Working group synthesis

AFFORDABLE HOUSING

EDITORIAL

With 4.4 billion inhabitants now living in urban areas around the world, the Sustainable Development Goal (SDG) 11.1, is today more than ever on the agenda "By 2030, ensure access for all to adequate, safe and affordable housing and basic services".

As real vectors of social change, cities must promote rights for all through government and local leaders; first and foremost, the right to the cities, as the right to choose to live in them and to live there decently, as a necessary complement to the right to decent and affordable housing.

The 10th World Urban Forum in Abu Dhabi is a great step toward the renewal of our shared commitments to serve a sustainable, resilient, inclusive and innovating city. Strong of our intention to look toward the future, our effort must always match the height of the stakes.

Prudence Adjanohoun
Réseau Habitat et Francophonie

Co-pilots

FRENCH
NETWORK
OF URBAN
PLANNING
AGENCIES

FNAU

RHF
RESEAU HABITAT
ET FRANCOPHONIE

With contributions from

ANRU
Agence Nationale
pour la Rénovation
Urbaine

CONSEIL SUPÉRIEUR
DU NOTARIAT

CNrs

espacité

Bruno Marot
Consultant

Moabi

Paris
Habitat
vivre ensemble la ville

Liberté • Égalité • Fraternité
RÉPUBLIQUE FRANÇAISE

MINISTÈRE
DE LA TRANSITION
ÉCOLOGIQUE
ET SOLIDAIRE

MINISTÈRE
DE LA COHÉSION
DES TERRITOIRES
ET DES RELATIONS
AVEC LES
COLLECTIVITÉS
TERRITORIALES

TXKL

new
south

Liberté • Égalité • Fraternité
RÉPUBLIQUE FRANÇAISE

MINISTÈRE
DE L'EUROPE ET DES
AFFAIRES ÉTRANGÈRES

TABLE OF CONTENT
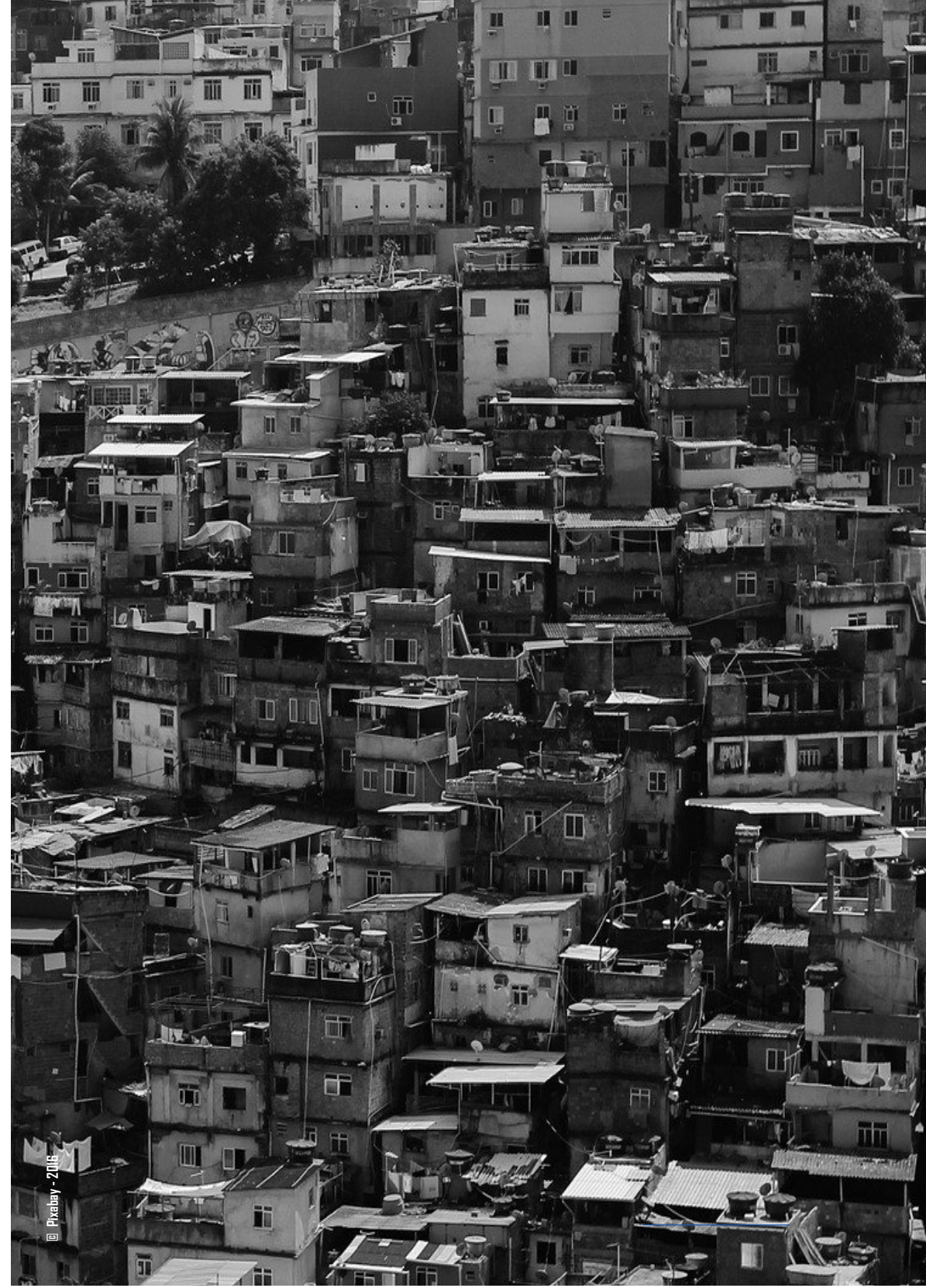
PART 1
DEFINITION AND APPROACH

