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AFFORDABLE HOUSING PROVISION: making housing accessible and affordable

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1.



What do we mean for Housing?

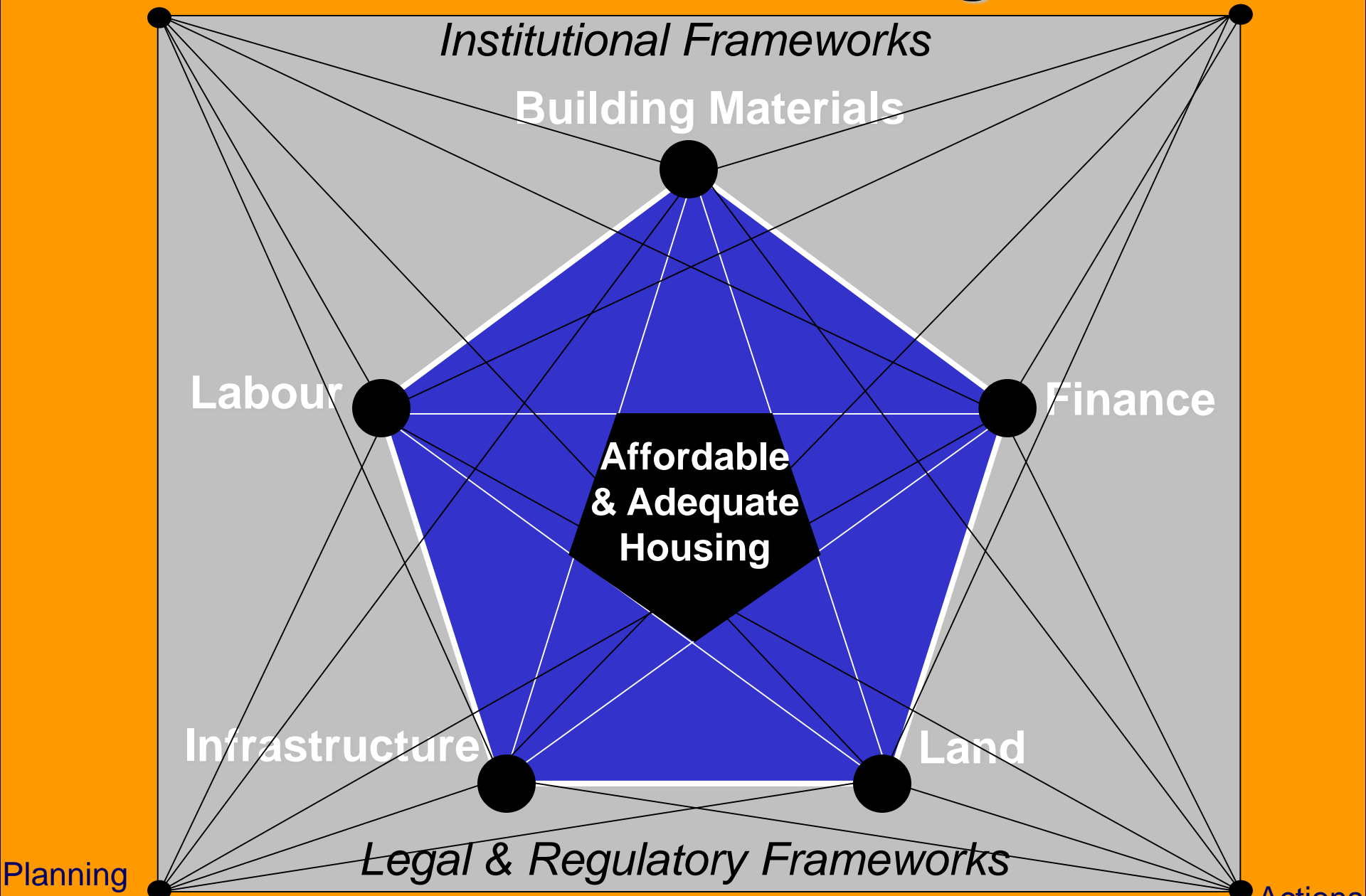
It is more than bricks and mortars and a roof.



What is the ultimate goal?

Planning
Strategies

Urban
Policies



Source: Acioly, C. IHS: 1994 2003; UN-HABITAT, 2011.

The Right to Adequate Housing

The right to live somewhere in peace, safety and dignity, with access to basic infrastructure, in a location that allows adequate access to jobs and opportunities and urban services, all at an affordable price.



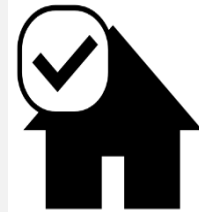
Security
of Tenure



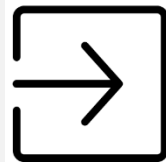
Provision of
services,
materials,
infrastructure



Affordability



Habitability



Accesibility



Location



Cultural
Adequacy

2.

