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# UfM STRATEGIC URBAN DEVELOPMENT ACTION PLAN 2040

## Axis of Intervention 1 Housing Action Plan

**For inclusive, integrated, and sustainable urban  
development and regeneration**







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# **UfM Strategic Urban Development Action Plan 2040**

## **Axis of Intervention 1 Housing Action Plan**

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## **UfM Strategic Urban Development Action Plan 2040 for sustainable, resilient, and inclusive cities and communities in the Mediterranean - Axis of Intervention 1: Affordable and Sustainable Housing**

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# Affordable and sustainable housing

*The UfM Strategic Urban Development Action Plan 2040 for sustainable, resilient, and inclusive cities and communities in the Mediterranean consists of several inter-sectoral axes of intervention. This document details the first Axis of Intervention: affordable and sustainable housing as a vector for inclusive, integrated, and sustainable urban development and regeneration.*

**The UfM Strategic Urban Development Action Plan 2040 for sustainable, resilient, and inclusive cities and communities in the Mediterranean, henceforth the Strategic Action Plan, is based on SIX COMPREHENSIVE ACTIONS:**

- 1. TO COORDINATE & ENHANCE COHESION**
- 2. TO EDUCATE & STRENGTHEN CAPACITY**
- 3. TO ENVISION & GOVERN TOGETHER**
- 4. TO CONNECT & PROTECT**
- 5. TO IMPLEMENT & MANAGE**
- 6. TO MONITOR & COMMUNICATE**

ACTION 5 addresses the integration of the ideas and frameworks in the Strategic Action Plan into strategic projects to enhance integrated territorial development. These integrated projects are organized in a set of priority thematic axes of intervention, listed below. Action 5 is subdivided into nine PRIORITY AXES OF INTERVENTION, presented here to guide the strategic priorities and projects. These are thematic areas of intervention in which a number of actors come together to address a salient issue of urban development through integrative spatial visions and strategies. They provide an integrated rather than a sector-by-sector approach.

These projects must be integrated, formulated across sectors with public participation and aligned with a set of priority thematic axes of intervention, listed below. These thematic axes have emerged from consultations between and consensus among UfM stakeholders on the

priorities in the Euro-Mediterranean region, through discussions promoted in the framework of the UfM Thematic Working Groups on Affordable and Sustainable Housing, and Urban Regeneration, under the auspices of the UfM Regional Platform on Sustainable Urban Development. The axes of intervention are:

- (i) Adequate, sustainable, and affordable housing, as a vector for inclusive, integrated, and sustainable urban development and regeneration.
- (ii) Forelands, port areas, port cities and their hinterlands, as drivers of sustainable and resilient economic prosperity.
- (iii) Blue and green infrastructure regeneration and implementation, nature-based solutions, ecological restoration, preservation and enhancement, in tandem with the EU Strategy on Green Infrastructures (European Commission, 2013a, 2013b), the European Green Deal (European Commission, 2019e), the EU Biodiversity Strategy for 2030 (European Commission, 2020c), the report on EU research and innovation policy agenda for nature-based solutions and re-naturing cities (European Commission, 2015) and the International Union for Conservation of Nature's (IUCN) profiles and best practice guidelines for urban protected areas (IUCN, 2014).
- (iv) Heritage conservation-based strategies for sustainable urban development that promote social cohesion, sustainable livelihoods, and enhanced resilience, including sustainable tourism and sustainable regeneration of historic urban centres, based on the recognition

Figure 1: Integrated actions in this Action Plan.

of the shared history and identity of the region.  
(v) Informal settlements and deprived neighbourhoods, as focal points for the creation of inclusive cities and communities, and in relation to adequate, sustainable, and affordable housing provision (Axis 1).

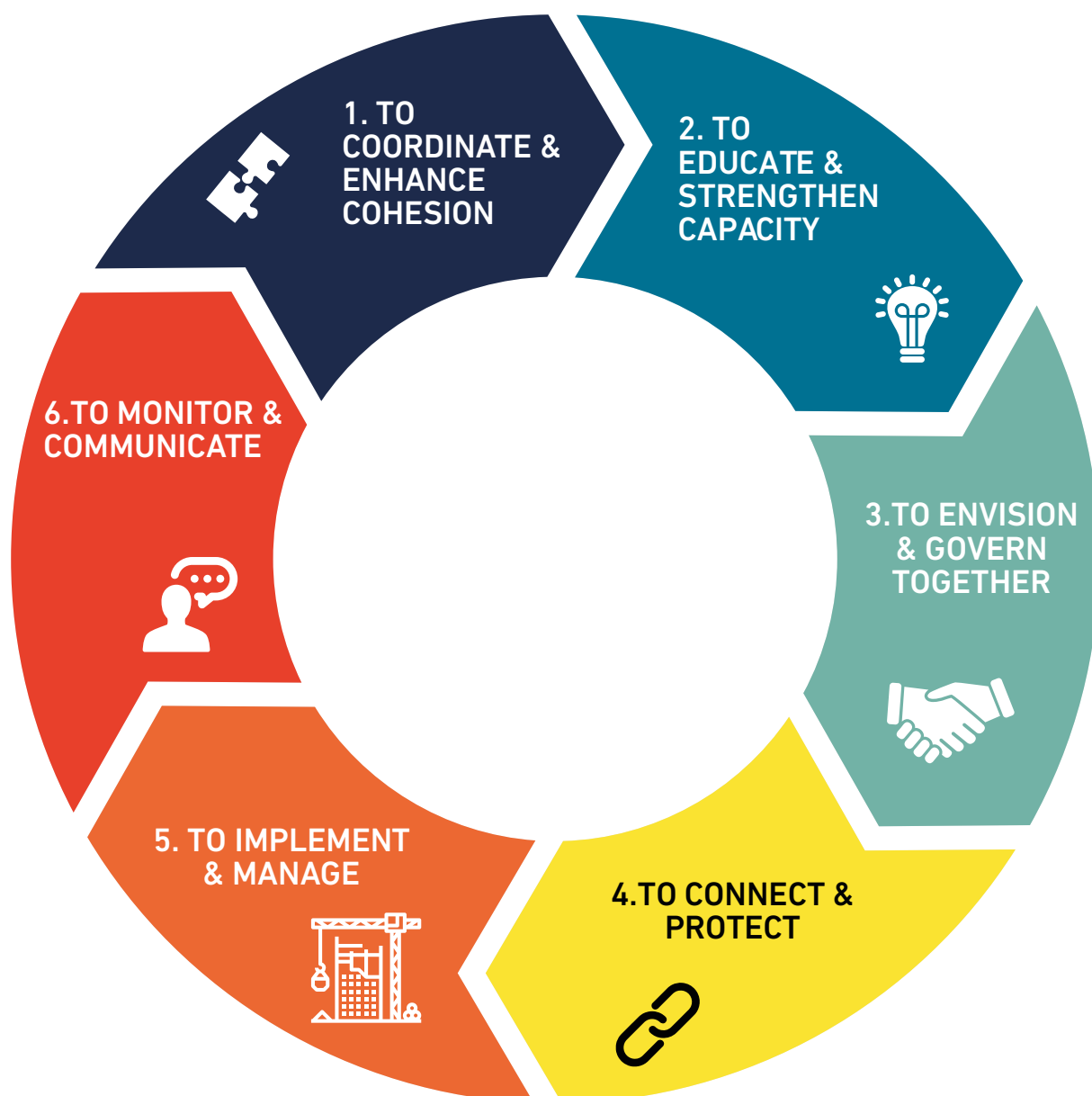
(vi) Brownfield sites, former railway sites and abandoned or underused buildings, as focal points for urban regeneration and area redevelopment (ESPON, 2020; European Commission, 2018a).

(vii) Urban infrastructures, climate-smart urban mobility, mobility hubs and nodes as carriers

and distributors of improved life chances and economic opportunity.

(viii) Public and shared spaces regeneration, as vectors for sustainable urbanization, safety, public life and democracy building (European Commission, 2019f).

(ix) New Towns, urban extensions, and new neighbourhoods, as drivers of responsible, inclusive, economically, socially, and environmentally sustainable urbanization.





# Introduction and scope: integrated sustainable housing on the trajectory towards inclusive and sustainable urban development and regeneration

Access to dignified housing is recognized in various fundamental human rights texts, and by several national constitutions. Article 25 of the Universal Declaration of Human Rights states that: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control" (UN, 1948, art. 25). According to the UN Special Rapporteur on the Right to Adequate Housing, "The right to housing does not mean that everyone is entitled to a government provided home immediately. It means governments must ensure that everyone, particularly the most disadvantaged groups, should have access to housing that is adequate. Housing is only adequate if it is affordable, if it has potable water, sanitation facilities, electricity, and other basic services and if it is close to schools, health services and employment opportunities. The right to housing is interdependent with other socio-economic human rights, such as rights to health, education, and employment. It is also integrally connected to rights to non-discrimination and equality. And, because adequate housing is crucial to the social conditions necessary for human dignity, it is intimately connected to the right to life" (UN, 2019).

In line with this position, the Council of Europe New Strategy and Action Plan for Social Cohesion aims to "promote the development of social links, networking and solidarity as tools for the creation of decent jobs" and to "promote families' stability, well-being and autonomy, which are critical for the quality of life and the prevention of poverty", and aims to "ensure that everyone has access to housing

of an adequate standard while helping people in vulnerable situations to avoid excessive debt" (CoE, 2010).

Further, the Charter of Fundamental Rights of the European Union sets out the right to social assistance and social housing to ensure a decent existence for all those who lack sufficient resources and combat social exclusion and poverty. The European Pillar of Social Rights (European Commission, 2017) refers to the provision of housing support in-kind, namely social housing, or housing assistance. Social housing is "housing stock that is targeted at low-income sections of a population, and may be produced by the state, the private sector or other organizations" (UN, 2017). Affordable housing, on the other hand, is "housing of an acceptable minimum standard that can be obtained and retained leaving sufficient income to meet essential non-housing expenditure" (the "residual income" concept) (Bergenstråle, 2018, p. 1:6). "Sufficient income to meet essential non-housing expenditure is often called minimum income standard. Affordability (and lack of affordability) is not an inherent characteristic of a housing unit (in itself) – it is a relationship between housing and people. For some people, all housing is affordable, no matter how expensive; for others, no housing is affordable unless it is free" (Bergenstråle, 2018, p. 1:6).

"Comprising over 70 per cent of land use in most cities, housing is evidently central to future cities and urban development (...). The complexity of housing policy is born of various aspects particular to housing itself. These include the fact that unlike any other commodity it is not moveable, and it requires land on which to be built, entailing tenure rights and land ownership. Furthermore, housing

demand cannot be predicted to a high degree of certainty. However, interventions have to be made over the medium- to long-term in order to meet future demand" (UN, 2017, p. 7).

"Housing is central to the achievement of Sustainable Development Goal 11: 'Make cities and human settlements inclusive, safe, resilient and sustainable'. Indeed, SDG 11's target 11.1 states 'By 2030, [to] ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.' It is clear that governments that have a prime role within urban development and government policies will, to a large extent, determine the achievement of SDG 11 and its targets" (UN, 2017, p. 8). Against this background, the UfM Housing Action Plan regards access to sustainable integrated housing as a central element for the full realization of cities' and communities' social functions, and people's right to a dignified, safe and healthy life, "without discrimination, with universal access to safe and affordable drinking water and sanitation, as well as equal access for all to public goods and quality services in areas, such as food security and nutrition, health, education, infrastructure, mobility and transportation, energy, air quality and livelihoods" (NUA, UN-Habitat, 2016, p. 5). Through access to sustainable, integrated, safe, and affordable housing, citizens can enjoy access to increased life chances and public goods created by society, and access to increased life chances, boosting their opportunities to achieve their full human potential.

The vital role of housing in ensuring access to core services and public goods has been highlighted by the Covid-19 crisis. This could lead urban planners to rethink urban development and the core relationship between housing and improved access to public services (OECD, 2020i).

In this context, the UfM Housing Action Plan recognizes the diversity of housing aspirations across and within UfM countries and supports ongoing efforts to promote access to decent, affordable, and secure housing, across a range of tenures that reflect local cultural aspirations and capacities. Furthermore, the UfM Housing Action Plan recognizes that affordable housing, and particularly social housing, is a form of infrastructure that contributes to social and economic well-being. As with any essential infrastructure, it requires needs-based planning, securing and allocation of funds and the design of appropriate policies and programmes to ensure good implementation in diverse contexts (Lawson, 2019b). Stakeholder engagement and public participation are vital and can be inspired by the Charter for Multilevel Gov-

ernance for Europe (European Committee of the Regions (CoR), 2014) and ideas about public participation contained in the Guidance Document 8 "Public Participation in Relation to the Water Framework Directive" (European Commission, 2003).

A home is not an island, but exists in a historical and spatial context. It is part of a wider housing system connected to traditions and norms of housing use, as well as broader land, finance, and labour markets (Lawson, 2010). The UfM Housing Action Plan recognizes the diversity of housing systems across UfM countries, with their own local conditions, which generate their own diverse, local pathways to housing development, and influence the housing opportunities available to different communities. The Housing Action Plan focuses on key relationships that shape potential, and actions that affect the provision of housing, including land availability, the value, investment and acquisition conditions, and the asset management models.

This axis of intervention lays out thematic policy guidelines, encouraging UfM countries to identify gaps in implementation and financing, and proposing an integrated approach to sustainable urban development that guarantees coherence of housing policy and implementation. Sustainable integrated housing provision should be explicitly addressed in national urban policies (NUPs) and integrated city development strategies (ICDSs) in coordination with the UfM Housing Action Plan. Sustainable integrated housing projects must therefore be part of wider strategic spatial development plans that enhance integration with other axes of intervention listed in the Strategic Action Plan.

