



VITAL SPACES

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IN THIS ISSUE:

Urban Renewal - Residence: Improving the Energy Efficiency through Retrofitting of Privatized Houses - A Case Study from Albania.

Environmental Housing: Experience from Energy Renovation of Multi-family Buildings in Sweden. (ENG/RUS)

Development underway: Tajikistan: Towards Sustainable Housing. (ENG/RUS)

Real Estate Markets - Affordability: Harlem, New York: housing affordability in crisis.

Urban Renewal - Public Spaces: A new Utrecht city centre through the creation of an innovative Functional corridor - the CU2030 Master Plan.

Sustainable Real Estate Markets: Reflection on the UNECE Publication «Policy Framework for Sustainable Real Estate Markets(2010)».

Real Estate Markets - Policies: Housing Market Deterioration in the Wake of the U.S. Subprime Mortgage Market Meltdown: Disturbing Metrics Point to Linkage between Housing Policy and Financial Services Policy.

UNECE WPLA Workshop on Land Administration in a Networked Society - Amsterdam, 13-14 October 2011

Outcome of the Seventy-Second Session of the UNECE Committee on Housing and Land Management

At the Secretariat: Our new staff and intern

Вы найдете статьи на русском языке внутри

IMPROVING ENERGY EFFICIENCY THROUGH RETROFITTING OF PRIVATIZED HOUSES – A CASE STUDY FROM ALBANIA, by Doris Andoni



DORIS ANDONI IS DIRECTOR OF THE HOUSING POLICY DEPARTMENT IN THE MINISTRY OF PUBLIC WORKS AND TRANSPORT OF ALBANIA. HER MAJOR ACHIEVEMENTS INCLUDE REFORM OF THE ALBANIAN HOUSING POLICY, DEVELOPMENT OF NEW HOUSING LEGISLATION, AND SOCIAL HOUSING PROJECTS.

From the socialist system, Albania inherited a poor housing stock in terms of architecture, layout, construction materials, finishing and maintenance. The process of privatization that took place between 1993 and 1995 transferred the ownership of the dwellings from the State to the tenants almost for free, and without any regulations on the organization and maintenance of the common areas.

The new owners being mostly poor, and quite unaware of their role and obligations as co-owners of the common properties, the physical conditions of the privatized dwellings deteriorated further.

Improving the privatized housing stock is a priority for cities because it gives them a good image, and combined with appropriate policies, this can be used as an instrument for introducing energy efficiency measures and activating the homeowner's associations.

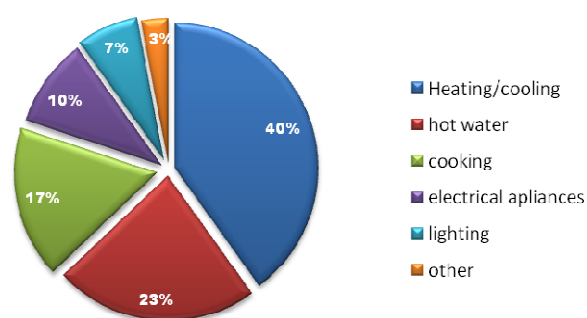
Studies show that a house built in the 1970s consumes 14 tons of CO₂ and 4,500 litres of combustible yearly. But if the same house is renovated, the figures will fall to 5.6 tons and 1,800 litres. The residential sector is responsible for 40% of the total energy consumption, out of which 80% goes to heating/cooling, hot water

and cooking. Heating and cooling alone takes 40% of the energy consumption, while hot water takes 23%.

A study by the Institute for Habitat Development Co-Plan in 2009 for the city of Tirana shows that if all the privatized dwelling were thermo-insulated, almost 280 GWh/year could be saved. Currently, this savings on energy is not possible because of poor housing conditions. However, the investment in changing single glazed windows to double glazed ones could be repaid in 4 years and bring a €200 benefit.

The municipality of Fier is one of the biggest cities, with a population of 85,000 inhabitants. In 2009, the city, assisted by Co-Plan with EU financing for technical assistance, and the Albanian Ministry of Public Works and Transport, signed a memorandum of understanding for starting a project on retrofitting a privatized housing block of 30 dwellings

Energy consumption by household



The pilot project had the following objectives:

- 1) To start implementing the law on condominium management, stimulate the establishment of the homeowners assembly and make homeowners aware of their role in maintenance;
- 2) To introduce energy efficiency measures, aiming at improving the living conditions of the residents and reducing CO₂ emissions;
- 3) To improve the façade of the building and therefore the image of the city;
- 4) To assist the municipality in defining the role, functions and structures needed to address the above challenges.

To address these objectives, three groups were established:

- 1) The Steering Committee, responsible for setting up the fund with contributions from different sources, approving the building selected and feasibility study, and monitoring the procurement and implementation of the project;
- 2) The Institutional Group, responsible for drawing up all guidelines for the condominium assembly and standards for energy efficiency;
- 3) The Technical Group, responsible for all activities related to the implementation of the project. In less than two years they held over 30 meetings with the homeowners to discuss the objectives of the project and help them organize an assembly. They produced four types of leaflets and booklets for information and awareness campaign.

The technical project consisted of:

- Replacement of single glazed by double glazed windows, PVC frame and thermal bars;
- Thermo insulation of a window's framework;
- Removal of all objects from the terrace and working on the thermo and hydro isolation.

The expected results

Each family should be able to save 50% of its energy use for heating and cooling. It means that they can save around €19 per month or more than €200 per year. The homeowners will contribute to the investment cost and maintenance of common areas.

The financial scheme

The project had three main sources of financing:

- 80% of the investment cost was financed by the municipality;
- 20% was co-financed by the homeowners;
- Technical assistance and the project were financed by the EU and Co-Plan.
- Guidance for the condominium was prepared by the MoPW&T

The major challenges and lessons learned

The project proved that without an established and experienced condominium organization, it is impossible to implement such energy-efficiency projects. Putting in place the condominium assembly, and increasing awareness of the common interest took more than one year. This is testimony to the big challenge in implementing the law on condominium management and specific projects on energy efficiency.

