

#Housing2030

Effective policies for affordable housing in the UNECE region



UNITED NATIONS

UNITED NATIONS ECONOMIC COMMISSION FOR EUROPE
HOUSING EUROPE

#Housing2030

Effective policies for affordable housing
in the UNECE region



UNITED NATIONS

Geneva, 2021

NOTE

Requests to reproduce excerpts or to photocopy should be addressed to the Copyright Clearance Center at: copyright.com

All other queries on rights and licenses, including subsidiary rights, should be addressed to:

United Nations Publications
405 East 42nd Street
S-09FW001
New York, NY 10017
United States of America

Email: permissions@un.org

Website: <https://shop.un.org>

The findings, interpretations, and conclusions expressed herein are those of the author(s) and do not necessarily reflect the views of the United Nations or its officials or member States

The designations employed and the presentation of material on any map in this work do not imply the expression of any opinion whatsoever on the part of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

Links contained in the present publication are provided for the convenience of the reader and are correct at the time of issue. The United Nations takes no responsibility for the continued accuracy of that information or for the content of any external website.

This publication is issued in English and Russian.

ECE/HBP/204

UNITED NATIONS PUBLICATION

Sales No. E.21.II.E.4

ISBN: 978-92-1-117267-6

eISBN: 978-92-1-403048-5

© 2021 United Nations

All rights reserved worldwide

United Nations publication issued by the
United Nations Economic Commission for Europe

FOREWORD

At least 100 million low and middle-income people in the United Nations Economic Commission for Europe (UNECE) region are housing cost overburdened; they spend more than 40 per cent of their disposable income on housing. Housing affordability is an important element of the right to adequate housing but is often a challenge for groups of the population facing vulnerabilities. These include young people, senior citizens, large families with children, and people who suffer from limited access to healthcare, fuel poverty, and price inflation of essential goods and services. Housing affordability remains a major challenge also for middle-income earners, especially in many large cities where rents are skyrocketing, and the quality of available housing is often low.

Rapid and unplanned urbanization and urban sprawl, climate change, financialization of the housing sector, the lack of consideration for an ageing population and migration are among the factors which further exacerbate the problem of access to affordable and decent housing and push even the most robust national housing systems to their limits.

The health crisis caused by the COVID-19 pandemic, when the most fundamental health advice from governments has been “stay at home”, has greatly amplified the challenges of the lack of access to affordable adequate and healthy housing for all.

Addressing the housing affordability challenge is central to achieving Sustainable Development Goal 1 on poverty eradication and 11 on inclusive, safe, resilient and sustainable cities and human settlements. A commitment to housing for all is also a transformative force that can contribute to the world overcoming challenges related to climate change, exclusion and inequality. There is an urgent need to understand how countries and cities can achieve more affordable housing – through their policies and practices.

This publication - #Housing2030: Effective policies for affordable housing in the UNECE region – explores housing affordability challenges and existing policy instruments for improving housing affordability in the UNECE region; it facilitates the exchange and dissemination of good practices in improving housing affordability among countries and cities of the region. The study addresses the following four topics: (1) housing governance and regulation; (2) access to finance and funding; (3) access and availability of land for housing construction; and (4) climate-neutral housing construction and renovation.

The study supports the implementation of the 2030 Agenda for Sustainable Development, the New Urban Agenda, the Geneva UN Charter on Sustainable Housing and other relevant international commitments. The study builds upon the four principles of sustainable housing, as outlined in the Geneva UN Charter: (a) environmental protection; (b) economic effectiveness; (c) social inclusion and participation; and (d) cultural adequacy.

It was developed within #Housing2030, a joint international initiative of UNECE, UN-Habitat and Housing Europe which brings together representatives of governments and housing experts from 56 member States in the UNECE region and 43,000 affordable housing providers and neighbourhood developers represented by Housing Europe.

The experience of the implementation of the #Housing2030 initiative demonstrated the great value of cooperation not only between the Initiative partners but also of experts and policymakers who contributed to the study.

We are committed to continue the cooperation within the #Housing2030 initiative and we hope to be able to support governments and experts with policy advice and capacity-building following the launch of this publication.

We hope that this publication will become a valuable resource for national, local governments and experts in developing their policies and programmes to promote access to affordable, adequate and healthy housing for all and that it will inspire housing experts to continue both further research on and practical implementation of innovative policies and tools to support access to affordable, adequate housing for all.