In summary, the UfM Housing Action Plan recognizes the multi-faceted role that housing policy can play in addressing social, economic, and environmental sustainability concerns generally and the Sustainable Development Goals (SDGs) in particular, across the diversity of UfM Member States. It follows work done by the UfM Thematic Working Group on Affordable and Sustainable Housing, which concluded that housing must be adequate, sustainable, affordable, integrated, culture-specific, context-dependent, connected to transport systems, and with access to sustainable, healthy, and inclusive urban environments. It draws upon "The Housing Partnership Action Plan of the Urban Agenda for the EU", which focuses on three main areas of action: (i) better regulation, (ii) better knowledge and governance and (iii) better funding (European Commission, 2018b).

### **BOX 1: The nature of housing and its role in social-economic and environmental well-being**

- Housing is a resource that can provide a sense of security, well-being, health and social stability. Barriers to its distribution influence human flourishing and social equality.
  - Housing is more than just accommodation; it is a home that is also an oasis, refuge and stepping-stone to education, recreation and employment opportunities. How safe and secure our housing is influences opportunities for human flourishing and social development.
  - Housing is not only integral to social well-being but also to economic development and achievement of environmental objectives. Recognizing and articulating this broader role also improves traction in government policy and budget prioritization.
  - Housing is not only important to community well-being and cohesion, but also to economic stability. Housing has a very important role to play in living costs, wage demands, demand for employment and providing for economic stability and security.
  - Housing assets are increasingly prioritized as investment goods, with access influencing the distribution of wealth across society. Barriers and incentives to investment in new or existing real estate (via land policies, taxation incentives, regulatory systems and direct subsidies) influence the accumulation and distribution of wealth via housing assets and can exacerbate social inequality.
  - Governments should not only address market failures, together with private sector and civil society, but also shape better market outcomes. By using policy tools to shape fairer markets and drive innovation, they can maximize social, economic and environmental well-being.
  - Better housing markets can avoid the significant costs associated with inadequate, insecure and unaffordable housing. These costs not only affect individuals but also their governments across diverse public budgets (health, criminal justice, lack of educational attainment etc.).
  - Well located, affordable homes reduce housing and transport costs and relieve pressure on other inputs, such as wages, social assistance and urban infrastructure, reducing energy use and carbon emissions.
- Safe, secure, affordable, and social housing can be considered as a form of infrastructure that increases well-being, addresses inequality, shapes markets, and avoids the cost of homelessness (Lawson, 2019b).

### **BOX 2: What is adequate 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, structural hazards and other threats to health.
  - Accessibility: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
  - Location: housing is not adequate if it is cut off from employment opportunities, healthcare 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. Source: (UN-Habitat, 2009).
- The following information is useful to define the fitness of the housing stock:
- the size, quality and affordability of the housing stock;
  - the ownership, sales and sale prices and rents of dwellings and land;
  - the output of new dwellings and demolition and obsolescence of the existing dwellings;
  - current and future need and demand for housing;
  - investment in housing by the public and private sector, households and firms and lending and borrowing for this purpose;
  - the cost, value-for-money and effectiveness of government interventions in housing;
  - Indicators for housing required: overcrowding, adequacy, affordability and security.
- Sources: World Health Organization's Housing Guidelines (WHO, 2018b), OECD Affordable Housing

### BOX 3: Defining and measuring adequate housing

The [International Covenant on Economic, Social and Cultural Rights](#) (UN, 1966) recognizes the right to adequate housing, which ought to be understood as the right to live in security, peace and dignity (Eerd & Banerjee, 2013).

Contemporary housing policies seek to ensure that the general population enjoys adequate housing. What exactly constitutes 'adequate' housing has varied historically and across specific cultural and geographical contexts. A widely accepted contemporary definition of the term is provided by the United Nations Human Rights Office (UN Committee on Economic, Social and Cultural Rights, 1991), which focuses on seven elements:

- (i) legal security of tenure,
- (ii) availability of services, materials, facilities and infrastructure;
- (iii) affordability;
- (iv) habitability;
- (v) accessibility;
- (vi) location; and
- (vii) cultural adequacy.

Housing policies take the shape of legislation and regulations that seek to redress the imbalances in adequate housing provision if the market is left to operate freely (Angel, 2000; UN-Habitat, 2010). Historically, diverse policy approaches have emerged across the world, which respond to specific socio-political and economic circumstances.

#### Indicators and statistics

In the European Union, Eurostat collects [statistics on housing quality](#), which provides a summary of living conditions in Europe, based on the European Union's (EU's) statistics on income and living conditions (EU-SILC). This survey is conducted across EU Member States, as well as the United Kingdom and most of the EFTA and candidate countries.

More specifically, [statistics on housing in the European Union \(EU\)](#), the United Kingdom, three of the EFTA countries and four candidate countries focus on dwelling types, tenure status (owning or renting a property), housing quality and affordability.

At international level, the UN-Habitat's [factsheet on The Right to Adequate Housing \(UN-Habitat, 2009\)](#) refers to key criteria and indicators that can help to measure the right to adequate housing. While no comprehensive and unified database exists at international level, this document proposes a framework of indicators for an assessment of steps taken by a State in addressing its obligations in terms of human rights, including the right to adequate housing. These indicators range from the acceptance of international human rights standards (structural indicators) to efforts to meet the obligations that flow from the standards (process indicators), and on to the results of those efforts from the perspective of the affected population (outcome indicators).

# The challenges

The UfM Thematic Working Group on Affordable and Sustainable Housing identified a wide variety of challenges to the creation of sustainable integrated housing across the region: spatial planning, affordability and finance, insufficient housing supply, ecological sustainability of solutions and deficient legislation.

These challenges are summarized in Table 1 (UfM, 2019a). They are multidimensional, differ substantially between and within different UfM countries, and significantly affect the prospects for sustainable development in the region.

*Table 1: Challenges to sustainable integrated housing identified by the UfM Working Group on Affordable and Sustainable Housing.*

## **a) Challenges concerning regional and urban planning, infrastructure and building land:**

- Depopulation of rural areas.
- Development of urban agglomerations, varying from massive uncoordinated growth to shrinking cities.
- Urban sprawl, inefficient land use, excessive use of natural resources.
- Informal settlements, informal housing.
- Scarcity of building land.
- Insufficient or out-dated technical infrastructure, insufficient social infrastructure, deficient public transport.
- Unattractive or segregated public space.
- Insufficient urban planning skills and tools.

## **b) Challenges in affordability and finance:**

- Price inflation of building land, construction materials, construction services, utility costs.
- Excessive increase of house prices and rents.
- Insufficient financing products for rented and owner-occupied housing.
- Lack of targeted and sufficiently funded subsidy systems.
- Insufficient engagement of international financial institutions.
- Hidden subsidies, which limit public activities directly targeting housing (e.g. for utility providers).
- Insufficient tools to regulate markets and make them more innovative, efficient, and productive.
- Effect of the financialization of housing on prices.
- Demand-side challenges, e.g. stagnating wages, especially for low-income households.

## **c) Insufficient housing supply:**

- Shortage of affordable housing.
- Problems with building quality.
- Lack of rental housing.
- Insufficient supply of social housing.
- Lack of or poor incentives to promote occupation
- (Vacant housing has been identified as an important challenge in many OECD countries, even where housing supply is insufficient).
- Supply-side barriers to market-based housing provision.

## **d) Ecological shortcomings:**

- High energy consumption in the building sector.
- High "grey" energy impact of construction products: lack of building waste management, lack of circular principles throughout the lifecycle of buildings (European Commission, 2020a)
- Loss of traditional construction techniques.
- Loss of landscape through urban sprawl and "soil sealing" (European Commission, 2012).
- Loss of agricultural land.

## **e) Deficient legislation:**

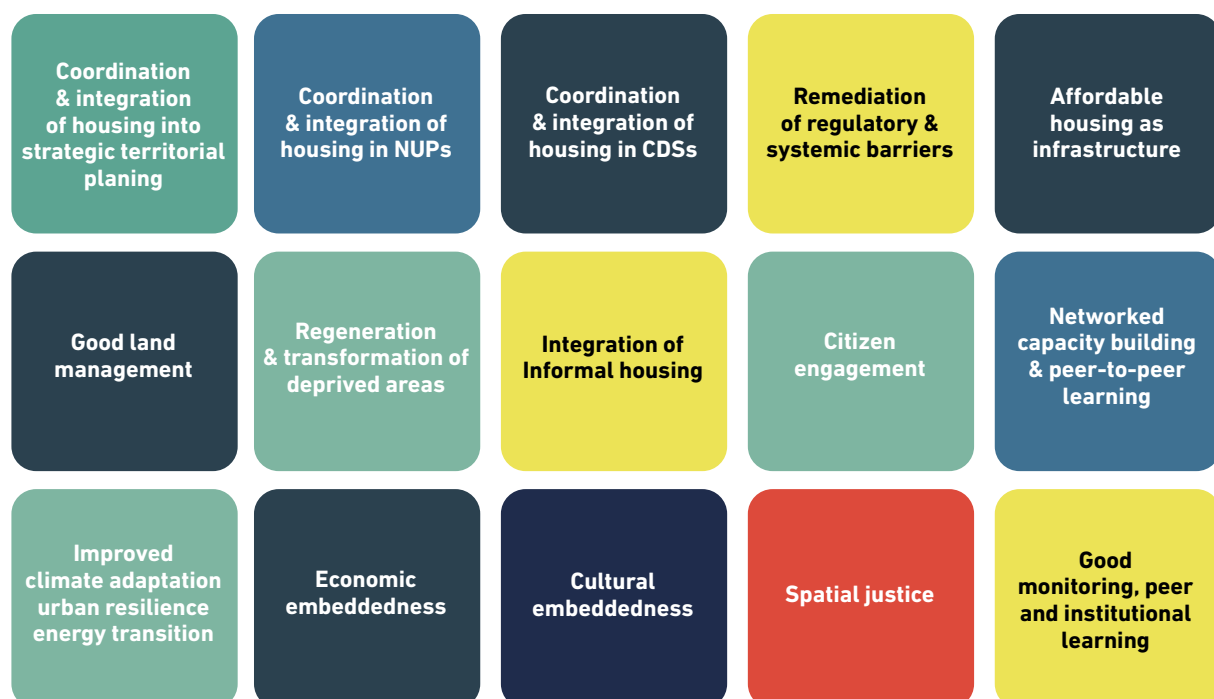
- Insufficient consumer protection and over-protected tenants.
- Insufficient regulation of the maintenance and refurbishment of apartment blocks.
- Insufficient skills in different housing sectors (private, municipal, third sector) and among service providers (planners, energy auditors, the pre-fab-industry etc.).
- Lack of organizations to provide affordable housing (cooperatives, housing associations).
- Deficient audit and control.

# Overall objectives

*Figure 2: Summary of overall objectives of this axis of intervention.*

Given the multidimensional nature of housing challenges in the region, and their impact on many aspects of sustainable development, and following the principles set forth in this Housing Action Plan, this axis of intervention

seeks to promote the following objectives, summarized in the diagram below. These objectives are unpacked in each action proposed in this axis of intervention.



# Actions

## **ACTION 1: TO COORDINATE & ENHANCE COHESION in the provision of sustainable and affordable housing**

Recognizing that national housing systems are culture-specific, context-dependent and take different forms across the Euro-Mediterranean region, this Housing Action Plan adopts definitions from the Urban Agenda for the EU Partnership on Housing (European Commission, 2018b) and encourages governments across the region to promote integration of national housing strategies (NHSs) into integrated city development strategies (ICDSs), through incentives and capacity building exercises.

It also encourages national governments to regularly review and evaluate national housing policies, carrying out a specific analysis of major urban laws and regulations to identify gaps concerning the challenges identified at regional level based on an evidence-based gap analysis; as well as the existing systemic barriers to housing access. This is in line with the objective to deliver NHSs that are integrated, trans-sectoral, inclusive, climate sensitive and economically, environmentally, and socially sustainable, as well as culturally grounded, disaster resilient and future-proof.

NHSs must define operational guidelines, using evidence-based analysis to identify gaps in implementation and financing. NHSs must identify financing mechanisms that describe affordable housing as infrastructure subject to needs-based capital investment. They must also identify mechanisms that address land availability in cities, with an emphasis on the governance of land use, while assessing the quality of existing housing stock, its locational challenges and opportunities, its historical and heritage value, and its future development potential.

### **1.1. KEY OBJECTIVES**

(i) **COORDINATION and INTEGRATION (METAGOVERNANCE):** Integration of housing into strategic territorial planning at regional and local levels, across sectors and levels of government in accordance with this Action Plan. To be achieved in harmony with the Agenda 2030, the New Urban Agenda (NUA), the UfM Urban Agenda, the Pact of Amsterdam, the New Leipzig Charter, the Paris Agreement, the Sendai Framework for Disaster Risk Reduction 2015-2030, and other policy frameworks to which this Housing Action Plan subscribes.

(ii) **COORDINATION and INTEGRATION (HIERARCHIC GOVERNANCE):** Coordination and cohesion of housing planning in national urban policies (NUPs), focusing on the alignment of strategic visions and public policies and their instruments, with a view to the creation of national housing policies (NHPs). NHPs should cover all aspects of housing production and provision, including basic definitions of the right to housing, adequate housing, affordable housing, social housing, and other connected terminology, as well as mechanisms dealing with financing, land supply and value capture, investment and consumption conditions and asset management models.

