Housing systems and urban and territorial inequalities: Bottom-up pathways to more equality-driven housing systems

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In particular, the present paper has contributed to Chapter 4 on ‘Commoning’, which focuses on the trends and pathways in relation to the governance, planning and provision of access to housing, land and basic services. Through the lens of ‘commoning’, the chapter explores how local and regional governments can promote approaches focused on collective action that contribute to urban equality.

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This Issue Based Contribution looks at the role of housing systems in ensuring equality in and through housing, and the increasing role of local and regional governments (LRGs) in them. While housing systems across the world have seen an increase in market-driven urban development and a retraction of the public sector in the regulation and direct provision of housing in the last decades, LRGs are introducing innovative housing policies to respond to pressing social needs resulting from the financialization of housing, increasing housing prices, forced evictions, homelessness and poor living conditions. Such trends tend to disproportionately affect vulnerable communities, reinforcing pre-existing inequalities and calling for innovative housing policies that make housing systems more equality-driven. In a context of growing instability and uncertainty, while also facing the social and economic impacts of the COVID-19 pandemic, LRGs’ involvement in housing is reshaping housing systems and introducing bottom-up approaches based on holistic place-based policies that rely on public-community partnerships and other forms of community engagement. Although it is too early to determine the success of these initiatives, the experiences reviewed suggest a promising future for LRGs in contributing to more equality-driven housing systems.

Introduction

This Issue Based Contribution (IBC) addresses the relationship between housing systems and urban and territorial inequalities, with a focus on the role of Local and Regional Governments (LRGs) and bottom-up processes in addressing them.

Having a home is a precondition to fulfilling other human rights such as the right to privacy or the right to rest. Its location also determines one’s access to jobs and social services such as education or healthcare, reason why housing prices reflect not only housing conditions (surface, quality) but also its location (price of land).

Housing exclusion resulting from unaffordability or discrimination is a main driver of urban and territorial inequalities. Housing systems can reinforce or, on the contrary, try to address inequalities by making housing accessible (affordable and non-discriminatory), stable (tenure security) and adequate (of a minimum quality, universally accessible and well served by public infrastructure and services).

In many world regions, LRGs play an important role in the regulation, provision and management of housing. In a global context of growing instability and uncertainty, in which many State governments are retrieving from their obligations to provide adequate housing, LRGs are in many cases filling the void and responding to the immediate needs of their population. COVID-19 has only increased this trend, as having a home to quarantine also became a major instrument to fight the spread of the pandemic.

Housing as an enabler of equality in the access to other human rights

Having a home is a lot more than shelter, as it is a precondition to accessing other human rights relating to one’s personal development, but also to having access to collective rights, conceptually bundled together under the Right to the City.¹ Thus the importance of housing in the path towards social integration of marginalized persons and communities, and its role as a safety net in emergency situations such as the COVID pandemic.

¹ “The Right to the City is the right of all inhabitants, present and future, permanent and temporary, to inhabit, use, occupy, produce, govern and enjoy just, inclusive, safe and sustainable cities, villages and human settlements, defined as commons essential to a full and decent life” (Global Platform for the Right to the City website).
In this regard, location and access to services and infrastructure are as important as housing conditions and standards, as they too have an impact on the wellbeing of individuals, and the levels of equality among them and the territories they inhabit. In order to fight urban and territorial inequalities, housing will have to be secure and stable, affordable, habitable, physically accessible and culturally adequate, but also be located in areas well served by health-care services, schools, childcare centres and other social facilities, as well as employment opportunities.²

Last but not least, adequate housing requires a healthy environment, and should contribute to reaching the Sustainable Development Goals (SDGs) by being energy efficient and reducing its carbon footprint. Adequate housing is therefore a right and a goal in itself, but also a tool in ensuring an inclusive and sustainable urban development that leaves no one and no place behind.

Equality in housing systems

Based on the available literature and international protections around the right to adequate housing, this report highlights three main sets of components that should be taken into account when assessing the degree of equality/inequality in a housing system:

A) Access and exclusion: It refers to people’s ability to access housing and the exclusion of those that cannot secure housing, being it through the market, state provision or other mixed models. A first marker for assessing the degree of exclusion are homeless statistics as well as those related to housing affordability, as a key entry barrier for accessing housing. Direct and indirect discrimination against certain groups in the access to housing, as well as the existence of affirmative actions to ensure equal access to housing, should also be taken into account when assessing access and exclusion in housing systems.

B) Tenure security and stability: This entails the safeguards and legal protections regarding security of tenure as well as the mechanisms in place to prevent and stop forced evictions, and to mitigate their effects when those do take place. Finally, beyond being a key entry barrier, affordability is also a strategic marker for assessing insecurity in permanence, specially in contexts where market rental housing (both in formal and informal markets) is prevalent and tenant protections and state support are limited.

C) Housing conditions and overall city ecosystem: beyond guaranteeing housing access and permanence, housing conditions should also be taken into account. Structural markers relating to the habitability of dwellings, accessibility regarding the specific needs of different groups, as well as the cultural adequacy vis-à-vis the cultural identity of its inhabitants can have a significant role in providing equality in and through housing. Moreover, when looking at housing through the lenses of equality, one must look at it going beyond its role as shelter, being a vital entry-point to accessing other rights and the opportunities that the surrounding territories might offer. In this regard, location and the availability of services and infrastructure, both inside the dwelling (safe drinking water, adequate sanitation, energy, heating, lighting, and others) and in its vicinity (health-care services, schools, employment opportunities, transportation and others) should be considered.

These are general, albeit incomplete, markers that allow for a first approach to the issue of equality in housing systems. These markers will be further contextualised in the framework of specific local cases and regional contexts in this report.

² OHCHR. UN Habitat, “The Right to Adequate Housing, Human Rights Fact Sheet n°21” (Geneva, 2009), 4.
Housing systems develop in the framework of broader social, economic and cultural contexts, and are shaped based on explicit or implicit political ideologies. Housing systems are therefore influenced by existing trends, but are also an agent of change in regards to providing equality in and through housing.

This section will first look at the major markers for inequality in housing. It will then dive into the key components that define housing systems, and will finally present a general overview of housing systems in each world region and their relative impact on urban and territorial inequalities.

## 1.1 Major markers of housing inequalities and their prominence worldwide

### Access and exclusion

**Homelessness:** A first challenge in measuring homelessness at a global level is the lack of a common definition that allows to compare data. According to the United Nations Office of the High Commissioner for Human Rights (OHCHR), “Experiencing homelessness means not having stable, safe and adequate housing, nor the means and ability of obtaining it”.

Thus, such definition goes much beyond rough sleeping to also including those living in severely inadequate and insecure housing, such as residents of informal settlements. The last attempt at a global assessment of homelessness by the United Nations in 2005 identified that approximately 100 million people worldwide are without a place to live, with over 1 billion people inadequately housed.

Despite cross country variations, such phenomena has been further aggravated by the aftermath of the 2008 Global Financial Crisis and by the COVID-19 pandemic.

**Affordability:** Despite the challenges of having a global understanding of housing affordability, the global trend over the last two decades reflects an increase in housing unaffordability worldwide. In OECD countries, for example, housing costs have increased around three times faster than households’ median incomes in the last two decades, with housing being the largest household expense and surpassing, on average, 30% of income, a threshold usually used to determine whether households are cost overburdened in relation to housing.

Housing affordability is central in terms of inequality also because it affects the ability of individuals to access other services and goods that are essential to fulfilling minimum life standards. Moreover, rising housing costs have a larger impact on the most vulnerable: 10.1% of households and 37.1% of poor households in the European Union (EU28) were overburdened by housing costs in 2019, while 41.2% of poor young people aged 18 to 24 were overburdened by housing costs, compared to 37.1% of poor people as a whole.

**Discrimination:** Many States have introduced measures to prevent discrimination in the access to housing, although direct and indirect discrimination is still prevalent. Moreover, the intersection of inequalities and discrimination results in an unequal impact on marginalized groups such as migrants, children and youth, indigenous peoples, women, LGBTQIA+ and others, while such exclusion further exacerbates their deprivation in other areas such as access to employment and to public services.

According to data of a 2018 survey in the EU-28, 21% of respondents of African descent felt racially discriminated against in the access to housing, while 45% of respondents in this group lived in overcrowded housing, compared to 17% on average.
Security of tenure: It refers to forms of housing and land tenure that ensure a secure home and enable inhabitants to live in security, peace and dignity. Comprehensive data on tenure insecurity is hard to find at a global scale, however experts have been pointing to a ‘global security of tenure crisis’ marked by the pervasiveness of forced evictions, displacement resulting from development, natural disasters and conflicts, land grabbing, and other processes. Beyond allowing for housing stability, security of tenure is of the utmost importance because it tends to be a major factor conditioning access to key services and opportunities, from service provision, access to public services and official data collection. While in the last decades the main strategy for enhancing security of tenure has been through the enforcement of property rights and particularly of individual private property, more recently the discussion around promoting and protecting other alternative forms of tenure has intensified.

Forced evictions: As defined by international law, forced evictions represent a gross violation of human rights. Even in the case of evictions that are foreseen under the law, the “State party has a duty to take reasonable measures to provide alternative housing to persons who are left homeless as a result of eviction”. Taking into account the diverse ways in which they may occur, it is difficult to get accurate data around global evictions, although they are currently pervasive around the world. Some examples of forced evictions include displacement related to urban renewal processes, ‘mega-events’ and large infrastructure construction (in many cases implying the demolition of informal settlements), land grabbing or as a response to rent or mortgage payment arrears in the context of rising housing costs, among others.

Considering the effects of evictions on short and long-term vulnerability, since the emergence of the COVID-19 pandemic, several governments have taken steps to temporarily halt evictions by applying moratoriums and other temporary measures.

With the gradual suspension of such measures and the accumulated economic effects of the pandemic, an incoming ‘eviction surge’ is expected in the coming months.
1.2 The role of housing systems and their components

A housing system can be described as the concrete characterization of housing matters in a particular context, usually a Country or State. The concept is commonly used to refer to the interrelations between the actors (individual and corporate, demand and supply) and the institutions responsible for the organization of the housing market through housing policies. Housing systems respond to underlying ideologies and are part of a broader societal system. They are therefore influenced by other factors such as economic, socio-cultural and demographic trends. In turn, housing outcomes can also have an impact on the broader system, including on urban and territorial inequalities.