The banking sector is a major actor in financing the energy efficiency project. However, a well-functioning condominium organization is a prerequisite for involving that sector. Registration of the condominium act is the first step but at the same time, specific legal arrangements are needed.

EXPERIENCE FROM ENERGY RENOVATION OF MULTI-FAMILY BUILDINGS IN SWEDEN, by Jan-Olof Dalenbäck



JAN-OLOF DALENBÄCK IS PROFESSOR IN BUILDING SERVICES ENGINEERING AT THE CHALMERS UNIVERSITY OF TECHNOLOGY IN GOTHENBURG, SWEDEN. HE EXCELS IN BUILDINGS ENERGY USE AND EFFICIENCY, ONE OF CHALMERS AREAS OF ADVANCE.

Background

Renovation of existing multi-family buildings, combined with a comprehensive reduction of the energy use, involves many technical, economic and organizational issues. One important aspect is that all the stakeholders—housing companies, architects, consultants, contractors—need to have the necessary knowledge and skills.

Method

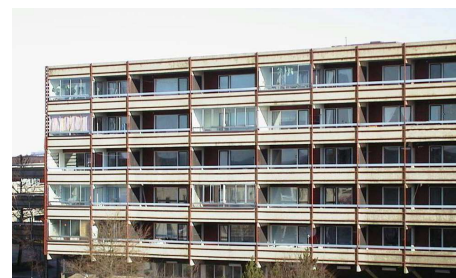
Chalmers Energy Area of Advance and SP Energy Technology, together with a number of municipal housing companies with rented apartments, have initiated a network project, Milparena. The project is applying state-of-the-art technologies and procedures in various renovation projects. It will also document the technologies and procedures used and disseminate the information to the other partners through seminars and study visits.

Results

As the project was initiated just when the global financial crisis was starting, several planned projects had to be put on hold. The results, therefore, are mainly based on the experience from four projects: Gårdsten, energy renovation of 500 apartments in 1999-2005; Brogården, ongoing comprehensive energy renovation of 300 apartments; Backa, a comprehensive pilot project for one building with 16 apartments initiated in 2008 and carried out in 2009; and Maratonvägen, traditional renovation of 250 apartments initiated in 2010.

One specific result is the energy renovation of a typical building in Backa where the annual energy use was reduced from 180 to 60 kWh/m² heated area, using expert knowledge and technologies, such as heat recovery on ventilation and improved building envelope.

However, it is not feasible to apply the same measures used in this pilot building to a large number of similar buildings because of the present economic circumstances of municipal housing companies.



Before renovation



After renovation

Conclusions

Too many stakeholders focus on the technical issues such as innovative technologies, whereas in most cases it's the economic and organizational matters that are more important. We can greatly reduce energy use with existing expert knowledge and state-of-the-art technologies. The strategy here involves an extended design phase, careful investigations of key aspects for a specific building, and extended cooperation with the contractor. However, the incentives for a comprehensive reduction in energy use in existing multi-family buildings are poor due to factors related to the economic capacity, and the economic and organizational situation of municipal housing. The limiting factors are the higher investment costs, high energy cost in combination with the need to ensure economic viability of renovation measures, and poor adaptation of rules in determining the rent after renovation.

ОПЫТ ПО ЭНЕРГОСБЕРЕГАЮЩЕЙ МОДЕРНИЗАЦИИ МНОГОСЕМЕЙНЫХ ЗДАНИЙ В ШВЕЦИИ

Г-н Ян-Олоф Даленбак, ПРОФЕССОР ПО ИНЖЕНЕРНОМУ ОБСЛУЖИВАНИЮ ЗДАНИЙ В ТЕХНОЛОГИЧЕСКОМ УНИВЕРСИТЕТЕ CHALMERS В ГЕТЕБУРГЕ, ШВЕЦИЯ. Он является специалистом в области использования энергии и энергоэффективности зданий, в которых CHALMERS является наиболее передовым университетом

История вопроса

Модернизация существующих многоквартирных зданий, вместе со значительным снижением использования энергии, включает в себя ряд технических, экономических и организационных моментов. Одним из важных аспектов является наличие знаний и профессиональной подготовки у всех заинтересованных в данном процессе партнеров, то есть строительных компаний, архитекторов, консультантов, строителей и т.д.

Методика

Институт "Chalmers Energy Area of Advance and SP Energy Technology", совместно с рядом муниципальных строительных компаний по арендному жилью выступил в инициативой о создании проекта Milprægen, целью которого явится разработка технологии и процедур по некоторым уже осуществляемым, а также новым проектам по модернизации, которые находятся на стадии планирования. Проектом также предусматривается создание документации по технологиям и процедурам, используемым в модернизации, а также предоставление информации другим партнерам посредством проведения семинаров и обучающих визитов для обмена знаниями между всеми заинтересованными в данном процессе партнерами.

Результаты

Начало осуществления проекта совпало с началом глобального финансового кризиса. Вследствие чего, несколько запланированных проектов по модернизации были приостановлены. В связи с этим, приведенные результаты основаны главным образом на опыте четырех проектов: проекте Gårdsten по модернизации 500 квартир за период 1999-2005 гг.; проекте Brogården по осуществляющейся в настоящее время всеобъемлющей энергетической модернизации 300 квартир; проекте Backa, всеобъемлющем пилотном проекте для одного здания из 16 квартир, начатом в 2008 г. и продолжившемся в 2009 году; и на проекте Maratonvägen по традиционной модернизации 250 квартир, начатом 2010 году.