"The old practice, called 'to inhabit' (meaning, the 'human')"

Henri Lefebvre, *Le Droit à la Ville*, 1967

Housing goes hand in hand with habitat. Housing, as the INSEE's definition reminds, is the "place used for a habitation", meaning the support to inhabit, to live. It is thus inseparable from humans and from their way of life, from the daily actions that contribute to social and societal urban dynamics, from the intimate private space to the public space where the very fact of inhabiting spreads, to the rest of the city.

This is an old question, and many echoes of it can be found in the semantics drawing from traditional ways of life. In Algeria, for example, the idea of 'inhabiting' is referred to as 'hauma', meaning the space where people's identity blends with the place where they live and that they inhabit (Nassima Dris, 2005). The private space, housing,

is inserted in the shared identity and in the collective space.

In France, the first answers to urgent housing needs were born during the industrial era in the 16th century, followed by the great migration waves caused by the world wars throughout the 20th century. In front of population fluxes that the existing offer couldn't contain, the solution was found to build mass housing with strong hosting capacities, which were affordable and standardized.

Affordable housing is still a challenge today, worldwide, subject to increasingly frequent crisis. Since 2007, the bar of 50% of the world population living in urban areas was passed. Correlated with demographic growth, the increase of housing needs remains positive and

exponential, especially of affordable housing, to decrease informal housing in developing countries. Furthermore, hazards induced by the movements of populations caused by natural catastrophes and by conflicts are also factors of increasingly frequent crisis. The lack of answers results an increase of situations of poverty, of the amount of homeless people and of informal housing, creating situations of social, economic and ecological emergency. Mike Davis, in Le pire des mondes possibles ('the worst possible world), goes as far as depicting a dystopia in which cities become tentacular underprivileged neighborhoods. The right to the city (and to housing) and the topic of sustainability have become red threads of urban planning strategies, and conditions to build housing and habitat. To ensure an answer that can be sustained on the long term, affordable housing must tackle several challenges:

What is affordable? The question of what is affordable and what isn't relies on the possibility to buy or rent housing, understood as a space to live in. Furthermore, the household must also be in the capacity to live, meaning to inhabit their housing while accessing services and goods of first necessity. It is thus of essential importance to take into consideration the access to urban services, based on the real needs and on the local context.

Actors and governance. From project management to team management, the system of actors behind affordable housing is complex, because of its relation to the general interest, but also of its financial constraints. For a long time, affordable housing was supported by national authorities. The decentralization trend and the search for bottom-up governance systems results in a progressive shift of this structuration. This shift leans toward a support by local authorities, especially through public-private partnerships, the local scale being more adequate to qualify and quantify the needs and to adapt operations to each context. Another shift is happening, toward more cooperative and collaborative means of production, of management and of housing. In front of such changes, the stakes must be articulated around tooling and empowering actors.