Some of the key components to describe a housing system include:

- **Role of the public sector**: Housing systems will range from a liberal, laissez-faire approach relying exclusively on the private sector to provide housing, to the inclusion of housing as a pillar of a Welfare State model. Most States find themselves somewhere in the middle, with different degrees of regulation and direct intervention over the housing market. In countries with high levels of informality, the State will be unable to

## Housing conditions

**Housing standards and informalities:** According to 2019 estimates, 1.8 billion people worldwide lack adequate housing, living in a condition of uncertainty, instability and under inadequate and insecure conditions. A large proportion of them are the residents of the so-called informal settlements or slums, which are usually defined by their physical, social and legal condition of vulnerability which intersects with the dimensions of exclusion and vulnerability faced by their residents. In the last decades, efforts to ‘regularize’ or ‘upgrade’ those settlements, improving physical conditions, access to services and infrastructure and, in some cases, ensuring tenure security, have reflected a gradual decrease of those residing in informal settlements since the 1990s. However, since 2015, this trend seems to have reversed its course, being driven particularly by Eastern and South-eastern Asia, sub-Saharan Africa and Central and Southern Asia; with a total of 23.5% of the global urban population living in informal settlements in 2018. However, precarious housing conditions are not restricted to such territories and are also prevalent in poorer communities even in countries with apparent low rates of informality: in 2019, 16.7% of the general population and 30.1% of poor households were living in overcrowded housing in the EU28.

**Sprawl, densification and incremental housing:** As pointed in the introduction, beyond housing conditions, a key component in securing adequate housing is location. While it is commonly agreed that the percentage of overall urban population will continue to increase in the decades to come, it is uncertain how this population will be distributed territorially. Beyond the pressure on land and natural resources, the tendency towards fuelling urban development through sprawl, which has been observed in the last several decades in different global regions, can lead to rising segregation and inequalities, especially if urban growth is not accompanied by a decentralization of infrastructure and service provision. Moreover, as per capita land consumption rates vary greatly across the globe, a discussion is in order around the environmental and social advantages of higher levels of urban density. While such debate is already taking place in larger urban centres in the Global North, it can be particularly relevant to incentivize informal settlement upgrading, while avoiding relocations and adopting incremental housing strategies as levers for social inclusion and the promotion of climate justice in vulnerable communities.

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**References**

- 1.2 The role of housing systems and their components
- 1.2.1 Housing standards and informalities
- 1.2.2 Sprawl, densification and incremental housing
- 1.2.3 Role of the public sector

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26. UN-Habitat defines a slum as “an area that combines, to various extents, the following characteristics: inadequate access to a variety of essential public infrastructure (Turner, 2018), incremental housing can be seen as a productive response to challenges of affordability, prohibitory expensive formal building codes and regulations, or lack of essential public infrastructure (Turner, 1972, Van Noorloos, Circolla, Friendly et al. 2020). Despite an apparently widespread acceptance in policy, in practice, systems of land tenure and building codes still penalise incremental housing in many cities across the world (Bredenöord, Lindert and Smets 2014).


29. ECOSOC. “Affordable housing and social protection systems for girl to address homelessness”, (London: Armco, 2013).


32. Defined as the process by which people transform their habitable space through time, where construction is incomplete but in conditions of habitability (Alder and Vera 2018), incremental housing can be seen as a productive response to challenges of affordability, prohibitively expensive formal building codes and regulations, or lack of essential public infrastructure (Turner, 1972, Van Noorloos, Circolla, Friendly et al. 2020). Despite an apparently widespread acceptance in policy, in practice, systems of land tenure and building codes still penalise incremental housing in many cities across the world (Bredenöord, Lindert and Smets 2014).


enforce minimum housing standards and extract land or property taxes, therefore limiting its capacity to improve housing conditions. State support or penalization of incremental housing strategies can also have an impact on housing access and quality.39

 ► Market structure: Unitary housing markets will feature limited market segmentation while Dual markets will split between regulated, non-for-profit (usually subsidised) housing and for-profit housing.40 41 In developing countries, market segmentation will also involve the regulatory and factual division between formal and informal housing provision, which also has implications in terms of tenure security, housing standards and access to basic amenities such as water, electricity and gas supply, road infrastructure, sanitation, or waste collection.

 ► Tenure structure: It refers to the conditions (legal and cultural) under which housing is occupied. Housing tenures can be broadly divided between homeownership (own outright or with mortgage), rental (market-rate or subsidised) and intermediate tenures (involving different shared ownership schemes, including cooperative housing).

 ► Other:

 → Taxation: Different housing models can be incentivized or discouraged through taxation (including property and land taxes, income tax, operating fees, etc.).

 → Financing: Availability of low-interest loans and subsidies/grants.

 → Real estate regulations: Regulations conditioning the rights and obligations of the corporate actors vis-à-vis housing and land. Rent regulation is a type of real estate regulation.

 → Tenant protections: Regulations establishing the rights of residents in non-ownership housing tenures.

 → Urban planning and land use: Regulating the development of housing through urban planning can influence housing affordability and inclusiveness.

 The roles that different organizations can play in housing systems can be generally structured as follows below. This report is particularly interested in the role of the different levels of government.

 ► International institutions: They recognize the basic rights to be pursued and respected by public institutions. International development entities (such as development banks and non-profit organisations) can also play an important role in supporting housing systems.

 ► State governments: They are usually responsible for establishing the regulatory framework regarding land and housing ownership, tenancy rights and obligations, taxation as well as basic urban planning principles. National governments also develop national housing strategies with budgetary commitments, which include specific conditions to be fulfilled both by private actors as well as LRGs.

 ► Regional governments: Their role and jurisdiction can vary depending on the level of State decentralisation. Federal, confederal and regionalized states usually entrust housing and urban planning policies to their regions or states, as they are highly conditioned by local urban, economic and social development trends. However, federal or regionalized developing countries do not always have the necessary institutions and infrastructure in place to implement housing policies at the regional level. Housing policies in the hands of regional governments and legislatures can include, but are not limited to:

 → Direct investment, financing and/or management of social and affordable housing.

 → Urban planning, land use and zoning regulations.

 → Taxation.

 → Tenant protections.

 ► Local governments: Their role is quite limited in most countries, although it is increasing due to the rise of new urban challenges currently unattended by other levels of government such as the financialization of housing, gentrification and touristification.42 43 Their jurisdiction can extend to the development of urban planning and zoning ordinances in compliance with State and/or regional regulation, property taxation, and the development and management of municipal social housing, among others.


1.3 General overview of the housing systems in each world region

Following the analysis conducted in the two previous sections regarding markers for inequality in connection to housing and the characterization of different housing systems, an in-depth overview regarding regional trends is presented in Annex I. Some overall conclusions are summarised below.\(^44\)

Public investment and intervention do not always follow urbanization trends, which are mostly relying on informal housing development through incremental housing strategies, particularly in regions that have seen rapid urbanisation. This process could be observed in Latin America in the second half of the 20th century and then more prominently in Africa and the Asia-Pacific region. In this regard, public responses seem to be more reactive than proactive, focusing on ‘remediating’ the impact of informal urban development rather than preventing it through public intervention. While mass displacement is still common, particularly in contexts of urban renewal in Africa and in some countries of the Asia-Pacific region around mega-events and mass infrastructure projects designed to ‘unlock land values’, approaches focusing on the upgrading of informal settlements have been emerging in different regions.\(^45\) In most cases, these have promoted basic service provision infrastructure, with limited impact in terms of tenure security. In some cases, such interventions have opened the way for local governments and communities to secure residents’ right to stay put.

Overall, public involvement in housing provision and regulation has shrunk over time in regions that had previously enjoyed a higher degree of public sector intervention, such as North and Latin America, Europe and some Asia-Pacific countries (for example China, Japan, Vietnam and South Korea). This has been reflected in an overall diminishing of public housing in the tenure structure in many countries, resulting from the privatization of the public housing stock as well as the scaling back of direct housing provision schemes and a shift towards demand subsidization. Homeownership is the primary tenure worldwide, although in many countries the lack of property titles results in high tenure insecurity. The renter population has increased in the last few years in some European, Eurasian, Latin American, North American and Asia-Pacific countries, both in the formal and informal sectors (with the second one having important consequences in terms of tenure security). Intermediate housing tenures are also emerging as an alternative to homeownership and rental in some European, Latin American and North American countries.

A liberal, free-market approach has consolidated in most world regions, being Eurasia one of the regions that has seen the most radical shift in the last decades after the fall of the Soviet Union. Welfare State systems with significant public intervention remain in some European and North American countries (as well as in some Asia-Pacific countries such as Singapore, and to a lesser degree also China or South Korea). In general, public intervention has been more focused on subsidizing demand and facilitating the access to market housing, especially through homeownership. Since the 1990s, an increased level of commodification and financialization of housing has been observed globally, with housing increasingly becoming a commodity in the hands of global corporate financial institutions, a process encouraged by some governments in order to attract investment.\(^46\)\(^47\) This process has contributed to an increase in land and housing costs, pushing people and communities away through rent hikes, evictions, gentrification and lack of affordable housing,\(^48\) while significant parts of the housing stock are left vacant.\(^49\)

Limited access to serviced land constrains the provision of affordable housing in the formal sector worldwide. Weak land registry systems are the main challenge in regions such as Africa, Asia-Pacific, Middle East and Latin America. Meanwhile, restrictive urban planning limits development in most European and North American urban areas as well as in some Asia-Pacific countries, while the lack of clear governance mechanisms hinders security of tenure and the access to

\(^{44}\) Global trends regarding access and exclusion, security of tenure, and housing conditions and urban ecosystems are covered in prior sections.


\(^{46}\) In 2017, the value of global real estate was about US$ 217 trillion, nearly 60 percent of the value of all global assets, with residential real estate comprising 75 per cent of the total (OHCHR 2017).

\(^{47}\) The Committee on Economic, Social and Cultural Rights has clarified that States violate their obligations with respect to the right to housing by failing to regulate the real estate market and the financial actors operating on that market so as to ensure access to affordable and adequate housing for all (OHCHR 2019).

\(^{48}\) ECOSOC. “Affordable housing and social protection systems for all to address homelessness. Report of the Secretary-General” (New York, 2020).

market housing in the formal sector in Africa, Asia-Pacific and the Middle East. The lack of legal certainty around incremental housing also hampers the potential of this housing provision strategy in regions with high degrees of housing informality.

Limited and costly housing finance in Africa, as well as in some countries of Asia-Pacific, the Middle East and Latin America, drives up the cost of housing. Microfinance and community-based savings groups are providing alternative housing finance mainly in the informal sector, which greatly contributes to facilitating access to housing and security of tenure to vulnerable groups such as women, indigenous peoples and youth. These groups face significant constraints in the access to credit and tend to be significantly underrepresented in terms of homeownership.

Land consumption increases as income grows in all regions, being Asia-Pacific and Latin-America the regions that have seen a higher increase in the past few years.⁵⁰ The proliferation of gated communities as well as planned/charter cities in developing countries (mainly in Africa, Asia-Pacific and Latin America) exacerbate territorial inequalities by segregating communities based on income. Many governments, including LRGs, are promoting densification as a strategy to fulfil the SDGs. However, COVID-19 might have shown potential limits to densification due to the need for social distancing.

