

The background of the entire page is a photograph of a narrow, historic European street. The street is flanked by tall, multi-story buildings with light-colored facades and dark window frames. A white van is parked on the left side of the street, and several people are walking along the sidewalk. The perspective is looking down the street, creating a sense of depth.

FINANCING AFFORDABLE SOCIAL HOUSING IN EUROPE

UN**HABITAT**
FOR A BETTER URBAN FUTURE

FINANCING AFFORDABLE SOCIAL HOUSING in Europe

Nairobi, 2009

UN  **HABITAT**

The Human Settlements Financing Tools and Best Practices Series

Financing Affordable Social Housing in Europe

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FOREWORD



The global housing crisis, especially in the developing world, is getting worse by the day making the right to adequate shelter a quest that is becoming more and more difficult to meet, despite the targets set by the Millennium Development Goals.

Such is the rate of urbanization – the influx of people into towns and cities, and their natural growth – that the world has now reached a point where for the first time now, half the global population lives in towns and cities.

By the year 2050, six billion people – two-thirds of humanity – will be living in towns and cities. And as urban centres grow, the locus of global poverty is moving into towns and cities, especially into the burgeoning informal settlements and slums, of the developing world. In the developing world, this is happening so fast that slums are mushrooming in what is termed the urbanization of poverty.

This makes it imperative that we use every means at our disposal to ensure that we at UN-HABITAT, and our partners, keep applying ourselves to Target 11 of the Goals – to achieve significant improvement in the lives of at least 100 million slum dwellers, by 2020.

And for this, we need innovative governance, and local thinking and reporting if we are to bring hope to the urban poor. Equally importantly, we need to support our towns and cities, indeed our countries, to adopt pro-poor policies and strategies that will obviate the need for further slum creation.

It is against this background, that the Human Settlements Financing Tools and Best Practices series focuses on the development of know-how, knowledge and tools in human settlements financing, from which Member States can learn in delivering affordable housing to the poor.

A handwritten signature in black ink, reading 'Anna Tibaijuka'.

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

ABBREVIATIONS AND ACRONYMS

ALF	Allocation de Logement à Caractère Familial, France
ALMO	Arms Length Management Organisation, England
APL	Aide Personnalisée au Logement, France
ALS	Allocation de Logement Social, France
CDC	Caisse des Dépôts et Consignations, France
CGLLS	Caisse de Garantie du Logement Locatif Social, France
DCLG	Department of Communities and Local Government, England
EC	European Commission
EGW	Emissionszentrale für gemeinnützige Bauträger, Switzerland
EU	European Union
GdW	Bundesverband deutscher Wohnungsund Immobilienunternehmen, Germany
CGLLS	Mutual Fund for Guarantees of Social Rented Housing, France
HCCB	Housing Construction Convertible Bonds, Austria
HLM	Habitation à Loyer Modéré, France
LIBOR	London Interbank Offered Rate, England
LSVT	Large Scale Voluntary Transfer, England
MHC	Municipal Housing Company, Sweden
Palulos	Prime a l'amélioration des logements locatifs sociaux, France
PAM	Prêt à l'Amélioration, France
PLA	Prêt Locatif Aidé d'Intégration, France
PLI	Prêt Locatif Intermédiaire, France

PLS	Prêt Locatif Social, France
PLUS	France Prêt Locatif à Usage Social, France
RAS	Rental Accommodation Scheme, Ireland
RPI	Rental Prices Index, England
SEM	Société d'économie mixte, France
WSW	Waarborgfonds Sociale Woningbouw, Netherlands
UNECE	United Nations Economic Commission for Europe
VAT	Value Added Tax
VPO	Vivienda de Protección Oficial, Spain
VPT	Vivienda a Precio Tasado, Spain

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