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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COMMONING

Abstract

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, universaly 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.

Part 1. The role of housing systems vis-à-vis inequalities

Housing systems develop in the framework of broader social, economic and cultural contexts, and are shaped based on explicit or implicit political ideologies.[3] Housing systems are therefore influenced by existing trends, but are also an agent of change in regards to providing equality in and through housing.[4]

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".[5] 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.[6] Despite cross country variations, such phenomena has been further aggravated by the aftermath of the 2008 Global Financial Crisis[7] and by the COVID-19 pandemic.[8]

▶ **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,[10] a threshold usually used to determine whether households are cost

overburdened in relation to housing.[11] 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.[12]

▶ **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;[13] while such exclusion further exacerbates their deprivation in other areas such as access to employment and to public services.[14] 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.[15]

3. Marja Elsinga, "About Housing Systems and Underlying Ideologies", Housing, Theory and Society 37 (2020): 557-561.

4. Harry Van der Heijden, *West European housing systems in a comparative perspective* (Amsterdam: IOS Press, 2013) 187.

5. "Homelesness and Human Rights," OHCHR, accessed February 16, 2022, https://www.ohchr.org/en/issues/housing/pages/homelessnessandhumanrights.aspx

6. OHCHR, "Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, Miloon Kothari" (2005), 2.

7. OHCHR, "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, Leilani Farha" (2015), 9.

8. FEANTSA-Abbé Pierre Foundation, "Sixth Overview Of Housing Exclusion In Europe" (2021), 15.

9. "Addressing the Housing Affordability Challenge: A Shared Responsibility," UN-Habitat, accessed February 16, 2022, https://unhabitat.org/addressing-the-housing-affordability-challenge-a-shared-responsibility#:~:text=Affordability%20is%20a%20central%20component%20of%20the%20right%20to%20adequate%20housing.&text=UN%2DHabitat%20calculates%20unaffordability%20as,monthly%20income%20of%20the%20household

10. OECD, "Under Pressure: The Squeezed Middle Class" (Paris, 2019).

11. Christopher Herbert, Alexander Hermann, Daniel Mccue, "Measuring Housing Affordability: Assessing the 30 Percent of Income Standard" Joint Center for Housing Studies of Harvard University, (Cambridge, 2018), 2.

12. FEANTSA-Abbé Pierre Foundation, "Sixth Overview Of Housing Exclusion In Europe" (2021), 93.

13. UNFE, "Youth Homelessness" (2020).

14. OHCHR, "Guidelines for the Implementation of the Right to Adequate Housing. 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" (2019), 11.

15. European Parliament, "Report on Access to decent and affordable housing for all" (Strasbourg, 2019), 10.

Tenure security and stability

► **Security of tenure**: It refers to forms of housing and land tenure[16] that ensure a secure home and enable inhabitants to live in security, peace and dignity.[17] 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.[18] 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.[19] 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".[20] Taking into account the diverse ways in which they may occur, is it 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.[21] 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.[22] [23] 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.[24]

16. Broad categories for tenure systems include: (a) statutory systems, based on law and statutes; (b) customary systems; (c) religious systems and (d) informal systems. Within these systems, categories that can be observed are: individual freehold (perpetual ownership); public and private rental; communal ownership and community land trusts, among others (OHCHR, 2012).

17. OHCHR, "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, Raquel Rolnik" (2013), 3.

18. OHCHR, "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, Raquel Rolnik" (2012), 3.

19. Forced evictions are defined as the "the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection" (CESCR 1997).

20. CESCR, "Views adopted by the Committee under the Optional Protocol to the International Covenant on Economic, Social and Cultural Rights, concerning communication No. 37/2018", Paragraph 9.1, (2018).

21. When housing prices plummet, residents face mortgage foreclosure and homelessness. In the U.S., in the 5 years following the financial crisis, over 13 million foreclosures resulted in more than 9 million households being evicted. In Spain, more than half a million foreclosures resulted in over 300,000 evictions (OHCHR, 2017).

22. OHCHR, "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, Balakrishnan Rajagopal" (2020), 7.

23. OECD, "Evictions; Definitions and methodology", Affordable Housing Database, (Paris, 2021), 6.

24. "Statement: End of evictions ban will cause surge in homeless numbers", accessed February 16, 2022, https://www.feantsa.org/en/news/2020/09/11/end-of-evictions-ban-will-cause-surge-in-homelessness?bcParent=27

Bogota, 2018
Source: Delaney Turner, via www.unsplash.com

Housing conditions

► **Housing standards and informality**: 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.[25] A large proportion of them are the residents of the so-called informal settlements or slums[26] 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.[27] 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.[28] [29] 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.[30]

► **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.[31] 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[32] as levers for social inclusion and the promotion of climate justice in vulnerable communities.[33]

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.[34] [35]

Housing systems respond to underlying ideologies and are part of a broader societal system.[36] 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.[37]

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.[38] 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

25. OHCHR, "Guidelines for the Implementation of the Right to Adequate Housing. 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" (2019), 3.

