

Affordable Housing is key for the Realization of an Inclusive and Human Rights-based City

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The notion of inclusiveness in urban development is often correlated with the level of participation and engagement of the citizenship in the decision-making process and governance of their cities which means involvement on matters that directly affect the quality of life and the realization of their fundamental rights in the city where they live and work. In other words, inclusiveness is closely associated with participatory mechanisms that empower citizens and urban dwellers to exercise their rights in decisions about the future of their city.

Furthermore, the achievement of inclusive cities is inexorably associated with the availability and accessibility of affordable housing options at scale so that all the different social economic segments of society can find a place to live in the city. It means a home that is safe, provided with basic infrastructure and services and well-located vis-à-vis jobs and employment opportunities. This brings to the forefront the locational attribute of housing and the access to serviced land as fundamental conditions for the realization of inclusive cities.

Thus, spatial inclusion and access to affordable housing are realized through inclusionary housing policies backed by legal and urban planning provisions that recognize the right to adequate housing as provided for in international instruments and the New Urban Agenda that was adopted by the United Nations in 2016. This may prevent the poor and disadvantaged groups of society from being driven to peripheral locations that are commonly underserved or to settle on land that is not suitable for human habitation e.g. sites vulnerable to landslides, flooding, natural disasters, etc.

The range of articles published in this volume covers experiences and diversities across regions, cities and nations that unveil the strong correlation between accessibility to affordable housing and inclusive cities that results in spatial inclusion of those at the bottom of the social economic ladder. The articles bring forward the examples and attempts of policies and approaches that advocate for social and spatial inclusion by means of making housing affordable for all.

The argument that the sustainable future of cities will depend on the availability and affordability of housing to accommodate the needs and rights of their growing populations is reinforced by the fact that housing and residential use can consume more than 70% of the land cover in cities². Policies that promote scale and diversity in the provision of affordable housing options coupled with strategies to deliver social mix in the built environment are likely to generate inclusive, sustainable and vibrant cities. This is further reinforced by the fact that the housing sector has interfaces with practically every single aspect of the economy of a country. Consequently, any investment in housing will generate immediate economic impacts and influence the form and structure of cities. In a world where more than half of humanity already lives in urban agglomerations, cities will increasingly play a vital role in the sustainable and inclusive development of our planet in which affordable housing acts as a transformative power. This will be inherently linked to the capability of governments to fulfill their obligations in offering equal opportunities and in protecting the basic human rights of their citizens³.

Affordability represents one of the seven attributes of housing adequacy⁴ under the Right to Adequate Housing as defined by international instruments and human rights legislation adopted by the United Nations. This means that every citizen is entitled to the right to live in peace and dignity and have access to adequate privacy, space, security of tenure, materials such as lighting and heating, infrastructure and

location with regard to work and basic facilities, and other elements – **all at reasonable and affordable prices.**

The international housing rights frameworks⁵ indicates that the availability and location of housing at affordable prices in cities is a human rights matter and its realization within the jurisdiction of cities is likely to generate spatial inclusion and inclusiveness in urban development. This is not rhetoric. It is a rights-based approach to urban development that needs to be embraced by national and local governments. States and governments have committed themselves to promote the full and progressive realization of the Right to Adequate Housing when adopting the Habitat Agenda (1996)⁶ and New Urban Agenda (2016)⁷. Yet, the urbanization patterns that prevail in many parts of the developing world is characterized by social and spatial segregation and the exclusion of billions of people from accessing adequate and affordable housing despite the increasing number of countries that have included the recognition of the right to adequate housing in their constitutional legislations.

To achieve inclusive and human rights-based urbanization through the implementation of affordable housing policies, governments ought to establish an enabling environment comprised of policy, institutional, financial and regulatory frameworks that enable individuals and households to access adequate housing and achieve at the same time their spatial inclusion. In practice, this means the adoption of policies that boost the supply of serviced land at scale, programs that improve accessibility to affordable housing finance, credit and targeted subsidies (which increase the ability of the different social groups to pay for housing while widening their freedom of choice) that will generate housing that are well-located and affordable; also policies and regulations that discourage urban sprawl and encourage land development within the urban core⁸. This is just to name a few policies that reinforce social and spatial inclusion and help to reverse a global trend of unsustainable, low density, fragmented and exclusionary urbanization⁹.

In reality, however, as the cases depict in this volume reveal, the lack of affordable housing options¹⁰ in cities in the developing world is one of the underlying causes of informal urbanization which is characterized by the multiplication and persistence of slums and unplanned settlements. Data from UN-Habitat's Global Urban Observatory suggests that although the percentage of urban population living in slums are decreasing, in absolute numbers it is increasing and this trend is likely to continue for the years to come if no concerted and comprehensive actions are taken by national and local governments and the international community. Slums are the physical and spatial manifestation of the scarcity of affordable housing options. This means that cities and urban expansion are propelled by informal land development processes rather than being guided by an enacted plan and land-use ordinances. Therefore slums, poor housing and infrastructure, overcrowding, spatial segregation, as well as negative subletting practices are intrinsically connected to the scarcity of affordable housing. This in turn adversely affects the quality of neighborhoods and public spaces, causes severe distortion in housing markets and worsens living conditions of the population. In other words, the achievement of the Sustainable Development Goal 11 of the Global Agenda 2030 that aims at '*making cities and human settlements inclusive, safe, resilient and sustainable*' by 2030, and leaving no one and no place behind, is conditional to the realization of the right to adequate housing and the provision of affordable housing options at scale and diversity.