Land and titles. Acquiring land is considered both the key tool and the major obstacle to building affordable housing. The question of land property is first asked in terms of knowledge and rights: land registration, property titles, public or private land, existence or not of tools to serve urban planning and operations development… Subject to the laws of an unstable market and to speculation, in particular in big cities, land transactions imply processes that are complex to manipulate. The challenge is thus to develop diversified tools, adapted to each local context, to

secure the land and to do away with these obstacles.

Funding and financialization. Housing cost is really high. Many countries have set up public organizations specialized in the management of housing operations, subsidized by the state and by local authorities. In parallel, in front of the exponential raise of needs, private investors take an increasingly important part to the funding systems of affordable housing, inducing a loss of control by public authorities and a risk of financialization and of crisis.

What actors, what tools and what scale are required for the funding of housing are major challenges to anticipate. The funding question is also related to the possibility for households to fund their own access to housing. People in situations of extreme poverty caused by a lack of solvability are more often pushed away, to the benefit of people with slightly higher revenues, if not to the benefit of the middle class. The diversification of tools must seek to prevent these obstacles, in order to offer housing to all.

Urban landscapes. The appropriation of housing by its inhabitants is the condition for its good management, for its sustainability and for the construction of an urban identity. Housing, even affordable, must be decent and qualitative, adapted to its environment, and in line with the needs and culture of its inhabitants. The mass construction of standardized housing that are disconnected from the city both in terms of location and of landscape was considered for a long time as the most economic and simple solution. It turned out being far from sustainable, in regard to the built estates and to the social and urban balance. The landscapes created by affordable housings must align with the esthetic coherence of the city, important to avoid a disruption of the architectural and heritage identity of places, and it must also align with certain living means and habits. The inclusion of inhabitants in the design, construction and management processes is the cornerstone of adequate and sustainable housing. The matter of 'city landscape' must also be a key to execute greener designs that take the climate into consideration thanks to vernacular ways of building and developing housing.

In front of the increasing frequency of housing crisis, the challenge of affordable housing is of primary importance at the global scale, as reminded by the article 11.1 of the SDG : "By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and improve slums."

The expertise acquired by French actors about affordable housing, dranw from a long series of experiences nurtured by failures and successes, is meant to be shared. A new approach, inclusive,

local and green, must be reasserted by public policies and must contribute to feed debates and solutions within the international community to ensure affordable and sustainable housing for all.

PART 2
RECOMMENDATIONS AND EXAMPLES

Recommendation 1

Implement a legal framework that organizes the relations between the various actors involved in affordable housing.

Establish a legal framework

Decentralize the production of affordable housing at the local scale while ensuring the commitment of national authorities, especially through a legal framework and through funding.

Provide the tools needed by local and national policies to take charge of the affordable housing issue, especially by building development capacities to support housing production.
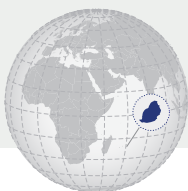
PROJECT

Project Smart Mauritius

The "Smart Cities" project is supported by the Conseil du Notariat in partnership with the professional guild of land surveyors ("Ordre des géomètres-experts"). This project is part of the strategy of the Mauritius government whose ambition is to position Mauritius as an innovating and pioneer island, "Smart Mauritius", within the new technology environment, including also the sustainable development dimension. The established experts team aims to elaborate and implement an adequate legal framework of collective properties management methods. (MAURITIUS)

www.notaires.fr

Urbanists and architects: key actors

Among those actors, promote urban planners and architects as intermediaries between providers and inhabitants is important, especially with projects that involve the co-building of housing.

PROJECT

International expertise on housing

MOABI GROUP brings an international expertise to big scale affordable and sustainable housing projects. MOABI GROUP is a partner of local authorities in Sub-Saharan Africa and of local housing developers, for the structuration of projects, the search of adequate funding (international and local) and for project management within the given time frame. (SUB-SAHARAN AFRICA)

www.moabigroup.com

Recommendation 2

Design and sustainably implement concrete and federating projects.

Implement sustainable and federating projects

The implementation of federating projects implies a precise identification of the affordable housing actors, and an encouragement for them to design concerted initiatives thanks to the development of partnerships work frames.

Recommendation 3

Promote diversified housing models to enable access for all to affordable housing, especially for the most precarious populations.