26. UN-Habitat defines a slum as "an area that combines, to various extents, the following characteristics (restricted to the physical and legal characteristics of the settlement, and excluding the more difficult social dimensions): inadequate access to safe water, inadequate access to sanitation and other infrastructure, poor structural quality of housing, overcrowding, and insecure residential status"(UN-Habitat 2003). Informal settlements are described as "residential areas where 1) inhabitants have no security of tenure vis-à-vis the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing, 2) the neighbourhoods usually lack, or are cut off from, basic services and city infrastructure and 3) the housing may not comply with current planning and building regulations, and is often situated in geographically and environmentally hazardous areas" (UN-Habitat, UNOPS, OHCHR, 2015).

27. "Population living in slums (% of urban population)", World Bank, accessed February 16, 2022, https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS

28. "The Sustainable Development Goals Report 2019", UN Stats, accessed February 16, 2022, https://unstats.un.org/sdgs/report/2019/goal-11/

29. ECOSOC. "Affordable housing and social protection systems for all to address homelessness. Report of the Secretary-General" (New York, 2020), 6.

30. FEANTSA-Abbé Pierre Foundation, "Sixth Overview Of Housing Exclusion In Europe" (2021), 87

31. "Urban Development Overview", World Bank, accessed February 16, 2022, https://www.worldbank.org/en/topic/urbandevelopment/overview#1

32. Defined as the process by which people transform their habitable space through time, where construction is incomplete but in conditions of habitability (Adler 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, Cirolia, 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 (Bredenoord, van Lindert and Smets 2014).

33. Cities Alliance, "The Case For Incremental Housing", CIVIS Special Issue World Urban Forum 5. (2010).

34. Larry S. Bourne, L.S, *The Geography of Housing*, (London: Arnold, 1981).

35. Peter Boelhouwer, Harry Van der Heijden, *Housing systems in Europe. Part I: A comparative study of housing policy*, (Delft: Delft University Press, 1992).

36. Marja Elsinga, "About Housing Systems and Underlying Ideologies", *Housing, Theory and Society* 37 (2020): 557-561.

37. Harry Van der Heijden, West European housing systems in a comparative perspective (Amsterdam: (OS Press, 2013).

38. Gøsta Esping-Andersen, *Welfare states in transition: national adaptations in global economies* (London: SAGE, 1996).

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.

39. Femke Van Noorloos, Liza Rose Cirolia, Abigail Friendly, Smruti Jukur, Sophie Schramm, Griet Steel, Lucía Valenzuela, "Incremental housing as a node for intersecting flows of city-making: rethinking the housing shortage in the global South", *Environment and Urbanization* 32, no 1 (2020):37–54, https://journals.sagepub.com/doi/full/10.1177/0956247819887679

40. Jim Kemeny, "Corporatism and Housing Regimes. Housing Theory and Society", *Housing, Theory and Society* Volume 23, Issue 1, (2006).

41. Jim Kemeny, *From Public Housing to the Social Market: Rental Policy Strategies in Comparative Perspective* (London; New York: Routledge, 1995).

42. Raquel Rolnik, *Urban Warfare: Housing under the Empire of Finance* (London: Verso Books, 2019).

43. "Statement by the Special Rapporteur on the right to adequate housing, Leilani Farha, during the Interactive Dialogue at the Human Rights Council", accessed February 16, 2022, https://www.ohchr.org/en/NewsEvents/Pages/DisplayNews.aspx?NewsID=21264&LangID=E

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 XXth 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 subsidiarization. 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.

45. Raquel Rolnik, Urban Warfare: Housing under the Empire of Finance (London: Verso Books, 2019).

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).

49. OHCHR, "Guidelines for the Implementation of the Right to Adequate Housing. 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", (2019), 16.

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.

50. Habitat III, "Regional Reports", Africa; Arab Region; Asia and the Pacific; Economic Commission for Europe region; Latin America and the Caribbean, (New York, 2017), https://habitat3.org/documents-and-archive/preparatory-documents/regional-reports/

Part 2 - Local pathways to more equality-driven housing systems: The response by LRGs.

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:

► **More public intervention** can result in higher degrees of equality through the provision of universal housing services and income redistribution. LRGs are better equipped to deliver policies that address territorial inequalities in specific contexts than other levels of government due to their local knowledge and expertise, and their connection to organizations and communities on the ground.