Sustainability concerns linked to the fulfilment of SDG 11 on inclusive, safe, resilient and sustainable cities and human settlements, and related goals, are at the core of housing policies in Europe, North America and other economically developed countries; and to a lesser degree in other world regions. Informal developments are generally more vulnerable to the effects of climate change given their vulnerable location and construction standards, so mitigation measures prevail over prevention measures in most developing regions. In some cases, mitigation through upgrading is being used as an opportunity for large-scale removals, instead of for fostering the resilience of local communities.

Finally, regional trends point towards an increase in the leadership of LRGs in the development and implementation of housing policies. The next section will explore this trend at length, with an emphasis on how this increased protagonistic role for LRGs can contribute to facing inequalities in and through housing.

Part 1 of this report has shown that, despite the diversity in how housing systems operate worldwide, they have proven incapable of fully overcoming marginalization and exclusion of the most vulnerable communities. As pointed out in the introduction, housing plays a key role in ensuring equality and the protection of a number of other human rights. Similarly, exclusion, discrimination and marginalization of vulnerable groups can be reproduced and enhanced by housing systems.

Moreover, the increasing financialization and commodification of housing has led to increasing levels of inequality in the access to housing and outright exclusion from access to formal housing in many places. This trend has been spurred by an over-reliance on market-based solutions in a context of privatization and withdrawal of the public sector in the direct provision of housing. Beginning in the 1990s and amplified by the 2008 Global Financial Crisis and the COVID-19 pandemic (with mid and long-term consequences still undetermined), these trends have resulted in scenarios of increasing rent and mortgage prices, forced evictions, homelessness and poor living conditions.

In this context, voices calling for housing system reform have grown and demand more equal and inclusive housing policies in and of themselves, but also more equality driven. That is, serving as a springboard for fostering overall economic, social, political and spatial equality, instead of reproducing exclusionary and discriminatory practices. Based on the analysis presented in the previous sections, some pathways emerge for making housing systems more equality driven:

► **Unitary housing markets with universalist housing policies** tend to produce higher levels of equality in developed Welfare State systems. Dual housing systems can enhance segregation of vulnerable groups and further stigmatize them.

► **Tenure diversity** provides housing opportunities adapted to specific needs, contrary to homeownership-focused systems that tend to exclude low-income groups. Tenure security through specific regulatory frameworks is essential to providing housing stability.

► **Equity-driven housing policies are linked to other public policies**, reinforcing each other. A successful housing policy should actively address the interconnections between pre-existing inequalities and current vulnerabilities, and do so holistically in coordination with other public policy areas.

Moreover, in the face of the diminished role of traditional government bodies responsible for housing provision and regulation, new actors have taken a leading role in the response to the global housing crisis, in particular to the way that it reproduces and enhances inequalities worldwide. Of particular importance are the efforts of mobilized communities in pushing for more inclusion and equality, but also the role of LRGs in developing and implementing public policies that respond to the shortfalls of how State-driven housing systems currently work, making them more equal and equality-driven.
2.1 The response by local and regional governments

LRGs have a strong potential in the housing field for several reasons. Their proximity to citizens makes them especially sensitive to the demands of communities and to the issues that are structurally affecting their lives. In that regard, the last decades have seen growing demands for an increased involvement of LRGs in areas that had historically been attributed to State governments. This trend results from shrinking state regulation and direct provision of essential services, as well as a growing decentralization and an increase of the institutional capacities of LRGs.

This demand for increased action by LRGs is particularly relevant in the housing field. First, because of the essential role that housing plays in securing people’s stability and decent life conditions. Second, for the entrenched relations between the functioning of housing systems and the dynamics of urban development that produce, modify and define the physical, territorial, social and economic fabric of cities and territories. In this sense, even if the dynamic of urban development and expansion have traditionally depended on other levels of government and are related to dynamics that go beyond the grasp of LRGs, these have historically been equipped with powerful tools and mechanisms to intervene, even if partially, in urban development trends.

Beyond these self-evident linkages between LRGs and housing, some other characteristics make them particularly suitable to respond to the emerging needs in terms of the fulfilment of the right to adequate housing, and the pursuit of equality within and through housing systems. On the one hand, the scale of actions led by LRGs make them more flexible and efficient in terms of providing policy responses and direct interventions in face of changing needs, as well as being able to enact policy responses that are more ‘tailored’ and adapted to the diversity of their inhabitants and territories. **This is of particular relevance under an equality-driven approach, since LRGs can be more sensitive and responsive to the changing needs of vulnerable groups, enacting policies that contribute to social and territorial justice.**

On the other hand, under a scenario of increasing citizen demands for local action in a diverse set of areas, LRGs are better equipped to promote holistic policies that can connect housing to other policy areas, in particular related to urban and local economic development and the provision of basic services, such as mobility and education. Finally, the proximity with citizens enables LRGs to act in cooperation with local communities, through participative arrangements that not only enhance inclusion and representation (key drivers for equality), but can also create innovative schemes that can significantly change the way in which housing systems operate.

As concrete examples of these general trends, Annex II presents a series of initiatives being implemented by LRGs that advance towards promoting equality in and through housing. These initiatives are structured under six categories related to the type of strategies used by LRGs, as detailed below. Each initiative is presented in a box, coupled with a short description and a comment on the added value in terms of equality and LRGs’ involvement.

► **Urban and land use planning:**

The selected initiatives focus on how LRGs use existing planning tools and competences to engage more actively in the housing sector. These examples show how LRGs can promote higher social and spatial inclusion through urban planning, specifically by ensuring a territorially balanced provision of affordable housing;

► **Market regulation:**

LRGs have been particularly active in leading the design and enforcement of novel housing market regulations, responding to increasing financialization and housing commodification trends, with clear implications in terms of...
affordability and exclusion of vulnerable groups. Moreover, taxation can also promote income redistribution and encourage affordable housing investment;

► **Direct housing provision:** Beyond regulatory measures, another way in which LRGs can have an impact on urban and territorial equality is through the direct provision of housing. This can foster equality by means of increased affordability, diversification of housing tenures and community engagement;

► **Finance:** LRGs have also been working with different stakeholders to secure financing mechanisms that allow for the development of affordable housing. Existing approaches vary but are generally oriented towards promoting higher inclusion and access to affordable housing, being it in the private market, the public housing stock, or in alternative non-profit housing models;

► **Housing conditions:** In addition to expanding the affordable housing stock, LRGs have also been supporting communities to improve housing conditions through upgrades and refurbishment of existing housing, as well as working directly to enhance environmental resilience, energy efficiency and sustainability in public housing;

► **Governance and participation:** LRGs are shifting away from only being the implementers of policies developed by other levels of governments to also designing their own housing programmes. LRGs work with other levels of government and community stakeholders to set and execute coordinated, participatory housing strategies that have a positive impact in the fulfilment of the right to housing as well as in ensuring equality in other areas.

► **Non-discrimination:** Finally, the cases analyzed show how LRGs have been working not only to directly address discrimination within housing systems, but also to implement housing strategies that promote social, economic and spatial inclusion of discriminated and vulnerable communities.

## 2.2 Some common patterns based on regional assessment and LRGs’ best practises

Based on an analysis of the selected cases (Annex II), some common patterns can be identified. First, in a context of gradual withdrawal of State governments and a growing reliance on the private sector for the provision of housing, LRGs have been increasingly taking a more prominent role in the housing sector. This trend comes in the shape of LRGs taking an active role in the direct provision of housing, but also through a more assertive stance in the regulation of housing systems, particularly relating to private actors. In the face of limited jurisdiction, resources and capacity for action, LRGs have to find alternative pathways to intervene in housing, shifting away from traditional policy interventions. This need to innovate out of necessity has seen LRGs doubling down on already established competencies, such as urban planning or direct housing provision, increasing budgets for new housing construction ([Vienna (Austria); Barcelona (Spain); and Bogota (Colombia)](https://www.goldvi.org/workingspapers/)) and using existing regulatory or planning tools to have an impact on housing (e.g. Inclusionary zoning in North America & Europe; and the conversion of offices into housing in Paris (France); Mexico City (Mexico) and Buenos Aires (Argentina)

*In this sense, a more active role of LRGs in housing has the potential to change housing systems through the diversification of actors involved and a stronger presence of the public sector.* Moreover, this change is intensified through the disruptive and propositional character of policies enacted by LRGs, which are introducing and reinforcing significant alternatives and changes to how housing systems operate, both out of need or based on an active stance to promote alternative paradigms. Those include introducing new regulation to the private sector (e.g. rent regulation in Catalonia (Spain) and Berlin (Germany); or vacancy taxes in Vancouver and British Columbia (Canada)), fostering alternative housing tenures (e.g. community land trusts;
and leasing of public land in Helsinki (Finland) and facilitating alternative financing schemes to develop affordable housing or being able to access market housing (e.g. NWB social housing finance in The Netherlands; ‘Livret A’ in France; or City Based Community Funds in Asia), among others.

LRGs have been more prone to adopt an experimental approach towards housing solutions, introducing small-scale pilot projects that can be tested and improved over time (e.g. transformation of vacant buildings in Montevideo (Uruguay), Central Areas Regeneration Program in Chile; Nyumba Smart Micro-Loans in Kenya; APROP temporary housing for the homeless in Barcelona (Spain), Khuda ki Basti’ incremental housing - Hyderabad and Karachi (Pakistan). Moreover, as highlighted before, LRGs also have shown a tendency towards adopting an intersectional approach, using different instruments for comprehensive policy making that tie housing policies to other policy priorities, such as climate adaptation and local economic growth (e.g. nature-based and recycled construction solutions in many European cities and regions; repurposing of vacant office spaces in Mexico City (Mexico); social and economic inclusion of women through housing policies in Bogota (Colombia). In many cases, this is also based on an understanding of the key role of housing in fostering social and spatial justice, with housing policies being connected to other comprehensive strategies to foster inclusion and address specific needs of particular collectives, such as women, migrants and youth (e.g. Starthblock Amsterdam (the Netherlands); youth cohousing in Bologna (Italy); social and economic inclusion of women through housing policies in Bogota (Colombia); transformation of abandoned buildings in Montevideo (Uruguay); Action plan to confront anti-black racism in Toronto (Canada); right to counsel in cities in the United States).

In order to respond to community demands, while also addressing the shortcomings related to their limited resources and capacity for action, LRGs have been successful in collaborating with local actors to co-produce place-based policies and initiatives. In some instances this has been done through direct support to already existing alternatives being developed by civil society groups (e.g. community land trusts in San Juan (Puerto Rico); Nairobi (Kenya) and European and North-American cities; participatory budgeting in Cameroon; participatory planning in Dakar (Senegal) and Khuda ki Basti’ incremental housing in Hyderabad and Karachi (Pakistan)). Moreover, as housing emerges as a key issue among communities, an increased articulation of mobilised groups for the right to housing is taking place, with bottom-up housing activism becoming a primary source of housing policy innovation (e.g. inclusionary zoning in Barcelona (Spain); referendum on the expropriation of private housing in Berlin (Germany); Data collection on urban poverty by community organisations in Asia; Constitutional Law on Human Rights and their Guarantees of Mexico City (Mexico); joint resident-LRGs mobilisation in Rabat (Morocco)).