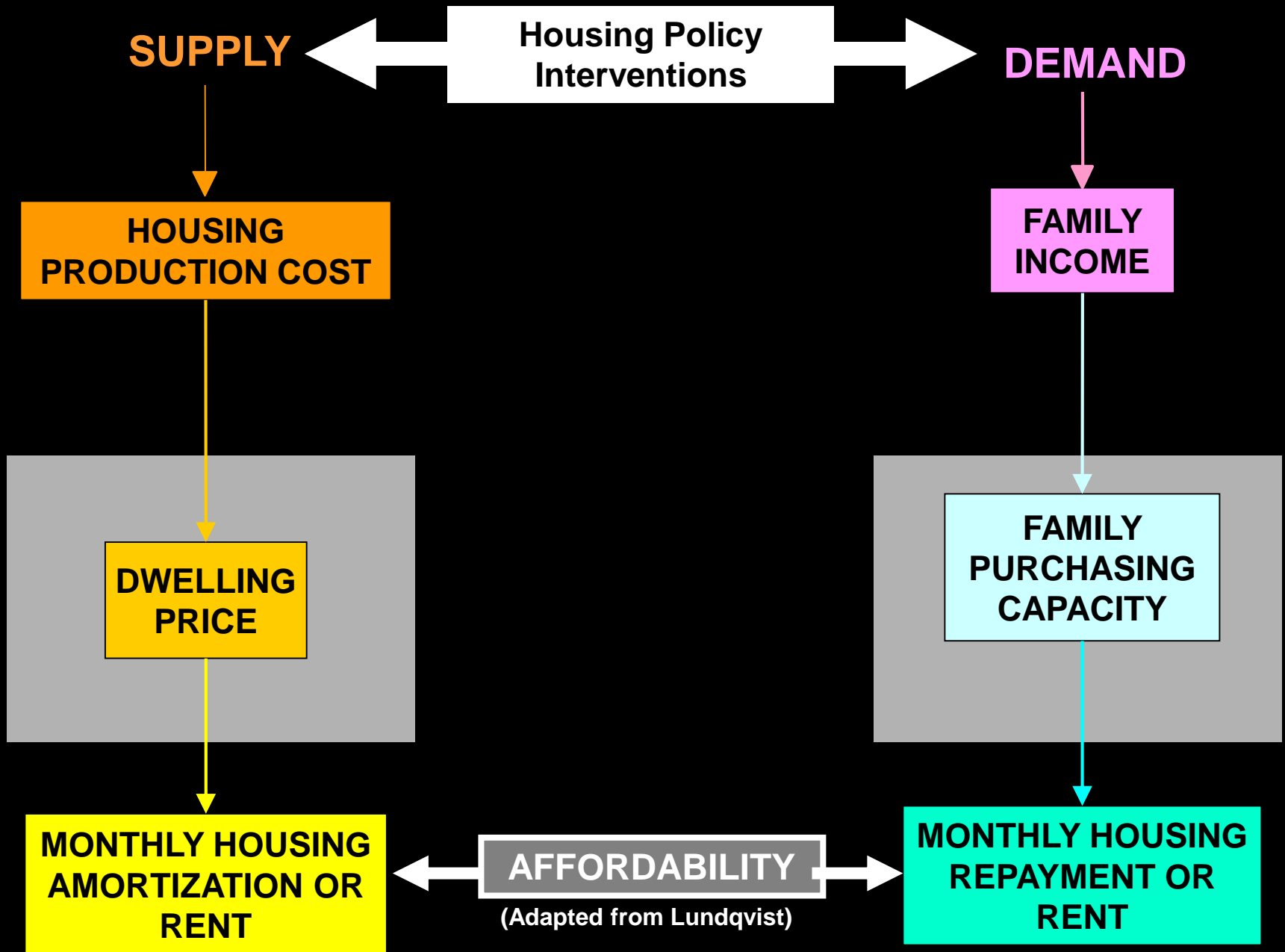


Making Housing Affordable

Understanding the supply and demand sides of the housing markets is the first step to design policies.



GOVERNMENT & POLICY INTERVENTIONS



3.



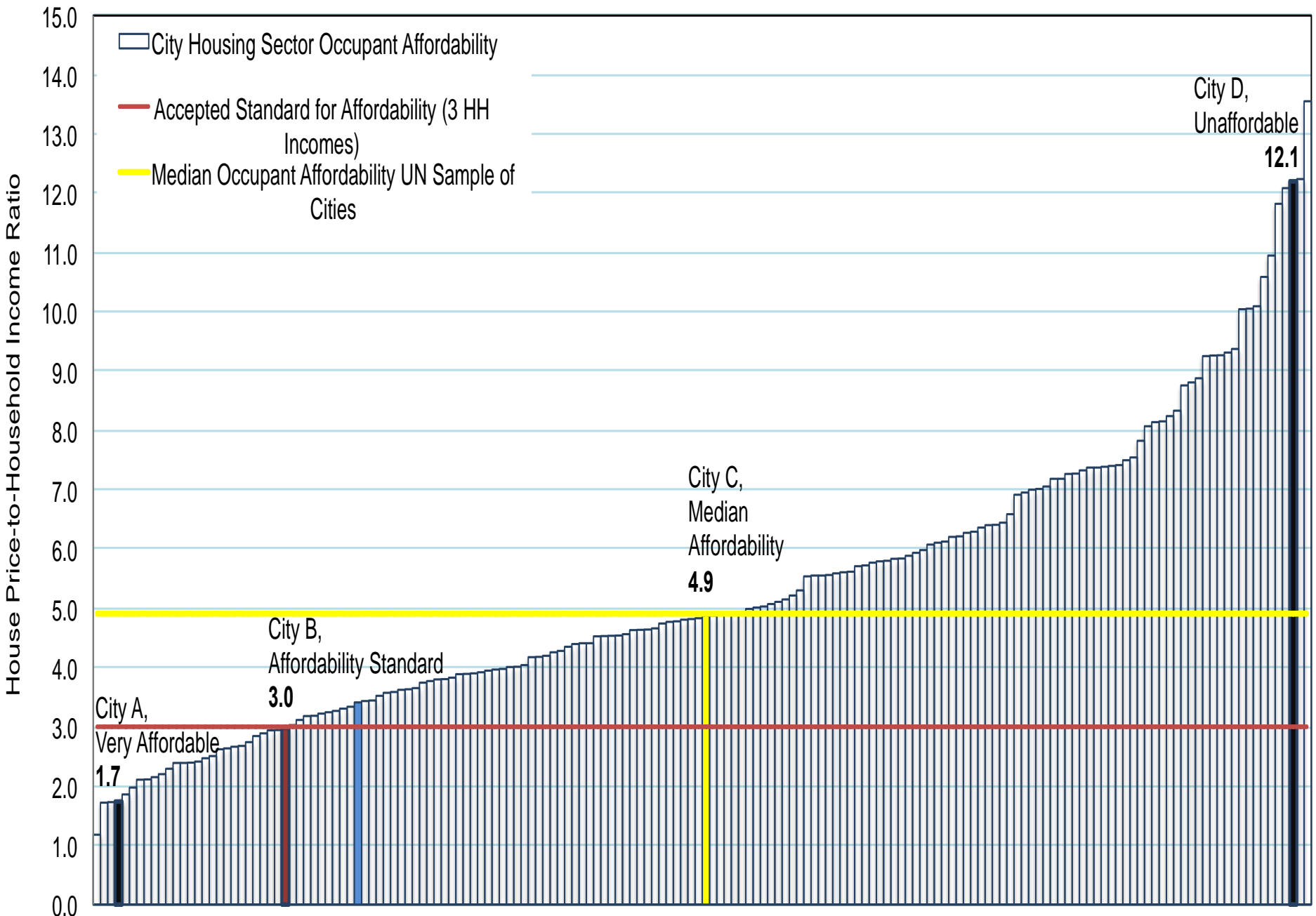
The Global Affordability Crisis:

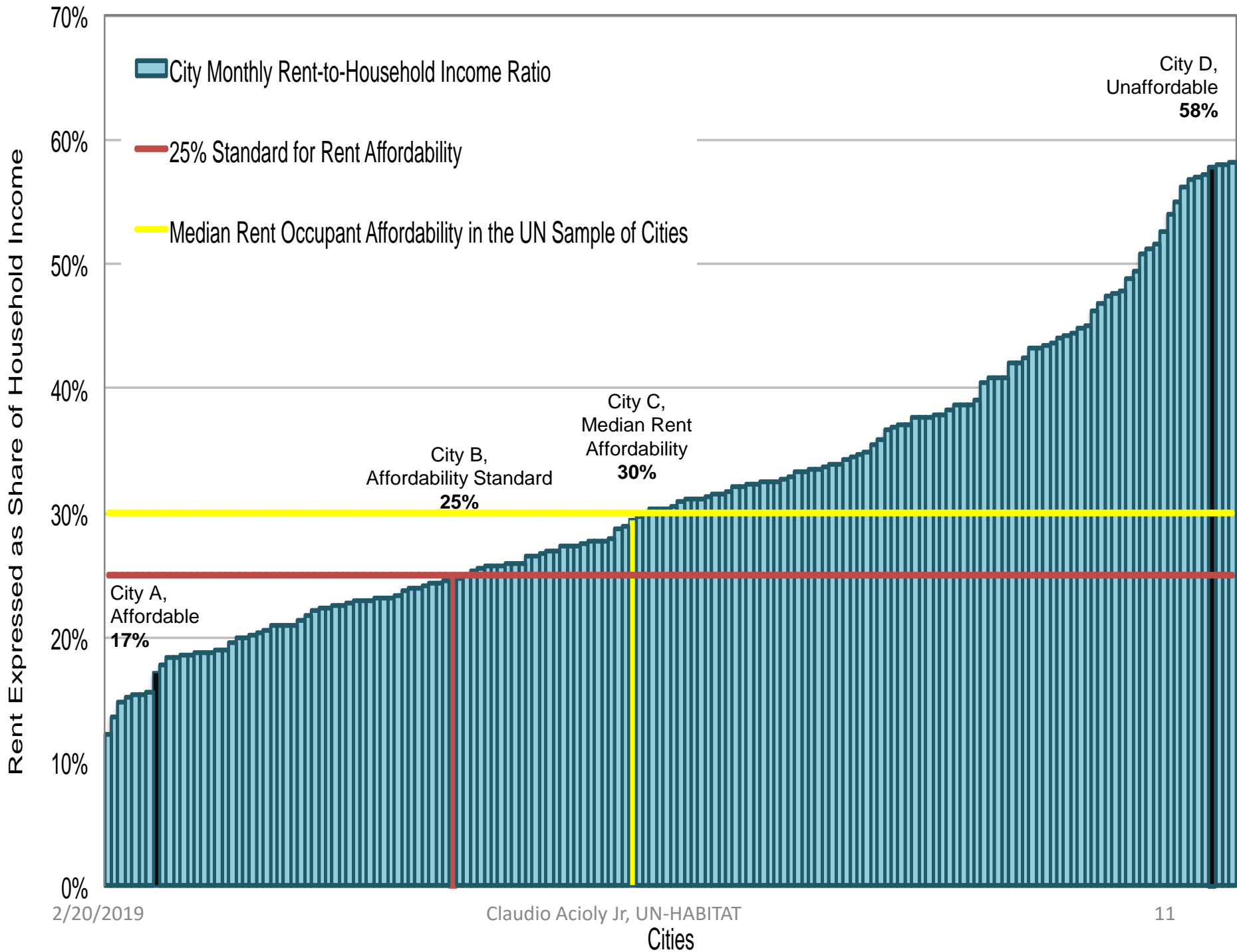
The lack of affordable housing compels people to resort to informal housing solutions which propels informal urbanisation and slum formation and generates more exclusion & segregation