► **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.
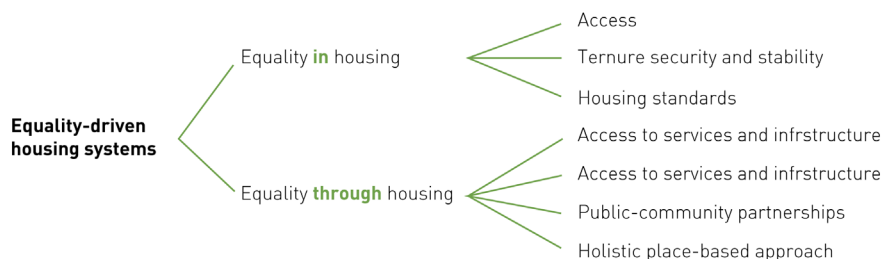
2.1 The response by local and regional governments

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.**

Equality-driven housing systems
- Equality **in** housing
  - Access
  - Ternure security and stability
  - Housing standards
- Equality **through** housing
  - Access to services and infrstructure
  - Access to services and infrstructure
  - Public-community partnerships
  - Holistic place-based approach

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 ((**Viena** (Austria); **Barcelona** (Spain); and **Bogota** (Colombia)) 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 overtime (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. Startblock **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 (ie. 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. [51] [52] [53] [54]

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. [55] **Some LRGs have adopted direct public consultations to get a clear mandate to enact housing related policies** (e.g. Berlin referendum on the expropriation of housing owned by large landlords; and ballot initiatives in the US to regulate short term rentals, mobilise more resources for public housing construction and others).

Resource mobilization has also been a significant constraint for LRGs to implement comprehensive housing policies, particularly in terms of enlarging the public affordable housing stock. [56] [57] [58] As a consequence, many LRGs have relied on small-scale interventions, targeting specific groups, or prioritising initiatives based on regulation and planning. However, leeway to advance resource mobilisation has been found through the use of existing municipal buildings and land for housing (e.g. APROP in **Barcelona** (Spain); community land trusts in the US), as well as the revenues coming from land value capture or vacant property taxation (**Vancouver** and **British Columbia** in Canada). Finally, support to microfinance initiatives have also ensured higher access to market housing for vulnerable groups at the local level (eg. 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. [59]

51. Daniel Cravacuore, Alicia Ziccardi, *Los gobiernos locales y las políticas de vivienda en México y América Latina*. (Ciudad Autónoma de Buenos Aires: Ediciones del CCC Centro Cultural de la Cooperación Floreal Gorini; Quilmes: Universidad Nacional de Quilmes; México D.F: Universidad Nacional Autónoma de México, 2017).

52. Daniela Gargantini, Carolina Pedrotti, "Local government institutional capacities in the design and management of housing policies"; *Economía, sociedad y territorio*, vol. XVIII, núm. 57, (2018): 319-357, https://www.redalyc.org/journal/111/11159437002/html/

53. OHCHR, "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, Leilani Farha", (2014).

54. João Sette Whitaker Ferreira, Eduardo Rojas, Higor Rafael De Souza Carvalho, Carolina Rago Frignani, Ligia Santi Lupo, "Housing policies and the roles of local governments in Latin America: recent experiences", *Environment and Urbanization* Volume: 32 issue: 2, (2020): 333-350. https://journals.sagepub.com/doi/abs/10.1177/0956247820935699?journalCode=eaua

55. Cities for Adequate Housing, "Municipalist Declaration of Local Governments for the Right to Housing and the Right to the City," 2018, https://citiesforhousing.org/ %0A

56. Daniela Gargantini, Carolina Pedrotti, "Local government institutional capacities in the design and management of housing policies"; *Economía, sociedad y territorio*, vol. XVIII, núm. 57, (2018): 319-357, https://www.redalyc.org/journal/111/11159437002/html/

57. Paul Collier, Edward Glaeser, Tony Venables, Priya Manwaring, Michael Blake, *Land and property taxes for municipal finance*, (London: International Growth Centre, 2017).

58. OHCHR, "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, Leilani Farha", (2014).

59. João Sette Whitaker Ferreira, Eduardo Rojas, Higor Rafael De Souza Carvalho, Carolina Rago Frignani, Ligia Santi Lupo, "Housing policies and the roles of local governments in Latin America: recent experiences", *Environment and Urbanization* Volume: 32 issue: 2, (2020): 333-350,

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.

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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. Due to the limitations concerning the overall length of the paper, a structure in the form of a table has been adopted, registering overall characteristics **(in black)**, recent trends **(in blue)** and information related to the role of LRGs **(in orange)**. This is a first version of the table for your appreciation, with the data on MEWA and Asia Pacific regions still pending.

