



AFFORDABLE LAND  
AND HOUSING IN  
**EUROPE AND NORTH  
AMERICA**



**UN HABITAT**  
FOR A BETTER URBAN FUTURE

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# **AFFORDABLE LAND AND HOUSING IN EUROPE AND NORTH AMERICA**

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Volume 4

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## ADEQUATE HOUSING SERIES

In the vast majority of countries access to affordable land and housing is a critical contemporary challenge. While in different countries and regions the specificities of the challenge vary, the universal truism is that it is becoming increasingly difficult for the vast majority of urban residents to obtain and retain adequate and affordable land and housing.

The first four volumes in the Adequate Housing Series canvas the state of affordable land and housing in four regions facing major affordability difficulties: Latin America and the Caribbean, Asia, Africa, and Europe and North America (member countries of the United Nations Economic Commission for Europe).

Each volume firstly explores the major trends in housing conditions, availability, quality and tenure modalities. Following this, each volume analyses housing policy responses to address growing affordability problems and the improvement of substandard housing conditions. Lastly, key recommendations for local, national and international policy initiatives that can increase the provision of affordable housing in the respective regions is provided.

This flagship series is coordinated and produced by the Housing Policy Section of UN-HABITAT and to date the following volumes have been published:

**Volume 1: Latin America and the Caribbean**



**Volume 2: Asia**



**Volume 3: Africa**



**Volume 4: Europe and North America**



# FOREWORD

The first four volumes in the Adequate Housing series respond to the urgent need for a global assessment of the state of land and housing. While countless studies, research projects, and reports have been undertaken on individual housing needs, projects, and programmes, no contemporary studies have compared and contrasted housing conditions, policies, and approaches on a regional or global scale.

This series fills this gap. The four volumes focus on the land and housing situation in four regions facing considerable challenges and affordability problems: Latin America and the Caribbean, Asia, Africa, and Europe and North America. They present a comparative documentation of the historical trajectory, major contemporary trends, and best practices in land and housing provision in each region.

Although the size and overall characteristics of the housing sector does vary markedly across these regions, and indeed their countries, common to all is the fact that obtaining and retaining housing that is adequate and affordable is a serious problem for a large proportion of the population.

Unfortunately housing affordability remains a challenge and it is worsening due to, among other factors, the economic effects of the global financial crisis and the increasing severity of disasters and conflicts, which both place an additional strain on already stretched land and housing resources. This series and its messages and recommendations are therefore timely.

These regional studies represent a significant step forward in investigating the state of the global housing challenge. A detailed examination and comparison of, as well as critical reflection on access to housing at the local, national and regional levels is the first and important step towards designing policies to improve access to

affordable housing opportunities and to bring solutions to scale. This will help in preventing city expansion on the basis of informal land development and informal housing supply. The four volumes represent a significant body of research, documentation, and critical review that I believe will be of value to those involved in the housing sector.

Dr. Joan Clos



Under-Secretary-General of the United Nations  
and Executive Director, UN-HABITAT



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# EXECUTIVE SUMMARY

Compared with the regions of Asia, Africa, and Latin America and the Caribbean (LAC), countries in Europe and North America present distinctive challenges for affordable land and housing provision. Many European and North American countries have a long history and considerable experience of affordable 'social' housing provision. Land and housing finance mechanisms are relatively well developed. Many of these countries are distinctly urban and urbanization rates are some of the lowest in the world. Population growth rates have peaked and most cities and countries are expected to have low growth in the coming decades. In many countries there is no sizeable housing deficit per se and the proportion of informal, un-serviced slums is small, if not zero in some European and North American countries.

Affordable land and housing problems in Europe and North America stem from dimensions of affordability that are less prevalent in Africa and Asia. Rising socio-economic inequalities are gentrifying and dividing cities and making housing increasingly unaffordable for low- and middle-income households. A near unanimous belief in homeownership has marginalised rental housing, and as a result drastically reduced rental housing stock, which is a vital tenure option for many households.

Governments in these countries have largely retreated from providing 'social' housing in favour of 'enabling the market', yet the market has not provided land and housing that is

Left unaddressed these dimensions of housing affordability pose a serious problem for European and North American countries.

This report therefore provides an overview of progress achieved in the provision of affordable housing in the countries that comprise the United Nations Economic Commission for Europe (UNECE). Given the immense diversity of responses across these 56 countries, the emphasis is on practices that are conducive to the provision of affordable land and housing.

The report has three principal objectives. Firstly, it explores major regional trends in housing conditions with an emphasis on availability, quality, and tenure choice. Secondly, it analyses housing policy responses that address major challenges such as growing affordability problems, access to social housing and improvement of substandard housing conditions. Thirdly, the report provides recommendations for local, national and international policy initiatives that could contribute to the provision of affordable housing in the region.

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