Одним из специфических результатов является энергетическая модернизация типового здания в Backa, где годовое

потребление энергии¹ было снижено со 180 до 60 kWh/m² в отапливаемых помещениях, благодаря использованию имеющихся экспертизы и уровня технологии, как например, возобновления тепла от вентиляционных систем и улучшенных систем по оснащению зданий. Вместе с тем, не всегда возможно применить те же подходы, которые были использованы в пилотном проекте, к более высокому числу подобных зданий из за существующих экономических рамок муниципальных строительных компаний.

Выводы

Значительное число заинтересованных участвующих в процессе партнеров сосредоточили свое внимание на технических аспектах, таких как инновационные технологии, в то время как экономические и организационные моменты в большинстве случаев являются более важными и нуждающимися в решении. Возможно достичь более значительного снижения использования энергии с существующим уровнем экспертизы и технологий. Данная стратегия включает расширенную стадию разработки, более тщательные исследования, связанные с ключевыми факторами для отдельных зданий и расширенное сотрудничество с исполнителями, работающими по контракту. Вместе с тем, меры стимулирования в том, что касается всеобъемлющего снижения использования энергии в существующих многоквартирных зданиях являются недостаточными вследствие факторов, связанных с ограниченными экономическими возможностями и экономическими и организационными рамками муниципального жилья. Ограничивающими факторами являются также дополнительные затраты, высокая стоимость энергии в сочетании с высокими требованиями по экономической жизнеспособности мероприятий по модернизации, а также недостаточный уровень адаптирования правил, определяющих сдачу в аренду после модернизации.

TAJIKISTAN: TOWARDS SUSTAINABLE HOUSING by Abubakr Safarov



ABUBAKR SAFAROV IS THE HEAD OF ADMINISTRATION AT THE AGENCY FOR CONSTRUCTION AND ARCHITECTURE, TAJIKISTAN.

Due to transition towards a market-based housing model, Tajikistan's housing policy mainly addresses the construction of affordable housing for low-income groups.

The mountainous terrain of Tajikistan determines specific features, which should be taken into account in the development of urban and rural areas and the construction of residential dwellings.

The Government considers the reconstruction and renovation of the housing stock and new housing construction in mountainous areas to be a key architectural and urban planning objective in the country's social and economic development.

Rapid population growth (from 3 to 3.5 per cent annually) and housing shortages in urban and rural areas call for a three-fold

¹ Energy use is defined as delivered energy for heating, ventilation, domestic hot water and common electricity (fans, etc.) according to BBR (Swedish Building Regulation).

increase in housing construction. With prices for construction materials and equipment constantly rising, homeownership is becoming unaffordable for low-income groups.

Today's Tajik housing market is therefore underdeveloped, with many problems awaiting a solution. Almost half of the housing stock was constructed in the 1960s and 1970s and requires urgent capital reconstruction. There is no ready solution to these problems and there is even a serious threat that whole sections of unsafe housing stock might be withdrawn from circulation.



The Concept for Development of the Construction Industry, drawn up and adopted by a Government resolution, is considered to be a key document in the improvement of the construction industry.

One of the main aims of this Concept is to offer a solution to the problem of transition towards sustainable functioning of the housing sector, a solution that will ensure affordability of housing and create safe and comfortable living conditions. To this end, the following objectives have been set:

- to increase housing output and quality of construction, along with provision for social infrastructure.
- to modernize the existing housing stock in accordance with the quality standards in construction.
- to provide affordable housing for different income groups.

The implementation of the Concept will make it possible to:

- **in the economic sphere:** increase housing affordability for wider groups of prospective householders (creating an enabling environment for improving the country's housing market and public utilities, providing State support for housing purchase both in primary and secondary markets, developing affordable mortgage financing in combination with State subsidies).
- **in the social sphere:** provide affordable dwellings for vulnerable groups (development of the relevant programmes provision of State funds for the construction of social housing).
- **in the ecological sphere:** improve urban planning and spatial strategies regarding ecological aspects.
- **in the technical sphere:** upgrade the consumer quality of housing (significantly improve renovation activities, increase energy and water savings, enhance the quality of public utilities and provide safety and stability of life).

The majority of housing construction is financed through private-sector investments. Despite the huge amount of new construction and positive changes in the sector, demand is still overwhelming. However, dwellings of upgraded quality are too expensive for most people.

The main problems of the construction and renovation of affordable and comfortable housing that still have negative effects on the improvement of living conditions in Tajikistan can be solved by:

- promoting further improvement of the general regulatory framework and standards covering housing and utilities, and ensuring their enforcement fairly and consistently; special attention should be paid to increasing affordable housing construction.
- systematization and strengthening of the existing legislation covering all construction and renovation stages of affordable and comfortable housing, provision of sufficient State support (including budgetary financing, tax exemptions, State guarantees).
- increasing available financial mechanisms supporting rental social housing.
- analysing the country's housing affordability and comfort (conditions) on different levels and evaluating the progress made.
- providing banks, non-bank credit institutions and private investors with relevant information to increase the participation in providing capital for the housing sector.

The Government regularly takes decisions concerning the stimulation of housing construction.

In recent years, a significant number of new multifamily residential buildings with improved inner layout have been constructed.

A one-room flat in these houses is around 54m². The price is calculated at 600-700 US dollars per m² for unfinished apartments.

Thus, the Government policy aims at providing each household, regardless of income level, with decent and affordable housing.

ТАДЖИКИСТАН: НА ПУТИ К УСТОЙЧИВОМУ ЖИЛИЩНОМУ СЕКТОРУ

Абубакр Сафаров

АГЕНТСТВО ПО ВОПРОСАМ СТРОИТЕЛЬСТВА И АРХИТЕКТУРЫ
РЕСПУБЛИКИ ТАДЖИКИСТАН

// В связи с переходом на рыночные отношения главной целью жилищной политики Республики Таджикистан является создание условий для строительства доступного жилья для малоимущих слоев населения.