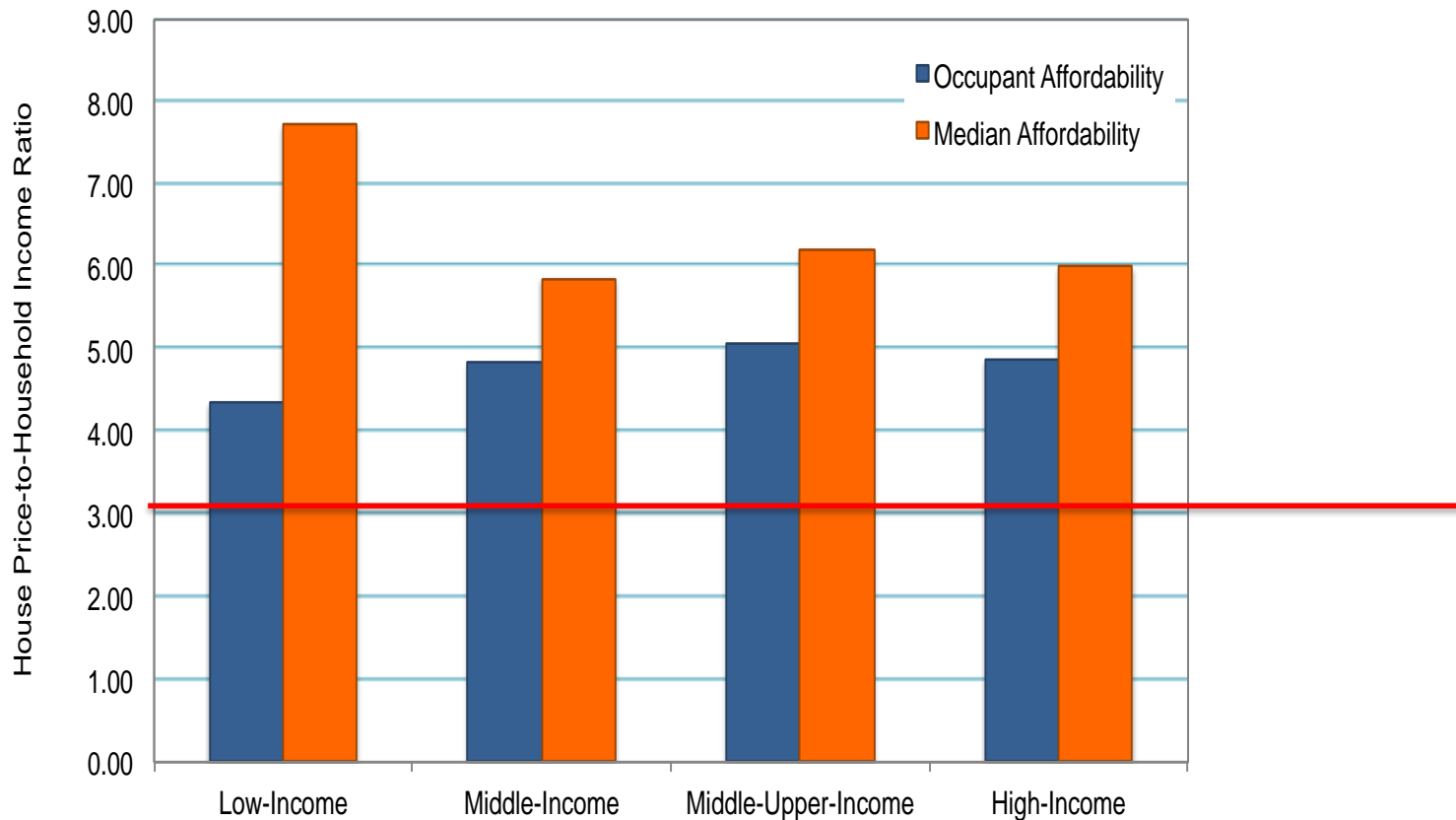
UN-Habitat has created a **Global Sample of Cities** made of 200 cities that statistically represent this Universe of Cities. A cooperation between UN-Habitat, University of New York and the Lincoln Institute of Land Policy.