Finally, as LRGs take a more active and comprehensive role towards developing and implementing housing policies, planning has emerged as a priority. In this sense, some local governments have developed their own innovative housing plans and strategies, while others have worked with central governments to operationalize national strategies (e.g. Urban master plans in Angola; Strategic planning in Scotland; Housing First, Scotland).

2.3 Challenges faced by local and regional governments

As LRGs take a more active role in developing housing policies, they encounter substantial challenges to assuring the continuity and scaling-up of housing initiatives. These challenges vary across cities and regions, but they are generally related to either the scope of the policies (and in many cases the impacts that they have on how housing systems operate) or the capacities and resources that such levels of governments have to develop
comprehensive housing policies that can move towards more equality-driven housing systems.

In instances where LRGs implement policies to regulate real estate markets, they have been faced with legal challenges or contestation by some stakeholders, leading in some cases to the modification, suspension or repeal of such policies (e.g. inclusionary zoning in Barcelona; Mexico City’s Constitutional Law on Human Rights and their Guarantees). Those challenges have been supported by both private stakeholders in the housing sector (e.g. private developers, real estate financing entities) that are directly affected by the policies at hand, as well as by other levels of government arguing that LRGs do not have the necessary powers to regulate or intervene in such areas. Thus, by implementing innovative policies that introduce novel instruments in a field where they have limited or unclear jurisdiction, LRGs have limited legal certainty to ensure their continuity.

In the face of such a major challenge, LRGs have devised a variety of strategies to overcome legal constraints. On one hand, they have refined their regulatory frameworks to shield policy implementation (e.g. Montevideo vacant buildings; inclusionary zoning in Barcelona; collaborative housing ordinance in Bologna). On the other hand, in the absence of clear jurisdictional limits, their close cooperation with organised civil society and academia, as well as exchanges with other LRGs in other countries implementing similar policies, have helped reinforce the legitimacy of the proposed policies. Some LRGs have adopted direct public consultations to get a clear mandate. Finally, support to microfinance initiatives have also ensured higher access to market housing for vulnerable groups at the local level (e.g. City Based Community Funds in Asian cities). In this sense, LRGs’ strategies for resource mobilisation have a clear impact in terms of equality, since they are structured to have a redistributive effect.

Beyond financial limitations, LRGs also face challenges in gathering the necessary data for designing and implementing policies, as well as for providing adequate training to municipal staff (which in many cases is quite limited). To this point, local governments such as Barcelona (Metropolitan Housing Observatory) have been leading efforts to collect and systematize reliable data to support evidence-based housing policies. Moreover, strained capacities can contribute to enhancing a tendency towards working in silos inside the public administration, with limited concertation and dialogue between relevant policy areas (e.g. housing, urban planning, public service provision, social services, labour, mobility); with a clear impact for developing housing strategies that have a positive impact in promoting equality.

Finally, as many of the initiatives being led by LRGs are new and often initiated as pilot projects, being in many cases detached from a comprehensive long-term housing strategy or to specific regulatory and legal frameworks, many cities experience a lack of continuity in the implementation of such initiatives.
Conclusion

This report has made the case for the importance of housing systems in ensuring equality in and through housing. While housing systems can also reproduce and perpetuate existing inequalities, it is clear that they can have a significant impact on reducing them.

In the last few decades, housing systems worldwide have seen an increase in market-driven urban development and a retraction of the public sector in the regulation and direct provision of housing. Housing systems have not been effectively responding to emerging challenges such as the financialization of housing, increasing housing prices, forced evictions, homelessness and poor living conditions. In this context, LRGs are playing an increasingly active role to fill the power vacuum left by State governments and introduce innovative housing policies that respond to their citizens’ needs.

A more active role of LRGs in housing over the last years, coupled with the immediate response provided by LRGs to pressing needs resulting from the COVID-19 pandemic, have allowed for the development of innovative solutions and policies that have opened up the debate on how housing systems could operate differently to respond to pressing social needs. **LRGs’ involvement in housing is indeed reshaping housing systems and introducing bottom-up approaches based on holistic place-based policies that rely on public-community partnerships and other forms of community engagement.**

Ultimately, LRGs involvement in housing systems represents an opportunity to change the state of play in regards to both the design and implementation of housing policies, as well as their impact on urban and territorial inequalities. Although this trend towards more involvement of LRGs in housing is too recent and the existing analysis on its impact in terms of equality too scarce to reach robust conclusions, the richness of the initiatives that are emerging around the world suggests a promising role for LRGs in achieving more urban and territorial equality through housing.
References


References


Acronyms

CESCR Committee on Economic, Social and Cultural Rights
ECOSOC Economic and Social Council
FEANTSA European Federation of National Organisations Working with the Homeless
OECD Organisation for Economic Co-operation and Development
OHCHR Office of the United Nations High Commissioner for Human Rights
SR Special Rapporteur
UNFE United Nations Free & Equal
### Annex A1

#### Section 1C - General overview of the housing system in different geographic regions

In this section we present the preliminary findings related to the general overview of the housing system in different regions, according to the markers and characterization of housing systems developed in sections 1A and 1B. Information is organised as follows: overall characteristics [in black], recent trends and information related to the role of LRGs [in orange].

<table>
<thead>
<tr>
<th>Housing systems</th>
<th>Performance markers</th>
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<tbody>
<tr>
<td><strong>Public sector role</strong></td>
<td><strong>Market structure</strong></td>
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<tr>
<td>Weak public sector intervention in housing, mostly linked to urban and infrastructure development programs. Limited per-capita public investment in housing, below global trends (World Bank 2019). Mismatch between official housing standards and household available income results in high informality rates (van Lindert 2014). LRGs play quite a limited role given their weak legal stance on housing and due to budgetary constraints. Weak public sector intervention in housing contrasts with the emergence of planned cities in many African countries (New Cairo in Egypt, Eko Atlantic and Talent City in Nigeria, Tatu City in Kenya), some of which are granted special jurisdictions over governance or commercial regulations (Charter City Institute). These developments can exacerbate territorial inequality by further segregating populations based on their income, although they are praised by their supporters as a means to foster local development.</td>
<td>Main market division between formal and informal housing. Welfare social housing programs are linked to urban development policies but very scarce, with the exception of a few countries (North Africa, South Africa, Ethiopia) (UN-Habitat 2011).</td>
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**Africa**

| **Homeless population on any given night.** |

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1. Homeless population on any given night.
Eurasia

Post-Soviet States have followed privatization policies, resulting in an increase of individual homeownership at the expense of the public sector’s direct provision. Nevertheless, national regulations (e.g., Housing Code, Urban Development Code, Civil Code, and Land Code) and upgrading programs have emerged to respond to the mismanagement of the private housing stock. LRGs generally play an implementation role, although they also have land-use and urban development responsibilities. (UNECE Committee on Urban Development, Housing and Land Management).

Europe

North-West (more interventionist, 1.3% GDP in housing policies) vs. South-East (≤1% GDP) divide in social and affordable housing provision and real estate regulation. General neoliberal trend towards a reduction in public sector intervention, although COVID19 and Next Generation EU recovery funds provide an opportunity to grow public sector intervention through housing renovation subsidies as well as new social housing construction, especially in countries with a weaker social housing sector (The State of Housing in Europe 2021). LRGs play an important role in many European countries through the direct provision of public housing or by means of urban planning regulations.

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<th>Housing systems</th>
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<td><strong>Public sector role</strong></td>
<td><strong>Market structure</strong></td>
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<td><strong>Post-Soviet States</strong></td>
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<td>Liberal dual market with barely no public intervention in housing. Lack of legislation or housing plans promoting the development of affordable housing.</td>
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<td><strong>North-West (more interventionist, 1.3% GDP in housing policies) vs. South-East (≤1% GDP) divide in social and affordable housing provision and real estate regulation.</strong></td>
<td>Rental housing divide between North-West (38-45% rental) and South-East (5-30%) (Eurostat). High levels of owners with mortgage (≥40% Scandinavian countries and The Netherlands; ≥30% Belgium, Portugal. OECD 2019). Significant subsidised/affordable rental sectors in The Netherlands (29%), Austria (24%), Denmark (21%), Sweden (17%), France (16%) and England (17%) (The State of Housing in 2021). Emergence of intermediate housing tenures (Cooperatives, Community Land Trusts and inclusionary zoning across the continent.</td>
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<td><strong>North-West (more interventionist, 1.3% GDP in housing policies) vs. South-East (≤1% GDP) divide in social and affordable housing provision and real estate regulation.</strong></td>
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<td>North-West unitary markets (Austria, Denmark, France, Germany, Sweden, Switzerland, The Netherlands) vs. South-East and Liberal dual markets (Belgium, Finland, Greece, Ireland, Italy, Norway, Portugal, Spain, United Kingdom). Many Eastern European countries following a dualist paradigm do not provide a sufficient safety net for the most vulnerable. General tendency towards dualist market structures, partly due to EU rules on state subsidies.</td>
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<td><strong>North-West (more interventionist, 1.3% GDP in housing policies) vs. South-East (≤1% GDP) divide in social and affordable housing provision and real estate regulation.</strong></td>
<td>700,000 homeless people in 2020 in the European Union (11.6 people per 10,000). Increase in homelessness population (+70% in 10 years) and socio-economic inequality (Feantsa 2020). Finland as housing first benchmark. Unaffordability in urban areas, and abandonment of rural and peripheral areas, resulting in territorial inequality. Financialization, gentrification and tearouishment of housing, as well as discrimination mainly affecting migrants and minorities, as main challenges.</td>
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<td><strong>North-West (more interventionist, 1.3% GDP in housing policies) vs. South-East (≤1% GDP) divide in social and affordable housing provision and real estate regulation.</strong></td>
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\textbf{North A (Canada and USA)} & \textbf{Housing systems} & \textbf{Performance markers} & \\
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\multicolumn{4}{|c|}{Traditional ‘liberal’ principles of means-tested and modest social benefits in both the USA and Canada (Esping-Andersen 1999).} \\
\multicolumn{4}{|c|}{In the USA, the Federal government has shifted from providing project-based support before the 1980s to currently offering tenant-based vouchers and promoting the privatization of public housing.} \\
\multicolumn{4}{|c|}{Canada transitioned from a welfare housing regime to a neoliberal one between 1981-2016, when the welfare state retracted and housing financialization grew (Zhu et al. 2021). Beginning in 1993, housing policy was transferred to the local level, with some cases of subnational authority to the municipalities (e.g. Ontario).} \\
\multicolumn{4}{|c|}{In Canada, Ontario has a rent control system in place. Inclusionary zoning is not so common due to lack of power at the local level, although Toronto has recently introduced it.} \\
\multicolumn{4}{|c|}{USA: 24% own outright, 40% own with mortgage, 34% private rent (with high diversity among states <60% homeownership in NY or California, and >70% in most rural states. US Census Bureau). Decrease in homeownership rates between 2005-2017, and slight uptick since 2011 (US Census Bureau). Canada: 31% own outright, 39% own with mortgage, 30% private rent (OECD 2019). Decrease in homeownership rate since 2011 (Statistics Canada). There are more than 90,000 co-op units in Canada (CHF).} \\
\multicolumn{4}{|c|}{Several US States and cities have rent regulation rules in place (California, Oregon, NYC, Maryland, NHMC). Exclusionary zoning policies setting caps on density and affordable housing have been criticized for limiting housing supply and driving up prices in major cities (NYC, San Francisco), while inclusionary zoning has also become one of the main instruments to promote affordable housing construction in 190 jurisdictions across 25 States have inclusionary housing programs. Extensive use of tax incentives to promote affordable housing development (e.g. Low Income Housing Tax Credits). In Canada, Ontario has a rent control system in place. Inclusionary zoning is not so common due to lack of power at the local level, although Toronto has recently introduced it.} \\
\multicolumn{4}{|c|}{580,000 homeless people in the USA in 2020 (17.6 per 10,000), with NYS (46.9 per 10,000) and California (60.9 per 10,000) with the highest homeless population. Marginalized racial groups more likely to experience homelessness. Homelessness decreased between 2007-2016 and has increased again since. Veteran homelessness has reduced overtime, while unsheltered homelessness has increased (State of Homelessness 2021). History of housing discrimination in the USA (exclusionary zoning) is still a key milestone, although difficult to enforce. Ethnic, racial, LGBTQI+, disability and gender biases persist. At least 35,000 homeless people in Canada in 2016 (9.7 per 10,000). More women, families and youth are experiencing homelessness than in the past (HomelessHub 2016). People with disabilities or mental health conditions and Indigenous people are overrepresented among the homeless. Discrimination related to race, ethnicity and/or place of origin exists in the form of illegal requirements or excessively large deposits (CERA, NRHH, SRAC 2021).} \\
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\end{tabular}
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In the last decade, the region has observed an increasing process of re-centralization, reversing some of the trends towards decentralization and more autonomy for LRGs dating from the 1980’s to early 2000’s, especially in countries such as Brazil, Colombia and Argentina, with some degree of participation of local governments. (UN Habitat 2017; [Cravacuore et Ziccardi 2017])