Республика Таджикистан, как горная страна, имеет свои специфические проблемы по формированию стратегии развития городов и сельских поселений, структуры жилой среды и организации застройки жилых домов для общенародной доступности.

Решение проблемы трансформации и развития населенных пунктов в горных регионах ныне становится новым, перспективным направлением для создания современных жилых образований и комплексов, одной из важнейших социально-экономических задач развития архитектуры и градостроительства Таджикистана.

Быстрый рост численности населения (3-3,5% ежегодно) и относительно низкий уровень обеспечения населения жильём в городах и селах республики, требует более чем в три раза увеличить объем жилищно-гражданского строительства. В связи с тем, что стоимость строительства жилья из-за подорожания стройматериалов и других факторов постоянно возрастает, жильё становится недоступным для малоимущих слоев населения.

В общем, местный рынок жилья на данном этапе является очень слабо развитым, с множеством нерешенных проблем. Около 50% существующего жилого фонда было построено в 60-70 годах и требует срочного капитального ремонта. Эти вопросы решаются очень сложно и существует реальная опасность потери части площадей из оборота по причине их ветхости и даже аварийности.

В Республике разработана и утверждена Постановлением Правительства Республики Таджикистан Концепция развития строительной отрасли, которая является основополагающим документом по дальнейшему совершенствованию управления развитием строительной отрасли.

Одна из основных целей данной Концепции – комплексное решение проблемы перехода к устойчивому функционированию и развитию жилищной сферы, обеспечивающее доступность жилья для граждан, создание безопасных и комфортных условий проживания. Для достижения этой цели поставлены следующие задачи:

- увеличение объемов строительства жилья, обеспеченного необходимой инфраструктурой, развитие материально-технической базы строительства;
- приведение существующего жилищного фонда в соответствие со стандартами качества, обеспечивающими комфортные условия проживания;
- строительства доступного и комфортного жилья для граждан с различными экономическими возможностями.



Реализация Концепции позволит:

- **в экономической сфере:** *повысить доступность жилья для широких слоев населения* (создание благоприятных условий для развития рынка жилья и жилищных услуг по эксплуатации жилищного фонда, оказание реальной помощи населению в приобретении жилья на первичном и вторичном рынках в разных формах, стимулирование развития систем жилищного кредитования, в том числе ипотеки, использование жилищных займов);
- **в социальной сфере:** *совершенствовать систему обеспечения жильем социально уязвимых категорий населения* (разработка эффективных систем целевой поддержки социально уязвимых групп населения, усиление принципа адресности государственной помощи, предоставление социального жилья и т.д.);
- **в экологической сфере:** *совершенствовать градостроительные, архитектурно-планировочные и экологические подходы к формированию благоприятной жилой среды* (развитие качественной малоэтажной и смешанной застройки, переход от типовых проектов к индивидуальным, развитие комплексной застройки, включающей благоустройство территории);
- **в технической сфере:** *повысить комфортность условий проживания населения и качество эксплуатации жилищного фонда* (существенное улучшение содержания и ремонта жилищного фонда, экономия энергетических и водных ресурсов,

стимулирование снижения издержек и повышения качества жилищно-коммунальных услуг, развитие систем безопасности проживания, перепланировки и переоборудования жилья и самоорганизации граждан).

Подавляющая часть жилищного строительства финансируется за счет инвестиций граждан.

Несмотря на объемы ввода общей площади жилья и другие положительные перемены, происходящие в жилищном строительстве, спрос на жилье огромен. Намечившаяся тенденция улучшения структуры строящегося жилья и качественных характеристик жилых помещений еще пока не соответствует платежеспособному спросу населения.

В целом можно выделить следующие основные проблемы строительства (реконструкции) доступного и комфортного жилья в республике, нерешенность которых негативно влияет на улучшение жилищных условий граждан Республики Таджикистан, и которые включают в себя:

- необходимость дальнейшего совершенствования действующей нормативной правовой базы, регулирующей развитие жилищной сферы в направлении стимулирования роста объемов жилищного строительства, направленного на цели строительства доступного и комфортного жилья;
- потребность в систематизации и четком структурировании законодательной базы по осуществлению всех этапов строительства (реконструкции) доступного и комфортного жилья, определении достаточных мер его государственной поддержки, включая прямые (бюджетное финансирование) и косвенные (налоговые льготы, государственные гарантии и т.д.) механизмы, а также совершенствование нормативной правовой базы, регулирующей комфортность жилищных условий населения;
- ограниченный платежеспособный спрос при строительстве (реконструкции) жилья, недостаточность рынка доступного и комфортного жилья;
- недостаточность таких финансовых механизмов, как система жилищных строительных сбережений, а также жилья для предоставления его в наем;

– недостаток информации о комплексной оценке жилищных условий населения в регионах, в населенных пунктах разной величины и оценке происходящих изменений в жилищной сфере по повышению доступности и комфортности жилья, а также сведений для банков и небанковских кредитных организаций, частных инвесторов об объектах вложения капитала в жилищной сфере.

Необходимо подчеркнуть, что Правительством Таджикистана постоянно принимаются необходимые решения по созданию дополнительных условий для наращивания объемов жилищного строительства.

В последние годы развивается строительство многоэтажных жилых домов улучшенной планировки с учетом национального колорита.

Общая площадь однокомнатной квартиры в таких домах составляет в среднем 54 кв.метра, 1 квадратный метр которого стоит приблизительно 600-700 долларов США (без отделки).

В целом, перспектива ориентирована на то, чтобы каждый гражданин страны смог приобрести себе жилье по своим возможностям.