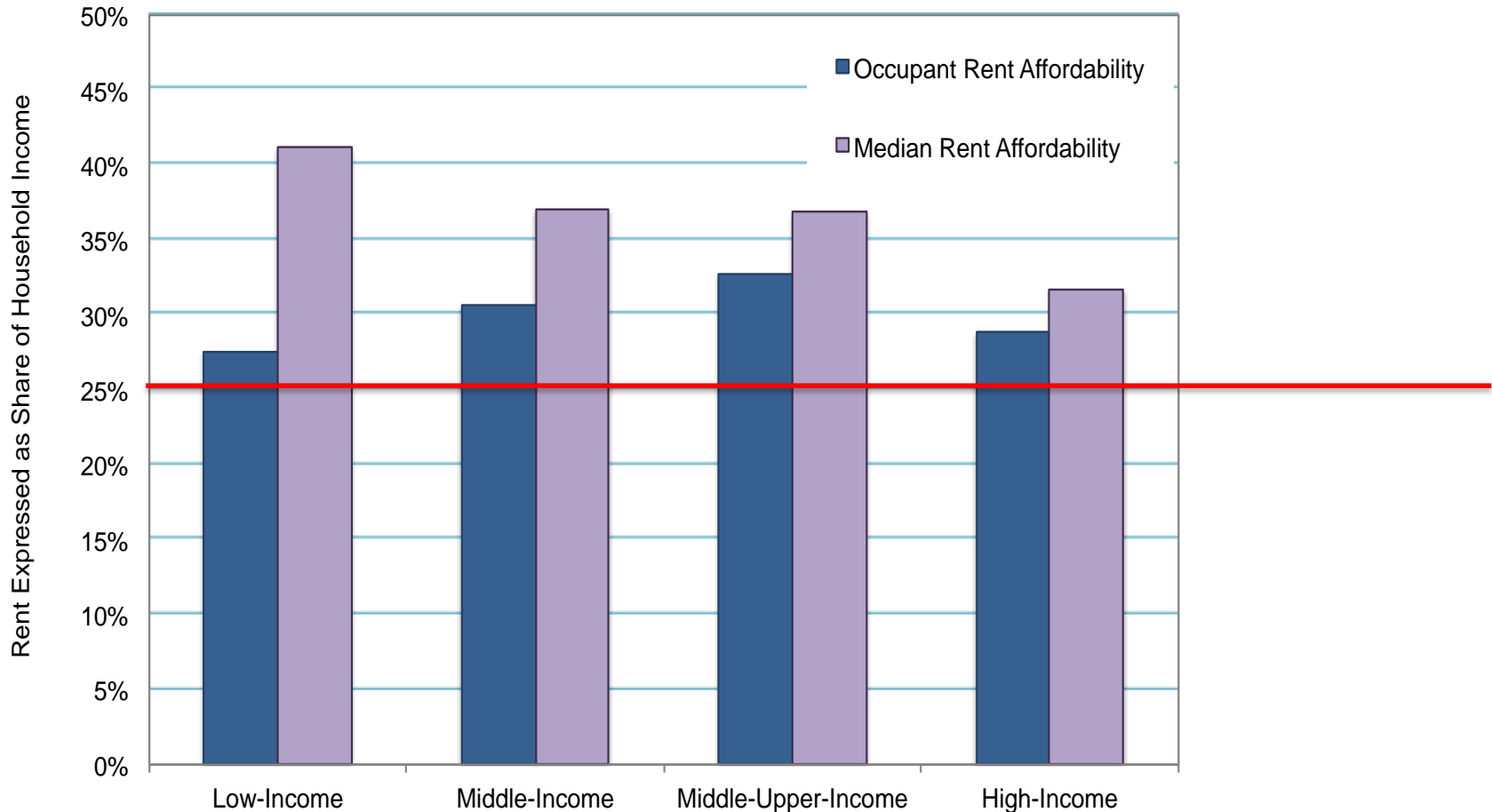
CONCLUSION 1: Regardless of GDP is Housing is UNAFFORDABLE

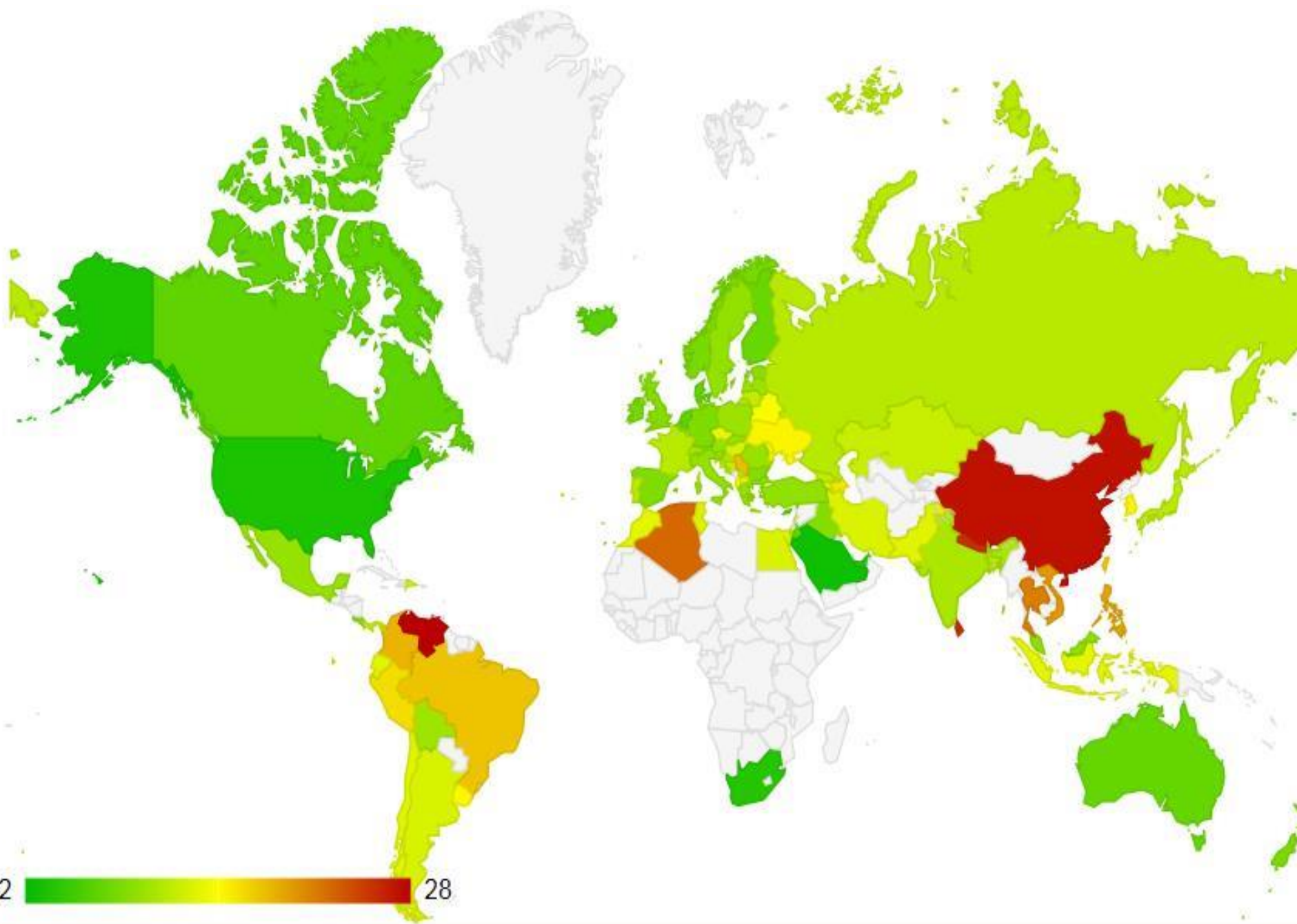
(house price-to-income ratio higher than 3.0) in the Global Sample of Cities



CONCLUSION 2: housing is unaffordable

Regardless of GDP, rental housing is **UNAFFORDABLE** (more than 25% of household income committed to housing)





Global Affordability – House Price-to-Income Ratio

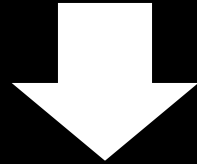
7/20/2015

Claudio Acely Jr, UN-HABITAT

Conclusion on Affordability

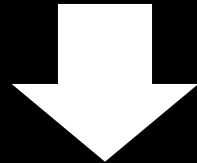
1. The Global Sample of 200 cities shows that house price-to-income ratio is above 3 in all cities
2. When divided by income, in all cities house rent is consuming more than 25% of household income.
3. Thus, housing is unaffordable both in rent and ownership.
4. The housing sector in these cities are restricted.
5. Lots of distortions reflected in the space and structure of cities: overcrowding, informal housing, slums, poor housing management, high land price.

Lack of Affordable Housing



1. informal urbanization

2. growth of slums:



1. Physical and spatial manifestation in the urban landscape of cities
2. Dynamic informal land and housing markets
3. Geography of inequality and segregation

4.