	Housing systems				Performance markers		
	Public sector role	**Market structure**	**Tenure structure**	**Other**	**Access and exclusion**	**Security of tenure**	**Housing conditions & urban ecosystem**
Africa	Weak public sector intervention in housing, mostly linked to urban and infrastructure development programs. Limited public investment. Mismatch between official housing standards and household available income results in high informality rates (Bertaud 2010). **Local and regional governments play quite a limited role given their weak legal stance on housing and due to budgetary constraints**	Main market division between formal and informal housing. Welfare social housing programs linked to urban development policies.	Homeownership (with or without property title) is the most common tenure in Sub-Saharan African countries, with very different rental shares depending on the country (e.g. Uganda 12%, Tanzania 18%, Senegal 20%, Ivory Coast 29%; Housing Finance Africa 2018) and with a concentration in urban areas (80% Nairobi, Kenya; 88% Abidjan, Ivory Coast; 76% Lagos, Nigeria. Housing Finance Africa 2018) especially among low-income households and newly migrants. In Northern African countries rental housing is also quite limited (Morocco 21% and only 1% in rural areas; Algeria 10%. Center for Affordable Housing Finance in Africa 2021). In many countries the majority of housing is ruled by statutory and customary tenure rules that create uncertainty, promote land conflicts and hinder local development (Center for Affordable Housing Finance in Africa 2021). More than 50% of the housing stock is informal in Sub-Saharan Africa (Kallergis et al 2018).	High mortgage interest rates compared to other regions, making it unaffordable to the vast majority of the population to get a loan (Center for Affordable Housing Finance in Africa 2021). Weak land tenure mapping and recording tools results in market inefficiencies and high levels of informality. Lack of regulation in the rental sector result in imbalanced landlord-tenant relationships. (Housing Finance Africa 2018; Center for Affordable Housing Finance in Africa 2021). The construction sector is one of the pillars of the national economy in many countries (Center for Affordable Housing Finance in Africa 2021).	Hosts 26% of the world's refugee population due to armed conflicts, extreme poverty and natural disasters (UNHCR 2015). There is no reliable data on homelessness in the region. Low household expenditure on housing due to very high levels of spending on food, reflecting an early stage of economic development (Banerjee and Duflo 2007).	More than half of the population lives in informal settlements, resulting in high levels of insecurity of tenure and forced evictions. High informality rates and lack of regulation in the rental sector places residents in a highly vulnerable situation. (Housing Finance Africa 2018) In many parts of Africa women remain marginalised, disempowered, and denied their human rights to access, own, control, or inherit land and property (UN-Habitat 2011).	Increasing urbanization (65% urban population in North Africa and the Middle East in 2020; 41% in Sub-Saharan Africa. United Nations Population Division). 53,6% Sub-Saharan Africans live in slums (UN-Habitat 2018), while North African countries (particularly Egypt, Morocco and Tunisia) have improved in affordable housing and slum upgrading over the last years (UN-Habitat 2011). Main challenge is the provision of infrastructure to support formal and informal housing developments. Insecure land tenure limits investment through incremental housing strategies, although they remain a critical aspect of self-built housing. Incremental housing in the informal sector results in poor housing quality standards.

	Housing systems				Performance markers		
	Public sector role	**Market structure**	**Tenure structure**	**Other**	**Access and exclusion**	**Security of tenure**	**Housing conditions & urban ecosystem**
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. Local and regional governments generally play an implementation role, although they also have land-use and urban development responsibilities.** (UNECE Committee on Urban Development, Housing and Land Management)	Liberal dual market with barely no public intervention in housing. Lack of legislation or housing plans promoting the development of affordable housing	More than 90% of the housing stock is owner-occupied in all countries in Central Asia and Eastern Europe, with some over 95% (Georgia, Armenia. UNECE Committee on Urban Development, Housing and Land Management). **A small but increasing professional rental housing stock is emerging in Russia and the major cities of the region.**	Multi-apartment building management as the main challenge in most countries. The activity of the construction sector has been quite slow in most countries since the collapse of the Soviet Union, mainly due to little housing demand and lack of financing.	Some countries present a high percentage of informality (e.g. in Azerbaijan 30% of population lives in illegal settlements). There is no reliable data on homelessness in the region.	The privatization of the public housing stock granted individual ownership to a vast majority of households. However, the lack of governance mechanisms in multi-apartment buildings results in poor management of the building stock.	The housing stock is relatively old in most countries, mainly due to demographic and economic stagnation (e.g. in Ukraine only 7% of the stock was built after 1991). Many households in the privatized multi-apartment buildings stock are not in a position to cover even recurrent management and maintenance costs. The provision of basic utilities is not fully available or reliable, especially in rural areas (UNECE Committee on Urban Development, Housing and Land Management). **Development of homeowners associations and the renovation of the housing stock are the main challenges in most countries.**