HARLEM, NEW YORK: HOUSING AFFORDABILITY IN CRISIS, by Martijn Hendriks



MARTIJN HENDRIKS IS AN INTERN IN THE UN-HABITAT OFFICE IN NEW YORK. HE PARTICIPATES IN A SELECTIVE RESEARCH MASTER IN HUMAN GEOGRAPHY & PLANNING AT THE URBAN & REGIONAL RESEARCH CENTRE AT UTRECHT UNIVERSITY, SPECIALIZING IN URBAN PLANNING AND SOCIAL CHALLENGES.

Covering the northern area of Manhattan Island, New York, Central and West Harlem is fast becoming one of the most exciting neighbourhoods in Manhattan. Avoiding Manhattan's busy and narrow "tunnelled streets" covered by high-rise buildings; one can escape to Harlem with a charming soul identity fed by Afro-Americans, beautiful brownstone mansions from the early Jewish community, and a growing vibe of music, bars and restaurants. This growing popularity turns Harlem into the last great frontier of Manhattan's real estate, creating a crisis in housing affordability.

A brownstone mansion bought for \$65,000 is now worth nearly \$ 2 million

Real estate prices in Harlem skyrocketed over the last 20 years. In the late 1980s, many blocks in the neighbourhood were plagued by gang wars and murders. Harlem was a dilapidated area where no one wanted to live. Banks and other private lenders totally redlined the neighbourhoods, with only a few million dollars of mortgage money flowing into Harlem in the 1980s. By 1998, these amounts rose to 686 million. What are today the two biggest banks in Harlem real estate, Citibank and Chase Manhattan, were not present in the 1980s. A few individuals who were brave enough to buy property in Harlem then proved to have made a good decision in the end: a brownstone mansion bought for \$65,000 is now worth nearly \$ 2 million after renovation.

It takes a household annual income of at least \$100,000 in order to afford the cheapest buildings in Harlem. In 2009, the median household income of New Yorkers was nearly \$50,000¹. This said, affluent New Yorkers are the only potential homeowners nowadays. Internal movements towards and between home ownership have dropped, with the median household income in Harlem being less than \$34,000².

Harlemites are unable to afford houses in the area where they once lived. Inhabitants can only access rental units, where rates obviously increase as property values increase. Moreover, these households find themselves forced to look for housing elsewhere when new speculators buy properties to sell for own profit.

While increasing housing prices upgrade Harlem, old time residents are prevented from enjoying a new Harlem renaissance.

Such changes in housing prices transformed Harlem. Once a deprived urban area, over the last years a growing number of amenities and facilities have been created here. Redlining practices diminished, which enables people to access mortgages, loans, amenities, new supermarkets and shops, bars and restaurants. An increasing flow of money entered the neighbourhood, but long-term residents cannot spend their tight budgets on coffees or restaurants.

Laundromats and delis gradually give way to expensive, tailored services for the higher-end New Yorkers, which consequently prevents old time residents from enjoying their neighbourhood's renaissance.

This so-called "gentrification" process is well known—and can be seen in city neighbourhoods all over the world. Gentrification is difficult to address since it's the most decentralized process that can change neighbourhoods tremendously by evolving massive changes in an urban environment on a large scale. Besides the internal changes, the wider city is also affected because gentrification causes a waterbed effect. One should consider where less affluent people go. They are forced to move to urban areas where housing is affordable. Poverty will still exist—but will have moved elsewhere. The difficulty in addressing the processes of gentrification makes it extremely challenging to control and fight.



THE CU2030 MASTER PLAN: A NEW UTRECHT CITY CENTRE THROUGH THE CREATION OF AN INNOVATIVE FUNCTIONAL CORRIDOR, by Martijn Hendriks

Utrecht, the fourth largest city in the Netherlands, with over 300,000 inhabitants, is implementing an extensive transformation of the city centre. The CU2030 Master Plan, covering a period of 20 years, aspires to having a corridor that can be used extensively so as to develop a new liveable city centre.

Inspired by modernist planning in the late 1960s, the central train station was demolished for a huge urban planning initiative named Hoog Catharijne. The Hoog Catharijne area was perceived critically by the public for its safety. The heated, covered public space attracted homeless people, drug dealers and groups of youths. It has many small covered dark areas, alleyways and confusing directions. As well as that, its unattractive concrete, grey architecture drew public criticism of the design because it lacked atmosphere.

Under the new project, the central hub in the Dutch railway network will be integrated into a larger functional corridor connecting the station to the city centre, as well as a large convention and exhibition centre, theatres, business districts, hotels, residential areas and above all, the largest enclosed shopping mall in Europe.

However, Hoog Catharijne was a physical blockade between the city centre and West Utrecht, preventing residential growth and development of business areas in Utrecht West from being integrated into the initially planned corridor.

¹ U.S. Census Bureau US Population and Economy (2011)

<http://www.census.gov>

² Homes Point 2 neighborhood statistics (2011)

<http://homes.point2.com>



2008 Utrecht train station area in start-off phase (<http://www.CU2030.nl>)

24 subprojects fundamental to realize a new city Centre for Utrecht

The CU2030 Utrecht Master plan will be carried out until 2030. The area needs a thorough facelift to render it safer and more pleasant to use. The goal is to create a new city centre. The project comprises 24 subprojects—each with different functions—which eventually will contribute to the development of the corridor connecting the west side with the city centre. The programme map visualizes an area where people can transit, shop, live, work and relax. The whole station area is planned to have 1,890 houses, 178,500 m² of office space, 42,800 m² of shops, hotels, restaurants, and entertainment and cultural centres. Alongside the station, Vredenburg Square on the east side of the project will be transformed into an attractive, dynamic square where the people of Utrecht can meet and attend events, shop, lounge on terraces, visit markets or enjoy shows in a new Music Centre. A mega cinema, library and a casino will also be part of the leisure zone. The transport terminal is another main subproject. The central station, which is the main hub in the Dutch Railway network, will be integrated as part of the Master Plan. This upgrade is a key subproject since the station is expected to serve 100 million commuters in the future. Currently, the station only has capacity for 35 million.