In the last decade and tends to be higher in Colombia, with legislation to promote the rental market (IADB 2014; [UN Habitat 2017]).

Notable tradition of housing cooperatives in Uruguay for more than 40 years, with countries (especially in Central America, but also Argentina, Bolivia, Paraguay and Venezuela) adapting the Uruguayan model to foster cooperative housing (UN Habitat 2017; [Gilbert, A. 2001; (UN Habitat 2021)).

Proportion of renters has been increasing in the last decade and tends to be higher in Colombia, with legislation to promote the rental market (IADB 2014; [UN Habitat 2017]).

In recent years, the region has been marked by the increase of regional migratory flows tied to economic factors, political instability, natural disasters, violence and conflicts. This has put pressure on some countries to properly accommodate and integrate an increasing number of migrants and refugees. LRGS have been leading policies which facilitate access to housing for such populations (Cities Alliance 2021).

Main market division between formal and informal housing, with public intervention mostly concentrated in subsidising access to privately built housing.

Latin America (excluding Caribbean): 68.2% privately owned, 17% rental and 14% of ‘other forms of tenure’ [squatting or housing loaned through family or employer] (CEPAL 2021)

High proportion of homeowners through the subsidisation of purchases of privately constructed housing and large-scale titling programmes in informal settlements dating from the 1980’s (Gilbert, A. 2001; [UN Habitat 2021]).

Latin American and Caribbean cities tend to be characterised by a high degree of urban sprawl, motivated both by the construction of gated communities for the most affluent populations and large-scale housing for low-income populations through public financing, leading to a scenario of increased segregation and also depopulation of city centres in many cities, a process that is in the course of being targeted by local policies of repopulation, regeneration and densification but that risk having exclusionary effects. (UN Habitat 2017).

In recent years, the region has been marked by the increase of regional migratory flows tied to economic factors, political instability, natural disasters, violence and conflicts. This has put pressure on some countries to properly accommodate and integrate an increasing number of migrants and refugees. LRGS have been leading policies which facilitate access to housing for such populations (Cities Alliance 2021).

Lack of affordability of housing in relation to incomes is a prevalent issue in the region, with many households being ‘priced out’ of the formal sector (UN Habitat 2011). The relationship between real estate prices and income can be, on average, up to three times higher than that observed in the US, with mortgage interest rates being substantially higher than the average observed in OECD countries (UN Habitat 2017).

Vulnerable groups such as indigenous peoples, women and migrants usually have more difficulty accessing adequate housing. Indigenous peoples, for example, tend to live in worse housing conditions than the urban poor and are more vulnerable to forced evictions (UN Habitat 2017). Meanwhile, in a region where access to housing is a further threat to tenure security for targeted households, with estimates pointing that more than a third of Latin American households described as homeowners may have a tenure that falls short of full legal title (UN Habitat 2017).

20% of the region’s urban population lives in slums (UN-Habitat 2018) while nearly 40% of households in the region suffer from some degree of housing deficit (UN Habitat 2017); with 55% or urban poor households experiencing some degree of overcrowding [more than 2 people per room] (CEPAL, 2020).

In terms of access to basic services, around 35% of urban households lack access to sewerage systems in the region (CEPAL, 2021).

Since the 1980s mass individual land titling programmes have been introduced in order to increase tenure security and facilitate access to formal credit. However, this resulted in diminished support and tenure security regarding other forms of tenure (OHCHR 2012), (Dorna 2019). Moreover, such strategy comes short in fully protecting tenure security for targeted households, with estimates pointing that more than a third of Latin American households described as homeowners may have a tenure that falls short of full legal title (UN Habitat 2017).

The leadership in titling programmes has varied in the region. In Peru and Mexico, National governments have been responsible for regularisation, while in more decentralised countries such as Brazil, local governments have played a key role. (Fernandes, E. 2011)

The rise of the informal rental market in countries of the region such as Brazil, represents a further threat to tenure security (UNMP 2021).
<table>
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<tr>
<th>Housing systems</th>
<th>Performance markers</th>
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<tbody>
<tr>
<td><strong>Public sector role</strong></td>
<td><strong>Market structure</strong></td>
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<tr>
<td>Overall, the countries of the region are characterised by high levels of centralisation, with central governments developing and implementing most housing policies. However, the role of the State in the direct provision of housing is limited. The Gulf Cooperation Council countries are an exception, since they have long-standing policies to provide adequate housing to their citizens. Nevertheless, those do not extend to low-income expatriate workers who are usually housed by their employers or live in informal settlements (UN Habitat, 2020).</td>
<td>The high degree of informality and complex tenure structure, involving poor property registration tools, make it difficult to have a clear picture of the tenure structure in the region. In Palestine, for example, it is estimated that over 80% of all financial transactions concerning housing are cash-based and go unreported (UN Habitat, 2020).</td>
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<tr>
<td>Due to the high levels of centralisation, local governments have limited involvement in housing policies and, when that is the case, it is mostly under the role of executors of national policies. However, decentralisation during the last decade has granted local governments with increasing capacities in terms of urban planning and regulation (Iraq, Jordan, Saudi Arabia and, to a lesser degree, in some other Gulf States) (UN Habitat, 2016).</td>
<td>Main market division between formal and informal housing. Limited government participation in the delivery of housing, with the exception of Jordan and some countries in the Gulf region. The region is largely characterised by cumbersome and complex regulations in terms of land property, registration and regulation, which is exacerbated in countries experiencing and having experienced conflict (UN Habitat, 2016).</td>
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<tr>
<td>Middle East and West Asia</td>
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The role of the public sector in housing varies across the region. Direct involvement of the public sector in housing provision can be observed mainly in Singapore and Hong Kong and, to a lesser extent, in South Korea (RICS, 2019).

State action in the region has been focused on facilitating housing provision through the private sector, with some countries having privatised their public housing stock, such as in China and Vietnam, or gradually withdrawing its role in providing affordable housing, such as in Japan (RICS, 2019).

Other countries count with some level of public policies and strategy for promoting access to housing, however, these are very limited, with a high degree with informality (e.g. India, Thailand, Indonesia, Pakistan and the Philippines) (RICS, 2019).

LRG involvement varies, with some countries presenting some level of decentralisation of housing policies such as in China, Japan, India, Malaysia, Thailand and South Korea. (RICS, 2019).

### Asia-Pacific

### Performance markers

<table>
<thead>
<tr>
<th>Public sector role</th>
<th>Market structure</th>
<th>Tenure structure</th>
<th>Other</th>
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<tbody>
<tr>
<td>The role of the public sector in housing varies across the region. Direct involvement of the public sector in housing provision can be observed mainly in Singapore and Hong Kong and, to a lesser extent, in South Korea (RICS, 2019).</td>
<td>Prominence of a dual model, with some degree of public involvement but mostly depending on the private market. In China and Thailand, state-owned banks play a role in facilitating housing provision through the private market, while in Japan and Malaysia, this is mostly done through commercial banks (RICS, 2019).</td>
<td>Overall, homeownership is the dominant tenure in the region, both through provision by the private sector (in some cases facilitated by the state) through the selling of public housing stock or direct provision of owner occupied housing through public programmes. Rental housing provided through the private sector also accounts for a significant share of housing, particularly in larger cities, in countries such as India, Japan, Malaysia, South Korea and Thailand. Public rental housing is still much underdeveloped in the region (RICS, 2019).</td>
<td>In the last decades, the region has been characterised by rapid urban expansion, fuelled by rural urban migration. Among the key impacts of such a pattern, two aspects can be highlighted. On one hand, this has created a strong pressure in terms of land and housing provision. Since access to housing through the private market is largely unaffordable to lower middle-class households as well, these sectors tend to capture the existing subsidised housing intended for the urban poor, which are largely pushed towards informal markets (UN-Habitat, 2013). On the other, an increasing urban-rural divide, through rapid urban expansion, with clear impacts in terms of administrative boundaries and the conversion of surrounding ecosystems (UNESCO, 2016).</td>
</tr>
<tr>
<td>Other countries count with some level of public policies and strategy for promoting access to housing, however, these are very limited, with a high degree with informality (e.g. India, Thailand, Indonesia, Pakistan and the Philippines) (RICS, 2019).</td>
<td>In Singapore and Hong Kong there is a strong policy to direct public housing provision. In Singapore this is done through the provision of privately-owned individual units, while in Hong Kong a policy towards rental occupied public housing is slowly shifting towards owner occupation models (RICS, 2019).</td>
<td>In other countries of the region, despite some involvement of the public sector, the main division is between housing provision through the formal private market (mainly homeownership) and the informal market. This is the case of countries such as Vietnam, India, the Philippines, Indonesia and Pakistan. (RICS, 2019).</td>
<td>In countries that see high levels of informal development, such as Indonesia, the Philippines, India, Vietnam, Thailand and others, tenure security is a key concern. Even in cases where public intervention programmes in informal settlements have been implemented, these tend to focus on infrastructure and service provision, without a strong component related to security of tenure (UN Habitat, 2016).</td>
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<tr>
<td>LRG involvement varies, with some countries presenting some level of decentralisation of housing policies such as in China, Japan, India, Malaysia, Thailand and South Korea. (RICS, 2019).</td>
<td>In other countries of the region, despite some involvement of the public sector, the main division is between housing provision through the formal private market (mainly homeownership) and the informal market. This is the case of countries such as Vietnam, India, the Philippines, Indonesia and Pakistan. (RICS, 2019).</td>
<td>Even though some countries in the region have implemented measures to curb evictions during the COVID-19 pandemic, these have continued to occur while emergency health measures were being implemented, particularly in India and the Philippines.</td>
<td>28% of the urban population of the East-Asia and the Pacific region resides in informal settlements [UN-Habitat 2018]. The proportion of the population residing in such settlements had been steadily declining since the 1990’s, partly due to the carrying out of publicly-funded community-based upgrading programmes. However, in recent years, this trend seems to be reversing, with a renewed increase of the population living in slums since 2014 (World Bank, 2018; UN Habitat, 2016). Informal housing in the region can be observed both under the form of large sprawling settlements as well as high density, low-quality structures, in dilapidated and subdivided formal buildings. This is the case of some cities in China and India (UN Habitat, 2015).</td>
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</table>
Center for Affordable Housing Finance in Africa: https://housingfinanceafrica.org/countries/