The Problem of Slums in a nutshell

The scale of the problem calls for immediate action to improve the quality of life in the existing stock of slums and prevent the formation of new ones.



URBAN STATISTICS 2013

WORLD

Total Population: **7 billion**
Urban: **3.6 billion (52%)**
Slums: **862.5 million (24%)**

AFRICA

Total Population: **1 billion**
Urban: **413 million (40%)**
Slums: **225.9 million (51%)**

LATIN AMERICA

Total Population: **596 million**
Urban: **472 million (79%)**
Slums: **113.4 million (23.5%)**

ASIA

Total Population: **4.2 billion**
Urban: **1.9 billion (45%)**
Slums: **522.7 million (30%)**

**1 out of 4 people
living in urban areas
lives in slums.**

5.



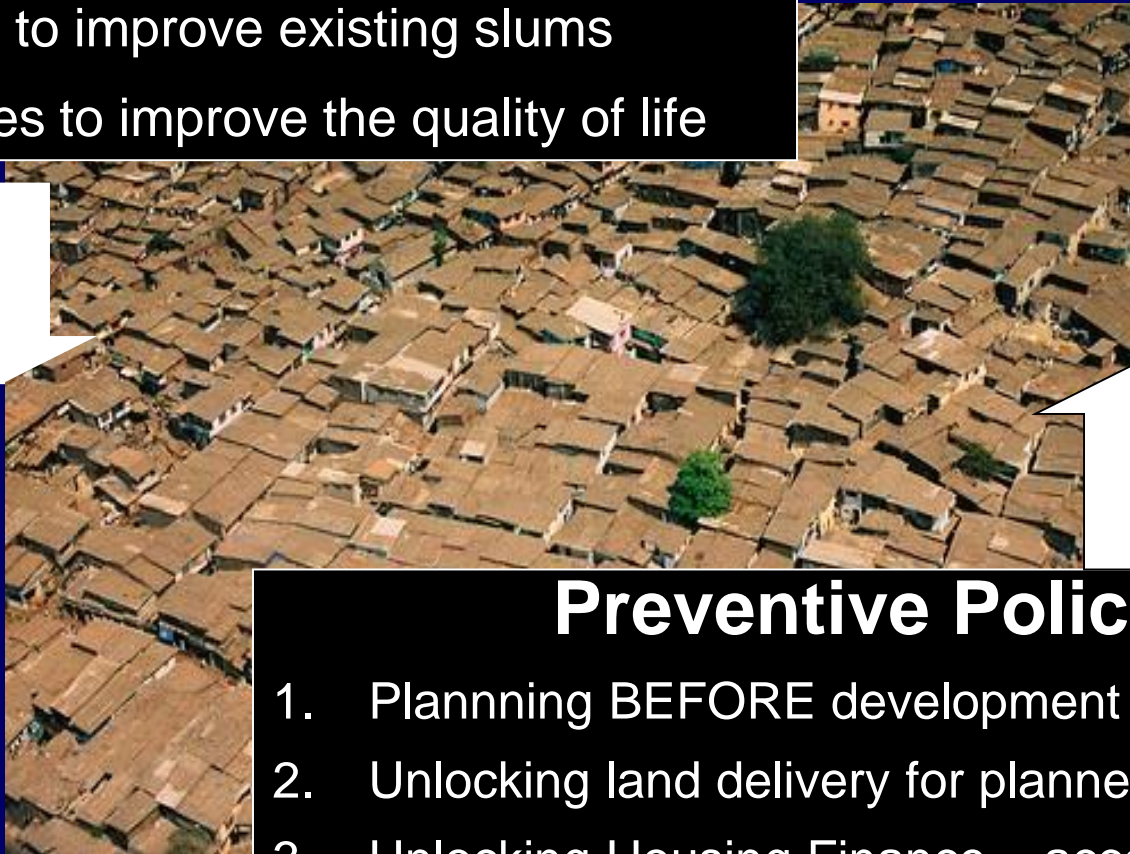
The Twin-track approach:

Citywide slum upgrading is implemented simultaneously to policies that bring housing opportunities to scale.



Improvement Policies

1. Planning for development
2. Strategies to improve existing slums
3. Approaches to improve the quality of life



Preventive Policies

1. Planning BEFORE development
2. Unlocking land delivery for planned urbanization
3. Unlocking Housing Finance – accessibility for all
4. Policies to bring housing solutions to scale.
5. Connecting housing to income and the economy

SLUM UPGRADING

SLUM PREVENTION

Components of the Improvement Strategies

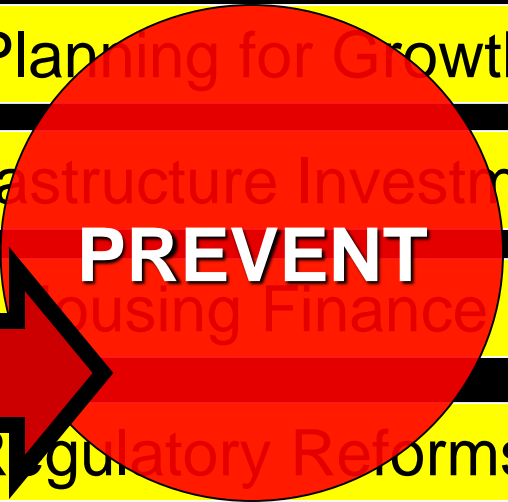
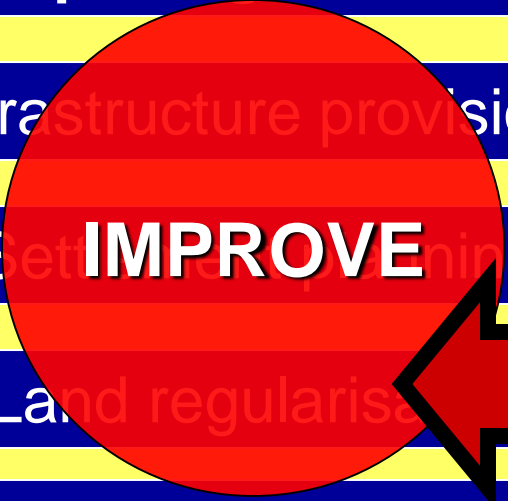
Housing & Urban Policies

New Housing

Existing Housing

- Slums
- Slums
- Opening Streets
- Infrastructure provision
- Settlement upgrading
- Land regularisation
- Housing improvement
- etc.

- Land supply
- Planning for Growth
- Infrastructure Investment
- Housing Finance
- Regulatory Reforms
- Building Industry Capacity



One Single Policy

FIVE Policies to Bring Housing Options to Scale

1. **Improvement**, upgrading and regularization of existing slums must **go hand-in-hand** with **housing at the center** of urban policies and strategies leading to a well-performing housing sector and housing supply at scale in diversity of price, location, size, standard and typology;
2. **Unlock land** for housing: serviced land supply at scale;
3. **Citywide Slum Upgrading**: from projects to programme with a menu of interventions that includes streets, urban planning, citizen participation, mapping, infrastructure, land allocation, security of tenure, economic development, etc.
4. **Unlocking housing finance**: different forms of self-financing e.g. property tax, plus-valia, value capture, TDR
5. **Data & Information**: knowledge and indicators to sustain evidence-based policies



The End

ANNEX



<https://unhabitat.org/street-led-city-wide-slum-upgrading-claudio-acioly-un-habitat/>

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'Street-led city-wide slum upgrading' – Claudio Acioly, UN-Habitat

The strategy brought forward by Claudio Acioly (UN-Habitat) uses streets as the natural conduits that connect slums spatially and physically with the city and treats streets not only as a physical entity for mobility and accessibility — through which water and sewerage pipes, power lines, and drainage systems are laid — but also as the common good and the public domain where social, cultural and economic activities are articulated, reinforced and facilitated.