CU 2030 train station area once completed (<http://www.freshstudents.nl>)

CU2030: 2-layered Public Private Partnerships

A wide range of partners contribute to this Master Plan—in the fields of consulting, assessment, financing, monitoring, evaluation and enforcement. The partnerships are essentially two-layered, playing small roles in subprojects, as well as some overarching ones. The plan could be compared to a "regulated agglomeration", where spatially scattered mini projects culminate into a large public space.

Public- and private-sector organizations are involved in the subprojects—cultural initiatives participate in the Music Centre and

the Library, while the local, regional and national governments are involved in the development of the new transport terminal. Architectural designers create buildings and public space, and a private bank finances the pedestrian and cycling bridge connecting the west of the city and the centre. These subprojects are fundamental towards the achievement of a successful CU2030 Master Plan.

The second layer of partnerships concerns the comprehensive Master plan, initiated by the municipality of Utrecht in collaboration with Coro—one of the largest listed retail property investors in Europe, private actors in rail layout, maintenance and transport; and the exhibition and congress hall, which is a private partnership itself.

The significance of the CU2030 project goes beyond that of a corridor that connects spatial entities. This corridor encompasses a wide range of functions and involves the two-layered partnerships. Urban planning increasingly needs Public-Private Partnerships (PPPs) in order to create vital urban spaces, since public capability is often constrained by lack of resources, capacity and innovativeness. PPPs' unique process is based on the premise that successful public places are lively, secure and distinctive places that function for the people who use them.

The article is based on the public CU203 Utrecht Master plan <http://www.CU2030.nl>

SUSTAINABLE REAL ESTATE MARKETS - REFLECTION ON THE UNECE PUBLICATION «POLICY FRAMEWORK FOR SUSTAINABLE REAL ESTATE MARKETS (2010) », by Brian Emmott



BRIAN EMMOTT IS MEMBER OF UNECE REAL ESTATE MARKET ADVISORY GROUP (REM).

A fully functioning and well-regulated real estate market can enhance the economy of countries, both through upgrades in the housing stock and building capacities, as well as through the development of mortgage finance. It can also be the focus for ecological homes and stimulate employment and growth.

A solid real estate economy can guarantee mobility of the labour force and migration flows within countries. The current global economic crisis has shown that vague and unclear regulatory frameworks in the financial and real estate sectors were among the main causes. The crisis demonstrated the urgent need for UNECE to respond by providing guidance on and promoting sound real estate markets.

The response by UNECE REM was the publication in April 2010 of "Policy Framework for Sustainable Real Estate Markets – Principles and guidance for the development of a country's real estate sector", which this article is based on.

Firstly, we need to understand what is meant by a real estate market and sustainability. There has to be the political will for a real estate market to be established and supported. This requires the legal infrastructure to be created and to uphold the laws governing the market. It also requires a fully functioning Land Registry and Cadastre to identify and record individual land and properties. It then requires the different professional organizations and private sector companies involved, in either the financial markets or the

market infrastructure, to work together. These are many and varied but must include international standard financial institutions and valuation organizations.

Once all of these are in place, the market has to be sustainable by the continued development or renovation of properties that continue to be affordable to the general population and create and satisfy the demand.

The Policy Framework is based on 10 principles that can serve as guidance for action. Each of the principles deserves more in-depth development and will be the subject of future studies and activities by REM. The document is meant to be the starting point for a variety of aspects related to the development of sustainable real estate markets.

The main aims of this document are:

1. To promote the understanding of critical issues of the real estate sector in order to better develop management tactics and strategies.
2. To define rules and principles that might promote long-term solutions for sound and sustainable real estate markets, bringing economic and social benefits. The principles should be based on these widely accepted concepts:

Sustainable development: that “meets the needs of the present without compromising the ability of future generations to meet their own needs”;

Good governance: effective decision-making, policy and implementation as well as interaction between different sectors. Applies to legislative authorities, public administration, judiciary, private sector, and civil society in general;

Transparency: having full access and knowledge of relevant information of the criteria by which data are being used and disclosure of decision-making processes;

Accountability: the extent to which political actors are responsible to society;

Fairness: rules are equally applied to everybody;

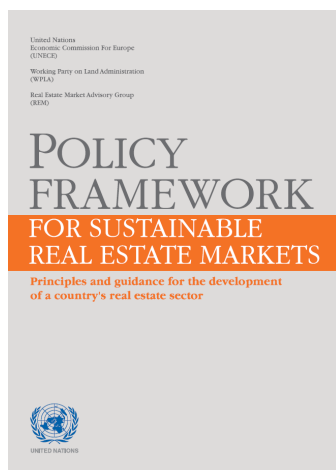
Efficiency: human and financial resources are used without waste, delay or corruption.

Different situations take into account the differences between countries. They call for the identification of instruments, reforms, suitable solutions, a national framework, and the implementation of international standards and rules.

Every country has its own character, legal system and economic, social and cultural characteristics that need to be taken into consideration and harmonized with international regulations.

The publication, in PDF format, can be obtained at:

<http://live.unece.org/fileadmin/DAM/hlm/documents/Publications/policy.framework.e.pdf>



HOUSING MARKET DETERIORATION IN THE WAKE OF THE U.S. SUBPRIME MORTGAGE MARKET MELTDOWN: DISTURBING METRICS POINT TO LINKAGE BETWEEN HOUSING POLICY AND FINANCIAL SERVICES POLICY, by Michael P. Malloy



MICHAEL P. MALLOY IS DISTINGUISHED PROFESSOR AND SCHOLAR AT MCGEORGE SCHOOL OF LAW, UNIVERSITY OF THE PACIFIC, IN SACRAMENTO, CALIFORNIA. HE IS A FORMER SPECIAL COUNSEL AT THE U.S. SECURITIES AND EXCHANGE COMMISSION.