Consider the specificities of each local context

Avoid housing standardization by taking into consideration urban landscapes as well as the social and cultural realities of a territory in front of the emergency implied by the urban demographic explosion in developing countries.

PROJECT

Workshop together

In front of multiple constraints related to the development of Alger, such urban sprawl, the management of existing buildings or the needed rehabilitation of old heritage buildings, qualitative innovation is needed in the field of collective housing, now more than ever. This workshop wants to be a part of this conversation. The goal is to explore the ways in which spatial shapes impact, destroy, create or restructure the social practices. Collective housing will thereby be thought out as a neighborhood fragment, where collective practices and the idea of belonging get developed. (Algiers - ALGERIA)

Algiers
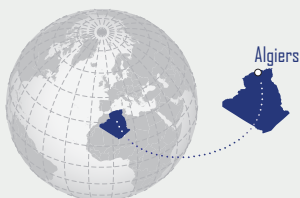
www.txkl.fr

Include the totality of the household's demand

Take action on the housing supply (cheaper and more sustainable) and on the viability of the demand coming from low-income, modest or unemployed households.

Co-build, co-design and co-manage affordable housing

Develop co-construction and co-management models of affordable housing to improve the income left to inhabitants after their basic expenses are paid, thanks to the co-design of housing that integrates global costs: housing, energy, transportation.

PROJECT

Co-ownership toolkit

The co-ownership toolkit is intended first and foremost for the States, for international organizations (UN-Habitat, World Bank,…) and for all global actors of the land (lawyers, legal experts, land surveyors, unions and property managers, public officers) who are confronted with the development of vertical urban planning and with the difficulty to manage it.

www.notaires.fr

PROJECT

Modular social housing

Modular Pavilions (Pavillons Modulaires) is an innovation project led by Vilogia, a private company of social real estate. It consists in the production and industrialization of serial unit housing. Made with industrialized metal panels, they are entirely designed to be assembled very quickly and with limited manpower. Lastly, the costs of these housing units, delivered as kits to be assembled, is widely affordable and answers the economic constraints of social housing.

www.vilogia.fr

Put inhabitants in a position of key actors of their living environment.

Include inhabitants to participative projects

Take into consideration in the operations the diversity of the housing's objectives and of its functions thanks to the implementation of participative projects through workshops that include inhabitants and targeted people, in order to ensure an adequacy between the needs and the project.

Inclusion and social link

Ensure social diversity at housing scale and city-scale to promote the inclusion of the most underprivileged populations and to promote residential circuits. The operations to transform closed spaces into open space enables to reconnect housing projects and their inhabitants with the rest of the city.

PROJECT

Reuilly Fire station

After being closed for centuries, the space originally occupied by the fire station opens up to reconnect with its close environment. The stakes at the heart of the development of this site go beyond its own compound: they have to do with the raise of a real neighborhood for Parisians to experience, through the construction of housing, business, equipment, while preserving the architectural specificities of the place.
(Paris - FRANCE)
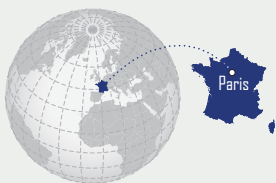
www.parishabitat.fr/Pages/Anglais-About-us.aspx
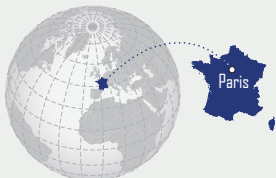
Rely on innovating systems

Develop innovating answers that allow to sustainably include those households, thanks to an adapted social support and follow-up and to a strengthening of social management. The development of a low-cost proximity service offer, in relation to housing management and housing livability, allows to support inhabitants in managing and support their inclusion, while granting them access to the services needed to inhabit a place.

TOOL

Triple Play Sociale (TPS)

TPS (Triple Play Social) was implemented by Paris Habitat in 2009 to offer cheap prices to promote access to telecommunication services (landline telephone, internet, TV) to low-income households living in social housing. This action allowed to follow households in their inclusion to housing and is part of a will to include digital tools as tools for all. Paris Habitat completed its offer by setting up a secure digital platform to facilitate processes and payments from its tenants. (Paris - FRANCE)

Paris

www.parishabitat.fr/Pages/Anglais-About-us.aspx

© Pixabay 2017

Recommendation 5

Strengthen urban planning training and qualification of the territorial actors.

