

FINANCING HOUSING AND PROGRAMMES: LESSONS FOR THE DEVELOPING WORLD

Madrid, 10-11 May 2016

#financinghousingpolicies



With the collaboration of:



Agencia Andaluza de Cooperación Internacional para el Desarrollo
CONSEJERÍA DE IGUALDAD Y POLÍTICAS SOCIALES



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With the support of:



GOBIERNO
DE ESPAÑA

MINISTERIO
DE FOMENTO



GLOBAL EXPERTS GROUP MEETING

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1. EXECUTIVE SUMMARY

Fiscal resources are essential to the successful implementation of housing policies. However, the capital-intensive nature of housing requires substantial resources in its direct provision. Furthermore, national and local governments have revenues to allocate to housing. Consequently, housing constitutes less than 1% of the government's budget in the developing world. While countries may have elegant housing policies and even detailed strategies for implementation of housing, the lack of capital is a central barrier to successful implementation of housing policies and strategies. Without financing, housing is a constraint to sustainable urban development.

The United Nations Human Settlements Programme (UN-Habitat) organized an Expert Group Meeting titled "Financing National Housing Policies: Lessons for the Developing World" to further assess and analyze the state of financing for housing policies and programmes in the developing world as well as to exchange best practices on this subject matter. The EGM, sponsored by the Andalusian International Cooperation Agency and the Barcelona City Council, convened experts from six different continents, including subject-matter specialists, policymakers, academics and civil society actors on public finance and housing.

The experts provided their insights and experiences in four sessions related to the financing of housing policies on the topics of taxation and non-revenues to support housing policies and programmes, debt issuance to bolster housing policy objectives and strategies as well as alternatives to financing housing policies through, for instance, public-private partnerships and compulsory savings programmes. These topics must be addressed to adequately finance housing in the developing world as well as, for example, promoting land rights, rule of law and sustainable economic growth.

As countries around the world continue to confront financial shortfalls, this EGM presents a starting point for concerted efforts to understand and deepen financing housing: a starting point for dialogue across government, private and non-governmental organizations to integrate successful financing approaches to housing policies and programmes. Through reinforcing the fiscal component of housing an important condition can be achieved in ensuring the progressive realization of the adequate housing can become reality for all. Financing is a crucial step in the path forward to overcome policy implementation bottlenecks related to the financing of housing policies and programmes.

2. BACKGROUND

The implementation of housing policies has been jeopardized by lack of investment and finance. Housing has had a low priority in the allocation of national resources and this has affected the capacity of governments to implement housing policies. International fiscal policy experts estimate public spending on housing constitutes less than 1% of the government's budget in the developing world. Although, many countries made progress towards re-defining the aims and objectives of their national policies and strategies, most of them lacked detailed plan of action, time frame and, mostly important, they lacked provisions for ensuring that financial resources were available to implement the policy goals. This is one of the main reasons why implementation of policies has been in most cases disappointing.

With developing states confronting staggering housing deficits and citizens unable to access adequate housing relegated to informal settlements, more concerted efforts are needed to establish financing of housing policy at required scales. National and local governments around the developing world must begin a dialogue to transition towards successful financing approaches and increased public investment to housing policies. Reinforcing the fiscal component of housing policies is an important condition to achieving the progressive realization of the adequate housing can become reality for all. Given the importance of government intervention in promoting access to adequate, affordable and inclusive housing, there continues to be a critical need for governments and housing actors in emerging and developing countries to fulfill.

UN-Habitat is ready to assist in this regard and, in collaboration with Madrid City Council, will organize the Expert Group Meeting (EGM) "Financing National Housing Policies: Lessons for the Developing World" bringing experts from developing and developed countries to assess conditions, exchange best practices and chart the path forward to overcome policy implementation bottlenecks related to financing affordable housing. In particular, the EGM will offer the opportunity to inquire and redefine the role of national and local public financing to enhance and rebuild the capacity of the state to be responsive to the housing needs of the poor majority and the most vulnerable.

3. ALIGNMENT WITH INTERNATIONAL AGENDAS: HABITAT III AND THE NEW URBAN AGENDA

UN-Habitat is mandated to promote adequate housing for all and sustainable urbanization. Affordability is one of the seven elements of the right to adequate housing as the cost of housing should not threaten or compromise the occupants' enjoyment of other human rights¹. It is thus incumbent upon UN-Habitat to support and promote sustainable financing to housing policy in order to promote access to adequate housing for the poor and vulnerable, and to assist member states in this regard. In 2013, the Governing Council adopted the Global Housing Strategy (GHS)², proposing that governments should address the issue of housing policy more holistically, through the internationally accepted principles and standards related to the right to adequate housing as well as within economic development, employment generation and poverty reduction policies, and through promoting sustainable and more cost-effective building technologies and materials.

The GHS endorses the financing component of housing policies as a pre-requisite for a sustainable national housing sector stating that a variety of fiscal options should be made evaluated and made available at all levels of housing policy synthesis: such financing options for housing policies in the developing world include—cross-subsidies, effective resource allocation for social and rental housing, non-collateral credit mechanisms for owner-builders, developers and contractors, and producers of building materials and components³.

Towards Habitat III, UN-Habitat has concentrated efforts to re-establish the role of housing policies and their financing as a critical component to the future of sustainable urbanization. With that aim, UN-Habitat proposes the 'Housing at the Centre'⁴

approach, which comes to position housing at the centre of national and local urban agendas. 'Housing at the Centre' aims to shift the focus from simply building houses to a holistic framework for housing development, orchestrated with urban planning practice and placing people and human rights at the forefront of urban sustainable development. One its guiding principles states that:

“Systemic reforms, strong states and long-term policy and finance are needed to enable access to adequate housing for all. National and local authorities should reassume a leading role in responding to housing needs and affordability constraints especially of the poorest segments of the population, being at the helm of formulating, regulating, implementing and monitoring policies. Finance for housing should be established and increase”.

This EGM reflects both GHS and the Housing at the Centre Approach. It will promote knowledge exchanges on sustainable practices for the fiscal component of housing policies and increase awareness on the importance of this issue as a source of sustainable urbanization, economic growth, employment generation and a major component of the development agenda in the developing world.

Finally, the proposed EGM builds upon the previous EGM held in December 2014 entitled “Ways Forward to Achieving Affordable Housing Finance For All”, which focused upon exploring ways forward to housing finance inclusion. The discussion around “Financing National Housing Policies” seeks to build upon this conversation through exploring the ways forward for increased investment and stronger commitment of national and local governments to invest in innovative fiscal responses to implement inclusive housing policies.

By promoting sustainable financing and innovative approaches to affordable housing provision, this EGM will contribute to the progressive realization of the adequate housing for all, including persons living in poverty and in vulnerable situations

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