This issue is especially exacerbated in Sub-Saharan Africa and parts of Asia where urbanization has become synonymous with slum formation¹¹. Worse, it remains a challenge globally and affect the sustainability and social cohesion of cities. The Global Sample of 200 Cities¹² provides compelling evidences of the global housing affordability crisis, which is further confirmed by several other studies¹³.

The Global Sample demonstrates that access to housing via home ownership or rental housing remain largely unaffordable in all studied cities in the world.

The scarcity of affordable housing compels nearly 1 billion people to a poverty trap— a mechanism which forces people to remain poor, socially and spatially segregated and living in appalling conditions located in slums¹⁴ in cities that perpetuate the geography of the divided city. This has serious ramifications on the quality of people’s lives, let alone on the sustainability of cities and communities. These growing numbers are evidences that inclusive cities cannot be realized if the housing question is not comprehensively addressed in connection with other social and economic policies.

The high numbers of slum dwellers and people living in inadequate housing in various parts of the world reveal the failure of governments in facilitating the supply of adequate and affordable housing options at scale and diversity in size, location, type, standards and prices. This could provide an alternative to informal urbanization and enable the various social-economic segments of the population to realize their right to an adequate housing. By default, it means creating the conditions for cities to become social and spatially inclusive.

The adoption of a Human Rights-Based Approach (HRBA) to housing and urbanization will achieve the desirable impact of inclusion and sustainability. This people’s rights centered approach advocates for the adoption of urban policies that recognize, protect and ensure that everyone has the right to an adequate standard of living in cities. Such policies will help create cities that meet the human rights standards¹⁵, such as access to adequate housing, water and sanitation or any other rights codified in the human rights treaties ratified by the country in question. This gives an opportunity to see the development of “cities of rights” where obligations are met for all citizens, instead of “cities of segregation” where everyone has obligations but only some have their basic rights realized, while others are constrained to live in inhuman conditions. This book is certainly a contribution to this goal.

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² This is drawn from the Global Sample of Cities comprised of 200 cities selected from a universe of 4,231 cities that had more than 100,000 inhabitants in 2010. On average, residential and housing use takes the land cover in cities in a range from 35% to 80%. The research was carried out by the University of New York, in cooperation with UN-Habitat and the Lincoln Institute of Land Policies. See <https://unhabitat.org/books/the-fundamentals-of-urbanization-evidence-base-for-policy-making/>

³ Acioly, C. (2017). Why the Provision of Affordable Housing is Necessary for the Realization of Human Rights in Cities in the 21st Century. In <https://newcities.org/the-big-picture-why-the-provision-of-affordable-housing-is-necessary-for-the-realization-of-human-rights-in-cities-in-the-21st-century/>

⁴ The Right to Adequate Housing includes: (1) Legal security of tenure; (2) Availability of services, materials, facilities and infrastructure; (3) Affordability; (4) Habitability; (5) Accessibility; (6) Location; (7) Cultural adequacy. In short, the right to Adequate Housing means “the right to live somewhere in security, peace, and dignity with adequate privacy, space, security, lightening and ventilation, with adequate infrastructure and location with regard to work and basic facilities – all at reasonable prices” Urban Jonsson (2015). Programmatic Guidance Note for UN-Habitat staff. Nairobi: UN-Habitat.

⁵ OHCHR (2004), The Rights to Adequate Housing; Fact Sheet No. 21 (Rev.1), Geneva: OHCHR/UN-Habitat.

⁶ The Habitat Agenda was adopted by the 2nd United Nations Conference on Human Settlements, realized in Istanbul, 1996. It was endorsed by more than 170 countries.

⁷ The New Urban Agenda was adopted by the United Nations Conference on Housing and Sustainable Urban Development, realized in Quito, Ecuador, 2016.

⁸ Ibid Acioly, C. (2017).

⁹ UN-Habitat (2016a). The Fundamentals of Urbanization. Evidence-base for policy making. Nairobi: UN-Habitat. <https://unhabitat.org/books/the-fundamentals-of-urbanization-evidence-base-for-policy-making/>. This publication draws on the Global Sample of 200 cities mentioned above.

¹⁰ Ibid UN-Habitat (2016a)

¹¹ UN-Habitat (2010). The State of the World Cities Report 2010-2011. London, Washington: Earthscan.

¹² Ibid UN-Habitat (2016a).

¹³ Demographia (2017). 14th Annual Demographia International Housing Affordability Survey: 2018. Rating Middle-Income Housing Affordability <<http://demographia.com/>>; McKinsey Global Institute (2014). A Blueprint for Addressing the Global Housing Affordability Challenge. <www.mckinsey.com/mgi>; Property Prices Index for Country 2018 Mid-Year <https://www.numbeo.com/property-investment/rankings_by_country.jsp>; IMF's Global Housing Watch Second Quarterly of 2017 < <https://blogs.imf.org/2016/12/08/global-house-prices-time-to-worry-again/>>

¹⁴ Today, around one quarter of the world's urban population continues to live in slums. Since 1990, 213 million slum dwellers have been added to the global population. The expected global population increase of 1.18 billion combined with the existing housing deficit, implies that approximately two billion people will require housing in 2030. Today, 880 million urban residents are estimated to be living in slum conditions as opposed to 792 million in 2000. UN-Habitat (2013), Streets as Public Spaces and Drivers of Urban Prosperity; UN-HABITAT (2005). Financing Urban Shelter: Global Report on Human Settlements 2005. Nairobi: UN-Habitat ; United Nations (2015). The Millennium Development Goals Report 2015. New York: United Nations.

¹⁵ UN-Habitat (2016). A Human Rights-Based Approach to Sustainable Urbanization and the Realization of Human Rights in the City. A Think Piece for the Preparation of the Habitat III Conference by Urban Jonsson. Unpublished.