Train, support and share knowledge

Improve the local actors' professionalization on the matter of housing and strengthen the essential knowledge needed to manage social housing.

Support decision-makers and professionals to self-diagnose and develop a sustainability strategy.

Develop and share knowledge about the territory and facilitate the implementation of trainings and research programs by leaning on local universities, while facilitating transfers of competences and experience feedback as close as possible to the local communities' needs.

© Adeline Fauré - 2017

Use the expertise of local actors

Enhance the expertise of local actors, strengthen them and use them to answer the needs of planning, management of public services and infrastructure engineering.

PROJECT

International Academy of Affordable Housing

Faced with the challenges related exponential demographic growth in Africa and with the urgent affordable housing needs induced by it, Al Omrane group, main support of the Moroccan State in the implementation of housing and development national policies, set up a partnership with RHF, the International Academy for Affordable Housing. This academy intends to support public providers, local and national elected leaders and other actors of the affordable housing sector with building the sustainability skills and capacities they need in the construction sector and in the sector of affordable housing development. (MOROCCO)

www.habitatfrancophonie.org

PROJECT

Workshop cycles : A Domestic space odyssey

A domestic space odysseum" is a workshop, exhibitions and conferences cycle about housing in Africa, spread across 3 year. Its ambition is to contribute to the construction of a contemporaneous topic of discussion about African housing, freed from the opposition between modernity and vernacular, and from both miserabilism and fascination. The architecture workshops range from construction workshops to analysis workshops, in collaboration with various schools and local universities. (AFRICA)

www.txkl.fr

Recommendation 6

Think of innovating ways to fund affordable housing to ensure the good functioning of funding markets.

Fight against cities' financialization and against housing speculation

Give priority to the local housing production chain supported by local funding and fight against city financialization and housing speculation.
Ensure long-term funding of the local communities and of the providers to guarantee a more sustainable management of affordable housing programs.

Develop rental social housing

Boost housing rentals by promoting and developing social rentals in adequacy with the context thanks to financial incentives directed at private providers, and make companies and employers responsible for the facilitation of their employees' housing.
Ensure that affordable housing remains desirable by watching habitat quality, while reducing costs.

TOOL

Social rental loan

The PLS (*Prêt location social* = social rental loan) is a funding tool developed by the French State and the Caisse des Dépôts et Consignations intended for investors, to facilitate the acquisition of new housing or of housing to be rehabilitated, meant to be rented out as social housing. It can be granted to any investor, whether individual or public and/or private organization. This measure boosts social housing rentals thanks to a financial incentive, offering a diversified solution for underprivileged households to be able to access affordable housing. (FRANCE)

www.caissedesdepots.fr/en/

Action Logement and the 1% Housing

In 1953 in France, faced with a shortage of housing, the state makes the employers' participation to the construction effort mandatory (PEEC – *participation des employeurs à l'effort de construction*). Employers practicing an industrial or commercial activity and with at least 20 employees must invest at least 1% of their total payroll into housing construction for their employees. It allows for the local company to participate to the development of subsidized habitation and represents a part of the company's social policy, without this benefit drawing directly from the work contract. With this mandatory financial participation, employees contribute to funding housing and help with getting loan to own or rent a house or with getting subsidies to move. Action Logement brings together regional tax collection organizations and has an important investment capacity used for urban renewal and used to reclaim damaged city centers.

www.actionlogement.fr

© Jean-Luc Mathais - 2017

Recommendation 7

Secure the land and property titles, promote diversified and adequate models of land securing.

Redevelop land property

Develop innovating strategies to redevelop the land that maximizing land possibilities when the land is well situated and already developed, thereby facilitating a better grouping of lands and urban regeneration.

Secure land property

Use the acquisition of property titles and land registration as tools to secure the land that allow housing guarantee while implementing a program meant to grant ownership titles, while using digital land registration to facilitate the sharing and use of information.
Promote and develop the dissociation between land property and built property, and the use of long-term ground leases to decrease housing costs and ensure a land management focused on the general interest to avoid speculation.

Economic model and funding

Promote and develop cooperative means and participative habitat as means to fund and manage housing.

