



**AFFORDABLE
HOUSING
ACTIVATION**
REMOVING BARRIERS

The 2022 UIA International Forum

Affordable Housing Activation: Removing Barriers

Madrid, Spain, 18 – 20 May 2022

Concept note

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INTRODUCTION

International human rights law recognizes everyone's right to an adequate standard of living, including adequate housing. This is outlined in the publication *The Right to Adequate Housing*¹, edited jointly by UN-Habitat and the Office of the UN High Commissioner for Human Rights. Despite the central place of this right within the global legal system, well over a billion people do not have access to adequate housing. Millions around the world live in life- or health threatening conditions, in overcrowded slums and informal settlements, or in other circumstances which do not uphold their human rights and their dignity. Furthermore, millions are forcibly evicted, or threatened with forced eviction, from their homes every year.

Adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. Other international human rights treaties have since recognized or referred to the right to adequate housing or some elements of it, such as the protection of one's home and privacy.

The right to adequate housing is relevant to all UN Member States, as they have all ratified at least one international treaty referring to adequate housing and committed themselves to protecting the right to adequate housing through international declarations, plans of action or conference outcome documents. Several constitutions protect the right to adequate housing or outline the State's general responsibility to ensure adequate housing and living conditions for all. Courts from various legal systems have also adjudicated cases related to its enjoyment, covering, for instance, forced evictions, tenant protection, discrimination in the housing sphere or access to basic housing-related services.

Adequate housing must provide more than four walls and a roof. A number of conditions must be met before particular forms of shelter can be considered to constitute "adequate housing." These elements are just as fundamental as the basic supply and availability of housing. For housing to be adequate, it must, at a minimum, meet the following criteria:

- Security of tenure: housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.
- Availability of services, materials, facilities and infrastructure: housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- Affordability: housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
- Habitability: housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.

¹ https://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

- Accessibility: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not considered.
- Location: housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
- Cultural adequacy: housing is not adequate if it does not respect and take into account the expression of cultural identity.

According to these criteria, “affordability” would constitute one of the seven elements of adequate housing. In this sense, the debate proposal of the Affordable Housing Activation International Forum is fundamentally raised from the perspective of affordability of adequate housing. While the debates will revolve around affordability, they will not ignore the other aspects of adequate housing.

HOUSING IN THE DEVELOPMENT AGENDAS

In the context of an increasingly urbanized world, the last decade has seen an increasing recognition of the links between good urbanization and sustainable development. Even more so with the declaration of the Decade of Action, launched in 2020 by the United Nations, which aims to accelerate sustainable solutions aimed at the main challenges of the world; from poverty and gender equality to climate change, inequality and closing the financial gap.

In 2015, under the auspices of the United Nations, Member States adopted the 2030 Agenda for Sustainable Development, which includes, among others, Sustainable Development Goal 11 (SDG11) “make cities and human settlements inclusive, safe, resilient and sustainable”.

With SDG11, Member States recognized not only the magnitude of the urbanization phenomenon and the fact that more than 50% of the world's population now lives in urban areas, but also the key role of cities in the global economy, the climate change agenda, the use, and consumption of natural resources, as well as its contribution to social advancement and innovations.

Recognition of the contribution of good urbanization to achieving sustainable development culminated in the historic adoption of the New Urban Agenda at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in Quito, Ecuador, in October 2016. The New Urban Agenda reaffirms a positive notion of cities, demonstrating that, if well planned and managed, urbanization can be a transformative force for inclusive prosperity and well-being, while protecting the environment and addressing climate change. In other words, scaling up the implementation of the New Urban Agenda will localize and accelerate the achievement of the Sustainable Development Goals.

The New Urban Agenda lists a shared vision and principles and commitments that cities and human settlements should be for everyone, guaranteeing cities for everyone. This implies promoting equal rights, the right to adequate housing and fundamental freedoms, together with functional social and civic systems, with participatory access. Likewise, gender equality, accessible urban mobility for all,

disaster management and resilience, and sustainable consumption. Long-term integrated urban planning and design, sustainable financing frameworks and cooperation from all levels of government, with the participation of civil society and stakeholders, are some of the components of the commitment to an urban paradigm shift.

In relation to housing, the NUA defines the priorities for achieving Goal 11 of the 2030 Agenda, which are governance, planning and finance. Specifically, there is a need for a defined governance structure, to create and maintain the planning and management of spatial and urban development, and to establish solid financing mechanisms.

