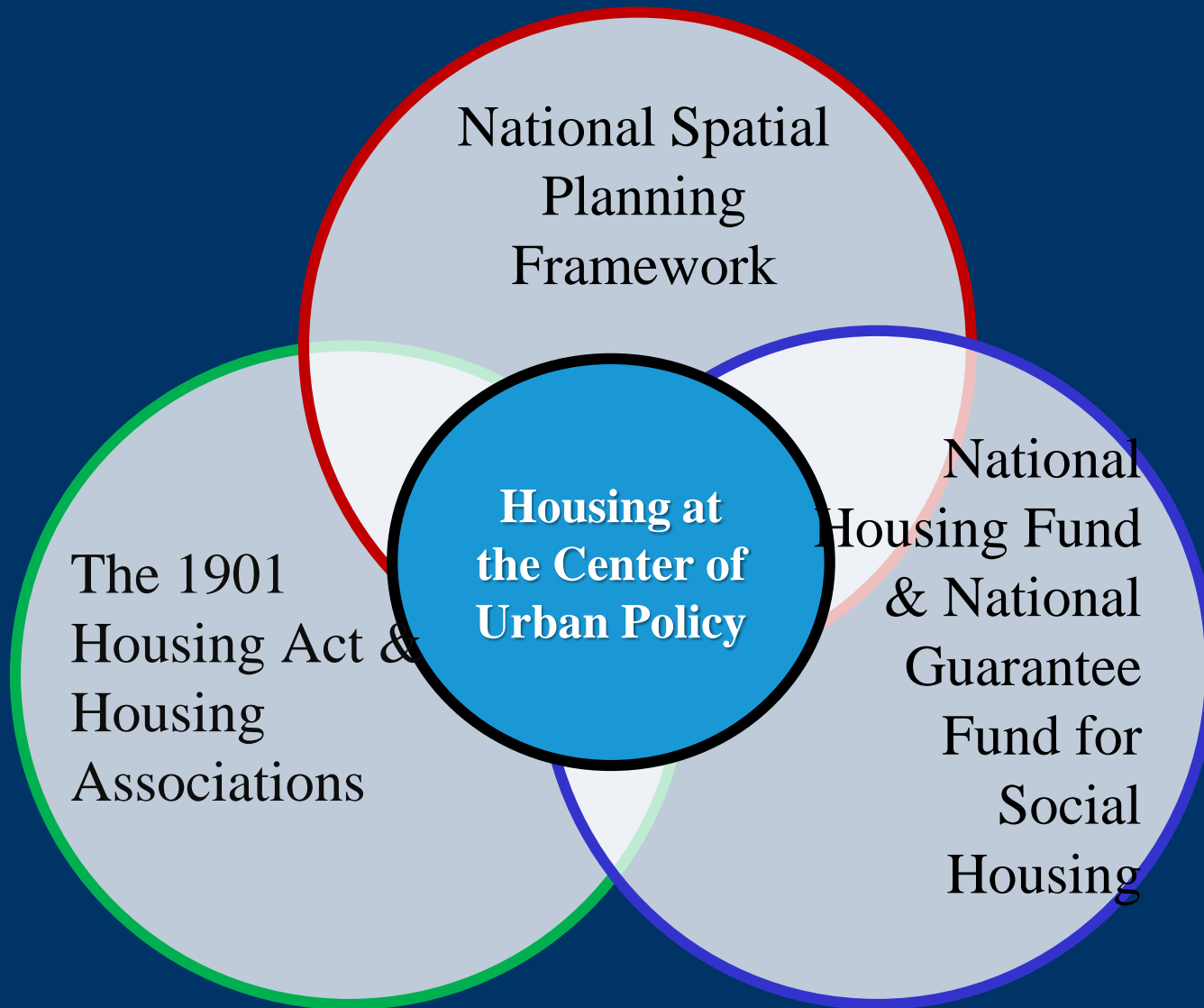
# Housing at the Center – São Paulo (1990)



# Housing at the Center – Cuba (2018)



# Housing at the Center – The Netherlands





# THE END

**Thank you.**