TOOL

Community Land Trust and solidary lease

France, Ministry of Housing. In 1984, the first Community Land Trust (CLT) was funded in the United States to propose a model to access affordable and anti-speculative housing through the dissociation between built property and land property. 30 years later, the ALUR law integrates the OFS (Organism of solidary land property - *Organismes Fonciers Solidaires*) to French law. In 2015, law makers create the "solidary lease" (bail réel solidaire). OFS rely on 2 axes:

- search for more housing affordability: the land property's cost (which sometimes becomes extreme due to the scale of urban restructuration involved) is covered by the OFS rather than by the household. This limits the housing costs and allows to spread them on the very long-term, introducing thereby a type of solidarity across time.

- anti-speculation dimension: regulating housing's reselling prices thanks to a price formula allows to make sure that housing remains affordable on the long term and allows to sustain, if needed, public investment on the long term so that several generations of households can benefit from it.

www.communitylandtrusts.org.uk

PROJECT

Community Land Trust in Guyana

Guyana is an overseas French territory witnessing growing development dynamics; exponential demographic growth, a territory with a small population but where land is rare.

French Guiana

The shortage of housing is very important and leads to the growth of illegal housing. When it was created, the OFS had to adapt to the local context, very different from the context in the mainland, in order to diversify the affordable housing offer and trigger the emergence of new types of habitat and land property. (French Guiana - FRANCE)

www.espacite.com

PART 3
CONTROVERSIES

Housing is a fundamental question of public policies. It widely structures urban development strategies. The importance of the question results in answers that are sometimes complex and controversial.

The standardization of housing based on a utilitarian conception is a part of the main controversies related to affordable housing programs, far from the Utopia that Le Corbusier's Cité Radieuse represented. Big scale operations often result in urban landscapes that are disconnected from the realities and the places, and that stop inhabitants from urban amenities, from the possibility to develop forms of sociability and from the possibility to find and own adapted housing. Kilamba, in Angola, is one of the examples of such big scale affordable housing ensembles which, because inadequate to the local context, has had difficulty finding inhabitants. In Mumbai, India, the infamous Dharavi slum was also the object of rehabilitation programs, through which inhabitants were re-located and replaced into standardized housings, not in adequacy with their social dynamics and their economic activities initially located down their house. This operation was largely criticized because of its lack of consideration of the existing urban dynamics.

The standardizing of urban landscapes draws in part from the implementation of scale economy's operations that leading to big scale operations, favored by private investors. When financial interests take over the general interest, affordable housing cannot sustainably answer the needs anymore. The growing position of the private sector is thus condemned, since it triggers a risk of financialization and, by chain of consequence, of housing, financial and social crisis.

Standardization also draws from public authorities having to take into consideration the emergency they face. In many cities indeed, the crisis induced by a shortage of housing threaten the urban balance and puts many people in a situation of strong precarity. In front of this emergency, the quickest solution is often favored.

Participation and collaborative construction processes are often considered lengthy and thus little accomplished, especially because of

a lack of social engineering skills from actors. This leads to a gap between the affordable housing programs and the actual needs and means of the population. Many housing projects announced as affordable are ultimately taken over by the middle class, leaving behind the most underprivileged populations.

Confronted with the observation of the lack of capacity from the actors of affordable housing and from public policies, populations take over the housing matter, which leads to the growth of informal housing constructions. Lastly, we may wonder what is – and what will be – the role of self-constructions and of social innovation for informal housing, and what answers can be brought to the increasing needs of affordable housing.
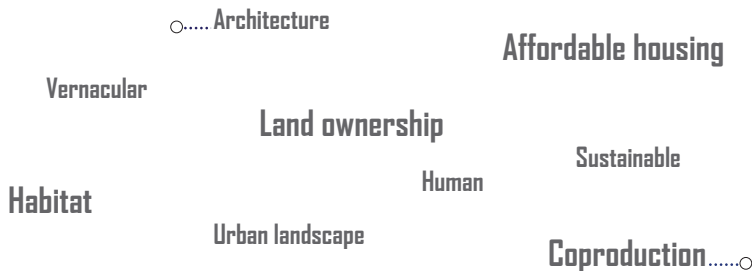

© Jilliane Pollak - 2014

CONCLUSION

Key words

.....Architecture

Vernacular

Affordable housing

Land ownership

Sustainable

Human

Habitat

Urban landscape

Coproduction......

Memo

The work led by this group sought to shed a light on one of today's major challenges: the access for all to affordable housing.