Centre for Equality Rights in Accommodation (CERA); National Right to Housing Network (NRHN), Social Rights Advocacy Centre (SRAC), Housing discrimination and spatial segregation in Canada. 2021. Available at: https://www.ohchr.org/Documents/Issues/Housing/SubmissionsCFIHousingdiscriminin/CERA-NRHN-SRAC.pdf (last accessed on 02/16/22).


Charter City Institute: https://www.chartercitiesinstitute.org


Evictionlab: https://evictionlab.org/eviction-tracking/


Grounded Solutions, Inclusionary Housing. Available at: https://groundedsolutions.org/strengthening-neighborhoods/inclusionary-housing (last accessed on 02/16/22).


OHCHR, 2012, Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context on Security of Tenure https://undocs.org/A/HRC/22/46

OHCHR, 2012, Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context on Security of Tenure https://undocs.org/A/HRC/22/46


Statistics Canada, First results from the Canadian Housing Survey, 2018. Available at: https://www150.statcan.gc.ca/n1/daily-dq/191122/dq191122c-engl.htm [last accessed on 02/16/22].


UN-Habitat 2011


UNECCE Committee on Urban Development, Housing and Land Management. Country Profiles on urban development, housing and land management series. Available at: https://unecce.org/housing/country-profiles [Last checked on December 2nd, 2021].


World Bank, 2015, Stocktaking of the Housing Sector in Sub-Saharan Africa. Challenges and Opportunities.


World Economic Forum, 2021, There a lack of female home ownership in Latin America – here’s how can we change this, [Last checked on December 16th, 2021] https://www.weforum.org/agenda/2021/05/women-latin-central-america-housing-houses-poverty-change-gender/

In this section, we present a list of cases and initiatives led by local and regional governments (LRGs) that are relevant in terms of addressing inequalities in and through housing. Cases are organised under seven categories related to the type of strategies used by LRGs (listed below). Additionally, similar cases will be bundled together as different examples of a particular kind of initiative [e.g., rent regulation]. Each initiative is presented in a box, coupled with a short description of the case and a comment on the added value in terms of equality & LRG involvement [in orange].

Categories:

A) Urban planning and land use;
B) Market regulation;
C) Direct provision of housing;
D) Finance;
E) Housing conditions;
F) Governance and participation;
G) Non-discrimination

A) Urban planning and land use

Inclusionary zoning – Barcelona, London, Munich, Paris, Mexico City + municipalities in the USA and Canada

It refers to local urban planning ordinances that require a share of new housing construction to be affordable. Barcelona and Paris have set a 30% requirement for most new developments and renovations in the existing city fabric, while London has put in place a flexible model (35-50%) using density bonuses. Munich has adopted a long-term land use policy [Sozialgerechte Bodennutzung– SoBoNwhere] by which at least 30% is reserved for social housing, and 10% for subsidised rental housing (60% on City land). Mexico City implemented a model which gives incentives, such as tax deductions, to developers that commit to reserving 30% of the units built for affordable housing. The programme also includes infrastructure provision and incentives for improving the environmental sustainability of the housing units.

Likewise, municipalities across the USA and Canada have adopted inclusionary zoning as a tool to increase affordable housing production while fostering inclusive communities. These include both creating affordable units through direct requirements or indirectly through fees for the development of affordable housing from commercial or residential development. According to 2019 data, the average set-aside for affordable units in the USA was 16% of housing units. Local governments’ capacities to introduce such programmes are directly related to legislation [or lack thereof] at the State level regulating this type of policies.

Inclusionary zoning requirements promote the production of affordable housing by the private sector, while ensuring its dissemination across the city, with positive outcomes in terms of diminishing spatial segregation.

More info:  
https://cdn.paris.fr/paris/2019/07/24/0076b735966f80ae94004ae65e1cf2455.pdf  
https://inclusionaryhousing.org/map/  
http://inclusionaryhousing.ca/2021/02/16/case-studies-canadian/  
https://multifamily.fanniemae.com/media/14236/display?_ga=2.126285774.213448566.1610726876-188072360.1599675273  
https://tramites.cdmx.gob.mx/regeneracion-urbana/public/  
In Chile, a program to upgrade central districts with high vacancy rates and include social rental housing is currently in place. In the Metropolitan Region of Santiago, the municipality will be directly implementing the program. It is expected that Regional governments across the country will be further involved in the projects moving forward.

In 2021, the Montevideo municipality in Uruguay introduced a plan for urban transformation of the city centre, reinforcing its habitability and mobility. Housing is a key component of the policy through support for rehabilitation of historic buildings, social rental schemes and continued support for housing cooperatives at the city centre. Since the 1990s the municipality has given support for the development of cooperative housing in the city centre (Ciudad Vieja), where it currently accounts for 15% of the housing stock. In 2021 the municipality introduced an agreement to transfer the property of part of the cooperative housing stock, which lied with the municipality, to the cooperatives.

Policies to regenerate central areas with a strong commitment to affordable housing can have significant impacts in terms of ensuring equality, by allowing for the permanence of long-term residents of such areas and ensuring the maintenance of affordable housing in areas that are traditionally well-serviced by public facilities, infrastructure as well as job opportunities.

More info:
https://www.munistgo.cl/rac/
https://montevideo.gub.uy/noticias/urbanismo-y-obras/presentacion-del-programa-late-ciudad-vieja
https://montevideo.gub.uy/noticias/vivienda/intendencia-traspasa-viviendas-a-cooperativas

Urban master plans – Angola

The HABITAT-MINOTH Country Program (2018-2022) has been a focal strategy for Angola’s sustainable urban development agenda, specifically for achieving sustainable development goal [SDG] 11. Angola approved 20 master plans in 2019, to guide growth and management of urban areas.

Local governments play a vital role in the implementation of urban master plans, which can greatly impact urban and territorial inequalities by fostering social mixture.

More info:
https://media.egorealestate.com/ORIGINAL/be76/27d4a2fd-0d66-49d6-9ade-5c22738abe76.pdf

Regularising existing informal settlements with secure land tenure - Odisha State, India

Through the “Odisha Land Rights to Slum Dwellers Bill”, approved in 2017, the Odisha State has been conceeding residents of informal settlements individual rights to the land they already occupy. The property rights also entitle residents to a housing unit of a size and cost as determined by the State. Land rights are inheritable and can be mortgaged but not transferred. In May 2018, the state of Odisha conceded individual land titles to more than 2,000 slum dwellers in the Ganjam district.

Concession of land titles for residents of informal settlements is key to ensure security of tenure and housing stability in the long-term, with spilling over effects in terms of ensuring access to public services.

More info:
The City of Paris is changing urban planning rules and accompanying property owners and affordable housing providers to promote the transformation of vacant offices into social housing, a new phenomena resulting from the rise of remote working in a context of the COVID-19 pandemic. Meanwhile, Mexico City has introduced a policy which facilitates the reconversion of unused offices into housing units in strategic areas of the city.

The role of local governments is critical to facilitate these land use transformations, as they contribute to providing affordable housing opportunities in areas currently underserved, therefore contributing to rebalancing household income distribution across the city.

More info:
https://ecrubio.com/acuerdo-para-la-reconversion-a-vivienda-de-oficinas-que-han-dejado-de-utilizarse-cdmx/?lang=es
https://www.infobae.com/americas/mexico/2021/08/05/docenas-de-oficinas-de-la-cdmx-seran-convertidas-en-departamentos/

B) Market regulation

Land value taxation – Estonia

Land value taxation is the primary source of tax revenue coming from real estate. A national agency is responsible for land valuation based on property sales, while municipalities can set the annual tax at a rate between 0.1% and 2.5%.

Land value taxation encourages efficient land use, discourages land speculation and does not distort the housing market as it is implemented across the board. It also opens the path for redistributive policies through the financing of inclusionary housing initiatives.

More info:

Rent regulation – Berlin & German cities, Paris & French cities, Barcelona & Catalan cities

Rent regulation is a type of real estate regulation that limits the ability of property owners to raise rents beyond certain pricing indexes established by law according to the unit’s location, surface, amenities, etc. Existing rent regulation systems in European cities and regions respond to second-generation rent regulation systems as developed in academia [Arnott 1995. Kettunen & Ruonavaara 2021], which are based on a set of regulations that limit rents and rent increases, but ensure a reasonable rate of return to property owners.

In the case of Berlin, in addition to rent regulation, more stringent rent control measures were proposed but finally were ruled unconstitutional.

Rent regulation promotes housing affordability and security of tenure among tenants. Cities and regions have been at the forefront of demands to introduce rent regulation legislation and effective enforcement of existing tenant protections.

More info:
http://justicia.gencat.cat/web/content/home/ambits/guide-rent-price-containment-law.pdf
Rent stabilisation – New York City, United States

Rent stabilisation introduces additional forms of tenant protection besides limiting rent increases. Tenants are entitled to receive certain services, to have their leases renewed, and may not be evicted except on certain legal grounds. Leases may be renewed for a term of one or two years, at the tenant’s choice. The NYC Municipal Rent Guidelines Boards sets rates for rent increases in stabilised apartments, which in many occasions are left the same (0% increase).

Rent stabilisation promotes affordability and security of tenure among tenants, while granting a wide margin of discretion to the municipal government.

