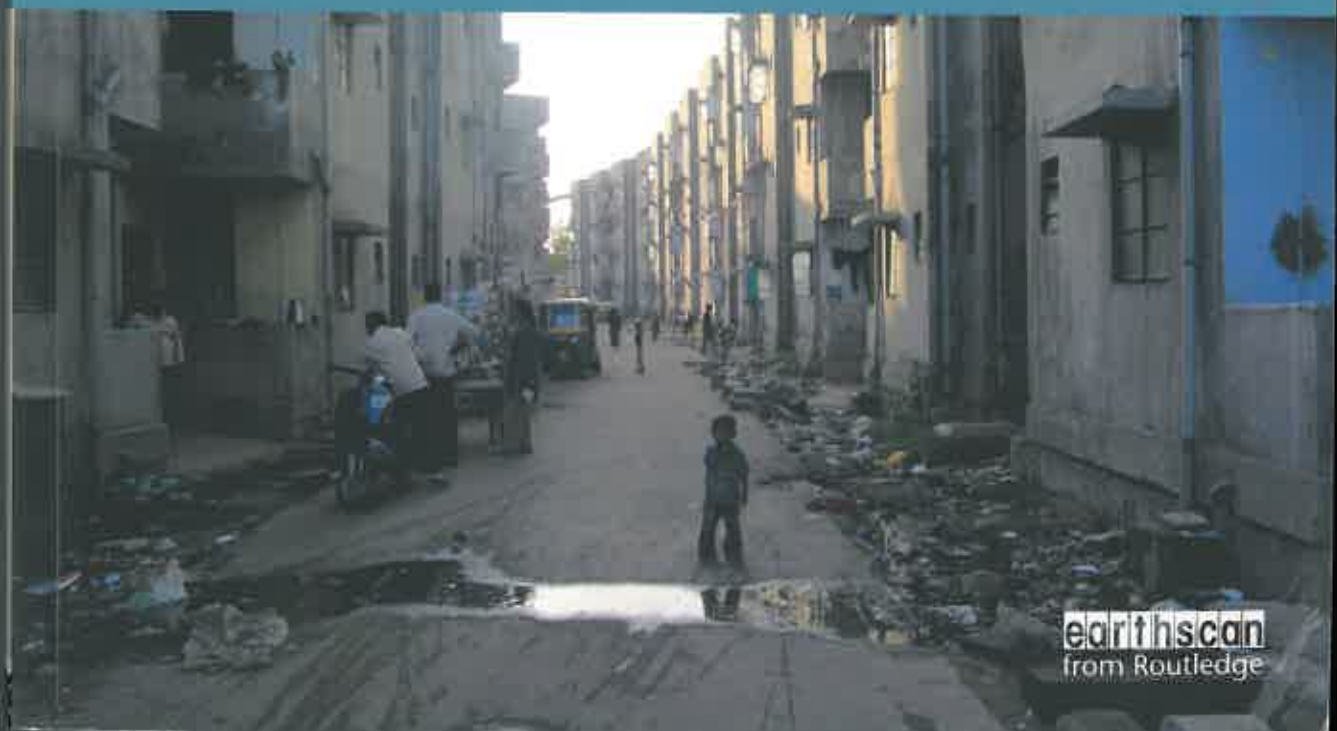




Affordable Housing in the Urban Global South

Seeking sustainable solutions

Edited by **Jan Bredenoord**, **Paul van Lindert** and **Peer Smets**



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AFFORDABLE HOUSING IN THE URBAN GLOBAL SOUTH

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and Peer Smets*

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**In memory of a great teacher, researcher, colleague and friend
Jan van der Linden**

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FOREWORD: HOUSING IN AN URBAN PLANET

Seeking the nexus housing–sustainable urbanization

Claudio Acioly Jr. (UN-Habitat)

The housing sector has interfaces with practically every single part of a country's economy. Never was this made so clear until the world faced the global financial meltdown that revealed its deep roots in the housing market and particularly in the housing finance industry. Housing is more than simply bricks and mortar, a roof over walls and foundations. It is far more complex than houses and buildings on a parcel of land. Housing is a human right as defined by the Covenant of Economic, Social and Cultural Rights, the Habitat Agenda and international instruments. This has been recognized by more than a hundred national constitutions and policies that attempt to create the necessary conditions through which individuals and households progressively achieve access to adequate housing where they can lead a life with dignity and safety. Housing is a powerhouse for economic development, prosperity and wealth creation involving a multitude of institutions, regulations, policies, different stakeholders and significant government participation in the supply of land, infrastructure and finance.