Claudio Acioly - Street Led Citywide Slum Upgrading

STREET-LED CITY WIDE SLUM UPGRADING

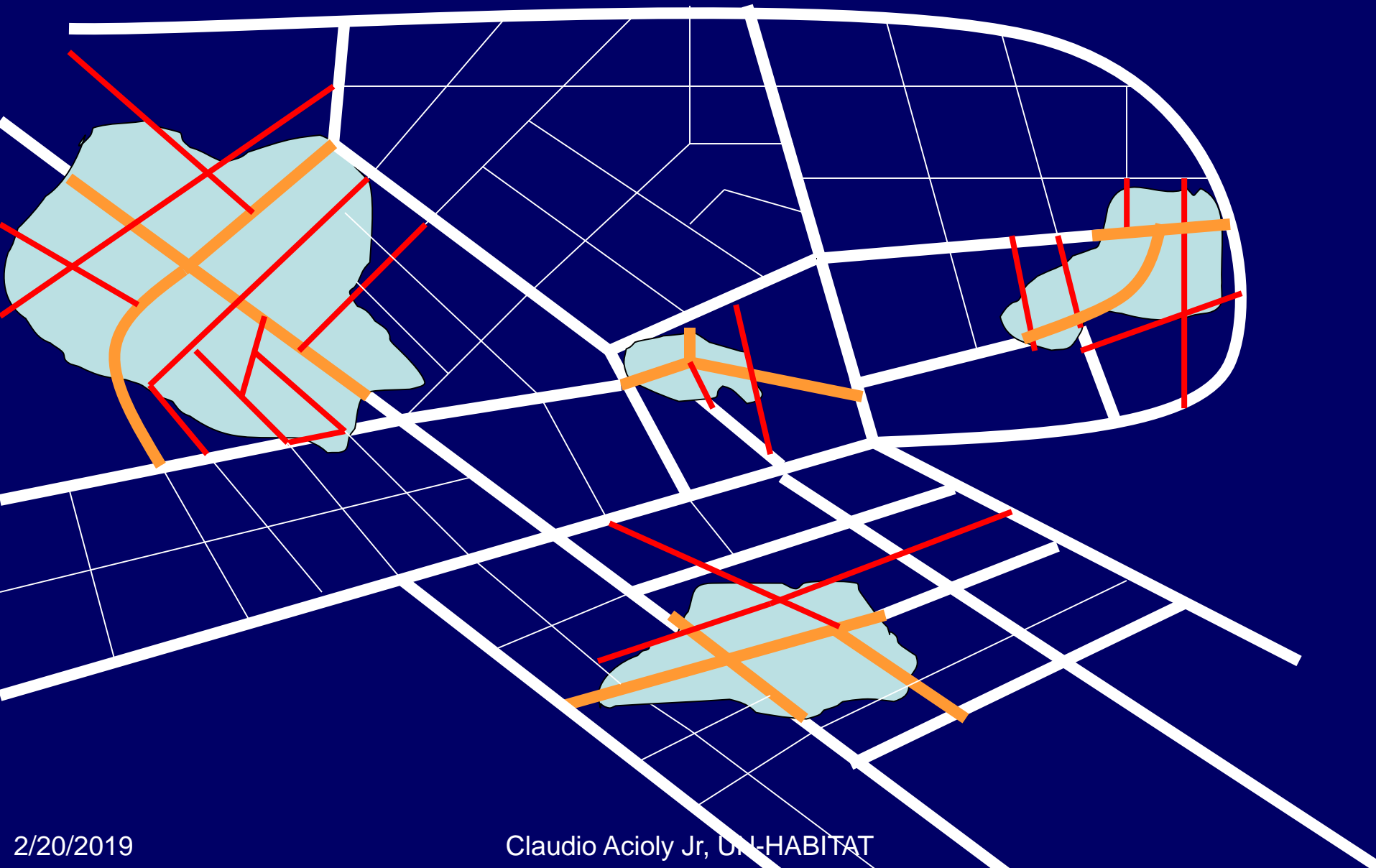
CLAUDIO ACIOLY UN-HABITAT

EVENTS

National Urban Forum - Residents & National Urban Policy
20/06/2017
Stockholm

Street-led City-wide Slum Upgrading – Claudio Acioly Claudio Acioly Jr, UN-HABITAT