Housing affordability issues are affecting cities worldwide, pricing out low-income population from the formal housing market and forcing them to find alternative ways of living such as growing slums and informal settlements. Increasingly, housing affordability has become a mainstreamed global issue of concern for citizens.

ROADMAP

The AHA Forum aims to be a long-term platform for multiple ways of participation to promote debate, exchange experiences and knowledge on housing, as well as to emphasize action-oriented initiatives through the proposed Declaration of the event. Furthermore, the Forum aims to contribute to the achievement of the Sustainable Development Goals and the implementation of the New Urban Agenda.

The AHA Forum will also be an important space to strengthen collaboration through actions by inviting all type of stakeholders to contribute on the topics related to affordable housing; and it will collect information that can be taken into account in the different milestones planned at the international level until the year 2030, such as:

2022

April 2022: Quadrennial report on the implementation of the New Urban Agenda

May 2022. Affordable Housing Activation: Removing barriers Forum

June 2022. Eleventh session of the World Urban Forum

July 2022. High Level Political Forum. SDG11 report

2023

July – December 2023. Presidency of Spain of the European Union

UIA International World Congress. Copenhagen 2023

2026

October 2026. Habitat III +10

World Urban Forum

Quadrennial report on the implementation of the New Urban Agenda

UIA International World Congress. Barcelona 2026

FIRST FORUM AFFORDABLE HOUSING ACTIVATION: REMOVING BARRIERS

In June 2019, the International Forum of Architects (UIA) selected the city of Madrid to host the 1st UIA International Forum: *Affordable Housing Activation: Removing barriers*, which is the second of international thematic events organized by UIA every 3 years.

UIA Forums are set up to generate networking around the major issues facing the profession and to generate links between architecture and other disciplines as well as to share points of view involved in solving common challenges.

The Affordable Housing Activation: Removing barriers (AHA Forum) was born to advance towards the effectiveness of the right to housing, generating a knowledge base that allows identifying what are the main barriers to meeting the needs of decent and adequate housing and sharing success stories around these barriers as well as perspectives complementary from the different disciplines involved, and attending to the needs, cultural differences, economic development and social situation that this problem presents in the five continents. It is an event with maximum international impact that seeks to contribute to improving access to affordable, decent and adequate housing throughout the world, through the generation of global networks and alliances that promote the shared knowledge of success stories and the specific visions from the analysis of the barriers that hinder access to housing.

The Forum will discuss relevant issues that block access to housing and will include specific consideration of discrimination, which in this field encompasses issues such as legislation and policies, development that excludes, secure possession, participation, etc.

Environmental sustainability, climate emergency, demographic crisis, equitable taxation policies, urban models and systems based on land use are just some of the issues that will be debated with the contributions of international experts.

The AHA Forum is organized by the Spanish Council of Architects (CSCAE) with the support of the Government of Spain, through the Ministry of Transport, Mobility and Urban Agenda; and the Ministry of Foreign Affairs, European Union and Cooperation; the Madrid City Council, and the Community of Madrid; in collaboration with the United Nations Human Settlements Programme (UN-Habitat)

The professional structure in Madrid is guaranteed through the Official College of Architects of Madrid (COAM) and the building sector through the 2030 Observatory of CSCAE (www.observatorio2030.com), which brings together all national actors involved in the design of cities.

OBJECTIVES

The main goal of the AHA Forum is to put together knowledge and seek realistic and viable solutions for affordable housing.

The AHA Forum aims to establish a framework for collaborative, innovative, cutting-edge, and paradigmatic work. It will provide an opportunity to meet with others to analyse and summarise specific proposals with a view to ascertaining the current housing situation and possible areas of medium and long-term action, with an inclusive, analytical, rigorous, and cross-sector approach to barriers and potential solutions at a global level.

The Forum will set reference lines in the medium and long term, based on a Declaration that can promote an Action Plan linked to the three pillars of the New Urban Agenda (NUA), which allows the creation of global networks and alliances around to international coordination, with the maximum support of organizations, governments, entities and institutions and promote synergies that can promote comprehensive projects and strategies.

To this end, the Forum will cover all the disciplines related to housing, in order to create a knowledge base that identifies main problems that need to be solved as well as success stories and good practices to inspire. It will put together realistic and viable action-oriented solutions. All the information gathered during the Forum will be compiled and stored on the first global content platform on Housing. www.ahamadrid.com.