(iii) **COORDINATION and INTEGRATION (NETWORKED GOVERNANCE):** Integration of national housing policies (NHPs) into integrated city development strategies (ICDSs). Capable, adequately resourced and effective local governments, being as close as possible to citizens, are vital in ensuring the delivery of decent, affordable and accessible housing. Local housing strategies should incorporate an analysis of local housing supply and demand, future demographic, and market trends, as well as recommendations for planning processes, land use plans and development regulations (UNDESA, 2019, 2020; UNEP/MAP, 2020). Special attention should be given to creating liveable places in which housing is spatially integrated with urban services and amenities, providing citizens with easy access to renewable energy, safe drinking water and sanitation, green/blue infrastructures, jobs, and commercial, educational, medical, and cultural facilities. There should be a focus on walkability and slow mobility, and transit-oriented development (TOD) schemes (Guerra & Kirschen, 2016; Ruijven, Verstraten, & Zwaneveld, 2019; Salat & Olivier, 2017).



(iv) **COORDINATION & INTEGRATION (MARKET GOVERNANCE):**

Integration of housing plans with wider strategic development plans with emphasis on governance of land policy, such as: (a) land administration coordination, including introduction of innovative forms of land tenure (e.g. community land trusts, cooperative land tenure, social rent, etc.); (b) coordination of fiscal instruments to influence land use and land availability for development, including progressive taxation and land value capture instruments to generate funds for social housing schemes.

(v) **COORDINATION & INTEGRATION (TRANS-NATIONAL):**

Adoption of a set of shared, coherent and relevant key indicators to measure the quality of housing provision, based on the indicators used by Eurostat (EUROSTAT, 2020) and the World Health Organization Housing and Health Guidelines (WHO, 2018b).

(vi) **COORDINATION & INTEGRATION (HERITAGE & CULTURE):**

Wide adoption of UNESCO's Recommendation on the Historic Urban Landscape as a benchmark for heritage preservation regarding the existing housing stock, with a focus on heritage with the potential for regeneration, reuse, and development

(UNESCO, 2011). Valuation and dissemination of vernacular architecture and traditional building materials as a means to increase cultural embeddedness of solutions, and climate adaptiveness (Nakashima, McLean, Thulstrup, Castillo, & Rubis, 2012).

## 1.2. KEY TOOLS

(i) Agenda 2030, New Urban Agenda, the UfM Urban Agenda, and other international policy frameworks/ Housing observatories and adoption of common standards.

(ii) Policy Gap assessment in partnership with Housing Europe, UNECE, OECD frameworks/ from a multi-perspective national housing stock assessment (health and safety standards, climate adaptation, sustainable and circular reuse of abandoned or underused spaces and buildings, access to water and sanitation, disaster resilience, fire and earthquake safety and connectivity, among other factors).

(iii) Integration of National Urban Policies, National Housing Policies, National Housing Strategies with international frameworks and between themselves.

(iv) Integration of ICDSs with National Urban Policies, National Housing Policies, and National Housing Strategies.

### **BOX 4: Example of indicators to measure the quality of housing provision (WHO)**

- household investment (as percentage of gross disposable income),
- house prices (percentage change compared with previous year),
- homeowners (as percentage of the total population),
- renters (as percentage of the total population),
- housing cost burden (percentage of total housing costs as a percentage of disposable income),
- housing cost overburden rate (the percentage of the population living in households where the housing costs are over 40%),
- the at-risk-of-poverty rate after housing expenses (the percentage of the population living in a household whose equivalised -adjusted for household type- disposable income minus housing costs is below the poverty threshold of 60% of median equivalised household income),
- the self-reported heavy burden of total housing cost (the percentage of the population living in a household where the person responsible for affordability considers their total housing costs to be a heavy financial burden).

Indicators can also be developed for security of occupancy (length of tenure, grounds for eviction, rehousing) and for accessibility and liveability, such as proximity to key resources, as per the 10-, 15-, 30-minute city concept.

Several region-specific indicators can be added, namely: people living in substandard housing, including informal settlements (as percentage of the total population), people with access to basic services: running water, electricity, and sanitation (as percentage of the total population), and people with access to green areas within walking distance of their homes (as percentage of the total population). As indicators become more refined, difficulties arise in collecting and standardizing data. What constitutes substandard housing varies across countries and regions (Howe, 2012 (WHO, 2018b) and further work on shared definitions must be carried out in the framework of the actions proposed in this Action Plan.

The World Health Organization Housing and Health Guidelines (WHO, 2018b).



- (v) Mediterranean Housing Knowledge Hub, with emphasis on mutual learning, and on adoption of common definitions and standards.
- (vi) UNESCO's Recommendation on the Historic Urban Landscape.

### 1.3. KEY ACTORS

National Ministries, local authorities, universities, public interest groups, NGOs, housing associations, housing networks and social movements concerned with housing, developers and other private sector actors concerned with housing, UN-Habitat, UNECE, UNESCO, IFIs and donors, national statistical agencies.

### 1.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS

Several institutions have relevant technical assistance programmes regarding green, affordable and social housing that are relevant for this Action Plan: The United Nations Economic Commission for Europe (UNECE), IFIs, such as the European Investment Bank (EIB) and the European Bank for Reconstruction and Development (EBRD). A variety of funding and financial instruments can be used to promote more affordable, inclusive, and sustainable housing across a range of ownership and rental tenures. These are listed in Table 2 (Vivienne Milligan, Gurran, Lawson, Phibbs, & Phillips, 2009, p. 28).

Further financing frameworks include: EU Bilateral Cooperation, COST Actions, TAfEX-Twinning, the IMOLA project for land registers launched with EULIS, the Colegio de Registradores de la Propiedad Mercantiles y Bienes Muebles de España, and the Dutch Kadaster.

### 1.5. KEY REFERENCE FRAMEWORKS

- (i) (2004) Housing and Development Act of Singapore, Revised Edition 2004 (Government of Singapore, 2004), and subsidiary legislation.
- (ii) (2005) UNECE Housing Finance Systems for Countries in Transition (UNECE, 2005a).
- (iii) (2006) A Decent home: definition and guidance for implementation (UK Government, 2006).
- (iv) (2007) INSPIRE Directive (European Commission, 2007).
- (v) (2011) UNESCO Recommendation on the Historic Urban Landscape (HUL) (UNESCO, 2011).
- (vi) (2013) UNECE Good Practices for Energy-efficient Housing in the UNECE Region (UNECE, 2013).
- (vii) (2015) The Geneva UN Charter on Sustainable Housing (UNECE, 2015a).

- (viii) (2016) UNECE Working Party on Land Administration (UNECE, 2016).
- (ix) (2018) Canada National Housing Strategy (Canada, 2018).
- (x) (2018) The WHO Housing and health guidelines (WHO, 2018a).
- (xi) (2018) Urban Agenda for the EU Partnership on Housing (European Commission, 2018b).
- (xii) (2018) The New South Wales Local Housing Strategy Guideline (NSW, 2018).
- (xiii) (2019) EU Housing Europe: Housing Evolution Hub (Housing Europe, 2019b).
- (xiv) (2019) OECD Key Characteristics of Social Rental Housing (OECD, 2019c).
- (xv) (2019) UNECE Guidelines on the Management and Ownership of Condominium Housing (UNECE, 2019).
- (xvi) (2020) Better data and policies to fight homelessness in the OECD (OECD, 2020a).
- (xvii) (2020) "Social housing: A key part of past and future housing policy", OECD Policy Briefs on Affordable Housing (OECD, 2020h).
- (xviii) (2020) Housing and Inclusive Growth (OECD, 2020d).
- (xix) (2020) UNECE Housing 2030 – Improving Housing Affordability in the UNECE region (UNECE, 2020).
- (xx) (2021) OECD Affordable Housing Database (OECD, 2021).
- (xxi) (2021) European Parliament Resolution on Access to Decent and Affordable Housing. (European Parliament, 2021a) (European Parliament, 2021b).
- (xxii) (2021) The New European Bauhaus Initiative (European Union, 2021).

### 1.6. TIME FRAME

Medium- to long-term.

### 1.7. PROPOSED ACTIONS AND SUGGESTED LIST OF IMPLEMENTERS

- (i) NATIONAL INSTITUTIONAL GOVERNANCE TOOL: Encourage National Ministries to establish national "Housing Observatories" and Policy Labs to help define national housing strategies in line with UN-Habitat's Practical Guide for Conducting Housing Profiles (UN-Habitat, 2011), in close collaboration with local authorities, housing federations, civil society and private sector, with emphasis on governance of land use, and historic urban landscapes (HULs), including:
  - coordination of land administration, introduction of innovative forms of land tenure (community land trusts, cooperative land tenure, social rent, etc.),
  - coordination of fiscal instruments to influence land use and land availability for development, including progressive taxation and

land value capture instruments to generate funds for social housing schemes, and

- coordination of policy between relevant National Ministries, particularly between those in charge of housing, urban development, land administration, environment, public works, energy, transport, health, education, culture, social policies, and emergency management, through NUPs and ICDSs.

(ii) NATIONAL POLICY INTEGRATION: Invite and encourage National Ministries to set up national urban policies (NUPs) to prepare and integrate national housing strategies (NHSs), in close collaboration with local authorities, housing federations, civil society – including popular housing movements, and the private sector, through the organization of partnerships and consultancy.

(iii) POLICY GAPS ASSESSMENT: Invite and encourage National Ministries to set up housing policy development taskforces to analyse gaps in instruments of housing policy, with emphasis on access to affordable housing for all who need it, healthy housing, climate change action and mitigation, disaster risk reduction, and heritage conservation and reuse, under this Housing Action Plan (MedECC, 2020a; UNEP/ MAP, 2020; UNESCO, 2019, 2020), in agreement with international policy frameworks.

(iv) HOUSING STOCK ASSESSMENT: Encourage National Ministries to assess the state of the existing housing stock, with attention to health and safety standards (UK Government, 2006; WHO, 2018b), climate adaptation, sustainable and circular reuse of abandoned or underused spaces and buildings, access to water and sanitation, disaster resilience, fire and earthquake safety and connectivity (European Commission, ARCO, & Prato, 2019).

(v) NATIONAL TO LOCAL POLICY INTEGRATION: Encourage local authorities to incorporate national housing strategies (NHSs) into integrated city development strategies (ICDSs) and to seek partnerships for further local capacity building in this area, via Policy Labs mentioned above.

(vi) MARKET SHAPING EXERCISES: Integration of NHPs with wider NUPs and ICDSs, with emphasis on (a) land administration coordination, including introduction of innovative forms of land tenure (e.g. community land trusts, cooperative land tenure, social rent, etc.); (b) coordination of fiscal instruments to influence land use and land availability for development, including progressive taxation and land value capture instruments to generate funds for social housing schemes.

(vii) TRANSNATIONAL INSTITUTIONAL TOOL: Set up a Mediterranean Housing Knowledge Hub on the model of the European Federation of Public, Cooperative and Social Housing

(Housing Europe), in partnership with Housing Europe and its Observatory, and/or OECD, subject to further agreement, in order to facilitate policy transfer and institutional learning (Housing Europe, 2019a, 2019b), and in close collaboration with local authorities, housing federations, civil society (including popular housing movements) and the private sector.

(viii) HERITAGE CONSERVATION ASSESSMENT: Encourage National Ministries to assess the state of the existing housing stock with a focus on heritage with the potential for regeneration, reuse, and development, using the UNESCO Recommendation on the Historic Urban Landscape.

## 1.8. MODEL FOR IMPLEMENTATION

Various models of implementation are available, including:

- (i) Finland's Housing First Approach (Kangas & Kalliomaa-Puha, 2019; Lawson, Pawson, L. Troy, Nouwelant, & Hamilton, 2018; Pleace, 2016).
- (ii) Canada's National Housing Strategy (Canada, 2018).
- (iii) Housing and Development Act of Singapore, Revised Edition 2004 (Government of Singapore, 2004), and subsidiary legislation.

## 1.9. CRITERIA OF SUCCESS

- (i) Housing Observatories are established in most UfM Member States and have a considerable influence on policy formation at the local level, following internationally agreed policy frameworks and standards, in agreement with the UfM Strategic Action Plan and this Axis of Intervention.
- (ii) NUPs are set up and integrate National Housing Policies. National Housing Policies are set up in UfM member countries where they are missing, following a policy gap analysis, and housing stock assessment.
- (iii) A substantial number of local authorities around the region have the capacity and take concrete steps to incorporate NHPs into ICDSs and seek to further develop their capacity to implement innovative housing programmes.
- (iv) A substantial number of NHPs incorporate innovative land tenure and land administration tools, as well as innovative financing tools that respond to the needs of the most vulnerable citizens in each country. A considerable number of ICDSs address these issues as well.
- (v) A Mediterranean Housing Knowledge Hub is set up in one of the UfM Member States.
- (vi) National Ministries have assessed the state of heritage preservation of existing housing stock and have developed plans to address it.

## **ACTION 2: TO EDUCATE & STRENGTHEN CAPACITY in the provision of sustainable and affordable housing**

This Housing Action Plan recognizes that national housing systems are culture-specific, context-dependent and take different forms across the Euro-Mediterranean region, and that the extensive building stock exists with varied levels of historic relevance and potential for redevelopment. This Action Plan therefore encourages governments across the region to engage with and promote networked capacity building and peer-to-peer learning in the design and implementation of housing policy, and to develop governmental leadership in guiding national and integrated local strategies. It encourages UfM countries to strengthen the skills and resources capacity needed for the provision of housing through its multiple dimensions (community

engagement, strategic planning, land management, housing investment, resource management, organizational capacity, industry-specific capacity, networking, political capacity and monitoring) (Lawson, Legacy, & Parkinson, 2016, p. 13), notably through (i) Living Labs, (ii) peer-to-peer learning, (iii) city-to-city partnerships, (iv) on-the-job short training, and (v) networked learning.