Insistence that the “market” would be the best judge of the viability of housing finance eventually led to a meltdown of the housing and capital markets in the United States, beginning in September 2008. Because this crisis arose out of conditions in the relatively high-risk subprime mortgage market,¹ the problem seemed to represent a “bubble” that would be superseded by a recovery in the market. However, new and accumulated data from United States financial regulators² indicate that, to the contrary, there have been marked increases in mortgage foreclosures and delinquencies (collectively, “failures”) beginning with the fourth quarter of 2008 (Q4 2008), and that the problem hadn't significantly improved as of Q2 2011.

Subprime mortgage loans continue to have the highest absolute percentage of seriously delinquent loans,³ with approximately 16.4 per cent of subprimes failing at the end of Q4 2008 (up 53 per cent over Q1). The percentage of delinquencies among Alt-A loans, which require less stringent documentation than traditional prime loans—but with more favourable terms than subprime loans—almost doubled during the same period (from 5.18 per cent to 9.10 per cent). Significantly, even low-risk prime loans are exhibiting the same difficulties, with failures increasing more than 100 per cent over the last three quarters of 2008 (from 1.11 per cent to 2.4 per cent).⁴ For the current distribution of lower-risk to high-risk mortgages in the aggregate United States portfolio, see Figure 1.

1 For analysis and explanation of the subprime mortgage market, refer to Malloy, M. (2010) *Anatomy of a Meltdown*. Aspen Publishers, New York.

2 See OCC Mortgage Metrics Report Series, available at <http://www.occ.treas.gov/publications/publications-by-type/other-publications-reports/index-mortgage-metrics.html>.

3 The term “seriously delinquent” is used by U.S. data studies to mean a mortgage that is 60 or more days past due, or a mortgage of a borrower in bankruptcy that is 30 or more days past due.

4 This analysis is based upon data compiled by the U.S. Office of the Comptroller of the Currency, supervisor of national banks and (since July 2011) savings associations. Prior to July 2011, data on savings associations was compiled by the U.S. Office of Thrift Supervision, the former savings associations supervisor that was abolished by the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. No. 111-203. For explanation of the Dodd-Frank Act and its effects, see Malloy, M. (2011) *Banking Law and Regulation*, vol. 1. Aspen Publishers, New York.

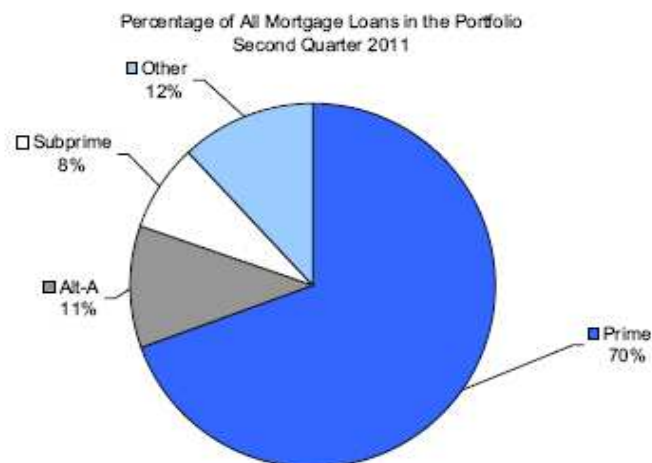


Figure 1. U.S. Distribution of Mortgages by Risk
Source: OCC, mortgage-metrics-q2-2011.pdf

Persistent Trend Rather Than a Bubble

Of the 34.7 million mortgages included in the original data, accounting for approximately 66 per cent of the United States market, approximately one in 10 wasn't current or performing by the end of Q4 2008. The March 2009 foreclosure prevention plan initiated by the Obama Administration has had no appreciable effect on failure rates. As of Q2 2011, 32.7 million mortgages are included in the OCC data, accounting for 63 per cent of the United States market, with approximately 8.9 per cent neither current nor performing. So, far from being a momentary bubble, the housing crisis in the United States appears to have had a persistent impact on the private financing of housing.

Even after privately negotiated loan modifications and government intervention in terms of financially supporting many lending institutions, the rate of re-default remains comparatively high, with 41 per cent to 46 per cent of mortgages seriously delinquent after modification. Such outcomes would place effectiveness of such private and public-private efforts in serious question. Nevertheless, the finance industry and the government have continued to emphasize "home retention efforts"—loan modifications and other transitional arrangements—over strict enforcement of mortgage terms. However, as of the end of Q2 2011, depending on the modification terms, in the aggregate 48.7 per cent of loan modifications made since Q1 2008 were not current and performing.

The government needs to consider restricting the commercial resale or "securitization" of residential mortgages, or perhaps to consider transforming the secondary mortgage market into one in which the government is the exclusive market maker, as was the case before Fannie Mae and Freddie Mac adopted relatively speculative market policies.

One reason for this recommendation is remedial—aggressive commercial resales and securitizations of mortgage products exacerbate the 2008 meltdown and spread the risk across borders into the portfolios of many financial firms throughout the world, and particularly in Europe. However, another reason for the recommendation is purely a matter of best practice—United States banks and other mortgage lenders have had better results in modifying mortgages *held in their own portfolios* than with modified mortgages that they service on behalf of passive investors and other third parties. The current data indicate that, nine months after modification, the re-default rate for portfolio loans was approximately 30 per cent, but 50 per cent for serviced loans.

UNECE WPLA WORKSHOP ON LAND ADMINISTRATION IN A NETWORKED SOCIETY - AMSTERDAM, 13-14 OCTOBER 2011

Widespread and growing access of populations to the Internet, along with the implementation of e-government reforms, has had a huge impact on the delivery of government services. There have been greater efficiencies in government, greater empowerment of citizens, increased transparency, less corruption, less labour-intensive transactions, lower operating costs and increased revenue for fiscal authorities. As part of e-government reforms, many countries in the UNECE region have successfully converted their land registration and real property records from large collections of paper documents into a computerized form. To be used effectively, these instruments require appropriate legislation and a well-extended network of information technology encompassing all regional administrations within member States. While many countries in the UNECE region have already successfully set up e-government technologies in land administration, others are only just beginning.