More info:

Speculation and vacancy tax – British Columbia and Vancouver city, Canada

In British Columbia, a tax encourages the conversion of empty homes owned for speculative purposes by foreign corporations or individuals, into homes accessible for residents by setting a 2% tax on the assessed value of the property for foreign owners and 0.5% for Canadian citizens or permanent residents to property that remains vacant for more than 6 months a year. Tax revenue is invested in affordable housing production.

Meanwhile, the city of Vancouver established in 2017 an Empty Homes Tax of 1% on the assessed value of the property, applicable to homes vacant for more than 6 months that were not a principal residence. The revenue is used to fund affordable housing projects in the city.

These policies discourage speculative practises while introducing a redistributive approach through the financing of affordable housing. Provinces (regional governments) and local governments can play an important role in setting a tax system that incentivizes housing affordability over its use as an asset.

More info:
https://www.housing2030.org/project/the-british-columbia-speculation-and-vacancy-tax-canada/
https://www.housing2030.org/project/taxing-vacant-housing-based-on-value-in-vancouver-canada/

Constitutional Law on Human Rights and their Guarantees of Mexico City - Mexico City

Approved in 2019, the law included a specific article that introduced protections against forced evictions, establishing that evictions may only be carried out in exceptional cases. The use of force must be avoided or minimised, those affected must be compensated in case of being deprived of property or suffering immaterial losses, due process must be guaranteed, and people without resources must be relocated. After strong resistance from some political, media and real estate market stakeholders, the article was nullified.

The article sought to align local eviction regulation to international human rights standards, guaranteeing that evictions are carried out respecting basic standards and do not result in homelessness.

More info:

Tax cuts and subsidies to promote affordable rental housing - Seattle, United States

The Multifamily Tax Exemption Program (MFTE) in Seattle provides 12-year property tax exemptions to owners of multifamily rental and for-sale residential projects by ensuring that between 20% and 25% of the units for rental in participating buildings are affordable. In 2019 the program provided affordable rent to 4,500 low- and middle-income households across Seattle.

The policy helps expand affordable rental housing within the existing housing stock, ensuring affordability, diversity in the tenure structure and helping prevent the displacement of residents through rent hikes.

More info:
https://multifamily.fanniemae.com/media/14236/display?_ga=2.126285774.213448566.1610726876-188072360.1599675273
In the context of an ageing population, Japan has a high stock of empty houses that are abandoned and are not put back into the market. Over the last years the central government has been working with local authorities to convert these empty units into affordable housing. Introduced in 2017, the Housing Safety Net Act seeks to encourage landlords to register vacant units as "safety net housing", providing subsidies for renovations (which are funded between the central government and LRGs).

The Kyoto municipality is considering taking a step further to address the problem. As of February 2022, the municipality is studying the introduction of a tax on vacant property to stimulate its conversion into housing. If implemented, the initiative could target up to 15,000 empty homes.

The policies introduced in Japan point to how different levels of government can partner to address housing needs through incentives.

More info:
https://www.ft.com/content/9b87824b-f9a2-4098-8f59-345e174ec736

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### C] Direct housing provision

#### Public housing – Vienna, Austria

Vienna is known across the World for its long-term universalist public housing model. The City has historically played a strong role in the development and management of public rental housing through Wiener Wohnen, the City’s housing company. One in four Viennese citizens currently lives in municipal housing.

Strong universalistic housing policies help provide a significant amount of affordable housing, while ensuring inclusiveness and social mixture. The role of the City of Vienna as developer and steward of public housing is inspiring cities across the World.

More info:
https://www.wienerwohnen.at/wiener-gemeindebau/municipal-housing-in-vienna.html%22%7D%20--%3E%20%3Cfigure%20class=%22wp-block-embed%22%3E%3Cdiv%20class=%22wp-block-embed__wrapper

#### Collaborative housing – Barcelona, Bologna and Amsterdam

In Barcelona, the municipality provides municipal land for the development of permanently affordable cooperative housing as an inclusive housing model fostering local community development. The program is currently expanding to encompass more than 20 projects and around 1,000 housing units.

The Bologna municipality has introduced a cohousing model for the youth in a renovated building featuring common spaces and facilities (Porto 15). The introduction of ‘collaborative living’ as a new housing model in the City’s Urban Building Code (RUE) in order to promote its development has allowed for the creation of new incentives, including additional floor space (+20%), waiver for compulsory parking spaces, and exemptions from municipal waste tax.

Amsterdam is also experimenting with several collaborative housing models, including the Startblock project based on modular, self-managed social housing serving both young refugees and Dutch youngsters with the aim to provide housing and an inclusive environment for mutual learning. The City of Amsterdam has partnered with social housing providers to develop this project, and provides additional services such as sport facilities and public space upgrading.

Collaborative housing initiatives have a positive impact in the provision of affordable housing, while fostering social inclusion and cohesion, as well as the provision of community services through supporting local organisations.

More info:
https://startblokriekerhaven.nl/en/
https://www.habitatge.barcelona/en/access-to-housing/cohousing
https://www.porto15.it
Community Land Trusts (CLT) are an innovative model to provide permanently affordable housing thanks to the dissociation between the ownership of land and buildings. CLTs are based on a tripartite governance scheme with the direct involvement of residents, the surrounding community and public administrations, in most cases local governments. The arrangements for setting up and financing CLTs vary across countries, but in many cases count with strong facilitation and support by local governments through direct land provision, grants or provision of housing trust funds. Development of CLTs has also been largely fostered and supported through intra and supra national exchange and cooperation between communities organised through dedicated networks such as the National Community Land Trust Network in the United States, the European SHICC project, and the role of the Caño Martin Peña Community Land Trust in San Juan, Puerto Rico in supporting the development of CLTs in other Latin American and Caribbean countries.

CLTs have a direct impact in housing affordability, tenure security and the diversification of tenure regimes, while also fostering community organising. LRGs are a key player in the development of the CLT model in many countries.

More info:
https://cltweb.org/terra-nostra-press/on-common-ground/
https://www.weforum.org/agenda/2021/06/community-land-trust-housing-access/

Public land ownership and leasing – Helsinki, Finland

The City of Helsinki adopted a long-term policy called ‘Home Town Helsinki’ to promote and deliver a well-balanced mix of housing by using leaseholds on public land. The City currently owns 70% of its land area, and by controlling land ownership it can influence housing prices, conditions and location.

Municipal ownership of land is a powerful tool to ensure housing affordability, ensuring also a more balanced distribution of affordable housing and diversity in the tenure structure.

More info:

California Homekey Project - California, United States

The State of California provided grant funding to local public entities, including cities, counties, or other local public entities, to acquire and develop housing for the homeless in hotels, motels, hostels, etc, that remained vacant as a result of the COVID-19 pandemic. LRGs are key in the implementation of the program on the ground, and are responsible for its long-term management.

The immediate response to the emergence of the COVID-19 pandemic, through the understanding that housing was a key priority, allowed for the development of innovative solutions and policies that opened the debate on how housing systems could operate differently to respond to housing needs.

More info:
https://www.cdss.ca.gov/inforources/cdss-programs/housing-programs/project-roomkey
Provisional Proximity Housing (APROP) - Barcelona

In order to address the high demand for emergency housing, the City of Barcelona is currently developing this initiative that relies on the construction of modular, transportable and demountable housing units which can be set-up on municipally owned vacant land. This allows the city to provide well-located, temporary emergency shelter, while other more permanent housing alternatives can be developed.

APROP combines innovation in construction techniques and in land-use to provide a rapid response to emergency situations, while providing well-located and high quality housing for those who are facing homelessness after evictions or other issues, while more permanent alternatives are found.

More info:

NWB Social housing finance – The Netherlands

NWB Bank (Nederlandse Waterschapsbank N.V) is a Local Government Funding Agency that issues affordable housing bonds to fund loans for the provision, renovation and retrofitting of income-targeted social housing in the Netherlands.

Access to affordable and stable financing is key to ensure continued investment into affordable housing – most social housing providers in The Netherlands work with Local and Regional governments to provide affordable housing.

More info:

‘Livret A’ government-backed savings accounts to fund social housing – France

Caisse des Dépôts et Consignations (CDC) is a public agency established in 1816. It centralises “Livret A” government-backed savings accounts and makes a proportion available to fund loans for social housing provision. Livret A savings accounts are available in all French banks. They are popular because they offer an attractive interest rate, tax-free, and state guaranteed. There are around 50 million such accounts in France, with a current deposit cap of EUR 23,000. At the end of 2020, French households had EUR 411 billion in savings in CDC-managed savings accounts.

Most affordable housing providers in France (HLMs) work with LRGs to provide affordable housing that is financed through the CDC.

More info:
https://www.service-public.fr/particuliers/vosdroits/F2365
AccèsLogis – Montréal & Québec, Canada

AccèsLogis is a social and community housing program that provides financial assistance to housing cooperatives, nonprofits and the Municipal housing office of Montréal. The municipal government of Montréal and the Provincial government of Québec support this program.

Providing direct financial support to affordable housing providers is key to diversifying the tenure structure through the growth and expansion of alternative models for housing provision.

More info:

City Based Community Funds – Asian Coalition for Community Action (ACCA)

Between 2008 and 2014, the Asian Coalition for Housing Rights led the Asian Coalition for Community Action (ACCA) initiative which allowed for the development of community managed funds to viability a series of community-led development projects related to slum upgrading initiatives. Through the initiative, 136 City based community funds were set-up in cities in 12 countries in Asia, financing projects proposed and led by the communities with the support of national and local governments. Beyond interventions related to slum-upgrading, the funds have also been mobilised in order to guarantee proper relocation after evictions, such as in the case of Phnom Penh, Cambodia.

The ACCA initiative points to the potential of how governments and communities can work together to leverage resources that can support housing solutions that address directly the needs of inhabitants and reinforce their capacity for action. These funds can also be mobilised to be integrated into supporting other community-driven initiatives related to small-business or community services.

More info:

Microfinance for Roma households* – North Macedonia and Kenya

Microcredit foundation Horizonti in North Macedonia provides 500-1,700€ loans for roof reconstruction, adding toilets and running water, room additions, heating systems, insulation and replacing doors and windows.

The Kenya Women Finance Trust (KWFT) provides short-term housing microfinance loans (Nyumba Smart Micro-Loans) to support the incremental building and home improvement process of low-income households.

Microcredits have the potential to reach low-income households and help them improve their housing conditions. It is also an important tool for expanding access from vulnerable communities to the formal housing market, which is largely reliant on private ownership.

More info:

*no clear local or regional government involvement.
E] Housing conditions

Nature-based and recycled construction materials - Barcelona, Spain

The use of low carbon footprint construction materials and techniques is being introduced in the production of social and affordable housing, mainly through wood (Cross Laminated Timber) and the reuse of shipping containers and other modular solutions. The City of Barcelona is pioneering the use of nature-based and recycled materials, greatly contributing to the environmental sustainability and the improvement of housing standards.

Innovation in construction materials and technology have opened the way for the development of solutions that reduce costs of affordable house provision, while improving housing conditions and reducing the environmental impact of construction.


