

# **Housing for All: The Challenges of Affordability, Accessibility and Sustainability**

*The Experiences and Instruments from the Developing and Developed Worlds*

A Synthesis Report



**UN-HABITAT**

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The *Human Settlements Finance and Policies* Series

**Housing for All: The Challenges of Affordability, Accessibility and Sustainability**

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## Foreword



As we move into the new millennium, one trend overwhelms our concerns: the rapid urbanization with deepening poverty, environmental degradation and increasing slums, which poses tremendous challenges for achieving adequate shelter for all. The challenges we face in human settlements cannot be met by governments, private sector or civil society alone. It requires the actions of all sections of the society.

Human settlements are places of organised human activities. The way in which human settlements are organised is influenced by the pace and breadth of socio-economic development. Such development cannot take place without linkages and continuous interactions between physical, institutional, economic and social structures. Human settlements are the product of deliberate planning or of spontaneous and uncontrolled economic and social activities. The problems and issues of human settlements cut across the conventional socio-economic sectors and are of multi-sector and multi-disciplinary nature.

The national resource allocation and finance strategies are evolving towards the identification of national development priorities and challenges. Therefore, a full understanding of human settlements needs to be looked at in the national policy context, and its links to finance and to policy debate. This approach is increasingly appreciated by policy-makers and planners when addressing human settlements problems and policy options. The *Human Settlements Finance and Policies* series aims to explore the intricacy of finance and policy interrelations and to promote better human settlements finance policy and strategies.

This series addresses the most important issues in improving human settlements. It draws the intellectual leaders and practitioners from the governments, local authorities, private sectors and civil society to confront human settlements and finance problems and to exchange views and experiences in tackling human settlements problems and issues, and to explore and promote innovations in policies, strategies and methods to address challenges in human settlements. Papers in this series provide opportunities to move towards a deeper understanding of the broad range of human settlements and finance issues.

Our habitat is shaped by human actions and policies. Policies have profoundly shaped our cities, towns and villages in the past, they will continue to define the 21<sup>st</sup> century. Decision-makers face challenges of designing policies that allow their countries and cities to meet the increasing human settlements challenges. In the new era I hope that this series will contribute to the policy debate and will enhance the capacity of member states to design new policies and strategies to address human settlements challenges. In human settlements policy debate, choices made today will impact our common future in the habitat of tomorrow.

Dr. Anna K. Tibaijuka  
Under-Secretary-General and Executive Director  
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## Abbreviations and Acronyms

- ACHR – Asian Coalition for Housing Rights
- ADB – Asian Development Bank
- ASA - Association for Social Advancement
- BAAC - Bank for Agriculture and Agricultural Co-operatives
- BAPINDO – Bank Pembangunan
- BBD – Bank Bumi Daya
- BDN – Bank Dagang Negara
- BNI – Bank Negara Indonesia
- BRAC - Bangladesh Rural Advancement Committee
- BRBD – Bangladesh Rural Development Board
- BRI - Bank Rakyat Indonesia
- BTN – Bank Tabungan Negara
- CBO – Community-based organisation
- CDT – Community Development Trust
- CEL - Comptes d'Épargne Logement
- CHF – Co-operative Housing Foundation
- CMHC – Canadian Mortgage and Housing Corporation
- CMP – Community Mortgage Programme
- CNL – Caisse Nationale du Logement (National Housing Fund)
- CRA - Community Reinvestment Act
- CSH – Contractual Savings for Housing
- CUDS – Center for Urban Development Studies
- DFID – UK Department for International Development
- EIU - Economist Intelligence Unit
- EXIM – Ekspor Impor Bank Indonesia
- EHLP – Expanded Housing Loan Programme
- FHA – Federal Housing Administration
- FDI – Foreign Direct Investment
- FONHAPO – *Fondo Nacional de Habitaciones Populares* (National Housing Fund)
- FOVI – *Fondo de Operación y Financiamiento Bancario a la Vivienda* (Bank of Mexico Trust Fund)
- FOVISSSTE - Institute of Social Security and Services for State Workers (*Fondo de la Vivienda del Seguro Social al Servicio de los Trabajadores del Estado*)
- FUNHAVI – Foundation for Habitat and Housing (Mexico)
- GBPHBUMC – The General Board of Pensions and Health Benefits of the United Methodist Church
- GDS – Gross Debt Service
- GHB – Government Housing Bank in Thailand
- GHIF – The Group for Home & Infrastructure Finance, Inc.
- GLAP – Group Land Acquisition and Development Programme
- GMD – Gender, Media and Governance
- GOT – Government of Tanzania
- GSIS – Government Service Insurance System
- HA – Housing Authority
- HDMF – Home Development Mutual Fund
- HFC – Home Finance Corporation
- HFHT – Habitat for Humanity Tanzania
- HIS – Institute for Housing Studies
- HIGC – Home Insurance Guaranty Corporation
- HRF – Housing Revolving Fund
- HUD – US Department of Housing and Urban Development
- IDB – Inter-American Development Bank
- IMF – International Monetary Fund
- INFONAVIT – National Housing Fund for Workers (*Instituto del Fondo Nacional de la Vivienda para los Trabajadores*)
- JPMC – JPMorgan Chase
- KUK – Kredit Usaha Kecil (small business loans)
- LDU – Direction locale de l'Urbanisme (Local Urban Planning Directorates)
- LGU – Local Government Unit
- LEHC - Limited Equity Housing Co-operative
- LIHTC – Low-income Housing Tax Credit
- LISC – Local Initiative Support Corporation
- LTV – Loan to Value
- MBS – Mortgage-Backed Securities
- MDG – Millennium Development Goal
- MFI – Microfinance institution
- MIS – Management Information System
- MLGHE – Ministry of Local Government, Housing and Environment
- MMIF – Mutual Mortgage Insurance Fund
- MOF – Ministry of Finance
- MOH – Ministry of Housing
- NACHU - National Co-operative Housing Union
- NBFI – Non-bank financial institution
- NGO – Non-governmental organisation
- NHC – National Housing Corporation
- NHDFC – Nepal Housing Development Finance Company

NHMFC – National Home Mortgage Finance Corporation	SRA - Slum Rehabilitation Authority
NLTB – Native Land Trust Board	SSS – Social Security System
NSB – National Statistics Bureau	SU – Support Unit
PEL – Plan d’Epargne-Logement	SUPF – Solidarity for the Urban Poor Federation/Squatters and Urban Poor Federation
PELITA – Five-Year Development Plan	TAWLAT – Tanzania Women Land Access Trust
PRIDE - Programme Intégré pour le Développement de l’Entreprise	THB – Tanzania Housing Bank
PRB – Public Rental Board	UHLP – Unified Home Lending Programme
RDA – Rural Development Administration	UNCTAD – United Nations Conference on Trade and Development
SACCO - Savings and Credit Co-operative	UNDP – United Nations Development Programme
SHDLP – Social Housing Development Loan Programme	UN-HABITAT – United Nations Human Settlements Programme
SHF – Sociedad Hipotecaria Federal (Federal mortgage corporation)	UNDESD – United Nations Department of Economic and Social Development
SIDA - Swedish International Development Agency	UNIDO – United Nations Industrial Development Organisation
S & L – Savings & Loans institution	UOD – University of Dar es Salaam
SMMS – Secondary Mortgage Market System	UPDF – Urban Poor Development Fund
SOFOLLES – <i>Sociedades Financieras de Objecto Limitado</i> (Non-banking financial institutions)	USAID – United States Agency for International Development
SPARC – The Society for the Promotion of Area Resource Centers	USG - The Urban Sector Group
	VA – Veteran Administration

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