To better understand the changes land registry and cadastre organizations face in a networked society, the UNECE Working Party on Land Administration organized the international workshop "Land Administration in a networked society", held on 13 and 14 October 2011 in Amsterdam. The workshop was hosted by the Cadastre Land



Registry and Mapping Agency of the Netherlands. It brought together more than 120 delegates from 35 UNECE member States who are experts representing government institutions, the private sector and academia.

The main goal of the workshop was to discuss the challenges and opportunities that an increasingly networked society pose to land registry and cadastre organizations and analyse their potential to adapt these organizations' processes and services.

There was a consensus among participants on the need to remain focused on the benefits for society in order to further sustain trust in public e-authorities. Following this principle, any e-land administration system must ensure transparency, as well as guarantee public and easy access to information on land.

Presentations by the host authorities and delegates from other countries of the region exemplified that countries across the UNECE region have been working along the same lines with regard to technology implementation and customer services. Country-specific experiences showcased the latest products, systems and approaches around 'integrated solutions' and their current and potential application in the domain of land administration.

The relatively new domain of 3D cadastre was also considered by participants as an information source to be used in land administration. Discussions emphasized the need for further review, particularly relating to legal, financial and technical aspects.

Conclusions

- To be used effectively, e-government instruments require appropriate legislation and a well-extended information network, encompassing all regional administrations within member States.

- Efficient and transparent land administration is a pre-requisite for the correct functioning of land and real estate markets, both of which play a basic role in guaranteeing a country's prosperity and sustainable development.

- In order to create a 'networked society', land administration authorities need to collaborate with other governmental and private organizations.

- The 'one-stop-shop'-principle is gradually developing into an integrated e-government environment.

- Quality management for land administration data is needed to guarantee up-to-date and correct information for the public and the government.

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WHAT'S NEW:

AT THE SECRETARIAT:



OUR NEW STAFF

Maïke Christiansen joined the UNECE Housing and Land Management team in October as Junior Professional Officer dealing with climate neutrality and energy efficiency. She will mainly work on preparing training workshops and seminars on affordable and energy efficient housing and on finalizing the publication on climate

OUTCOME OF THE SEVENTY-SECOND SESSION OF THE UNECE COMMITTEE ON HOUSING AND LAND MANAGEMENT

The Committee on Housing and Land Management held its seventy-second session on 3 and 4 October 2011 in Geneva. During the meeting, member States:

- Agreed to hold a Ministerial meeting in September 2013 to define future policy directions of the UNECE work in the areas of housing and land management (subject to approval of the UNECE Executive Committee).
- Discussed the draft study "Climate Neutral Cities: How to make cities less energy and carbon intensive and more resilient to climatic challenges" and approved it to be issued as a UNECE publication.
- Welcomed the proposals of the Republic of Moldova and the Russian Federation to carry out country profile reviews of their housing and land administration sectors and agreed to undertake these studies during the period 2012-2013.
- Welcomed the initiatives of Albania, Armenia and Kyrgyzstan to organize joint UNECE - UN-Habitat training workshops on affordable and energy-efficient housing and included these activities in its programme of work for 2012.
- Extended the mandate of the Working Group on a Possible Framework Convention on Sustainable Housing to continue its work in 2012 to define the scope (subject and geographical coverage) and objective(s) of such an instrument and requested to present the findings of the Working Group at the Committee session in 2012.
- Extended the mandates of the Working Party on Land Administration and the Real Estate Market Advisory Group for the next five-year and two-year terms respectively (subject to approval by the UNECE Executive Committee).

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neutral cities. She will also be preparing Country Profiles and other issues related to energy efficiency and climate neutral urban development.

Before coming to UNECE, Maïke worked for UN-Habitat and UNEP in Nairobi and Paris, dealing with issues relating to urban environmental planning and climate change in cities. Maïke is from Germany. She completed her studies in geography in Berlin, and spent one year as exchange student in Canada, at the University of Toronto. She also holds a Master of Arts in Interdisciplinary European Studies from the College of Europe in Warsaw, Poland.

You can contact her by e-mail at: maïke.christiansen@unece.org or by telephone at: +41 22 917 4170



Rengin Gunaydin started her internship at the Housing and Land Management Unit in September. Her responsibilities include assisting in preparing documentation and reporting on the 72nd session of the Committee on Housing and Land Management, and the WPLA workshop "Land Administration in a Networked Society" held in Amsterdam.

Rengin has recently completed her graduate studies on Economic Development at the London School of Economics. She holds an undergraduate degree in Economics from Bilkent University, Turkey and spent one year at the University of Groningen in the Netherlands. During her studies she completed two internships, firstly at the Undersecretary of Treasury of Turkey, and later at the Delegation of the European Union to Turkey.

Following her undergraduate studies in 2009, she was accepted for a one-year internship at the European Investment Bank (EIB) in Luxembourg, where she worked in the Financial Control Unit, and the Institutional and Policy Unit. Rengin is also a judge at the Turkish Figure Skating Federation and was a professional figure skater on the National Team.

Rengin aspires to work on economic policymaking in developing countries in international organizations or with global companies involved in economic affairs, international project finance or economic advisory services.

Rengin can be contacted by email at: rengin.gunaydin@unece.org or by telephone at: +3122 917 1971

A NOTE ON THE COORDINATOR



Contributions to *Vital Spaces* are coordinated by **Chun-Lu Hsieh**. You may contact her at chunlu.hsieh@unece.org

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