This complex issue is both a local and global challenge and thus requires diversified multi-scale answers that involve multiple actors. Anticipation through a regular qualification and quantification of needs is essential to ensure long-term access to affordable housing that answers the necessities, the ways of life and the culture of inhabitants. It is especially important that local actors can make this matter theirs, while being supported, trained and tooled in this perspective.
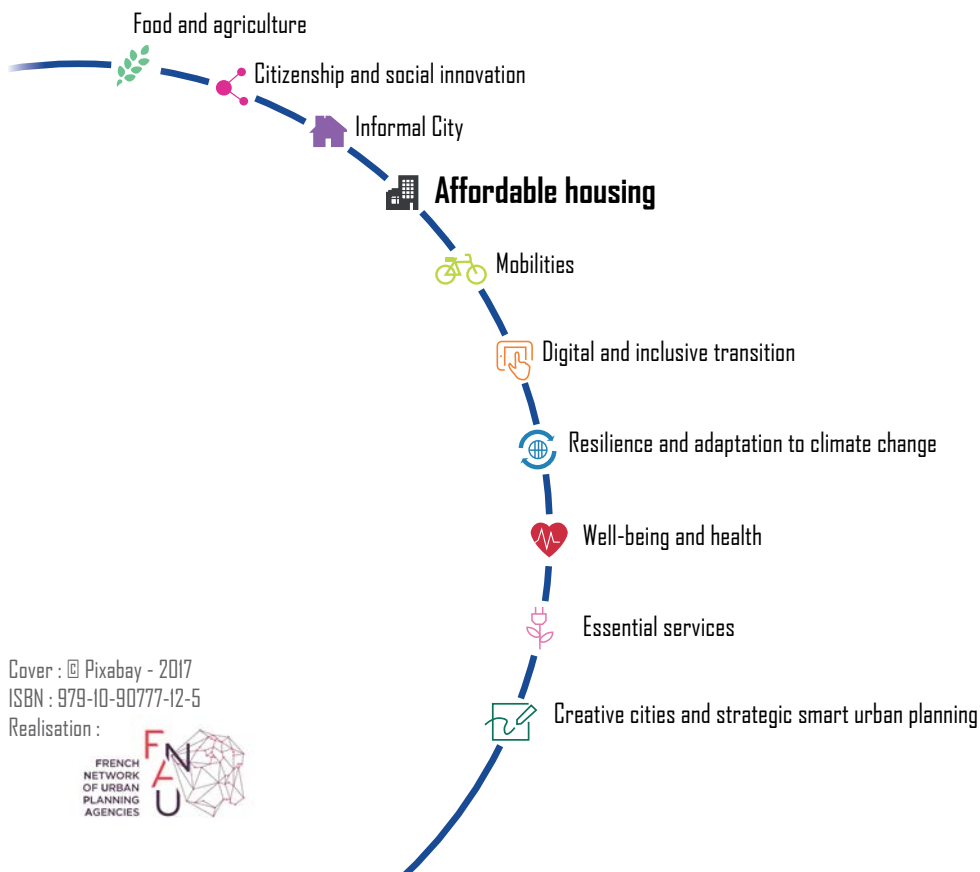
Grasping the needs and the production of affordable housing must also be approached in a holistic way. Housing as such only makes sense and can only properly answer the emergency if regarded as a part of the global urban ecosystem, linked to the other components: basic services, mobility, citizenship, etc. It must also be approached though the lens of the urban transition that cities attempt to achieve (resilience, the digital environment or else ecology) and within which innovating and sustainable answers must be found.

PFVT

Started in 2011, the **French partnership for cities and territories (PFVT – Partenariat Français pour la Ville et les Territoires)** is a platform meant for the exchange and valorization of the French urban actor's expertise at the international level. It is a multi-actor partnership headed by Hubert Julien-Laferrière, Member of Parliament, supported by the Ministry of Europe and of foreign affairs, the Ministry of territorial cohesion, the Ministry of the ecologic and fair transition, and the Ministry of culture. It brings together close to 200 organizations representing the diversity of the French expertise, contributing to the construction of a shared French vision based on a capitalization of exchanges and of innovative and sustainable experiences.

Food and agriculture

Citizenship and social innovation

Informal City

Affordable housing

Mobilities

Digital and inclusive transition

Resilience and adaptation to climate change

Well-being and health

Essential services

Creative cities and strategic smart urban planning