In support of Action 1 of the UfM Strategic Action Plan (TO COORDINATE & ENHANCE COHESION), Action 2 is anchored on an interface between science and policy, to build capacity and shared visions. Universities across the Mediterranean region are seen as catalysers, providing innovative, on-the-job training to planning professionals and educating the next generation of urban planners, designers, managers, and implementers. Local universities must build bridges between science and research on the one hand, and spatial policies, the historic urban landscape, and urban interventions on the other. Consequently, an important aspect of this axis of intervention is the updating and coordination of the region's spatial planning and architecture schools' curricula. This includes convergence of planning and design education for sustainable, resilient, and integrated housing, using the frameworks mentioned in this Housing Action Plan, including UNESCO's Historic Urban Landscape approach, respecting the traditions and specialization of each university.

### ***BOX 5: What are Living Labs?***

Living Labs (LLs) are places of experimentation in real life contexts, which have been popularized in the past decade. The European Network of Living Labs (ENoLL) defines Living Labs as "user-centred, open innovation ecosystems based on a systematic user co-creation approach, integrating research and innovation processes in real life communities and settings" (European Commission, 2016). LLs have been widely employed as Transition Management Tools (Wirth, Fuenfschilling, Frantzeskaki, & Coenen, 2018). Transitioning to a sustainable, just, and stable society is necessary on an unprecedented scale and speed. Methods to do that have been developed over the last decades from research and demonstration to innovation, to transitioning and transformative approaches. In the spectrum of those methods, Living Labs are increasingly used in several innovation projects, scientific programmes, and municipal institutions, because of their capacity

to promote learning, experimentation and innovation based on co-creation of solutions with stakeholders and citizens. Living Labs are implemented in many cities in Europe and have achieved good results, as illustrated by those set up by the Amsterdam Institute for Advanced Metropolitan Solutions (Steen & Bueren, 2017b). Living Lab approaches have a few common features: they are aimed at complex urgent societal challenges; therefore, they make use of iterative/learning approaches, done by co-creation with stakeholders involved. LLs are all about innovation and learning; they include co-creation, distribute decision power and encourage feedback and iteration steps; involving all relevant participants: public actors, private actors, users (civil society) and knowledge institutes (Steen & Bueren, 2017a).

<i>Dimension</i>	<i>Examples at organizational level</i>	<i>Examples at industry level</i>
<b>Resource Capacity</b>	Long-term operating support and funding agreements Resources of consolidation, capacity building and expansion Development capital Access to funders Reasonable borrowing limits Balanced portfolio risk Internal cash flows	Durability of government subsidy programmes Durability of relations with private funders Resource providers and brokers: e.g. peaks, industry groups, consultants, and training providers
<b>Organizational capacity</b>	Commitment to clear vision Definition of roles Effectiveness of executive director Staff competence and stability Board development and leadership Fiscal management Information technology Project management Evaluation	Capacity of non-provider organizations: e.g. regulators, funders, developers, peaks, consultants, training and other resource providers, and client service partners.
<b>Industry specific capacity</b>	Specialist knowledge and skills in housing and cognate fields: tenancy management, tenant participation, client referral and support, asset management, housing development and place-making.	Programmes, strategies, incentives, procedures, and regulations for outcomes in housing and cognate fields: e.g. affordability, accessibility, health, environmental sustainability, and energy efficiency.
<b>Networking capacity</b>	Relationships with regulators, funders, peaks, industry groups, peers Partnerships with other client service providers Access to non-financial resources	Legibility of industry networks Effectiveness of peaks and industry groups Balance of competition and collaboration
<b>Political capacity</b>	Community participation and alliances Conflict management Media management	Education of constituents and partners Political leverage Conflict management Ability to frame problems and link to influential agendas

*Table 2: Key dimensions of capacity to deliver social policy housing objectives.*

*Source: (V. Milligan et al., 2016).*

## 2.1. KEY OBJECTIVES

### **NETWORKED CAPACITY BUILDING & PEER-TO-PEER LEARNING:**

Additional capacity (skills and resources) needs to be built up in the implementation of housing policy and governmental leadership in guiding national and local strategies through peer-to-peer learning, city-to-city partnerships, and networked learning. This covers resource management, organizational capacity, industry-specific capacity, networking, political capacity, and monitoring.

### **2.2. KEY TOOLS**

- (i) Institutional stakeholders' partnerships.
- (ii) Living Labs: multi-stakeholder real-life experimentation environments for policy design and implementation, coordinated by national and local authorities in partnership with local universities. Their focus is ministerial and municipal policymakers, planners and designers, experts on historical urban landscapes (HULs), business leaders, civil associations and citizens, especially vulnerable groups.
- (iii) Housing management skills short courses and workshops.
- (iv) Summer schools focused on the next generation of planners and designers of the region.
- (v) Traditional building workshops and research.
- (vi) Curriculum analysis of planning and design schools in the region.

### ***BOX 6: VNG International: the international branch of the Association of Dutch Municipalities***

VNG International are experts at strengthening democratic local government in developing countries and countries in transition. Local governments play a key role in the provision of basic services, including water, waste management, health care and housing. They have a profound impact on areas, such as safety, food security, rule of law and women's rights. This is how our projects contribute in a sustainable way to better futures for people, communities, and countries. VNG International designs and implements projects to strengthen local governments in their various fields of competence (VNG-International, 2019).

- (vii) City-to-city partnerships: periodical workshops organized by cities across the Mediterranean region paired-up in terms of their shared and/or complementary challenges, expertise, and institutional knowledge. An example of such partnerships can be found in the work of VNG International, the international branch of the Association of Dutch Municipalities. Focus: ministerial and municipal policymakers, spatial planners, and urban designers.
- (viii) Peer-to-peer learning workshops. Such workshops will include diverse kinds of stakeholders, in particular international and local

organizations and universities, with a focus on ministerial and municipal policymakers, planners, and urban designers.

### **2.3. KEY ACTORS**

National Ministries, local authorities, local universities, European Network of Living Labs (ENoLL), UNESCO, international universities, and research institutes (e.g. Institute for Housing and Urban Development Studies of Erasmus University Rotterdam (IHS Erasmus Rotterdam), Lincoln Institute of Land Policy), OECD, UN-Habitat Capacity Building Unit, VNG International.

### **2.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS**

IFIs' and donors' programmes and initiatives, and EU programmes and initiatives, such as: COST Actions, TAIEX-Twinning, Erasmus+, Marie Skłodowska-Curie Actions (MSCA), Creative Europe and the Skills for Youth Employability programme.

### **2.5. KEY REFERENCE FRAMEWORKS**

- (i) (2003) EU Water Framework Directive (European Commission, 2003).
- (ii) (2016) European Network of Living Labs (ENoLL)(European Commission, 2016).
- (iii) (2017) UfM Urban Agenda (UfM, 2017).
- (iv) (2018) Council Conclusions on the Work Plan for Culture 2019-2022, especially the EU Expert Group on High-quality Architecture and Built Environment for Everyone (The European Council, 2018).
- (v) (2018) Urban Agenda for the EU (European Commission, 2018b).
- (vi) (2019) European Framework for Action on Cultural Heritage (European Commission, 2019d).
- (vii) (2019) European Green Deal (European Commission, 2019e).
- (viii) (2020) Swedish Housing Cooperative Federation HSB Living Lab (HSB, 2020).
- (ix) (2020) URBACT Cities Engaging in the Right to Housing (URBACT, 2020a).

### **2.6. TIME FRAME**

Short- to medium-term.

### **2.7. PROPOSED ACTIONS AND SUGGESTED LIST OF IMPLEMENTERS**

- (i) PARTNERSHIPS: To establish partnerships between the UfM, local and key universities with skills for housing policy and planning, as well as other capacity building organizations across the Euro-Mediterranean region, such

as the Housing Europe, the European Federation of National Organizations Working with the Homeless (FEANTSA), the International Telecommunication Union (ITU), UNECE, United Nations' United for Smart Sustainable Cities (U4SSC) initiative coordinated by ITU, UNECE and UN-Habitat, and others. To be carried out by the UfM, National Ministries, local universities and partners mentioned.

(ii) **LIVING LABS:** The Universities Network and National Ministries set up Living Labs in a small number of pilot cities with the European Network of Living Labs and VNG International. To be carried out by the Universities Network, the UfM, and partners mentioned.

(iii) **MANAGEMENT SKILLS DEVELOPMENT:** UfM, the Universities Network, Housing Europe, National Ministries, and other parties promote short housing skills building workshops and on-the-job courses to increase housing management capacity in the region.

(iv) **SUMMER SCHOOLS:** Universities Network sets up summer schools for students from across the Euro-Mediterranean region. To be carried out by the Universities Network and the UfM.

(v) **TRADITIONAL KNOWLEDGE:** Universities Network, vocational training institutions, National Ministries and donors promote jobs and skills development related to building with traditional materials and/or traditional and new techniques for the restoration of the built heritage. To be carried out by the Universities Network with partners mentioned.

(vi) **UPDATED CURRICULUMS:** To encourage the updating and coordination of the curriculums of the region's spatial planning and architecture schools regarding housing policy, design, and implementation.

(vii) **CITY-TO-CITY PARTNERSHIPS:** Periodical workshops organized by cities across the Mediterranean region paired-up in terms of their shared and/or complementary challenges, expertise, and institutional knowledge. An example of such partnerships can be found in the work of VNG International, the international branch of the Association of Dutch Municipalities. Focus: ministerial and municipal policy-makers, spatial planners, and urban designers.

(viii) **PEER-TO-PEER LEARNING WORKSHOPS** at national level: periodical workshops with national and local planning authorities, in which policymakers from UfM countries discuss problems and solutions actively, in tandem with the EU Urban Agenda Housing Partnership Action Plan (European Commission, 2018b).

## 2.8. MODEL FOR IMPLEMENTATION

(i) UfM Strategic Urban Development Action Plan ACTION 2 TO EDUCATE & STRENGTHEN CAPACITY (see main document for details).

(ii) European Network of Living Labs (ENoLL).

(iii) VNG International.

## 2.9. CRITERIA OF SUCCESS

(i) An MoU for cooperation and mutual learning is signed by partners mentioned. Networking activities are organized.

(ii) A substantial number of Living Labs are organized around the Mediterranean. Their results are disseminated via websites and reports.

(iii) A substantial number of short workshops and on-the-job courses are organized in several cities around the Mediterranean.

(iv) Yearly summer schools are organized in a number of partner universities.

(v) Traditional building knowledge is recognized as an asset in NUPs and ICDSs. Traditional building knowledge skills are widely disseminated. A substantial number of workshops are organized.

(vi) Curriculums of planning and design schools around the Mediterranean are compared, findings are disseminated, and there is a significant effort to bring those curriculums up to date.

(vii) A substantial number of city-to-city partnerships are organized yearly. Knowledge produced is widely disseminated via websites and publications.

(viii) A significant number of peer-to-peer workshops are organized, and their results are widely disseminated via websites, reports and other online resources.



## ACTION 3: TO ENVISION & GOVERN TOGETHER for the provision of sustainable and affordable housing

Metagovernance is a core tenet of good policymaking. This centrality comes from: the growing need to work in partnerships to tackle complex common challenges; the growing economic, environmental and political interdependence between regions and countries; the need for increased accountability, transparency and inclusivity in democratic, multi-actor decision making processes; and the requirement for adherence to the principles of subsidiarity, which places decisions at the most effective level and as close as possible to societal actors, with a focus on citizen engagement and participation.

Multilevel governance has an influential role in shaping housing policy, avoiding mismatches between revenue-raising powers and policy responsibilities of distinct levels of government. There are several multilevel governance mechanisms that policy makers can use to enact affordable housing policy and meet coordination challenges. These tools can combine and secure long-term resources and capabilities to deliver effective housing strategies. Negotiations around governance and partnerships allow distinct levels of government to have allocated roles, resources, and functions, via mechanisms, such as legislative requirements, taxation rights and revenue-sharing arrangements, block and tied

grants, joint funding agreements and performance benchmarks. Appropriately allocated and dedicated funding transfers for the operational and capital requirements of social and affordable housing programmes have a major influence on supply and affordability outcomes.

Furthermore, principles of polycentric, multilevel governance in sustainable, integrated housing development and neighbourhood regeneration are likely to increase overall social sustainability, improve suitability of, adherence to and support of policies, and deliver spatial justice (Golubchikov & Badyina, 2012; Tosics, 2004). Participatory housing experiments through Living Labs or Urban Labs also improve the cultural embeddedness of solutions and harness the energy of citizens through bottom-up initiatives, including innovative approaches to traditional housing design that are more culturally and climatically embedded. This has consequences for how we address upgrading slums and informal urbanization. "Participatory housing design experiments can fuel innovations. While limited in their scope for use, they can help to re-examine existing practices and models in urban planning and point the way forward. The hybridization of participatory approaches and more conventional processes could hold the key to a broader transformation" (Saujot & Zimmer, 2016).

### 3.1. KEY OBJECTIVES

**CITIZEN PARTICIPATION and STAKEHOLDER ENGAGEMENT:** Citizen engagement is needed in the development of integrated housing policy, to provide greater housing variety in response to the growing diversity of households, to achieve social mix and to support labour market needs, increasing the social sustainability of solutions. In line with the idea of metagovernance, in which distinctive styles of governance must be coordinated in an agile, pragmatic, and adaptive manner, stakeholder engagement is crucial to the success of this Axis of Intervention. This means

#### **BOX 7: Further polycentric governance**

"Polycentricity is a fundamental concept in commons scholarship that connotes a complex form of governance with multiple centres of semi-autonomous decision-making. If the decision-making centres take each other into account in competitive and cooperative relationships and have recourse to conflict resolution mechanisms, they may be regarded as a polycentric governance system. In the context

of natural resource governance, commons scholars have ascribed a number of advantages to polycentric governance systems, most notably enhanced adaptive capacity, provision of good institutional fit for natural resource systems, and mitigation of risk on account of redundant governance actors and institutions" (Carlisle & Gruby, 2019, p. 927).