Phased Approach to Street-making



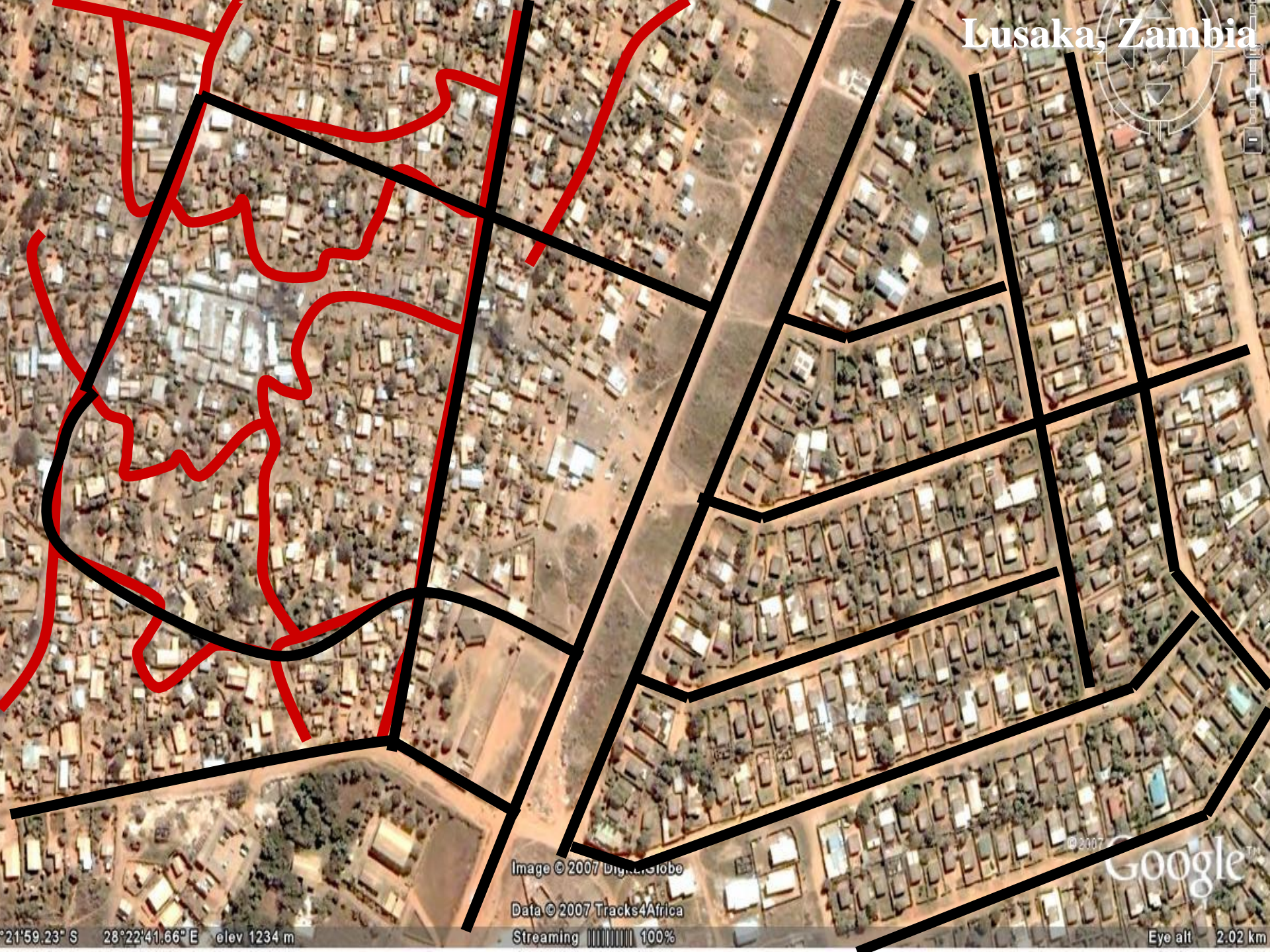


The Lusaka Slum Upgrading and Sites & Services Project, Zambia:

Pioneering the planning & regularisation of informal settlements in Africa using street-based planning teams



Lusaka, Zambia



°21'59.23" S 28°22'41.66" E elev 1234 m

Image © 2007 DigitalGlobe

Data © 2007 Tracks4Africa

Streaming 100%

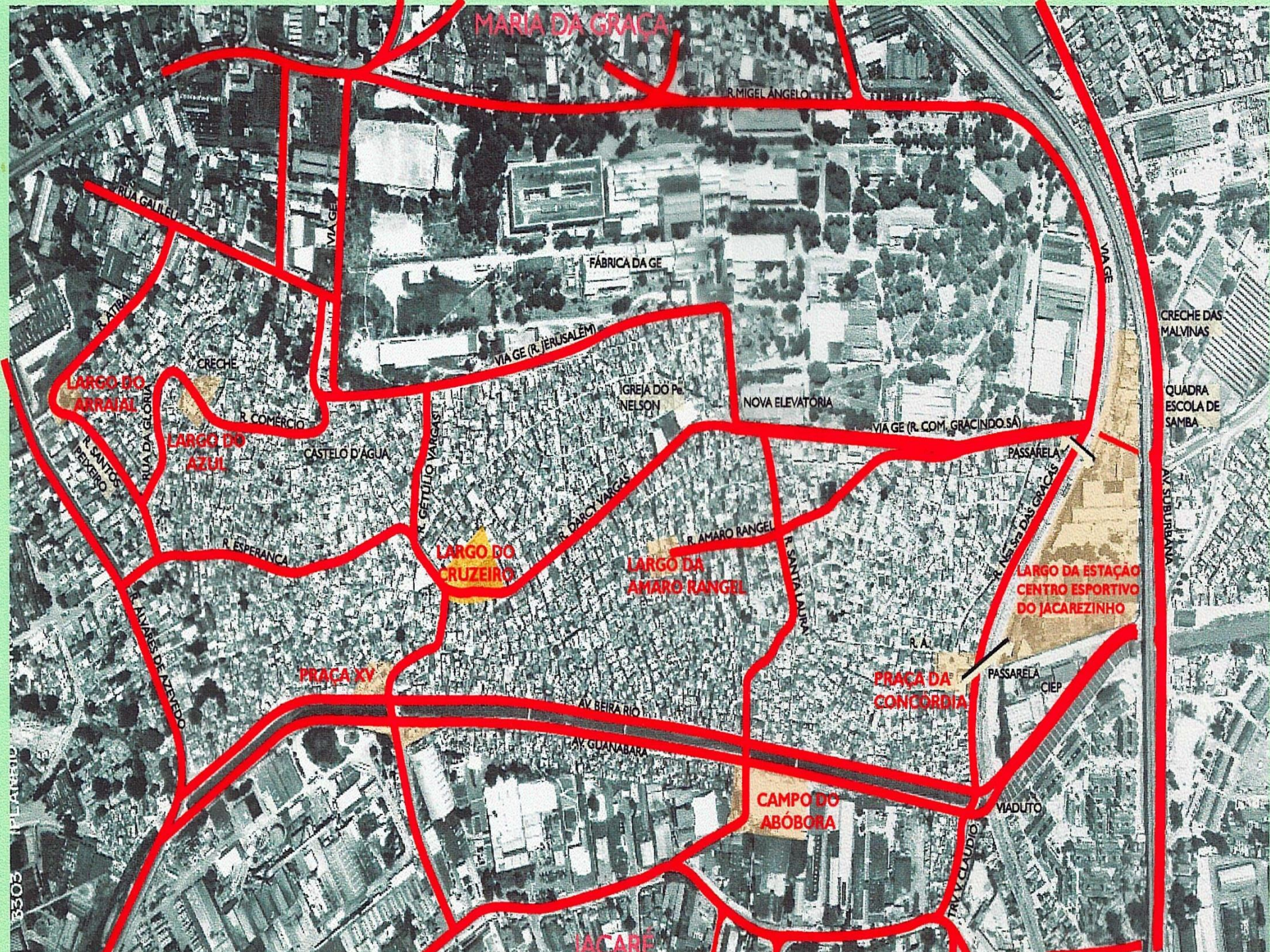
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Eye alt 2.02 km



Favela Jacarezinho

Rio de Janeiro



MARIA DA GRAÇA

R. MIGEL ANGELO

RUA GALILEU

FÁBRICA DA GE

VIA GE (R. JERUSALEM)

VIA GE

CRECHE DAS MALVINAS

LARGO DO ARRAIAL

CRECHE

IGREJA DO P. NELSON

NOVA ELEVATORIA

VIA GE (R. COM. GRACINDO SA)