Housing systems				Performance markers		
Public sector role	**Market structure**	**Tenure structure**	**Other**	**Access and exclusion**	**Security of tenure**	**Housing conditions & urban ecosystem**
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).** **Local and regional governments play an important role in many European countries** through the direct provision of public housing or by means of urban planning regulations.	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.**	Rental housing divide between North-West (30-45% rental) and South-East (5-30%) (Eurostat). High levels of owners with mortgage (>40% Scandinavia, the Netherlands; >30% Belgium, Portugal. OECD 2019). Significant subsidized rental sectors in The Netherlands (29%), Austria (24%), Denmark (21%), Sweden (17%), France (16%) and England (17%) (The State of Housing 2021). **Emergence of intermediate housing tenures (Cooperatives, Community Land Trusts) and inclusionary zoning across the continent**	Great diversity, with EU economic and financial framework allowing for international investment in local housing markets, and availability of national and EU funding and financing for affordable housing. **Second and third generation rent regulation systems have been introduced in 16 European countries (Kettunen 2021).[1] Focus on energy efficiency and the renovation of the existing housing stock.**	700,000 homeless people in 2020 in the European Union (15.6 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 – territorial inequality. Financialization, gentrification and touristification of housing, Discrimination mainly affecting migrants and minorities**	Insecurity among renters in countries with weak rent regulation rules (Sweden, The Netherlands, UK). Higher risk of evictions in countries with a high rate of indebted homeowners. Insecurity of tenure also linked to substandard housing conditions and informality. **Temporary measures (eviction bans, rent supplements, extension of contracts) were introduced during COVID19 pandemic to protect vulnerable groups**	Relatively little informal and substandard housing, usually occupied by vulnerable groups, migrants/refugees and Roma. Medium density and highly urbanized (75% urban population in 2020, United Nations Population Division). >40% live in flats in most South-Eastern countries and Germany (Eurostat). In 2019, 17% of EU population lived in an overcrowded household, and 4% suffered from substandard housing conditions (Eurostat). **Focus on energy efficiency in the framework of the fight against climate change. Incremental housing as innovation (but limited by stringent regulatory framework)**

Housing systems				Performance markers		
Public sector role	**Market structure**	**Tenure structure**	**Other**	**Access and exclusion**	**Security of tenure**	**Housing conditions & urban ecosystem**
North A (Canada and USA) Traditional 'liberal' principles of means testing and modest social benefits both in the USA and Canada (Esping Andersen 1990). In the USA, the Federal government has moved from providing project-based support before the 1980s to currently offering tenant-based vouchers and promoting the privatization of public housing. Canada transitioned from a welfare housing regime to a neoliberal one between 1981-2016, when welfare state retrenched and housing financialization grew (Zhu et al. 2021). Beginning in 1993 housing policy was transferred to the Provinces. **Local and State/Provincial governments in the USA and Canada have increased their role in housing in a context of Federal withdrawal.**	Dualist paradigm – social housing and public support understood as a last resource for vulnerable households and specific groups (the elderly, disabled, etc.). **Gradual privatization of public housing in the USA and shift towards rental subsidies (vouchers). In Canada housing policies differ between provinces, which in some cases have transferred authority to the municipalities (e.g. Ontario)**	USA: 24% own outright, 40% own with mortgage, 34% private rent (with high diversity among states (<60% homeownership in NYS or California, and >70% in most rural states. US Census Bureau). **Decrease in homeownership rates between 2005-2017, and slight upturn ever since (US Census Bureau).** Canada: 30% 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 coop units in Canada (CHF)**	Several US States and cities have rent control rules in place (California, Oregon, NYC, Maryland. NMHC). 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 (900 jurisdictions across 25 States have inclusionary housing programs. Grounded Solutions).** 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.**	580,000 homeless people in the USA in 2020 (17.6 per 10,000), with NYS (46.9 per 10,000) and California (40.9 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 ever since. Veteran homelessness has reduced overtime, while unsheltered homelessness has increased (State of Homelessness 2021).** History of housing discrimination in the USA (exclusionary zoning) resulting in residential segregation. **Fair Housing Act as 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, NRHN, SRAC 2021).**	High risk of eviction among lower-income and indebted homeowners. Weak rent regulation rules in most US States and Canadian Provinces result in insecurity for tenants in a context of rising rents due to financialization **USA CARES Act and CDC Order introduced eviction moratoriums to counter the effects of the COVID-19 pandemic. Some States and cities issued their own eviction moratoriums. However, eviction fillings have increased ever since the Federal moratorium ended in September 2021 (Evictionlab). Canadian Provinces and Territories also introduced measures to suspend evictions during the COVID-19 pandemic (CMHC-SCHL). Fear of mass evictions grows as temporary measures are expected to expire in the last months of 2021.**	Around 6 million housing units (4.8%) are considered inadequate in the USA (issues plumbing, heating, equipment breakdowns and upkeep. AHS 2019). **Housing inadequacy has decreased since 2011. (5.5% inadequate units AHS 2019).** At least 3,3% of households are overcrowded. (America's Health Rankings analysis of U.S. Census Bureau, American Community Survey, UnitedHealth Foundation, AmericasHealthRankings.org, Accessed 2021). In Canada, more than 5% of all households report living in inadequate dwellings (due to inadequate size or quality, 9.5% among renters. Canadian Housing Survey 2018) Urban sprawl poses a challenge in terms of service provision, especially to low-income households who do not own a car, as well as climate change mitigation measures

1. First-generation rent control freezes rents at a certain level. Second-generation rent control rules rent and rent increases, but usually ensures a certain rate of return to landlords. Third-generation rent control rules rents within a tenancy but not between tenancies (Arnott 1995, 2003).