The importance of housing cannot be better emphasized than by the propositions and experiences depicted in this book. Housing also encompasses a chain of economic and productive relations in the building construction sector and labour markets that altogether have a significant impact on cities and human settlements. The typology of housing, its design, densities, standards and regulations set by bylaws, planning and building codes have an enormous influence on urban planning and urban design and the way land is assembled, sub-divided and used for residential purposes. Housing is inexorably linked to urban extension and by default to sustainable urbanization defining land uses and the urban form of cities. The increasing demand for housing and the markets that evolve from this demand, including the demand for land, is defining the urban form of cities, the modes of urban growth and the location of neighbourhoods, particularly those where low-income households find housing accommodation. Thus housing is multi-dimensional, multi-disciplinary and multi-institutional, and has a range of economic, political, social, legal and technological attributes that influence policy options and the behaviour of providers and consumers in the market. This book reveals the various dimensions of housing and the variety of approaches to address housing needs in cities.

All these elements mentioned above make housing a special commodity, a private good that is produced by significant public sector participation. Whenever the public sector fails to intervene and facilitate accessibility and affordability, people, and particularly those with low incomes, resort to informal land developments, informal housing and all sorts of informality. This is more critical in the absence of affordable housing finance leading to more scarcity of affordable housing and pumping prices to scandalous levels when compared with average household incomes. This leads to pervasive social exclusion and spatial segregation. The unavailability of affordable housing options at scale and diversity in type, location, price and standard is one of the deep-rooted causes of slum formation and excludes more people from the benefits of urbanization and agglomeration. Today, nearly one third of the global urban population lives in slum conditions and this reminds us about the need to increase our understanding of housing as an important step to formulate alternative and innovative policies so that those who are not capable to pay for it through the market may receive some degree of government assistance. This book is a welcome and valuable contribution to this search for solutions and approaches.

The studies and articles that comprise this volume coordinated by Jan Bredenoord, Paul van Lindert and Peer Smets reveal unequivocally this multi-dimensional and multi-disciplinary dimension of housing and make an indispensable contribution to the bulk of knowledge that is needed to advance our understanding of housing in its broadest sense. They also help us to critically analyze the formulation of policies aiming at greater accessibility to adequate housing, particularly for those with low incomes. Not only have the editors gathered solid international scholars, researchers and practitioners around this volume but they have also managed to cover regional aspects, providing the reader with global references and lessons from countries of Asia, Latin America and Africa. The authors of the various chapters also provide us with a range of policy options such as rental housing, housing cooperatives, self-help housing and land policies that altogether form a robust reference for the discussion on policy and institutional reforms. UN-Habitat welcomes this kind of global perspective and critical analysis of policies and practices.

In my work for UN-Habitat, the United Nations Human Settlements Programme, where I led the work on housing policies and housing rights, I frequently had close exchange with local practitioners and policy makers in various countries. My involvement in policy dialogues and development of national housing strategies and policies in countries of Africa, Asia, Latin America and Eastern Europe during my tenure at UN-Habitat revealed to me that knowledge and references about different housing experiences are in great demand. This book helps to fill this gap. The volume actually addresses the needs of different groups. Those who work in the field of housing and are concerned with the living conditions in cities will find this volume extremely useful and resourceful, and those seeking for references and lessons learned to sustain the formulation of policies in their own contexts will find a wealth of experience and knowledge in the various chapters of the volume. Scholars and researchers will certainly find inspiration from the various sections of the publication and identify areas where we need further investigation and robust research that can contribute to the global debate about such an important dimension of urban development in the twenty-first century.