Bent Madsen

President of Housing Europe
The European Federation of Public,
Cooperative and Social Housing



Maimunah Mohd Sharif

Under-Secretary-General
of the United Nations,
Executive Director of the United Nations
Human Settlements Programme (UN-Habitat)



Olga Algayerova

Under-Secretary-General
of the United Nations,
Executive Secretary of the United Nations
Economic Commission for Europe

CONTENTS

FOREWORDiii
ACKNOWLEDGEMENTS.	viii
ABBREVIATIONS AND ACRONYMS.	xiii
EXECUTIVE SUMMARY	xvi
INTRODUCTION	1
Housing affordability and unaffordability – what do we need to know?	2
An adaptable “toolkit” – not a one size “blueprint”	2

Chapter I: Governance. 5

What is the importance of good governance to affordable housing?	5
What “tools” are in the governance policy toolbox?	6
What governance tools and approaches help to support and enable public, social and affordable housing?.	7
How have governance tools been used in practice?	7
Strategic frameworks	7
Institutions and capacity-building	11
Multi-level governance	18
Setting and monitoring housing standards	21
Evidence – governing with insight	25
Supervision – accountable and transparent actors	30
Dedicated social and affordable housing providers.	33
Tenant and owner-occupier involvement frameworks	41
Useful resources and contacts	45

Chapter II: Finance. 49

Why are investment and finance tools important to affordable and inclusive housing?.	49
What tools are in the housing investment and finance policy toolbox?	50
Regulating financial institutions to promote housing affordability	51
Non-profit provision of social and affordable housing	58
Subsidizing rents to ensure they are affordable	62
Rent setting, indexation and regulation to promote affordability	66
Microfinance for self-building and modernising housing	68
Circuits of households’ savings to finance affordable housing	70
Public loans, grants and purposeful public investment in housing.	74
Interest rate subsidies, loan guarantees and loan insurance to reduce borrowing costs	79
Special purpose intermediaries to raise finance for social and affordable housing.	82
Sharing housing equity and costs	86
Revolving funds which repeatedly reinvest in affordable housing	88
Taxation to guide investment in housing	91
Useful resources and contacts	96

Chapter III: Land 101

Why is land policy important for affordable and sustainable housing provision?	101
What tools are in the land policy toolbox?	101
What land policy tools are used to provide social and affordable housing?	103
How can policymakers ensure that land policy is effective in supporting affordable and sustainable housing provision?	103
How have land policy tools been used in practice?	104
Public land banking	104
Public land leasing	109
Land readjustment	112
Land value capture	114
Comprehensive city and neighbourhood planning	119
Land-use regulation and inclusionary zoning	121
Land value taxation	124
Useful resources and contacts	130

Chapter IV: Climate-neutral housing 133

Why are climate-neutral housing construction and renovation policies important for affordable and sustainable housing?	133
What tools contribute to climate-neutral housing construction and renovation?	134
What climate policy tools are used to provide social and affordable housing?	136
How can policymakers ensure that climate policy is effective in supporting affordable and sustainable housing provision?	137
How have climate-neutral housing construction and renovation policy tools been used in practice?	139
Energy performance-related building regulations	140
Regulating the urban environment for energy efficiency	143
Non-regulatory climate policy initiatives	144
Financial incentives	146
Awareness-raising and training	155
Useful resources and contacts	163

CONCLUSIONS	165
-----------------------	-----



List of figures

Figure I	Policy tools defined and illustrated in this report	xvii
Figure II	Process for assessing the tools required to address unaffordable and inaccessible housing	2
Figure III	Key elements of good governance	5
Figure IV	Organization of affordable housing investment in Finland	15
Figure V	The housing continuum.	34
Figure VI	Objectives of funding and financing tools for housing	50
Figure VII	Generalized affordable rental housing costs and revenues, and possible subsidy instruments	58
Figure VIII	Steps involved in the application of financial intermediation to affordable housing provision	83
Figure IX	Individual and community benefits of different housing equity sharing models	87
Figure X	Drivers of energy poverty and key indicators	134
Figure XI	Actor constellation in the building renovation sector	137
Figure XII	Key dimensions for Building Back Better	138
Figure XIII	The energy pyramid	138
Figure XIV	European Union energy labels	141
Figure XV	Invitation for tenants to engage in building renovation projects in Germany and the United Kingdom	157

List of tables

Table 1	Governance tools most used by governments and housing organizations.	6
Table 2	Strategies for creating capacity to deliver on housing policies	13
Table 3	What is the rationale for housing institutions and capacity-building?	14
Table 4	Rationale for multi-level governance in housing policy	19
Table 5	Rationale for housing standards setting and monitoring	22
Table 6	Sources of cross-country comparative data on housing systems and policies	27
Table 7	The key principles of limited-profit housing in Austria	39
Table 8	Levels, objectives and methods of involving tenants and owner-occupiers in the governance of housing	42
Table 9	Investment and finance tools to promote affordable and inclusive housing	52
Table 10	What is the rationale for regulating financial institutions and their investment in housing?	54
Table 11	Tools of the United Nations Environment Programme for a more sustainable and inclusive finance system	56
Table 12	What is the rationale for non-profit sector delivery of affordable housing?	60
Table 13	What is the rationale for providing rent assistance?	64
Table 14	What is the rationale for rent setting, indexing and regulation?	67
Table 15	What is the rationale for providing housing microfinance?	69
Table 16	What is the rationale for using savings schemes to provide finance for housing?	72
Table 17	What is the rationale for public loans, grants, and purposeful investment?	74
Table 18	What is the rationale for interest rates subsidies, guarantees and mortgage insurance?	81
Table 19	What is the rationale for affordable housing financial intermediation?	84
Table 20	What is the rationale for sharing housing equity to support affordable housing?	87

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_353