	Housing systems				Performance markers		
	Public sector role	**Market structure**	**Tenure structure**	**Other**	**Access and exclusion**	**Security of tenure**	**Housing conditions & urban ecosystem**
Latin A	Tendency towards centralized national housing policies, with large-scale housing provision programmes being implemented until the 1980's, with a posterior shift towards a more limited role with the State, focused more on demand-driven subsidies for the purchase of privately constructed housing. (ie. Brazil, Chile, Ecuador, Costa Rica, Colombia). Notable investments made in large-scale "slum-upgrading programmes" 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, 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-1990's. LRGs tend to have more of a secondary role, of execution of policies devised centrally. (Cravacuore et Ziccardi 2017); (Gargantini et Pedrotti 2018)**	Main market division between formal and informal housing, with public intervention mostly concentrated in subsidizing access to privately constructed 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 then subsidization 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) **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) **Notable tradition of housing cooperatives in Uruguay for more than 40 years, with countries (specially in Central America, but also Argentina, Bolivia, Paraguay and Venezuela) adapting the Uruguayan model to foster cooperative housing** (UN Habitat 2017)	**In recent years, the region has been marked by the increase of internal migratory flows (within the region) tied to economic factors, political instability, natural disasters, violence and conflicts. This has put pressure in some countries to properly accommodate and integrate an increased number of migrants and refugees. Local and regional governments have been leading policies which facilitate access to housing for such populations** (Cities Alliance 2021). Latin American and Caribbean cities tend to be characterized 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 centers 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)	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) In the region, 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 collective 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 has been majoritarily secured through private ownership, women face enhanced direct and indirect barriers to become homeowners. In Central America, for example, less than 40% of women in this region have access to a bank account, and only 6% have taken out a mortgage. (World Economic Forum 2021)	Since the 1980's 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 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 regularization, while in more decentralized countries such as Brazil, local governments have played a key role.** (Fernandes, E. 2011) **Finally, the rise of the informal rental market in countries of the region such as Brazil, represents a further threat to tenure security** (UNMP 2021)	20% of the region's urban population lives in slums UN-Habitat 2018) while nearly 40 per cent 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) A similar picture also pertains to access to basic services, with around 35% of urban households lacking access to sewerage systems in the region. (CEPAL, 2021)
MEWA (pending)							24% of the region's urban population lives in slums UN-Habitat 2018)
Asia-Pacific (pending)							26% of the urban population resides in slums UN-Habitat 2018)

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Annex A2

In this section, we present a preliminary list of cases and initiatives led by local and regional governments that are relevant in terms of addressing housing inequalities. The list is non-exhaustive and functions as a first approximation which will be further complemented subsequently, in order to ensure a variety of cases and adequate regional balance between initiatives. Additionally, similar cases will be coupled together as different examples of a particular kind of initiative (ie. rent regulation).

Europe

► **Inclusionary zoning in Barcelona, London, Munich and Paris**
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, 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 at least 30% is reserved for social housing, and 10% for subsidized rental housing (60% on City land). Inclusionary zoning on greenfields has existed in many countries for a long time, but its use on brownfields has been less common.
Inclusionary zoning requirements promote the production of affordable housing by the private sector, while ensuring its dissemination across the city.

More info:
https://www.habitatge.barcelona/en/noticia/the-proposal-to-set-aside-30-of-new-flats-for-protected-housing-moves-forward_678534
https://www.london.gov.uk/what-we-do/planning/implementing-london-plan/london-plan-guidance-and-spgs/affordable-housing-and-viability-su pplementary-planning-guidance-spg
https://cdn.paris.fr/paris/2019/07/24/007b735966f80ae94004ae65e1cf2455.pdf
https://www.housing2030.org/project/sozialgerechte-bodennutzung-socially-just-land-use-in-the-city-of-munich-germany/
#Housing conditions and relation to the overall city environment

► **Land value taxation in Estonia**
It is the primary source of tax revenue for municipalities 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. More info: Luca Cocconcelli and Francesca Romana Medda, "Boom and bust in the Estonian real estate market and the role of land tax as a buffer", Land Use Policy, vol. 30, Issue 1 (January 2013), pp. 392–400

Public housing – Vienna – Long-term universalist public housing model – ensures inclusiveness and social mixture – role of the City in developing and managing public housing (Wiener Wohnen).

► **Collaborative housing – Barcelona** – Provision of municipal land for the development of permanently affordable cooperative housing – inclusive housing model fostering local community development – key role of the City in promoting the model and supporting the cooperative housing sector (Cohousing, Conveni ESAL).