DATES AND PLACE

The *Affordable Housing Activation: Removing barriers* (AHA Forum) will be held from 18 to 20 May 2022 at the Gran Teatro Principe Pio (*Crta. de San Vicente, 44*) in Madrid, Spain.

The event will consist of the opening ceremony, which will be held in the morning of the 18 May, and the debates will go around six main sessions based on the thematic areas identified.

The event main sessions will be broadcasted through the events platform (<http://www.ahaforum.com/>)

THEMATIC AREAS

To guiding the debates of the Affordable Housing Activation International Forum, six barriers have been identified in order to discuss the limits of the affordability of adequate housing.

Those barriers have been organized around the six thematic areas. Each of the sessions will provide the necessary cross-cutting vision demanded by the 2030 Agenda for Sustainable Development and the New Urban Agenda to achieve their effective implementation.

1. Financial mechanisms
2. Mismatch between supply and demand
3. Modes of production, types of ownership and forms of tenure
4. Land and Urban development
5. Policy and regulatory frameworks
6. Costs for the construction and renovation of dwellings

1. Financial mechanisms

Generally speaking, a house is the result of more or less complex, high-cost construction operations. Depending on the context, an average family must save up to 8 years of its total income to cover the market cost of a house. In this context, financing mechanisms are the cornerstone of housing affordability.

On the one hand, public financing for housing construction and retrofitting is a frequent element in state housing policies, often linked to the provision of housing for low-income or vulnerable groups whose economic resources and/or particular conditions prevent them from accessing private financing. In such situations, direct public sector intervention - through direct construction, through public financing, or through subsidies - has proven to be an effective tool to ensure affordability for some sectors. However, most of the time, public budgets are clearly insufficient to cover the huge demand for housing that currently exists; in response to this reality, governments have been implementing some innovative measures that facilitate access to resources for housing finance: from public urban development plans - land based finance - to the obligatory inclusion of social housing in new urban developments, the inclusion of cross-subsidies, to the implementation of specific housing funds, similar to pension funds. Or, in some cases, the promotion of housing plans linked to companies and public institutions.

On the other hand, mortgage mechanisms for the purchase of housing have been shown to be one of the most effective elements that facilitate access to housing for an important part of the population, generally among the middle strata in terms of income level. However, mortgage mechanisms can also become a barrier to accessing housing, generally due to certain dysfunctionalities that affect the financial markets in a given context - economic instability, unclear regulations, immature financial markets, lack of institutional guarantees, lack of incentives for financial institutions, and even cultural variables, among others.

It should be noted that when talking about financing in the housing sector, elements that directly or indirectly affect the sector are also implied. Such is the case of financing for housing construction - existing in many contexts - or the financing of plans for the improvement and industrialisation of the construction sector. Equally relevant is the issue of financing for urban development, as a fundamental element to facilitate the production of affordable housing.

2. Mismatch between supply and demand

The goal of ensuring that all people have access to adequate housing depends to a large extent on striking a balance between the type of housing that is required and the type of housing that is produced in a given context. In many contexts, for a variety of reasons, including rapid urban growth or lack of development of the construction sector, the rate of construction and/or adaptation of existing housing is not sufficient to meet existing needs.

In other cases, more frequently, what is observed is a mismatch between the type of housing on the market, including new housing generated and existing housing, which does not adapt to the conditions of demand, often generating situations where, despite having sufficient housing stock, there is an important part of the population that cannot or does not want to access it, leaving housing empty. This situation is often due to the lack of economic incentives for the private sector to build affordable housing leading to construction being oriented only towards the most profitable sectors.

The relevance of data on the housing sector constitutes a transversal element of great importance when formulating policies that are effective in meeting existing needs. On the other hand, the design of incentives - or disincentives - for actors, mainly private, to participate more actively in less profitable sectors can also be key to matching supply and demand.

Finally, developing the adaptability of existing housing stock is key. Populations, family structures and customs change over time, and housing must adapt to these changes. Similarly, promoting opportunities for intervention in traditionally neglected areas, such as the improvement of existing housing, can be useful mechanisms for facilitating the affordability of suitable housing.

3. Modes of production, types of ownership and forms of tenure

When talking about housing systems, three elements are usually addressed that are closely related and that, in some way, have an important weight in the characterization of the systems themselves and of the associated policies. These three elements are: modes of production, types of ownership and forms of tenure.

Generally, these categories are posed in a binary way: for example, forms of tenure could be home ownership or rental housing; types of ownership could be public housing or private housing; and modes of production could be equally driven by public enterprises or private developers.

