PANEL DISCUSSION

Moderator: Albert Saiz, MIT

Panelists:
1. Doris Andoni – Chair of Committee on Urban Development, Housing and Land Management, UNECE Housing and Land Management Secretariat.
2. Vahid Khatami – Secretary to the Working Party on Land Administration, UNECE
3. Paloma Taltavull – Chair of Real Estates Market Advisory Group (REM)
4. Kat Grimsley – REM Vice-Chair
5. Helena Beunza – URBHE
6. Raúl Garcia-Rodriguez – REM member
• The UNECE Committee on Urban Developments, Housing and Land Management is one of the oldest UNECE sectorial Committees, established in 1947

• It is the **only intergovernmental body** addressing the housing and urban development challenges of the UNECE region

• For the past 76 years, the Committee has focused on a comprehensive review of housing-related trends and policies

• The CUDHLM works to promote
  
  • **Affordable, adequate, climate-neutral housing**, including for those with special needs and vulnerable population groups
  
  • **Compact, inclusive, circular, resilient**, smart and sustainable cities
  
  • Transparent and **efficient land use**, and property registration
At least 100 million low and middle-income people in the United Nations Economic Commission for Europe (UNECE) region are housing cost overburdened; they spend more than 40 per cent of their disposable income on housing. Housing affordability is an important element of the right to adequate housing but is often a [has become the biggest] challenge for groups of the population facing vulnerabilities (#Housing2030)

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<th>Demand factors</th>
<th>Supply factors</th>
<th>Government policy</th>
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<td>Incomes are just too low compared to the cost of housing. The problem is getting worse, as incomes for low- and moderate-income households have largely stagnated while housing costs have risen; vulnerable groups include young people, migrants, senior citizens, etc..</td>
<td>For-profit developers don’t respond to the demand for housing among lower and middle-income households. Prices have skyrocketed, especially after COVID-19 and war in Ukraine; housing as a commodity vs housing as a human rights; money laundry; A growing housing supply shortage is a key contributor to the housing affordability crisis</td>
<td>Certain regulation raise production costs and reduce the overall supply i.e.: limits on density, complicated and lengthy approvals processes, corruption, Lack of government funding</td>
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B7. CONNECTIONS BETWEEN ENERGY EFFICIENCY AND AFFORDABILITY

• Large-scale housing renovation programmes are essential to meeting the goals of the Paris Agreement and related SDGs
• Large-scale housing renovation contribute to the creation of new jobs and increase the comfort and health levels in living and working spaces
• Renovation ambitions should take into account the socio-economic situation, especially of the most vulnerable households
• In some countries, such as France, Sweden, Denmark and the Netherlands, social and affordable housing landlords are leading the planned EU Renovation Wave


#Housing2030
Country profile on Housing, Urban Development and Land Management for Albania:

- General overview
- Housing sector and housing policy
- Land Administration and Governance
- Urban and regional development and planning
- Financing affordable housing
REM TOPICS FOR CONTRIBUTION AREAS

• Real Estate markets: analysis, dynamics, including housing prices and real estate
• Housing affordability and affordable housing
• Design and construction of affordable housing
• Sustainable cities and smart cities.
• Finance and investment: finance innovation, PPP, and analysis
• Property management and land management. Registers and property rights
• Energy efficiency in buildings and decarbonization; energy poverty
• Social Housing and Housing Policy
• Property valuation, standards
• Heritage properties
**IMPACT OF SMALL STUDIES**

**Studies and Guidelines publications:**

- *Policy Framework for Sustainable Real Estate, 2010, 2019, Giampiero Banbaglioni*
- *Guidelines on the Management and Ownership of Condominium Housing, 2019, Kat Grimsley*
- *Guidelines on tools and mechanisms to finance Smart Sustainable Cities projects. A U4SSC deliverable, August 2021, June 2022, Raul Garcia*
- *Compendium of Practices on Innovative Financing, Raul García*
- *#Housing 2030 – Improving Housing Affordability in the UNECE Region, October 2021, Kat Grimsley*
- *Sharing Economy and its effects on housing markets, Paloma Taltavull*

**Next:**

- *Urban Planning and Master plans*
- *Housing affordability*
OTHER CONTRIBUTIONS TO PUBLISHED REPORTS

Consultancy:

• #Housing 2030,
  • Case Studies contribution
  • Section preparation and writing
• Energy Efficiency Workshop (ECE/ENERGY/GE.6/2021/1)
• Smart and Sustainable Cities – U4SSC
  • Thematic Group on Innovative Financing Instruments for Smart Sustainable Cities
  • Compendium of Practices on Innovative Financing
• Joint Task Force on Energy Efficiency Standards in Buildings
  • Co-Chair: Irena Perfanova

• Short documents
  • Ukrainian War refugees analysis, March-April 2022
  • Green Finance, July 2022
  • Housing affordability, Sept 2022
#HOUSING2030

A Policy Toolkit for Affordable Housing

An initiative of

HOUSING EUROPE
UN-HABITAT
FOR A BETTER URBAN FUTURE
UNECE

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The Housing Finance and Development Centre of Finland

UNECE Real Estate Market Advisory Group
Builds on the principles of the Geneva UN Charter on Sustainable Housing:

1. Social inclusion and participation
2. Economic effectiveness
3. Environmental protection
4. Cultural adequacy
Policy tools and good illustrations – not universal blueprints

(1) Governance of housing policies and institutions

(2) Access/availability of land for affordable housing

(3) Finance/ funding to invest in affordable housing

(4) Climate-neutral housing that is affordable and inclusive
AFFORDABILITY CHALLENGES IN SPAIN

National Housing Act

Affordable Housing Action Plan

• Sareb (public bank)
• National Housing Agency
• Budget
• Tax Review?
AFFORDABLE HOUSING CHALLENGES IN SPAIN

SOME EXAMPLES

MADRID:
PLAN VIVE. LAND CONCESSION

BARCELONA
PUBLIC & PRIVATE CAPITAL COMPANY