► **Youth collaborative housing – Bologna** – cohousing model for the youth in a renovated building featuring common spaces and facilities – introduction of "collaborative living" in the City's Urban Building Code (RUE) in order to promote its development. Incentives include additional floor space (+20%), waiver for compulsory parking spaces, common areas exempted from municipal waste tax – the City has pioneered the legal recognition of collaborative housing and has incentivized its development. https://www.fondazioneinnovazioneurbana.it/images/1A_Federico/2020/Abitare_Collaborare_Bologna-Barcellona.pdf

► **Community Land Trusts – Brussels, London, Lille, Amsterdam** – 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.

► **Public land ownership and leasing – Helsinki** – 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 – municipal ownership of land is a powerful tool to ensure housing affordability. https://www.housing2030.org/project/public-land-ownership-and-leasing-in-helsinki-finland/

► **Rent regulation – Berlin & German cities, Paris & French cities, Barcelona & Catalan cities** – promotes affordability and security of tenure among tenants – cities and regions as promoters of rent regulation legislation and enforcement.

► **Strategic planning – Scotland** – "Housing to 2040" Plan sets a common framework for housing policies, including a governance process and a monitoring framework – adopts subregional strategies in a dialogue with local authorities – multilevel governance. https://www.gov.scot/publications/housing-2040-2/

► **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.

► **"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 centralizes "Livret A" government-backed savings accounts and makes a proportion available to fund loans for social housing provision – access to affordable and stable financing is key to ensure continued investment into affordable housing – many affordable housing providers (HLMs) work with Local and Regional governments to provide affordable housing.
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 22,950. At the end of 2020, French households had EUR 411 billion in savings in CDC-managed savings accounts.

► **Microfinance for Roma households – North Macedonia** – Microcredit foundation "Horizonti" provides 500-1,700€ loans for roof reconstruction, adding toilets and running water, room additions, heating systems, insulation and replacing doors and windows. (https://horizonti.org.mk/en/mikro-zaemi-za-domuvanje/) – microcredits have the potential to reach low-income households and help them improve their housing conditions – no clear local or regional government involvement.

► **Housing first – Finland** – 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. https://housingfirsteurope.eu/countries/finland/
https://the-atlas.com/projects/finland-housing-first-homelessness?utm_campaign=articles&utm_content=why-cities-havent-prevented-buildi ng-disasters-184404&utm_medium=feature-box&utm_source=route-fifty&utm_term=local-government-management

► **Transformation of vacant offices into affordable housing - Paris** - The City is changing urban planning rules and accompanying property owners and affordable housing providers to promote the transformation of vacant offices into social housing mainly due to COVID and the rise of remote working. - The role of the City is critical to make this transformation viable, and it contributes to providing affordable housing opportunities in areas currently underserved, therefore contributing to rebalance household income distribution across the city.
https://www.paris.fr/pages/reinventer-paris-transformer-les-bureaux-en-logements-16677

► **"Startblok" youth housing - Amsterdam** - Modular, self-managed social housing development 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. https://startblokriekerhaven.nl/en/

► **Nature-based and recycled construction materials - Barcelona** - The use of low carbon footprint construction materials and techniques is being introduced in the production of social and affordable housing, mainly through wood 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.
https://www.habitatge.barcelona/en/access-to-housing/innovation-housing-production/industrialised-housing

Africa

▶ **Property registration and housing regulation – Ivory Coast** – Adoption of comprehensive regulation on housing, urban planning, land, and property registration, 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 (CAHF 2021) – property registration and clear urban and housing regulatory frameworks are essential for local urban development.

▶ **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 – Property Market Report 2021 Angola. https://media. egorealestate.com/ORIGINAL/be76/27d4a2fd-0d66-49d6-9ade-5c22738abe76.pdf

▶ **Participatory budgeting to finance housing – Cameroon** – The NGO ASSOAL runs a participatory budget program with municipalities which is partially used to finance housing – Municipalities are key to implement the participatory budgets. https://www.urbamonde.org/en/projects/etude-sur-les-mecanismes-de-financement-citoyen-pour-la-production-de-logements-abordables-en afrique/01-CAPSH-june-2021.pdf

▶ **Participatory planning – Dakar, Senegal** – 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. https://www.urbamonde.org/en/projects/etude-sur-les-mecanismes-de-financement-citoyen-pour-la-production-de-logements-abordables-en afrique/SSCFMAHPA-UM.pdf

▶ **Nyumba Smart Micro-Loans - Kenya** - The Kenya Women Finance Trust (KWFT) provides short-term housing microfinance loans to support the incremental building and home improvement process of low-income households. no clear local or regional government involvement. https://www.urbamonde.org/en/projects/etude-sur-les-mecanismes-de-financement-citoyen-pour-la-production-de-logements-abordables-en afrique/04-KNSM-june-2021.pdf