Energy retrofitting of public housing estates - Bordeaux, France

Three large buildings adding up to 530 dwellings were extended with 4m wide winter gardens and balconies ensuring more space and natural light for each apartment, while also contributing to substantial energy saving. Through Aquitanis O.P.H., the metropolitan authority Communauté Urbaine de Bordeaux (CUB) promotes the development and renovation of social housing.

Renovation and retrofitting of social housing stock plays a key role in ensuring prolonged decent housing conditions and the long-term environmental resilience of such dwellings.

More info: https://www.housingevolutions.eu/project/grand-parc-bordeaux/

Technical assistance law for social housing - Brazilian municipalities

In 2008, the Brazilian government approved a law that ensures the public provision of free technical assistance for supporting the upgrading of dwellings for low income families. Even if independent from action at the local level, the effective implementation of such mechanism can be reinforced by local governments through incorporating such provision in their master plans and implementing local laws to regulate them. Around 20 municipalities across ten states counted with such mechanisms as of 2021.

Through the provision of technical assistance, local governments can directly support communities in order to carry out housing interventions that are safe, respond to their needs and ensure better housing conditions, especially in informal settlements.

More info: https://www.athis.org.br/sobre/
http://www.planalto.gov.br/ccivil_03/_Ato2007-2010/2008/Lei/L11888.htm
https://www.caubr.gov.br/levantamento-revela-que-mais-de-ou-apenas-20-cidades-brasileiras-tem-leis-athis/

Khuda ki Basti’ incremental housing - Hyderabad and Karachi, Pakistan

The ‘Khuda ki Basti’ (God’s settlement) are incremental housing schemes in which plots of land are allocated to low-income households through a small down-payment and affordable monthly instalments. Once plots are allocated, services and infrastructure are incrementally built in partnership between residents, NGOs and local authorities.

In place for more than two decades, such an approach for delivering affordable housing and security of tenure for low-income households points to the possibilities of incremental housing initiatives in providing housing and infrastructure gradually, counting on the leadership of communities and the support of local authorities.

**Governance and participation**

**Participatory planning and budgeting to finance housing – Cameroon and Dakar, Senegal**

The Cameroonian NGO ASSOAL runs a participatory budget program with municipalities which is partially used to finance housing. Municipalities are key to implementing the participatory budgets. Likewise, the NGO urbaSEN promotes participatory planning in collaboration with the municipalities in the suburbs of Dakar, and contributes to the reconstruction of housing for the most vulnerable in order to improve their living environment.

Working with civil society organisations in reinforcing participatory processes for housing provision is key to implementing housing policies that are inclusive and respond to community needs.

More info:

**Strategic planning for housing under a multilevel approach – Scotland and Finland**

In Scotland, the ‘Housing to 2040’ Plan sets a common framework for housing policies, including a governance process and a monitoring framework that adopts subregional strategies in a dialogue with local authorities.

In Finland, through a ‘Housing First’ approach, homelessness has decreased by providing stable housing solutions as a first response to homelessness. The Housing Finance and Development Centre of Finland (ARA) works with local governments to provide affordable housing.

Setting multilevel governance mechanisms through coordinated planning for housing allows to set wide-ranging transversal strategies that see housing provision as a key component for ensuring wider social inclusion (economic, gender, racial, etc). As LRGs increasingly gain a larger role in developing and implementing housing policies, they can liaise with national governments under joint strategic planning, moving away from a more traditional role as implementers of national strategies.

More info:
https://housingfirsteurope.eu/countries/finland/

**Property registration and housing regulation – Ivory Coast**

Adoption of comprehensive regulation on housing, urban planning, land, and property registration in Ivory Coast led the country to be among the top 20 African countries on the registering property index in the World Bank’s 2020 Doing Business Report.

Property registration and clear urban and housing regulatory frameworks are essential for local urban development, as they provide legal certainty to all stakeholders.

More info:
https://housingfinanceafrica.org/resources/yearbook/
Joint mobilisation between residents and local governments against relocation of households in the ‘Cities Without Slums’ programme - Rabat, Morocco

In 2011, under the framework of the participatory diagnosis stage of the ‘City Without Slums’ programme, led by the Moroccan central-government, local slum associations and elected representatives (including mayors / presidents and councillors from various neighbourhoods) lobbied against the relocation of households to new areas which were considered economically unsustainable and socially marginalised. Through the joint mobilisation, the relocation of around 5,000 households currently living in slums was halted.

Collaboration between community groups and LRGs can stop displacement and urban renewal processes that are detrimental to the interests of current residents, and provide the basis for bottom-up solutions to existing social needs.

More info:
https://www.gold.uclg.org/sites/default/files/UCLG_Rethinking_Housing_Online_0.pdf

Metropolitan Housing Observatory - Barcelona City & Metropolitan Authority (AMB), and Dublin, Ireland

In face of a lack of reliable data and information to support evidence-based housing policies, the Barcelona City Council, the Barcelona Metropolitan Area (AMB), as well as the Barcelona Provincial Council and the Government of Catalonia, set up in 2017 the Barcelona Metropolitan Housing Observatory (O-HB). This research centre acts as a supramunicipal entity that collects and analyses housing data, and evaluates policies implemented in the Barcelona metropolitan area. O-HB releases annual reports on the state of housing and specific thematic studies, such as on the impact of COVID-19 on rental housing policies or on rehabilitation policies.

Dublin has also recently created a housing observatory with similar goals. Local housing observatories show how different public administrations can collaborate to overcome operational challenges and provide knowledge to support the setting-up of coordinated housing strategies.

More info:
https://www.ohb.cat/?lang=en#page-top
http://www.housingmodeldublin.ie/about/dublin-housing-observatory/

Data collection on urban poverty by community organisations - Asian Coalition for Housing Rights

Between 2014 and 2015, the Asian Coalition for Housing Rights supported the development of a study carried out by community organisations in six countries (Cambodia, Nepal, the Philippines, Sri Lanka, Thailand and Vietnam) to set up a community-led model to define and measure poverty. This included over a thousand household surveys but also in-depth group discussions within the community to set more nuanced markers to define poverty, with a strong focus on access to housing and land secure tenures.

The results of the study, which introduces clear definitions of poverty and detailed urban poverty lines, supports organisations in liaising and negotiating with local governments in order to shape policies that are more nuanced and better respond to local realities, under a more comprehensive definition of poverty.

More info:
https://journals.sagepub.com/doi/full/10.1177/0956247815600945
Referenda on local housing policies - Berlin and cities and states in the United States

In the United States, local and regional governments have relied on direct citizen input through voting to expand their capacities to implement housing policies. In the 2020 national elections and the 2021 local elections, a series of ballot initiatives (proposed by citizens under a referendum format) were voted in a series of states and cities. Measures include raising funds for affordable housing (through tax increases or general obligation bonds), regulating short-term rentals and introducing rent control and regulations. In general, measures linked to increasing resources for affordable housing were approved, while measures related to rent control proved to be more controversial.

Likewise, in Berlin, a non-binding referendum proposed by local organisations through a formal referendum process (presenting almost double the amount of signatures required to ignite the process) was voted in 2021 to enquire citizens’ opinion on implementing a policy to expropriate properties owned by large corporate landlords (defined as having more than 3,000 units) and convert the units to social housing. Although non-binding, the positive results of the polling (approved by 56.4% of the voters, which represented more that 25% of all eligible voters in the city) indicate large popular support for a stronger regulation of private housing providers.

Ballot initiatives and referendums present a pathway for LRGs and local organisations to work together to improve the legitimacy and capabilities of such levels of governments to implement new housing policies, especially when these require tax increases and new market regulations.

More info:
https://housingmatters.urban.org/articles/four-local-housing-policy-implications-2020-elections

Non-discrimination

Action Plan to Confront Anti-Black Racism - Toronto, Canada

In 2017, the City Council of Toronto adopted the ‘Toronto Action Plan to Confront Anti-Black Racism’, which contained 80 actions. It includes a specific point on housing improvements in terms of addressing vulnerable groups in community housing initiatives and enhancing data collection and training of municipal staff in order to mainstream anti-racism in different housing policies.

Toronto’s plan is an example of how LRGs can advance in the introduction of non-discrimination strategies that are wide-ranging and are mainstreaming along different areas of municipal action.

More info:
https://groundedsolutions.org/sites/default/files/2021-02/Advancing%20Racial%20Equity%20in%20Housing%20and%20CD_Anti-Racism%20Guide.pdf

Mainstreaming gender equality in housing - Bogotá

The Bogotá municipality has been increasing its efforts to mainstream gender equality in municipal policy. In terms of housing, this can be seen through the allocation of a substantial part of subsidies to households led by women, through the inclusion of gender sensitive criteria in the allocation process for subsidies for acquiring new housing, renovation and rental subsidies. Moreover, the municipality has been working on capacity building to increase women participation in the construction sector, as well as providing training for women community leaders in tactical and non-traditional urbanism techniques. This is also tied to an effort to implement urban planning strategies focused on gender equality and care, improving safety in public spaces and the adaptation of specific needs of women and caretakers.

In a similar way as Toronto, Bogota’s example shows how municipal governments can implement policies that promote equality and inclusion that are complementary and reinforcing in a variety of policy areas.

More info:
Right to counsel in case of evictions - cities in the United States

As evictions increase throughout the country and disproportionately affect vulnerable populations (especially black and Latino communities), some cities in the United States started implementing efforts to ensure right to counsel in case of evictions. As of 2021, such measures had been introduced in seven cities (New York City, San Francisco, Newark, Cleveland, Philadelphia, Boulder and Baltimore) with New York City having been the first one to do so in 2017. As a result, 86% of tenants who accessed such counsel during its first three years of operation were able to remain in their homes. In San Francisco, which had its right to counsel implemented as a result of a successful ballot initiative, the eviction filing rate decreased by 10 percent between 2018 and 2019, and of those receiving full representation, 67% stayed in their homes.

Right to counsel initiatives are a major step in complying with international commitments regarding protection from forced evictions, since government authorities are giving residents support to avoid displacement and find housing alternatives.

More info:

Community preference policies to address displacement - Portland, Austin, San Francisco and Seattle, United States

Some cities and social housing providers in the United States, have been implementing community preference policies to address displacement and gentrification in their neighbourhoods. The policies are usually set-up on a neighbourhood scale and give priority to applicants who have been displaced from the neighbourhood, are at a risk of displacement, or have family ties to current or previous residents.

Community preference policies have the potential of not only mitigating displacement, but also remediating its effect over time. Moreover, they arise from the willingness to address displacement, which disproportionately affects minorities and other vulnerable communities.

More info:
https://bpr.berkeley.edu/2018/06/01/how-portlands-right-to-return-is-indeed-right-to-return-housing-to-the-underrepresented/#:~:text=The%20city's%20%E2%80%99%20CRight%20to%20Return%20the%20way%20housing%20is%20allocated