QUADRA ESCOLA DE SAMBA

LARGO DO AZUL

R. COMERCIO

CASTELO D'AGUA

R. GETULIO VARGAS

PASSARELA

LARGO DO CRUZEIRO

R. DAICY VARGAS

R. AMARO RANGEL

R. SANTA LARA

R. N. SA DAS GRAÇAS

LARGO DA AMARO RANGEL

LARGO DA ESTAÇÃO CENTRO ESPORTIVO DO JACAREZINHO

R. ESPERANCA

PRACA XV

PRACA DA CONCORDIA

PASSARELA

CIEP

R. ANAES DE AZEVEDO

AV. BEIRA RIO

AV. GUANABARA

CAMPO DO ABÓBORA

VIADUTO

R. TR. CLAUDIO

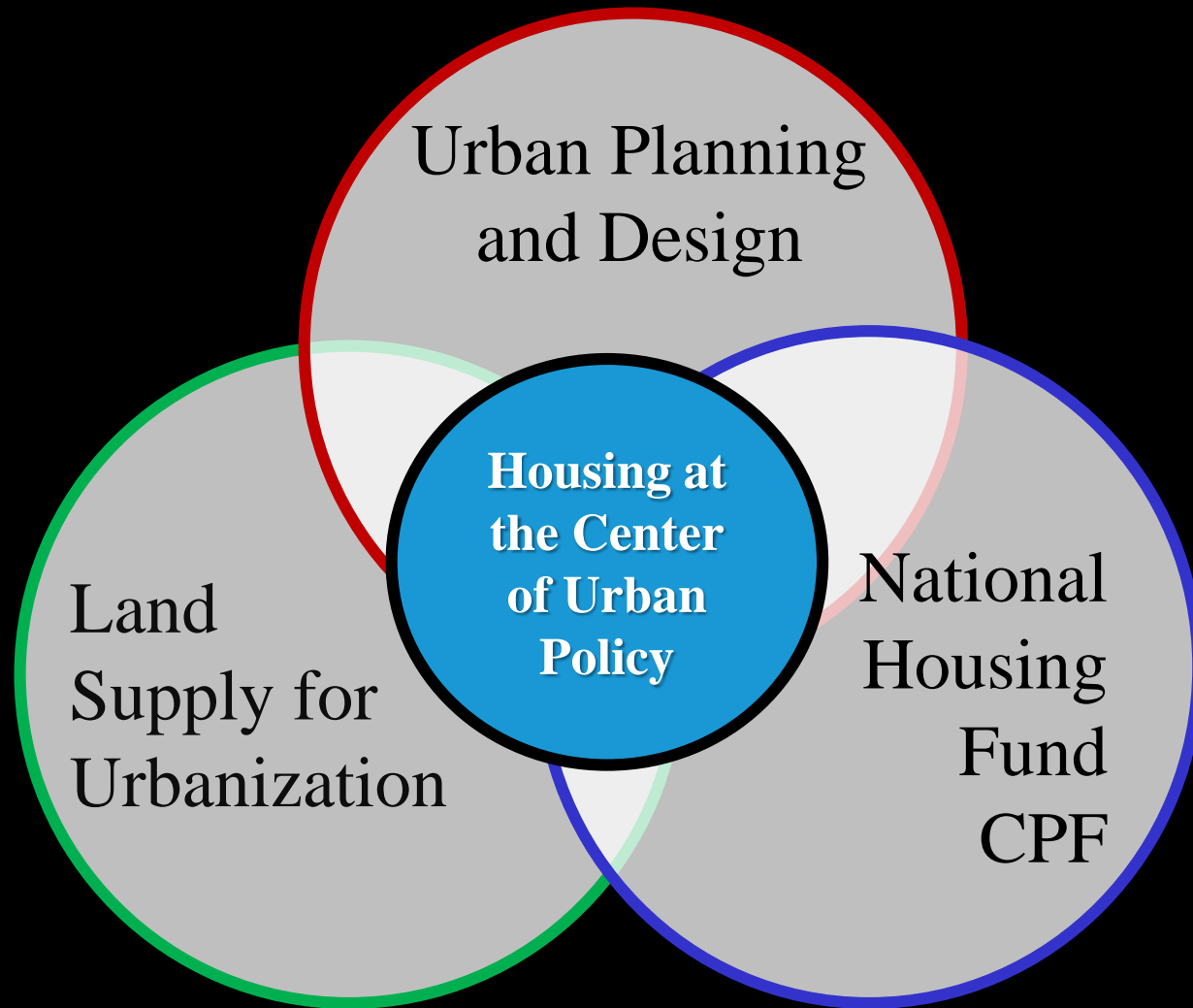
JACARE

3305 PLATINUM





Housing at the Center - Singapore

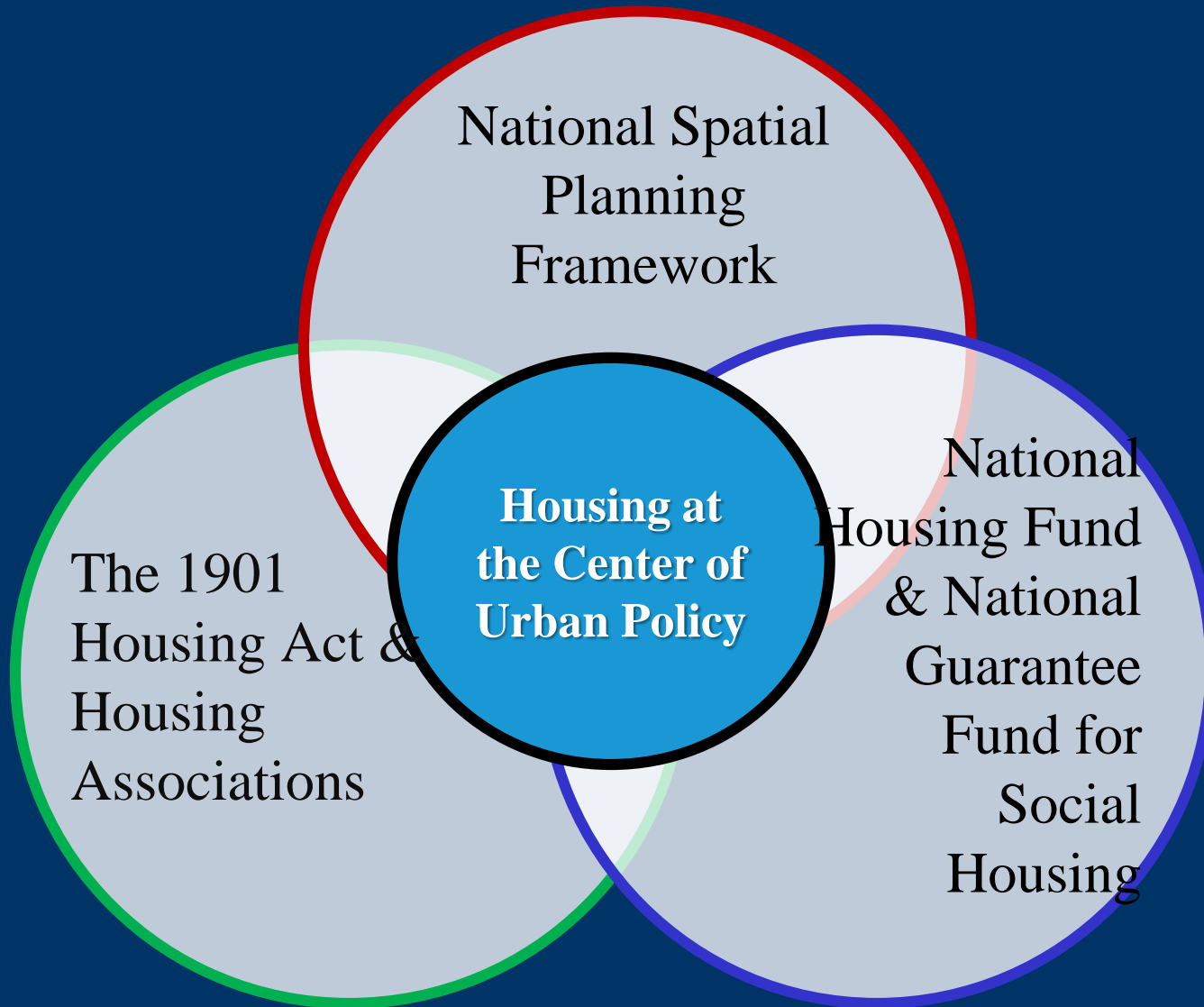




Key Lessons from Singapore

1. Legal provision for land supply
2. A Housing fund and guarantees to housing finance
3. Strong link between urban planning, land allocation and housing development
4. Promotion of the housing sector as a wealth generator

Housing at the Center – The Netherlands





Key Lessons from The Netherlands

1. Legal provision (1901 Housing Act)
2. Government funding and guarantees
3. Self-regulated sector of Housing Associations (private entities that build for the public good)
4. Promotion of social rental sector to enable access to affordable housing by those who cannot find it through the market



THE END

Thank you.