North America

▶ **Inclusionary zoning – USA and Canada** – municipalities across the USA and Canada have adopted inclusionary zoning as a tool to increase affordable housing production while fostering inclusive communities – local authority over land use and zoning makes of inclusionary zoning a substantive policy area for municipalities. https://inclusionaryhousing.org/map/ http://inclusionaryhousing.ca/2021/02/16/case-studies-canadian/

▶ **Rent stabilization – NYS** – promotes affordability and security of tenure among tenants – municipal Rent Guidelines Boards set rates for rent increases in stabilized apartments. https://hcr.ny.gov/system/files/documents/2020/11/fact-sheet-01-09-2020.pdf

▶ **California Homekey Project - California** - 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 are vacant as a result of the COVID pandemic. - LRGs are key in the implementation of the program on the ground, and are responsible for its long-term management. https://www.cdss.ca.gov/inforesources/cdss-programs/housing-programs/project-roomkey

▶ **AccèsLogis – Montréal, Québec** – Social and community housing program that provides financial assistance to housing cooperatives, non-profits and the Municipal housing office of Montréal – the municipal government of Montréal and the Provincial government of Québec support this program. https://montreal.ca/en/programs/acceslogis-montreal

▶ **Vacant housing tax – Vancouver, Canada** – The City 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. https://www.housing2030.org/project/taxing-vacant-housing-based-on-value-in-vancouver-canada/

▶ **Speculation and vacancy tax – British Columbia, Canada** – This 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. – Provinces (regional governments) can play an important role in setting a tax system that incentivizes housing affordability over its use as an asset. https://www.housing2030.org/project/the-british-columbia-speculation-and-vacancy-tax-canada/

Eurasia

▶ **Housing Construction Savings Bank (HCSB) – Kazakhstan** – Modelled on the German bausparen system of contractual savings for housing, the bank has made a significant contribution to expanding available mortgage credit in Kazahstan. In 2018 it provided one third of the country's mortgage finance and its loan book has grown by approximately 33 per cent per annum in recent years. – no local or regional government involvement.
https://www.housing2030.org/project/housing-construction-savings-bank-of-kazakhstan/

Latin America

▶ **Pilot programme for abandoned buildings in the city center - Montevideo**
The Abandoned Buildings Project is a programmatic instrument that recovers abandoned, deteriorated and in default properties located in central and intermediate areas of the city of Montevideo, restoring their social function through repurposing them towards a public use, whether for community, cultural or social housing purposes, with the right to the city and the of the people at the center.
https://montevideo.gub.uy/sites/default/files/biblioteca/proyectofincas20919web.pdf

▶ **Constitutional Law on Human Rights and their Guarantees of Mexico City - Mexico City**.
Approved in 2019, the law introduced 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 minimized, 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 sectors, the article was nullified.
https://www.hic-net.org/es/el-poder-judicial-mexicano-admite-cinco-demandas-para-defensa-colectiva-frente-a-los-desalojos-en-la-ciudad-de-mexico/

▶ **Central Areas Regeneration Plan - Chile** - Program to upgrade central districts with high vacancy rates and include social rental housing. - 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. https://www.munistgo.cl/rac/

Asia-Pacific

▶ **Asian Coalition for Community Action**
The ACCA Program (Asian Coalition for Community Action) is a three-year program which has set out to transform development options for Asia's urban poor by supporting a process of community-led change in 150 cities in 15 Asian countries. The ACCA Program's core activities have been the implementation of over 1,000 small community upgrading projects and more than 100 larger and more comprehensive housing projects by poor communities, who organize themselves into savings groups and form joint community development funds with their local governments to support these community-planned and community-implemented projects. Through the process of carrying out these projects, and with the strength of their city-wide networks and coalitions behind them, the urban poor in these cities are gradually negotiating support from their local governments and local development stakeholders for an alternative, bottom-up, people-driven change process in their cities.
http://www.achr.net/activities.php?id=1

MEWA

▶ **Support to homeless population through the COVID-19 outbreak - Tunis, Sousse and Sfax**
Support to homeless population through the COVID-19 outbreak - Tunis, Sousse and Sfax
Through support from UN-Habitat, the Orientation and Social Support Centres in charge of hosting the homeless people and their SAMU Social (Emergency Social Support Service) enhanced their capacities to support homeless population in Tunis, Sousse and Sfax, increasing shelter capacities, providing socio-psychological support and articulating advocacy efforts in response to forced evictions amid the Covid-19 outbreak.
https://sdgs.un.org/partnerships/fight-against-poverty-and-vulnerability-tunisia
https://uclg-cisdp.org/sites/default/files/Report%20housing%20consultation.pdf

► Joint mobilization between residents and local governments against relocation of households in the "Cities Without Slums" programme - Rabat

In 2011, under the framework of the participatory diagnosis stage of the "City Without Slums" programme, led by the a 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 mobilization,the relocation of around 5,000 households currently living in slums was halted.

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