### **BOX 8: Multilevel governance**

"In an increasingly globalized and rapidly changing world, decision-making processes associated with the development, implementation and monitoring of public policies are becoming increasingly complex. Individual governments or government departments now rarely have all the power, resources and governance structures that are required to adequately respond to public policy challenges under their responsibility and effectively govern their constituencies. This means that they

are required to work with, or seek the aid of, others from the public, private, non-government[al] organizations, or community spheres, and often across a range of sectors, to achieve their objectives. Understanding and managing the issues associated with governing across a range of boundaries are thus paramount to achieving positive public policy outcomes in today's environment" (Daniell & Kay, 2017).

### **BOX 9: Multilevel governance in the European Union: The Charter for Multilevel Governance in Europe**

"Given that many competences and responsibilities are shared between the various levels of governance in the European Union, we recognize the need TO WORK TOGETHER IN PARTNERSHIP to achieve greater economic, social and territorial cohesion in Europe.

No single level can deal with the challenges we face alone. We can solve citizens' problems on the ground by COOPERATING better and running JOINT PROJECTS to tackle the shared challenges ahead of us. We stand for a multilevel-governance Europe based on coordinated action by the European Union, the Member States and regional and local authorities according to the principles of subsidiarity, proportionality and partnership, taking the form of operational and institutional cooperation in the drawing up and implementation of the European Union's policies. In this endeavour, we fully respect the equal legitimacy and accountability of each level within their respective competences and the principle of loyal cooperation.

Aware of our INTERDEPENDENCE and ever seeking greater EFFICIENCY, we believe that great opportunities exist to further strengthen innovative and efficient political and administrative cooperation between our authorities based on their respective competences and responsibilities. The objective of this Charter, drawn up by the Committee of the Regions of the European Union, is to connect regions and cities across Europe,

whilst promoting MULTI-ACTORSHIP with societal actors, such as the social partners, universities, NGOs, and representative civil society groupings. In line with the SUBSIDIARITY principle which places decisions at the most effective level and as close as possible to the citizens, we attach foremost importance to co-creating policy solutions that reflect the needs of citizens. It is precisely through our commitment to the fundamental VALUES, PRINCIPLES and PROCESSES underpinning multilevel governance that we believe new modes of DIALOGUE and partnership will emerge across public authorities in the European Union and beyond.

Multilevel governance strengthens openness, participation, COORDINATION and JOINT COMMITMENT to delivering targeted solutions. It allows us to harness Europe's diversity as a driver for capitalizing on the assets of our local areas. Making full use of digital solutions, we are committed to increasing TRANSPARENCY and offering quality public services easily accessible to the citizens we represent. MULTILEVEL GOVERNANCE helps us to learn from each other, experiment with innovative policy solutions, SHARE BEST PRACTICES and further develop PARTICIPATORY DEMOCRACY, bringing the European Union closer to the citizens. We believe that embracing multilevel governance contributes to deeper EU

bringing together members of the public sector, the private sector and civil society in diverse arrangements in which distinct perspectives, knowledge, interests, and mandates interact to produce better inputs for sound policymaking.

#### **3.2. KEY TOOLS**

- (i) National Urban Policies and Integrated City Development Strategies.
- (ii) Living Labs and Urban Design Labs, based on the City Labs methodology developed

by URBACT: plenary session (introduction/scene-setting); "stars and bars" exercise; fish-bowl session, parallel workshops focused on a specific theme and built around case studies, allowing for triangulation with partners from the larger international network.

(iii) National Housing Observatories.

(iv) The Mediterranean Housing Knowledge Hub, based on the model of, and in partnership with, Housing Europe.

(v) Citizens' Assemblies and Stakeholder Assemblies, based on participatory method-



### **BOX 10: Participatory housing in France**

The “Réseau National des Collectivités pour l’Habitat Participatif” (National Network of Communities for Participatory Housing – RNCHP) was created in 2010 in order to bring together communities (municipalities, intermunicipal authorities, regions, etc.), through citizen initiatives in this area, pooling their experiences on the subject. It is both a platform for exchange, committed to making participatory housing a component of public policies, but also a lever for national inquiry. The Network became an association in January 2014. Thanks to the creation of this Network, Participatory Housing has taken a new step by becoming an integral part of the public policies of these communities.

This approach is at the convergence of four challenges:

- . the challenge of the right to housing for all;
- . the urban question in the way that we build the city;
- . a challenge for the sharing economy, in its integration between public housing and private property;
- . a challenge for citizenship, in the ability of residents to collectively lead a project to live together in the city.

This reflects a shared desire to make this form of housing accessible to the greatest number, including families with modest incomes. To date, the RNCHP brings together nearly thirty members or associated communities (municipalities, departments, regions) (RNCHP, 2016).

### **BOX 11: The European Union (EU) Water Framework Directive (WFD) as a model for participatory planning**

“The European Union (EU) Water Framework Directive (WFD), with its aim to protect and restore the European water environment via participatory and integrative river basin management, is widely regarded as the most ambitious and comprehensive piece of EU environmental legislation to date. Adopted by the European Parliament and Council in 2000, the WFD (Directive 2000/60/EC) sought to harmonize EU water policy, which was until then highly compartmentalized and had failed to safeguard aquatic ecosystems and water quality within the EU. The WFD, one of a “new generation” of EU environmental directives, was seen by the European Commission and commentators alike as destined to transform the European water sector. The Directive introduced the concept of “good status” (ecological and chemical for surface waters, and chemical and quantitative for groundwater), requiring that all water bodies reach good status by the end of 2015. To this end, the WFD set ambitious procedural requirements and means by which its goals should be achieved.

Among other innovations, it requires that planning and implementation be carried out: (1) at the scale of hydrologically defined river basin districts (RBDs); and (2) in a participatory manner, encouraging the active involvement of “all interested parties”—including water users, other stakeholders, and the wider public. Together, these requirements have necessitated wide-

spread institutional redesign and adaptation (albeit to differing degrees) among the member states, and thus resulted in a wide variety of experiences across the EU” (...)

“The Directive stipulates timeframes and procedures for the provision of information and for consultation at key stages of the planning process, and requires that member states ‘encourage the active involvement of all interested parties in the implementation of this Directive, in particular in the production, review and updating of the river basin management plans’ (WFD Art. 14 (1)) (...) The WFD provisions for participatory planning can be seen in terms of a codification and institutionalization of what has been labelled a ‘shift from government to governance’ in the management of resources and the environment in Europe and beyond (...). This process has been driven both from ‘below’ as citizens have demanded more say in the decisions that affect them, and from ‘above’ as authorities have sought to realize certain benefits of involving stakeholders and the public in decision-making. In this sense, the rationale behind the statutory obligation for participation in the WFD is clearly a pragmatic and instrumental one, as the CIS (Common Implementation Strategy) guidance document on public participation spells out: ‘Public participation is not an end in itself but a tool to achieve the environmental objectives of the Water Framework Directive.’” (Jager et al., 2016).

ology for River Basin Committees (integrated in NUPs and promoted by local governments), inspired by the French Citizens’ Assembly for the Climate.

#### **3.3. KEY ACTORS**

- (i) National Ministries.
- (ii) Local authorities.

- (iii) Local universities (Living Labs/ Urban Labs).
- (iv) Mediterranean Housing Knowledge Hub.
- (v) IFIs, donors and regional stakeholders.

#### **3.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS**

- (i) IFIs’ and donors’ programmes and initiatives.
- (ii) EU programmes and initiatives: COST

Actions, TAIEX-Twinning, Erasmus+, Marie Skłodowska-Curie Actions (MSCA), Creative Europe, the Skills for Youth Employability programme.

### 3.5. KEY REFERENCE FRAMEWORKS

- (i) (2000) Common Implementation Strategy for the Water Framework Directive (2000/60/EC), Guidance Doc. 8, Public Participation in Relation to the Water Framework Directive (European Commission, 2003).
- (ii) (2011) UNESCO Recommendation on the Historic Urban Landscape (UNESCO, 2011).
- (iii) (2014) UN-Habitat Urban Design Labs (UN-Habitat, 2014b).
- (iv) (2016) Réseau National des Collectivités pour l'Habitat Participatif (RNCHP, 2016).
- (v) (2019) UNESCO Results-Based Programming, Budgeting, Management, Monitoring and Reporting (RBM) approach as applied at UNESCO - Guiding Principles (UNESCO, 2019).
- (vi) (2020) URBACT City Labs (URBACT, 2020b).

### 3.6. TIME FRAME

Medium- to long-term.

### 3.7. PROPOSED ACTIONS AND SUGGESTED LIST OF IMPLEMENTERS

- (i) **STAKEHOLDER ENGAGEMENT:** National urban policies (NUPs) and national housing policies (NHPs) across the region adopt principles of stakeholder engagement and citizen participation in housing policy design and implementation, including principles of participatory housing design, in line with ACTION 1 TO COORDINATE and ENHANCE COHESION. To be carried out by National Ministries and local authorities.
- (ii) **LIVING LABS and HOUSING URBAN DESIGN LABS:** A number of municipalities set up Housing Living Labs in partnership with local universities, to engage public sector actors, the private sector and civic society around real societal challenges in relation to sustainable housing, in line with ACTION 2 TO EDUCATE & STRENGTHEN CAPACITY. To be carried out by National Ministries, local authorities, and local universities.
- (iii) **HOUSING OBSERVATORIES:** National Governments are encouraged to set up Housing Observatories at the national level, and these observatories must disseminate information about quality, affordability, financing, and other issues concerning housing that is easily understandable by citizens, businesses, and other departments in the administration. To be carried out by National Governments, in partnership with UfM's partner universities, OECD and Housing Europe.

- (iv) **MEDITERRANEAN HOUSING KNOWLEDGE HUB** is established in one of the UfM partner universities and is charged with producing accessible reports in the state of housing in the region, in cooperation with OECD, the World Bank, UNECE and other institutional partners.
- (v) **CITIZEN & STAKEHOLDER ASSEMBLIES** at functional urban areas at regional level, based on participatory methodology for River Basin Committees (integrated in NUPs and promoted by local governments).

### 3.8. MODEL FOR IMPLEMENTATION

- (i) UN-Habitat Urban Design Labs.
- (ii) URBACT City Labs.
- (iii) Housing Europe: European Federation of Public, Cooperative and Social Housing.

### 3.9. CRITERIA OF SUCCESS

- (i) Civil society organizations, including social movements for housing, are involved in decision-making, implementation, monitoring and reporting. Businesses have their interests represented legitimately and transparently.
- (ii) Living Labs and Housing Urban Design Labs are established in a number of municipalities around the Mediterranean. A Mediterranean Housing Knowledge Hub is established in one of the partner universities.
- (iii) A substantial number of housing observatories are set up in UfM Member States and produce periodic reports about the state of housing provision and access in each country.
- (iv) A Mediterranean Housing Knowledge Hub is set up at one of UfM's partner universities and starts collecting data, producing, and disseminating knowledge and monitoring the state of housing provision and accessibility around the Mediterranean.
- (v) A substantial number of citizen assemblies are organized in countries around the region and are incorporated into the day-to-day functioning of planning systems around the region.

## **ACTION 4: TO INTEGRATE & PROTECT through the provision of sustainable and affordable housing**

Access to decent, well-connected, healthy housing is a human right. It is also a strategic security issue. Housing security means that populations are more resilient to natural disasters, extreme climate events, health emergencies and economic crises. Many countries "recognize the role of cities or subnational governments for building national resilience in the national policy frameworks on resilience". However, housing is not yet explicitly recognized as a crucial component of most national resilience plans in OECD countries (OECD, 2019d). A multidimensional understanding of the role of housing in resilience plans could include forms of housing and how they are embedded in urban environments, issues of social inclusion and environmental sustainability, use and management of land for housing, the design quality and density of housing, and the connection to opportunities via differing modes of mobility and allocation of life chances (van Kempen, 1994).

Among the numerous public challenges faced by countries everywhere, climate change leading to rising temperatures, rising sea levels and frequent extreme climate events are among the most pressing. The effects of climate change on communities around the Mediterranean are bound to be severe (Giorgi, 2006), with the Mediterranean Basin warming up 20 per cent faster than the global average (MedECC, 2020b; UfM, 2019b, p. 24; UNEP/MAP, 2020). Diverse ways of addressing climate change (prevention, mitigation, and adaptation) have different implications for the housing sector. Spatial planning, urban design, construction technology and architecture play a central role in preventing further rise in temperatures, and to adapt to and mitigate ever more frequent extreme climate events (Carter et al., 2015). Furthermore, decision-makers must be made aware of the central role of the construction sector for climate change adaptation strategies (Rodgers, Straub, & Visscher, 2013), including the role of cir-

### ***BOX 12: The importance of housing to mitigate, adapt and transition for climate change***

"Housing is closely related to the production of urban fabric. As such, housing determines both the density of cities and their level of functionality. It is recognized that these are prime factors in the overall energy efficiency of cities (Salat, Bourdic, & Labbe, 2013). Therefore, housing types determine to a considerable extent the carbon footprint of cities. Beyond adaptation issues, the residential sector is one of the most significant contributors to greenhouse gas emissions. In fact the buildings and construction sector accounted for 36% of final energy use and 39% of energy and process-related carbon dioxide (CO<sub>2</sub>) emissions in 2018 (IEA, 2019). The housing sector is therefore also an essential part of the solution to reduce the carbon footprint through bolder and more enforced thermal regulations, improved building standards and capacity building in the construction sector. A qualitative shift in the construction sector is needed, especially the use of local material to decrease the grey energy component. Finally, a powerful tool to curb urban sprawl and reduce the carbon footprint of cities is the rehabilitation of decaying and more generally sub-standard housing stock in city-centres, as well as urban renewal projects taken in a broader sense (for instance conversion of urban wasteland, such as industrial sites, into residential areas)". Text by Olga Koukoui, Housing Expert and Task Team Leader, AFD, Agence Française de Développement.

cular approaches in construction and demolition, re-using of materials and re-purposing of buildings, and the concepts of urban metabolism and urban ecology. Circular approaches to construction and demolition are further connected to durability, adaptability, fire safety and resistance to earthquakes.