However, during these generally assumed binary categories, there is an important variety of intermediate positions, the development of which may eventually facilitate affordability for many social groups. When we talk about modes of production, for example, beyond the traditional public and private modes of development, we find a variety of modalities that start from some intermediate scheme, generally linked to self-management and/or self-construction schemes, or more frequently, public-private partnership (PPP) schemes.

When we talk about types of ownership, beyond private individual/family housing and publicly owned housing, there is a wide range of less common possibilities, from collectively owned housing - common in cooperative development schemes - to the shared ownership that is beginning to emerge in some contexts. Equally, between renting and owning, there are intermediate forms of tenure - from rent-to-own to long-term renting, or even temporary exchange of property.

In many cases, the lack of regulation and promotion of some of these modes of production, ownership and tenure not only constitutes a barrier to the affordability of adequate housing, but also provides a breeding ground for the development of effective but informal forms of tenure that end up having a greater impact on the most vulnerable groups of the population.

4. Land and Urban development

Land constitutes, in many ways, the basis on which the Right to Housing is sustained and from which housing policies are therefore derived. Land is not only the physical support on which housing is built, but also represents, on many occasions, the economic basis on which affordable housing policies are financed.

As mentioned in the introduction, location close to services and employment opportunities, in safe areas, as well as the availability of basic services, are some of the fundamental elements that characterize adequate housing. When talking about land, therefore, we are necessarily talking about its location in relation to the functional areas of cities and human settlements, as well as its level of development, or more broadly its potential to achieve adequate urban development. These two elements determine, to a large extent, the value of land, which can have a very high impact on the final price of housing and therefore on its affordability.

However, land with an adequate level of development is often a scarce commodity in cities and human settlements, which often results either in the existence of housing that is unaffordable for many social groups, or in the existence of housing that, although affordable, does not have access to basic infrastructure services, access to central areas of cities or adequate urban facilities, or that is located in unsafe areas.

The existence of barriers for access to adequate land is therefore a barrier to housing affordability. Thus, aligning land and urban development policies with housing policies, as well as defining coordinated financing mechanisms, is one of the fundamental elements in the development of a housing system that responds to the needs and aspirations of society.

5. Policy and regulatory frameworks

Policy frameworks play a fundamental role in the development of the housing sector in general and affordable housing in particular. They provide the basis for the definition of plans and programmes, as well as for the definition of the role of the actors involved in the housing production and access process.

Regulatory frameworks, on the other hand, make it possible, through the constitutions and laws of states, to establish the legal basis on which policies are designed, and through specific rules and regulations, to establish the framework within which the different involved institutions and entities act. Regulatory frameworks are therefore largely responsible for creating the "enabling environment" that allows the different social forces - market-oriented and public sector actors - to leverage their capacities to develop an effective housing system that responds to the needs of society.

However, regulatory frameworks often constitute barriers that hinder the development of this potential, either because policies do not respond to the real needs of society, or because laws are not correctly oriented towards housing with a rights-based perspective, or because regulations do not facilitate or directly limit the action of actors.

An important element in the definition and monitoring of regulatory frameworks is the establishment of adequate governance of the sector, in which all actors involved can be part of the decision-making processes, including the different levels of government - multi-level approach -, the different sectoral spheres involved in the housing production process - multi-sector approach -, as well as the various actors involved - private sector, financial sector, civil society, academia, among others.

Another relevant element that forms part of this section is related to the development of the public sector's capacities to intervene efficiently in the sphere that the regulatory frameworks establish for it. These capacities range from efficiency in the administration of public companies in the sector, to the strengthening of justice administration systems, to the continuous training of civil servants who form part of the public entities in charge.

Lastly, the approach to housing from a rights perspective includes the definition of legal and regulatory measures to protect this right in situations where it is at risk, such as in the case of forced evictions.

6. Costs for the construction and renovation of dwellings

As mentioned previously, housing construction is a complex and, above all, costly process. The cost of housing is often influenced by, among other things, the cost of land, projects, permits and taxes, the cost of materials, machinery and labour, financing costs - in some cases - and the profits of those involved in the process - builders and developers. The costs of housing production - as well as of the whole process leading to housing construction, including urban development - end up raising their costs in such a way that they become unaffordable for a significant part of the population, with tangible consequences on the whole residential real estate market, including the increase in the cost of second-hand housing.

