



UNITED NATIONS
ECONOMIC COMMISSION FOR EUROPE

Improving access to affordable housing in UNECE region

Draft outline

Rationale

Lack of affordable housing has become a major challenge for member States of UNECE region. A survey of member States on challenges and priorities in housing and land management conducted during October-November 2012 emphasized a series of problems related to housing affordability, such as reduced access to affordable housing, especially for young people and vulnerable groups; reduced access to housing financing, due to economic crisis; reduced public financing for housing; etc.

Developing policies that support improving access to affordable housing, has a multiple benefit:

- For the economy:
 - Investments in housing have a multiplier effect: each dollar invested in housing, returns 2 dollars to the economy. Investing in social and affordable housing will underpin the economy and contribute to economic recovery of countries affected by economic crisis
 - Housing subsidies well targeted, assist those in housing need and cannot afford market prices and/or rent, increasing thus the purchasing power and leveraging the housing market.
- For the social dimension of policies:
 - Improved living conditions
 - Improved physical and mental health and education
 - Improved social cohesion.

Topics of social housing, financial instruments for housing, real estate market for housing, and other related topics have been a priority for the Committee on Housing and Land Management. Several guidelines have been published, such as "*Guidelines on Social Housing: Principles and Examples*", "*Housing Finance Systems for Countries in Transition: Principles and Examples*", etc.. However, the 2007 credit crunch, transformed later into an economic crisis, has impacted further the whole system of affordable housing provision and housing benefits, reducing them to a maximum.

Member States are striving to find new approaches how to stimulate the sector. In particular, countries with economy in transition, lack experiences in developing policies and financial instruments for affordable housing provision. In these countries, the range of homeownership is the highest in the whole UNECE region, due to the mass privatization of public housing stock in the '90ies. Due to such a massive privatization, local governments are left with no social means to address the housing needs of young people and vulnerable groups.

Objective

This Training Workshop specifically addresses challenges and opportunities of affordable housing and affordable housing financing. Its major objective is to assist the governments of these regions in developing effective policies, financial instruments and institutional capacities for social and affordable housing.

Beneficiaries

The workshops will address countries with economy in transition of South-East Europe, Eastern Europe, Caucasus and Central Asia. Each workshop will bring together representatives from national government,

local administration, private construction and banking sectors, international organizations, NGOs, representatives of vulnerable groups, etc..

Clusters of discussion

Discussions of the training workshop will evolve around the following topics to guide the discussions:

1. Major challenges – which are the major factors that are affecting housing affordability, in the fields of policy, legislation and regulations; financial instruments and sources; technical capacities; unemployment; income insecurity; etc..
2. Priority actions – What are the necessary steps for developing a framework policy for social and affordable housing? Which is the role that national and local government should play? Which are the nuts and bolts for a public-private partnership scheme to deliver social and affordable housing? How to leverage funds? How to use the banking sector?
3. One region, similar challenges - Are there transferable solutions? What we can learn from other countries?
4. Road-map – What should be done, by whom, when

Topics of discussions:

1. Policy framework and legislation;
2. Financial instruments;
3. Land policies and urban planning for social and affordable housing
4. Public-private partnerships;
5. Socially sustainable and economically feasible solutions;
6. Bridging the affordability gap;
7. Education and capacity building

Literature

Geneva UN Charter on Sustainable Housing, <http://www.unece.org/housing/charter.html>

Policy Framework for Sustainable Real Estate Markets: Principles and guidance for the development of a country's real estate sector, 2010

http://www.unece.org/hlm/publications_recent5.html

UNECE, Guidelines on Social Housing: Principles and Examples, 2006

<http://www.unece.org/index.php?id=10937>

UNECE, Housing Finance Systems for Countries in Transition: Principles and Examples, 2005

<http://www.unece.org/index.php?id=10956>

Contact

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