This approach requires integrated trans-sectoral policy and regulation covering climate science, environmental spatial planning, urban design, building and architectural standards

for housing, and attention to affordable housing schemes. It also requires integrated strategic spatial planning that connects living areas via transport planning (e.g. City of Vienna, 2014).

On a par with climate change, outbreaks of infectious diseases are global events that demand immediate action, as the interconnectedness of our socio-technical systems means any health hazard can spread with unmatched velocity around the world. How and where we live affects our exposure and resistance to infectious diseases. One of the defining characteristics of the COVID-19 outbreak was the need to slow the spread by encouraging citizens to wash their hands frequently, to keep social distance and to self-isolate. These measures are impossible to implement in urban environments where people live too close together, without access to running water and sanitation, and where the quality of housing is so poor that health hazards cannot be effectively addressed or contained. Moreover, public health is bound to be very poor in places where a significant part of the population lives in slums or where the rate of homelessness is substantial. The homeless have no protection against health and natural hazards unless firm public action is taken.

Housing security requires taking a wide range of measures to guarantee that most citizens have access to dignified, connected, and healthy housing at all times. These measures should include affordable housing programmes, and cover ample and easy access to social housing for vulnerable citizens, security of tenure, security against excessive rent increases, maintenance, service charges etc. In some countries, social housing tenants on low incomes are entitled to housing benefits if their rent is too high relative to the combined household income.

Housing security also includes asset-based welfare, or the “idea that households should be encouraged to invest in assets that accrue over their lifetime, to be drawn upon when needed (usually later in life)” (Ronald, Lennartz, & Kadi, 2015). Lack of access to affordable housing challenges this in most places, as does lack of access to mortgages, a by-product of flexible and often insecure work contracts, combined with rising house prices due to speculation or insufficient offer. These circumstances have a disproportionate impact on vulnerable citizens and on younger people starting to take part in the housing market, who are unable to access mortgages or who are at risk of falling into excessive debt to buy a home, especially after the 2008 global financial crisis and the 2020 Covid-19 recession. These fac-

tors have fuelled a widespread “intergenerational housing wealth polarization, expanding the private rental sector and landlord numbers whilst undermining the homeownership base” (Ronald et al., 2015, p. 2). Furthermore, cities as providers of employment and services also attract migrant workers. Providing incentives to landlords to improve the rental offer often goes hand in hand with city-centre regeneration.

The choice between strategies to promote home ownership, especially among the most vulnerable in society, and the promotion of publicly or privately steered social rental is largely rooted in context, path dependency and culture. While home ownership is an aspiration in many societies, and a tool for building intergenerational wealth, other societies accept and are more comfortable with rented housing, as it allows for closer control of the social housing stock as a public infrastructure and better control of access by vulnerable groups and individuals in need of urgent housing. However, publicly regulated social housing demands increased coordination and management by public agencies. There are numerous models of public and private rented social housing and control of public housing stocks. Promotion of home ownership can co-exist with well-regulated social rental schemes, as cases in Austria, Germany and the Netherlands seem to demonstrate. Further, home ownership and rental housing meet different needs and stages of life (OECD, 2019c, 2020e); the needs of students, young couples, migrant workers and more generally the needs of economically mobile populations demand qualitative rental offer (often very scarce). Therefore, both renting and owning may feature on the residential trajectories of individuals and households. Countries and cities are encouraged to learn from one another through a shared platform and via the Living Labs proposed in this Action Plan.

The spatial strategies conceived by governments to combat and mitigate climate change often overlook the role of architecture, building materials and technology. Traditional forms of architecture and traditional construction materials are likely to be more climate-adaptive and geography-sensitive, favouring passive design strategies. In this type of strategy, “the design of construction and shape of the building itself, as opposed to its servicing, play major roles in capturing, storing and distributing wind and solar energy, normally with the aim of displacing fossil fuels” (Loonen, Trčka, Cóstola, & Hensen, 2013). This shows the need to “design from heritage” (Kuipers & Jonge,

2017), by dealing with the conservation, reuse and development of built heritage.

Finally, housing as a strategic security issue cannot be dissociated from a cross-sectoral approach in which housing is integral to sustainable and resilient urban development.

#### 4.1. KEY OBJECTIVES

(i) **AFFORDABLE HOUSING AS INFRASTRUCTURE:** The recognition of affordable housing as a form of infrastructure that requires needs-based capital investment, allocation of adequate resources and design of appropriate policies and programmes to ensure good implementation and monitoring. Good national policy for sustainable [and] affordable housing must tackle excessive costs all along the value chain, and address bottlenecks, including land, building regulations, construction, mortgages, and administrative costs. Planning laws and building regulations need to adapt to the evolving needs of urban residents, especially following the Covid-19 crisis. Moreover, sustainable [and] affordable housing needs, and sustainable and flexible financing schemes, tailored both to supply and demand, in which the public sector is an enabler – for instance, with mortgage guarantee schemes and sound public-private partnerships (PPPs) (Burnett, 2018; ECA, 2018; KS, Chowdhury, Sharma, & Platz, 2016; OECD, 2012).

(ii) **BETTER CLIMATE ADAPTATION, URBAN**

**RESILIENCE AND ENERGY TRANSITION:** Planning and design of energy-efficient, thermally-adapted housing that is well embedded in natural landscapes and climatic conditions, and the building of which is sensitive to natural systems through the design and implementation of green-blue infrastructures (European Commission, 2018a), and principles of the Circular Economy, including notable principles of circular construction.

(iii) **INTEGRATION OF HERITAGE MANAGEMENT and REDEVELOPMENT** with principles of climate adaptation and mitigation, circular economy, and ecosystems-based solutions. Integration of heritage with disaster risk-reduction and disaster risk-management principles.

(iv) **DISASTER RISK REDUCTION:** Housing and neighbourhood design should address rising temperatures, increasing droughts, and rising sea levels across the region, based on “ecosystem-based approaches in line with the Sendai Framework for Disaster Risk Reduction 2015–2030 and by mainstreaming holistic and data-informed disaster risk reduction and management at all levels to reduce vulnerabilities and risk, especially in risk-prone areas of formal and informal settlements” (Article 77, New Urban Agenda -NUA). Special attention should be given to the circularity of construction materials (see also Box 22). Existing neighbourhoods must be assessed towards adaptation to, and mitigation of, climate change and natural hazards.

### **BOX 13: The circular economy and why it matters for housing strategies**

In 2020, the European Commission published a new Action Plan on Circular Economy as part of the EU Green Deal. This Action Plan brings together principles of the circular economy and sustainable urban development and has an impact on how housing policy can be conceived in order to cater for circularity, significantly offsetting the negative environmental impacts of construction, demolition and building maintenance in the housing sector.

A new comprehensive Strategy for a Sustainable Built Environment will be published (...) and will contain the revision of the Construction Product Regulation, which lays down harmonized rules for the marketing of construction products in the EU (European Commission, 2011), including the possible introduction of recycled content requirements for certain construction products, taking into account their safety and functionality. It will also contain a revision of material recovery targets set in EU legislation for construction and demolition waste and its material-specific fractions, a possible revision of the public procurement rules, in order to include requirements to use green public procurement tools (European Commission, 2020d) and life-cycle costing/assessment. The European Commission will further support EU-wide market for secondary raw materials, procurement for low carbon construction and insulation materials, the creation of local supply chains for the re-use of building materials coming from demolition, setting up ecosystems for reversible/circular buildings design, and finally will provide funding. Examples of projects are Houseful (HOUSEFUL, 2020) and Drive Zero (European Commission, 2020b), whose aims are to promote new business models and new building concepts (adapted from Housing Europe, 2020).

"Looking beyond the current take-make-waste extractive industrial model, a circular economy aims to redefine growth, focusing on positive society-wide benefits. [A circular economy] entails gradually decoupling economic activity from the consumption of finite resources and designing waste out of the system. Underpinned by a transition to renewable energy sources, the circular model builds economic, natural, and social capital. It is based on three principles:

- Design out waste and pollution,
- Keep products and materials in use,
- Regenerate natural systems.

In a circular economy, economic activity builds and rebuilds overall system health. The concept recognizes the importance of the economy needing to work effectively at all scales – for large and small businesses, for organizations and individuals, globally and locally. Transitioning to a circular economy does not only amount to adjustments aimed at reducing the nega-

tive impacts of the linear economy. Rather, it represents a systemic shift that builds long-term resilience, generates business and economic opportunities, and provides environmental and societal benefits" (Ellen MacArthur Foundation, 2017).

"The built environment sector is a major consumer of natural resources. It recognizes the need to fundamentally evolve the processes, components, and systems it utilizes to obviate waste and increase efficiency. (p.9) (...) The built environment comprises the man-made elements of our surroundings, such as buildings as well as infrastructure, including transportation, telecommunications, energy, water, and waste systems. Design, planning, and construction contribute to the quality of the built environment, which has a significant impact on human health, well-being, and productivity. Minimizing negative externalities is a core aim of the circular economy. In the built environment these include climate change, water, soil, noise, and air pollution. They also include less tangible impacts on human and animal welfare, health, employment and social equality" (ARUP, 2016, p. 11).

"The built environment has a significant impact on many sectors of the economy, on local jobs and quality of life. It requires vast amounts of resources and accounts for about 50% of all extracted material. The construction sector is responsible for over 35% of the EU's total waste generation. Greenhouse gas emissions from material extraction, manufacturing of construction products, construction and renovation of buildings are estimated at 5-12% of total national GHG emissions. Greater material efficiency could save 80% of those emissions" (...). "The 'Renovation Wave' initiative announced in the European Green Deal to lead to significant improvements in energy efficiency in the EU will be implemented in line with circular economy principles, notably optimized lifecycle performance, and longer life expectancy of built assets. As part of the revision of the recovery targets for construction and demolition waste, the Commission will pay special attention to insulation materials, which generate a growing waste stream." (European Commission, 2020a, p. 14)".



### BOX 14: What is urban metabolism?

"UM describes the continuous flows of energy, resources, waste, information and people into, out of, and within any given metropolitan area. It considers the area as interacting subsystems, permanently adapting to political, economic, and natural environments. The UM concept has inter alia been used as an analytical tool to examine the energy and material exchanges 'between cities and the rest of the world' (Fischer-Kowalski, 2002). In other words, UM is a framework for modelling complex urban systems' material and energy streams as if the city were an ecosystem. Using this framework enables studying the dynamics of cities in relation to scarcity, carrying capacity, and conservation of mass and energy (Newman et al., 2009)" (REPAiR, 2016).

"Through the notions of flow and circulation, the concept of urban metabolism links material flows with ecological and social processes, and the potential for change to sustainable patterns of consumption and production (Broto et al., 2012). Therefore, UM should

be understood in the context of a (stocks and) flow model. Wegener (2004) and Dijst (2013) have identified different types of urban processes which vary in their pace of change: the very slow processes of changing physical transport, communication and utility infrastructures and distribution of land uses; the long-life cycle of housing, workplaces and other non-residential buildings; the relatively fast change in employment and household composition; and the very fast daily mobility flows of people and goods. (...) Besides these largely social and economic spatial-temporal processes, there are also natural spatio-temporal processes in the earth system – the geosphere, the biosphere, the atmosphere, and the hydrosphere – which differ in their speed of change. Climate change, water, energy and nutrient flows, erosion and other (human induced) natural processes in turn influence social and economic processes in urban systems. Within this flow perspective on cities, we need to understand the drivers that affect the flows – and vice versa – to better understand the UM" (Dijst et al., 2018, p. 190).

#### 4.2. KEY TOOLS

- (i) Urban Innovative Actions (UIA) Knowledge Labs (IEA, 2019).
- (ii) OECD Programme on the Circular Economy in Cities and Regions (OECD, 2020c).
- (iii) European Circular Economy Stakeholder Platform (European Commission, 2019b).
- (iv) EcoCities, University of Manchester's School of Environment and Development (EcoCities, 2019).
- (v) EU Construction Products Regulation (CPR) (European Commission, 2011).
- (vi) Climate-fit city (scientific urban climate data and relevant information for public and private end-users operating in cities across a range of different sectors) (Climate-fit-city, 2020).
- (vii) Houseful project: innovative circular solutions and services for the housing sector (HOUSEFUL, 2020).
- (viii) UNESCO Recommendation on the Historic Urban Landscape (UNESCO, 2011).
- (ix) Green-blue infrastructures and ecosystems-based approaches in line with the Sendai Framework for Disaster Risk Reduction 2015-2030.

#### 4.3. KEY ACTORS

National Ministries, local authorities, Urban Innovative Actions (UIA) Knowledge Lab, European Circular Economy Stakeholder Platform, IFIs, donors (e.g. Aga Khan Foundation, Finnish

Government, Deutsche Gesellschaft für Internationale Zusammenarbeit-GIZ).