On many occasions, public housing policies include proposals aimed at reducing production costs. These proposals generally focus on what has been called the "industrialisation of the construction sector", which is nothing more than the

incorporation of factory-made products in the construction processes, which eventually allows for a reduction in the time and workers needed during the construction work, as well as, in some cases, lowering the cost of the materials themselves.

Less frequently, these policies have also promoted the use of local materials and construction techniques, the promotion of self-construction, and the education and training of workers in the sector to increase their productivity. Other types of measures frequently adopted include the provision of public land for housing construction, access to subsidies or tax rebates for the construction of affordable housing, the financing of structural works for services and accessibility, the definition of special standards and regulations linked to certain types of housing, and the facilitation of construction procedures, among others.

TENTATIVE PROGRAMME

	18/05/2022	19/05/2022	20/05/2022
10:00 12:00	Barrera 1 - Relator - Panel de expertos - Ejemplo Buenas Prácticas	Barrera 3 - Relator - Panel de expertos - Ejemplo Buenas Prácticas	Barrera 5 - Relator - Panel de expertos - Ejemplo Buenas Prácticas
12:30 14:30	Barrera 2 - Relator - Panel de expertos - Ejemplo Buenas Prácticas	Barrera 4 - Relator - Panel de expertos - Ejemplo Buenas Prácticas	Barrera 6 - Relator - Panel de expertos - Ejemplo Buenas Prácticas
16:00 19:30	Sostenibilidad social - Arquitectura ejemplares - Panel de Expertos	Sostenibilidad económica - Arquitectura ejemplares - Panel de Expertos	Sostenibilidad medioambiental - Arquitectura ejemplares - Panel de Expertos

AHA FORUM PLATFORM

The Affordable Housing Activation Forum will be held in a hybrid format: face-to-face with a strong experiential commitment, and virtual, with content and repositories disseminated through the Forum's website and social networks with optimal quality that guarantees a visualization and access to easy, attractive, dynamic and intuitive information at the height of a Forum in the digital age.

The platform will also compile success stories and good practices to put together realistic and viable action-oriented solutions, compiled it all in the first global content platform on Housing. www.ahamadrid.com.

AHA EVENTS

AHA events are considered a strategic mechanism to increase the relevance and participation of all levels of stakeholders.

AHA events can be organized during the preparatory process of the Forum to reinforce the Forum in Madrid as an important event for the debate on the issue of housing, particularly in relation to its affordability, from a human rights perspective.

AHA events provide a platform for national, subnational and local governments, civil society organizations, private sector, academia, and other national and international organizations to present their innovations and best practices in relation to affordable housing.

These events will be part of the official program of the Forum and will be broadcasted through the official platform of the Forum (www.ahamadrid.com).

REGIONAL MEETINGS

Regional meetings will cover regional perspectives on the challenges of affordable housing, and it is expected to be an important element in the preparatory process towards the AHA Forum.

Although regional meetings will engage and gather a wide range of organization from each region, they will gather recommendations reflecting a consensus reached at the regional level on the entire spectrum of a affordable housing issues. Those meetings will also debate priorities, the identified barriers limiting the affordability of adequate housing, as well as provide recommendations to feed the final document of the AHA Forum.

Those meeting will encourage the exchange of views and experiences on affordable housing acknowledging the common challenges in each region.

The aim of the meetings is to focus discussion on policies and strategies to make cities and territories more sustainable and inclusive places focused in the limits for an adequate access to housing.

Based on the geographical representation of the International Union of Architects, regional meetings will take place. The meetings will invite key organizations of each region to contribute to the final result of the meetings.

Regional meetings will be organized as follows:

- Region I - Western Europe
- Region II - Eastern Europe and the Middle East
- Region III - The Americas
- Region IV - Asia and Oceania
- Region V - Africa

Regional meetings will be broadcasted through the official platform of the AHA Forum (www.ahamadrid.com) and shared with all type of stakeholders such as national, subnational and local governments, civil society organizations, researchers and academics, private sector and other stakeholders from each region.

AHA TALKS

The AHA Forum will also include three evening sessions, called the “AHA Talks”, during the event in Madrid. The AHA Talks will take place in a unique outdoor venue and will feature participation of well-know architects and urban specialists, who will reflect on the new approaches to housing. The main theme of the Talks is “New ways of living: housing in the 21st century”.

In addition to the above-mentioned outputs, AHA events organized around the world with a strengthened focus on AHA Forum and debates on contributions towards a new global urban agenda will also complement the substantive gathering of inputs and recommendations ahead of the Forum in Madrid in May 2022.