This timely book comes exactly at a moment when the international community is reflecting on the post-2015 development agenda, taking stock of the Millennium Development Goals (MDGs) and formulating a new international agenda reflected into the recently drafted

Sustainable Development Goals that must follow the agreements made during the Rio+20 Conference, the Third United Nations Conference on the Environment and Development that was held in Rio de Janeiro in 2012. In the final document emanating from the conference, entitled 'The Future We Want', housing, and particularly urbanization and the role of cities, has not been articulated as one would have expected given that today the majority of the world's population is already living in cities, and the numbers are going to increase in the following decades. This book serves a purpose. It helps to remind those involved in this crucial international discussion that the MDG focusing on the improvement of the living conditions of slum dwellers is an unfinished business and that affordable housing and wider accessibility to adequate housing are part and parcel of the equation of building a better and more equitable urban world. Understanding the sorts of institutional and policy bottleneck preventing scaled-up supply of serviced land, as depicted by the book, and addressing other constraints in the infrastructure, building and finance sectors will help in identifying ways and policy options that need to be included in the new development agenda.

Finally, the richness contained in the various chapters of the book is an invaluable contribution to the international debate about the new urban agenda that is in the making. The General Assembly of the United Nations has already decided on the third United Nations Conference on Human Settlements, Habitat III, which has as its theme 'Housing and Sustainable Urbanization'. The conference, scheduled for 2016, is expected to take stock of the implementation of the Habitat Agenda. Governments are expected to review their experiences and involve their civil society in this exercise, assess the extent to which the ingredients of the Istanbul Plan of Action (Istanbul, 1996) have been implemented and, based on that, make suggestions for the formulation of an urban development agenda for the next 20 years. This volume makes a substantive contribution to this process. It brings to a wider audience the challenges of making affordable housing options available in different parts of the world. It also helps us to highlight the role of housing in the configuration of the new agenda.

The Habitat Agenda (1996) was undersigned by more than 190 heads of States who agreed to promote the full and progressive realization of the right to adequate housing as defined in international instruments, and to promote policies and approaches to attain sustainable urban development. The chapters of this book very much reflect the concerns outlined under the two pillars of the Habitat Agenda (1) Adequate Shelter for All and (2) Sustainable Urbanization. The implementation of the Agenda and the work carried out thereafter by a multitude of public, private, academic and community-based actors since its adoption in 1996 have helped to promote ways to monitor and understand housing markets and develop sound indicators to sustain policy decisions; there has been increasing stakeholders' participation and involvement of communities in decision making and in mobilizing finance and credit as advocated by the Agenda; we have also seen an increase in the deployment of land management tools to unlock land for housing and bring it to scale. The Agenda also promoted the need to establish an enabling policy environment by recommending governments to review their policy, regulatory and administrative constraints hindering land delivery systems, and accessibility to adequate housing so that other actors could get actively involved in housing production. The cases and experiences depicted in this book reflect this search for mechanisms in various parts of the world and provide us with the lessons learned from their implementation. There is a wealth of knowledge revealed by their authors, which makes the book a must for housing researchers and practitioners alike.

The Habitat Agenda defined a broad meaning of shelter. Its implementation helped further define the seven elements of housing adequacy as depicted in the Covenant of Social Economic and Cultural Rights and the Fact Sheet on the Right to Adequate Housing e.g (1) Security of tenure (*and protection from forced eviction*), (2) Availability of services, materials, facilities and infrastructure, (3) Location, (4) Habitability, (5) Affordability, (6) Accessibility and (7) Cultural adequacy (UN-Habitat and Office of United Nations High Commissioner of Human Rights 2010), which are reflected into the various chapters comprising this volume. In that respect, the book makes a creditable contribution to our understanding of these adequacy dimensions and how policies address them locally. Seen by the United Nations Committee on Economic, Social and Cultural Rights as the right to live somewhere in security, peace and dignity, the recognition of housing rights as a component of the right to an adequate standard of living (see the Universal Declaration of Human Rights) has triggered a large amount of policy, institutional and legal work to create the conditions for countries to fulfil and protect this right of their populations. Rather than having houses built by the State for its entire population, this legal and conceptual framework actually advocates for measures and the adoption by governments of institutional, policy and financial mechanisms to enable greater accessibility to adequate housing, prevent homelessness, curb discrimination and prohibit unlawful forced evictions. This book covers governance, affordability, and sustainability of policies, institutions, and housing production, which represent a contribution about our understanding and implications of the efforts undertaken in various parts of the world for the realization of the right to adequate housing. Only this makes the book an indispensable companion for housing practitioners.

References

UN-Habitat and Office of United Nations High Commissioner of Human Rights (2010) *The Right to Adequate Housing*, Fact Sheet 21. Geneva: OHCHR.