#### 4.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS

National Ministries, IFIs' and donors' programmes and initiatives, such as the Programme for Energy Efficiency in Buildings (PEEB), and EU programmes and initiatives, such as COST Actions, TALEX-Twinning, Erasmus+, Marie Skłodowska-Curie Actions (MSCA), MeetMED, Creative Europe, the Skills for Youth Employability programme, EU Bilateral Cooperation, Global Covenant of Mayors, Clima-Med project.

#### 4.5. KEY REFERENCE FRAMEWORKS

- (i) (2011) EU Construction Products Regulation (CPR) (European Commission, 2011).
- (ii) (2011) UNESCO Recommendation on the Historic Urban Landscape (UNESCO, 2011).
- (iii) (2016) REPAiR - Resource Management in Peri-urban Areas: Going Beyond Urban Metabolism, Concept and Approach (REPAiR, 2016).
- (iv) (2016) The Circular Economy in the Built Environment (ARUP, 2016).
- (v) (2019) Handbook on Sustainable and Circular Re-use of Spaces & Buildings (European Commission et al., 2019).
- (vi) (2019) Urban Innovative Actions (UIA) Knowledge Labs (IEA, 2019).

- (vii) (2020) Circular Economy Action Plan for a cleaner and more competitive Europe (European Commission, 2020a).
- (viii) (2020) Climate-fit city (scientific urban climate data and relevant information for public and private end-users operating in cities across a range of different sectors) (Climate-fit-city, 2020).
- (ix) (2020) DRIVE 0 project: offering efficient solutions concerning energy, materials and costs, within innovative consumer-centred circular renovation processes (European Commission, 2020b).
- (x) (2020) EU Green Procurement Tools (European Commission, 2020d).
- (xi) (2020) Houseful project: innovative circular solutions and services for the housing sector (HOUSEFUL, 2020).
- (xii) (2020) OECD Programme on the Circular Economy in Cities and Regions (OECD, 2020c).
- (xiii) (2021) Report on the New Circular Economy Action Plan (2020/2077(INI)). (European Parliament, 2021d).
- (xiv) (2021) Report on the implementation of Regulation (EU) No 305/2011 laying down harmonized conditions for the marketing of construction products (the Construction Products Regulation) (European Parliament, 2021c).
- (xv) (2021) The New Bauhaus Initiative (European Union, 2021).

#### 4.6. TIME FRAME

Short- to medium-term.

#### 4.7. PROPOSED ACTIONS AND SUGGESTED LIST OF IMPLEMENTERS

- (i) HOUSING SECURITY: National Ministries and/or regional authorities to be supported in including the concept of housing security in national urban policies (NUPs) and national housing policies (NHPs).
- (ii) ASSET-BASED WELFARE STRATEGY: National Ministries review housing policy to include the concept of asset-based welfare strategies, incorporating the idea of social housing as infrastructure.
- (iii) THE CIRCULAR ECONOMY: National Ministries review NUPs and NHPs for gaps in environmental spatial planning in design and implementation of housing development, using concepts of circular economy, aided by REPAiR. National Ministries review NUPs and NHPs for gaps in sustainable building and materials regulation, using concepts of the circular economy.
- (iv) HERITAGE & SUSTAINABILITY: National Ministries review NUPs and NHPs for gaps in heritage reuse and redevelopment in connection to sustainability standards, using UNESCO's Recommendation on the Historic Urban Landscape.

- (v) ECOSYSTEMS-BASED APPROACHES: Incorporation of ecosystems-based approaches in the design and assessment of housing projects in the Mediterranean region. /Incorporation of disaster risk reduction and management in assessment of new projects. To be carried out by National Ministries.

#### 4.8. MODELS FOR IMPLEMENTATION

- (i) Urban Innovative Actions (UIA, 2020), and the UIA Knowledge Lab.
- (ii) European Circular Economy Stakeholder Platform (European Commission, 2019b).
- (iii) EcoCities, University of Manchester's School of Environment and Development (EcoCities, 2019).
- (iv) REPAiR: Resource Management in Peri-urban Areas: Going Beyond Urban Metabolism Concept and Approach (REPAiR, 2016).

#### 4.9. CRITERIA OF SUCCESS

- (i) National Urban Policies (NUPs) and National Housing Policies (NHPs) incorporate the concept of housing security, and measures are taken to make access to adequate housing by the most vulnerable a priority, with the option to finance social housing schemes as infrastructure.
- (ii) NUPs and NHPs are updated to include measures to address climate adaptation, urban resilience, and energy transition, in line with principles of the Circular Economy.
- (iii) NUPs and NHPs include measures to address heritage preservation, reuse and redevelopment, including principles of circular construction, climate adaptation, energy efficiency and hazard prevention in line with UNESCO's Historic Urban Landscape (HUL) approach.
- (iv) A substantial number of housing projects in the region incorporate ecosystems-based approaches that address climate change and natural hazards.
- (v) Assessment mechanisms incorporate assessment of resilience to climate change and natural hazards.



## ACTION 5: TO IMPLEMENT & MANAGE the provision of sustainable and affordable housing

The implementation of sustainable and affordable housing strategies, guaranteeing a dignified life for all citizens, is a multidimensional endeavour that touches all aspects of territorial and urban development. Housing does not lend itself to single-issue approaches, but requires the integration of spatial and institutional scales, sectors, policies, and actions. This means housing provision must be approached from a metagovernance perspective, by acknowledging that countries must adopt a tailor-made, adaptive, and culturally embedded approach based on the coordination of three styles of governance: hierarchic governance (government-led), networked governance (citizen-led) and market governance (market-led) (Meuleman, 2020). This means that there is no ready-made formula, and each country must find its own path to sustainable and fair housing provision by mutual institutional learning and experimentation. Nevertheless, all countries must address structural problems that are more or less salient in each national or regional context. These structural issues are related to:

- (i) **The remediation of regulatory & systemic barriers to the production of and access to sustainable and affordable housing:** Identifying regulatory and systemic barriers to the production of affordable housing across the region; remedying problems through regulation and incentives to encourage good process and ensure appropriate outcomes, promoting housing systems that rely on mission-focused investment, and that address the growing housing deficit in most countries across the region.
- (ii) **Good land management:** Land policy is a mechanism for influencing urban development processes. It is potentially a more effective means of promoting affordable and inclusive housing development (Lawson & Ruanavaara, 2020). More inclusive and more sustainable housing can be delivered in better locations through special land management, innovative

zoning, smart land cadastres, land value capture tools, progressive land banking, as well as the identification and exploration of alternative forms of tenure, including community land trusts, cooperatives, and co-housing.

(iii) **Integration of informal housing (where it exists):** Recognizing the civil rights of inhabitants of slums and informal settlements opens paths to legalize and innovate land tenure and slum upgrading strategies, including support for incremental housing and self-build schemes. Self-building schemes are among the main contributors to new housing in several countries of the Mediterranean region. This calls for further analysis and further regulation of this sector, as well as improvement of skills among the service providers in this sector, in line with the Davos Declaration (Swiss Confederation, 2018).

(iv) **Regeneration & transformation of deprived areas:** Housing provision, renewal and upgrading are crucial elements for the regeneration of neighbourhoods, as outlined in Axis of Intervention 5, in the UfM Strategic Action Plan: "Informal settlements and deprived neighbourhoods as focal points for the creation of inclusive cities and communities, and in relation to affordable and sustainable housing provision".

(v) **Economic embeddedness:** Planning and designing of housing typologies that respond to the economic needs and aspirations of citizens, in terms of affordability, location, accessibility and available job opportunities, in connection to their livelihoods and economic needs and practices.

(vi) **Cultural embeddedness:** Planning and designing of culturally embedded housing typologies that respond to the cultural aspirations and needs of citizens, considering traditional livelihoods, as well as the heritage of Mediterranean cities. By integrating traditional forms of housing and landholding into public policy, local governments can achieve better results because of the cultural embeddedness of solutions.

(vii) **Spatial Justice:** Planning and designing of affordable, sustainable, and disaster-resilient housing that is spatially just and that caters for all citizens, with emphasis on the most vulnerable; housing that is gender sensitive, child, and old people friendly, accessible to people with disabilities, as well as affordable and of good quality.

These and other issues present policymakers with challenges connected to the sustainability, durability, resilience, financing, and fairness of housing provision. There are a number of specific challenges to sound implementation. This section looks at six policy challenges for implementation and management of sustain-

able and affordable integrated housing with a view to (i) integrating policies into NUPs and ICDSs, and (ii) including projects in a UfM portfolio. The objective is to raise national and local authority awareness of these issues, to encourage inclusion of these issues in national urban policies (NUPs), national housing policies (NHPs) and integrated city development strategies (ICDSs), and to establish benchmarks for evaluating projects. Challenges must be met by National Governments and local authorities according to their capacity, priorities, and track records, with respect for local culture, heritage, and the historic urban landscape.

*Figure 3: Key policy challenges for implementation & management of sustainable and affordable integrated housing.*



The six policy challenges are:

- A. AFFORDABILITY, AVAILABILITY, ADEQUACY & ACCESS
- B. EFFECTIVE LAND ADMINISTRATION
- C. EFFECTIVE FINANCING & TENURE
- D. SUSTAINABLE, ACCESSIBLE & RESILIENT DESIGN
- E. UPGRADING OF INFORMAL URBANIZATION
- F. UPGRADING, MAINTENANCE & MANAGEMENT OF EXISTING HOUSING STOCK

#### **A. AFFORDABILITY, AVAILABILITY, ADEQUACY & ACCESS**

##### **Towards locally relevant definitions of affordable housing in national housing policies (NHPs)**

Affordable housing is generally defined as housing that is adequate in quality and location, and not so expensive that it prevents occupants from meeting other basic living costs or threatens their enjoyment of basic human rights. Affordability of housing is affected by

several factors, including capital variables, such as land, infrastructure and building materials, and occupational variables, such as land leases, service costs and interest rates. Furthermore, circular construction principles are a crucial element in the Circular Economy, as buildings construction and demolition contribute significantly to CO<sub>2</sub> emissions, and future costs and savings derived from circular construction principles should be factored into housing costs (ECOS, 2021).

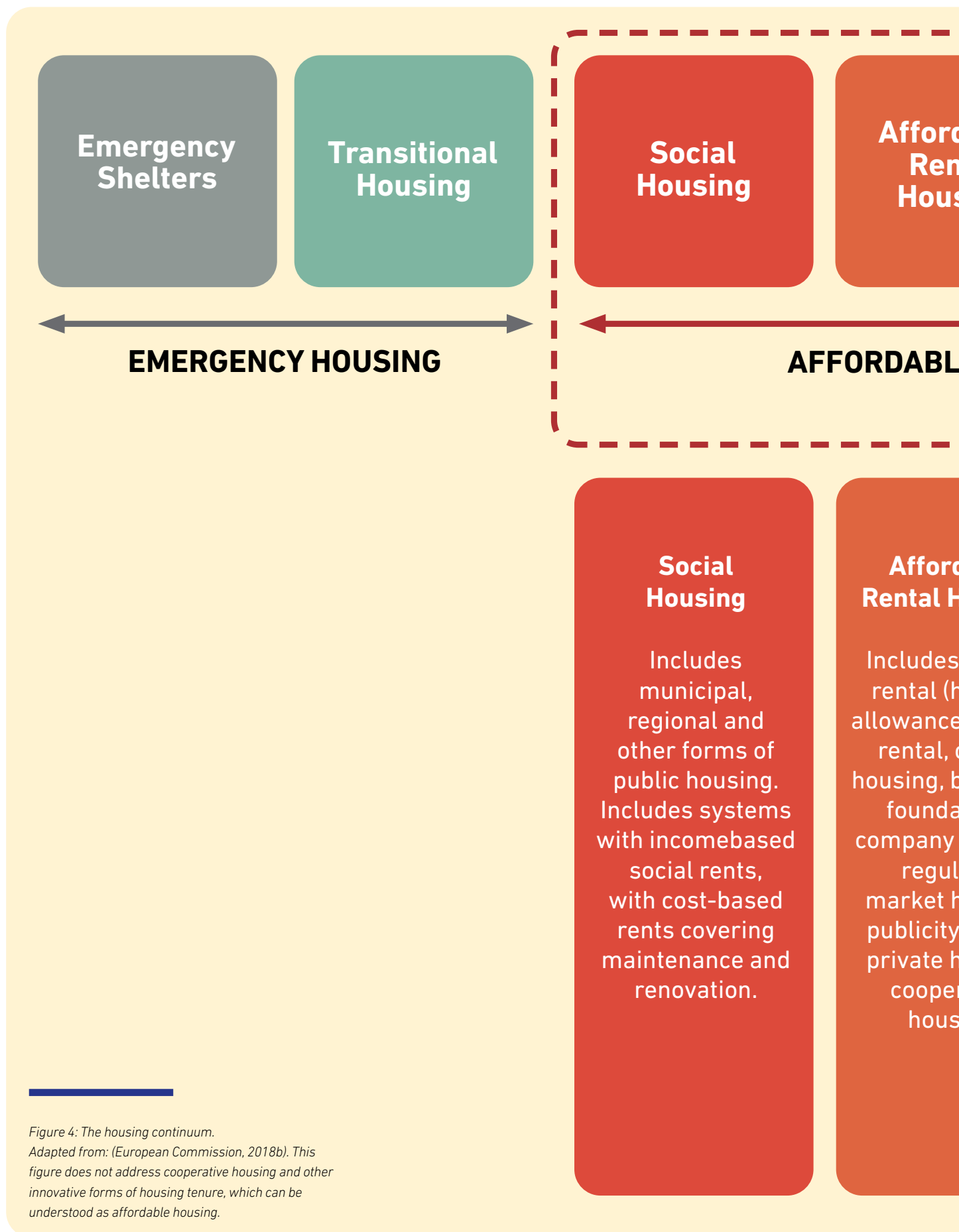
The World Bank and UN-Habitat have defined a cut-off point at which owner-occupied or rental housing is deemed unaffordable. This has been used for tracking housing affordability over time as part of UN-Habitat's Urban Indicators Programme. Housing is generally deemed affordable when a household spends less than 30 per cent of its income on housing-related expenses, such as mortgage repayments (owners), rent (renters), and operational expenses, such as taxes, insurance and service payments. This methodology has been complemented by further methods to calculate

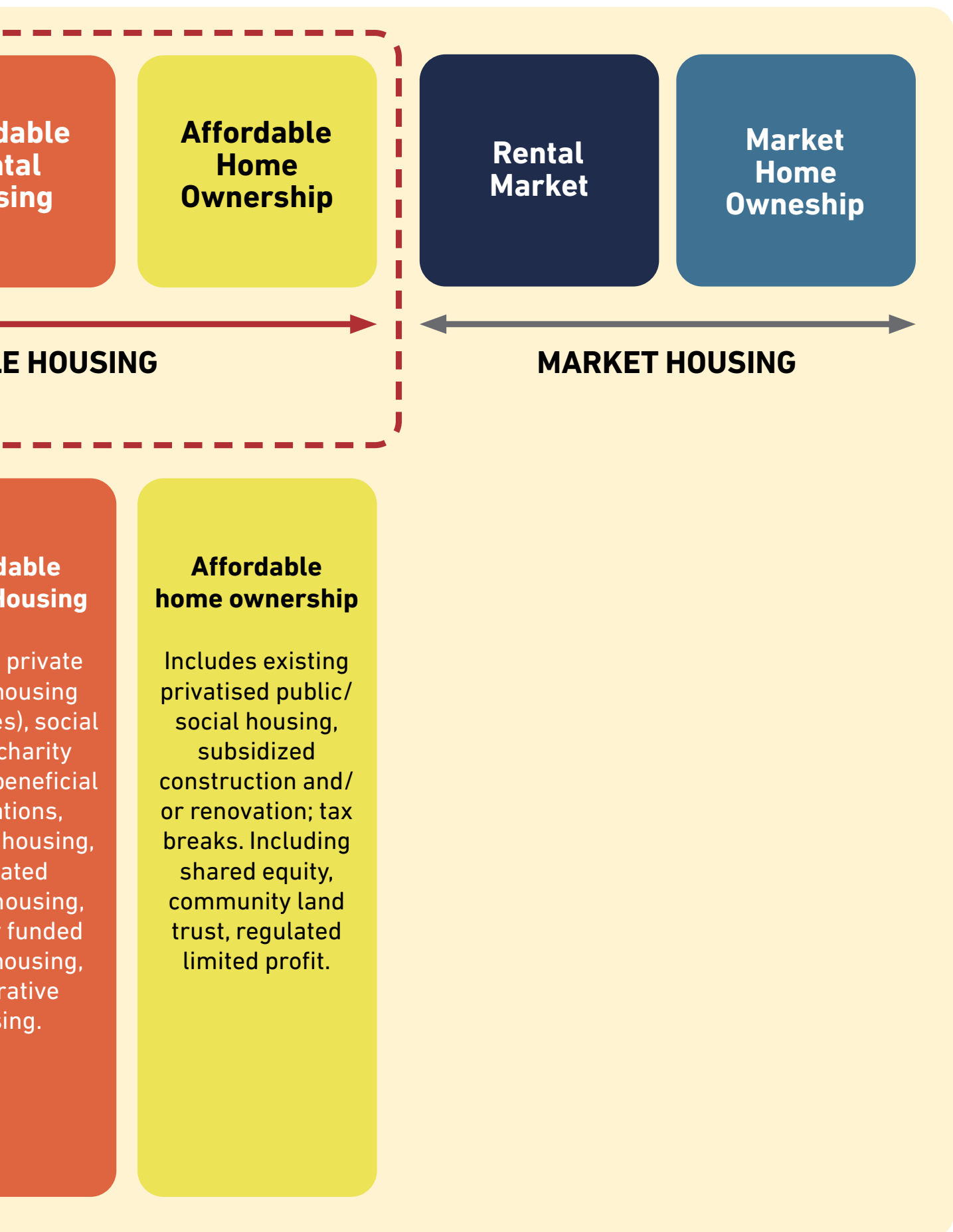
the burden of housing rent over the economic capacity of households, mentioned previously. When it comes to assessing affordability there are two common measures, which should be looked at together with adequacy and quality. These two common measures fall into two components: housing costs and household income. They are:

- (i) House price-to-income ratio, which is calculated by dividing the median house price by the median household income. This measure shows the number of annual median salaries it takes to buy a median-priced house. Countries with high land prices and high construction costs tend to have high house price-to-income ratios, but so also do low-income countries with high housing market distortions.
- (ii) Median annual rent to median annual renter household income.

Other relevant affordability ratios include the "housing cost overburden rate", which measures the proportion of households that spend more than 40 per cent of their disposable income on housing costs (in line with Eurostat methodology) (OECD, 2019b).

For the Cambridge Centre for Housing and Planning Research (Whitehead, Monk, Clarke, Holmans, & Markkanen, 2008), there are more detailed ways of measuring affordability, depending on the specific purpose. Several authors mention establishing the income required to purchase a home, looking at a household's 'residual income' or the income that remains once housing costs have been met, and whether an individual or household has access to finance in order to purchase a house. "When looking at the impact of additional housing supply on affordability within a district, for example, it is common to use house price-to-income ratios, and this has the advantage that it enables comparisons between districts (...) However, when making decisions about the proportion of new homes that need to be affordable, it is more usual to look at whether housing is affordable for an individual household rather than broad price-to-income ratios, and here the common approach is to establish the number of households unable to afford market housing, given that housing costs should not exceed a certain proportion of income" (Whitehead et al., 2008).





Type of measure	Examples of indicators	Advantages	Limits	Examples of usage
<b>Price-to-income ratios</b>	House-price-to-income ratio Rent-price-to-income ratio	Relatively straightforward, intuitive Relies on data generally readily available in most countries Shows, at aggregate level, how the association between prices and income varies over time and/or across markets, such as across countries	Does not provide any indication of the distribution of housing costs and housing affordability (e.g. who has/ does not have access to affordable housing) Does not provide any indication of housing quality (e.g. what households are paying for) Does not take into account borrowing costs	Australia (Australian Bureau of Statistics) Ireland (The Housing Agency) United Kingdom (Office for National Statistics) OECD
<b>Housing expenditure-to-income ratios</b>	Housing cost burden Housing cost overburden rate (often defined as what? The share of households spending more than 40% of disposable household income on housing costs).	Relatively straightforward, intuitive Relies on data generally readily available in most countries Can be disaggregated to measure actual housing spending at household level		Ireland (The Housing Agency) The Netherlands (Statistics Netherlands) New Zealand (Stats NZ Tauranga Aotearoa) Switzerland (Federal Statistical Office) United States (Dept. Housing and Urban Development) OECD Eurostat Housing Europe
<b>Residual income measures</b>	Shelter poverty Housing-induced poverty	Captures the level of income a household has left after paying for housing costs, to assess the extent to which households have sufficient income left for non-housing expenses after paying for housing Can be useful to measure affordability among vulnerable low- and middle-income households	Can require extensive additional data collection on the cost of a minimum basket of non-housing expenses Arbitrariness with respect to what constitutes the minimum income a household needs for non-housing expenses Does not provide any indication of housing quality (e.g. what households are paying for) Can misdiagnose general cost of living problems as cost of housing problems	New Zealand (Stats NZ Tauranga Aotearoa) Academic researchers
<b>Housing quality measures</b>	Rooms per person Overcrowding rate Housing deprivation rate	Overcrowding rate can be assessed based on a very simple (or more complex) definition Provides insights into a key dimension of housing affordability, e.g. what households are paying for	There can be trade-offs between social and environmental objectives when interpreting indicators relating to dwelling size Cross-country/cultural differences in what characteristics are most relevant to assess quality Metrics relating to technical quality require up-to-date data on technical characteristics of dwellings, which may not be readily available in all countries	WHO Standards (2018) Canada (Statistics Canada) New Zealand (Stats NZ Tauranga Aotearoa) OECD Eurostat

Table 3: Selection of affordability measures in OECD countries / Source: (Rosenfeld, 2017); OECD QuASH 2019; (OECD, 2020f).

### ***BOX 15: The Moroccan FOGARIM guarantee scheme for low-income housing finance***

Created in 2004, FOGARIM (Guarantee Fund for Irregular and Modest Earners) targets primarily low-income households with irregular earnings. It provides guarantees covering 70 per cent of losses on mortgage loans. Because of the type of income of the borrowers, the main selection criteria are prices (limited to US\$25,000) and the level of monthly instalments, capped at about the equivalent of US\$200 (at the upper income threshold) and 40 per cent of the households' income (at the lower threshold). Guarantees can be enforced after nine months in arrears once the foreclosure process has been initiated. After an initial phase where guarantees were granted for free, FOGARIM switched to a risk-linked premium system, where the amount of premiums is inversely linked to the size of the downpayment. In 2009, FOGARIM was merged with another guarantee fund that targeted moderate-income civil servants, middle-class independent workers and non-resident Moroccans buying or building houses worth up to US\$100,000. The consolidated fund, Damane Assakane, was guaranteeing DH 9.3 billion at the end of 2010 (US\$1.2 billion), while

its own funds amounted to DH 0.95 billion. (Beck & Maimbo, 2013, p. 144).

According to Morocco's Ministry of Urban Planning, Housing and City Policy, Moroccan policy regarding housing finance mechanisms has enabled banks to have the necessary guarantees which facilitate access to credit for households with undocumented income, thanks to the establishment of a dedicated fund – the Damane Assakane Fund – being able to make households struggling for access to decent housing solvent through the housing solidarity and urban integration fund, a fund mainly focused on subsidizing programmes to combat substandard housing. These financing mechanisms operate at two main levels, namely the material support for low-cost construction (Fonds de solidarité habitat et intégration urbaine, FSHIU) and assistance to people with low incomes to access credit. These financial support tools have enabled the programmes implemented by Morocco to reduce the housing deficit from 1.2 million units in 2002 to 400,000 units in 2020.

<i>Financing mechanism</i>	<i>Brief outline</i>	<i>Illustrative example</i>
<b>Grants</b>	Able to directly influence housing supply but limited to available funds and political commitments to housing. Often used to lever and secure other sources of funds.	UK, Austria.
<b>Discounted land price</b>	Traditionally, a key vehicle to manage urban development outcomes, where governments are major land holders. Can be applied specifically to affordable housing goals. Subject to land availability and market conditions.	The Netherlands, Austria, France, Switzerland, UK, some states in the USA.
<b>Public loans</b>	Traditionally, the primary financing strategy for social/affordable housing programmes. Cost-effective fund raising. Revolving liquidity (through loan repayments) can offer longer term reinvestment potential. Recently, curtailed by public sector borrowing limits and the attractiveness of low private mortgage rates. As so-called 'soft' loans, public loans may not require the same security or repayment conditions as required for private finance.	Austria, as part of a package of structured finance, USA states.
<b>Protected circuits of savings for specified investments</b>	Used to achieve a dedicated flow of affordable credit for affordable housing programmes. Sustained in some countries, while others have dismantled them to improve competitiveness of local banks amidst foreign competition.	France (Caisse de Dépôt).
<b>Private loans</b>	Increasingly, these play a role in financing affordable housing, either partially or entirely. Vulnerable to changing financial conditions and alternative investments. National approaches vary in cost-effectiveness and the appropriateness of the fund raising and distribution mechanisms that are used.	The Netherlands, Austria, UK.
<b>Interest rate subsidies</b>	Useful in the early phase of a mortgage to reduce higher relative costs. Containing the cost of government over time relies on steadily rising wages, house prices and stable interest rates.	Widespread until the late 1980s.
<b>Tax privileged private investment</b>	Used to channel investment towards affordable housing, and to compensate investors for lower rates of return and profit restrictions.	Austria, as part of a package, Australia (NRAS), USA.
<b>Government secured private investment</b>	Government backed guarantees to reduce risks to financial institutions investing in affordable housing, passed on in lower cost of finance.	The Netherlands, Switzerland.
<b>Tax privileges for providers of affordable housing</b>	Many countries provide a variety of tax privileges to registered organizations, for example, income and investment deductions, depreciation allowances, reduced sales and property taxes, exemptions from capital gains tax. These allowances compensate the efforts of the preferred providers towards achieving the social policy objectives of governments.	Widespread.
<b>Use of own reserves and surpluses</b>	Mature housing organizations can leverage their balance sheets, reserves, and surpluses to invest in additional housing. Funds raised may be pooled to support weaker organizations or to promote innovation and competition.	The Netherlands, Austria, Switzerland, France, UK.
<b>Use of tenants' equity</b>	Some funding models incorporate a small tenant equity contribution. Governments may assist low-income tenants to make this contribution. Larger contributions may lead to tenant purchase of dwellings.	Austria.

Table 4: Financing Mechanisms for Affordable Housing. Source: *Innovation in affordable housing in Australia: bringing policy and practice for not-for-profit housing organizations together* (Vivienne Milligan et al., 2009, p. 28).



### **Towards locally relevant definitions of social housing in national housing policies (NHPs)**

Social housing is a form of tenure embedded in a housing system. It contributes to non-commercial housing according to locally determined needs rather than according to pay and market demand. It sets rents to promote affordability for tenants, to recover costs and reinvest surpluses rather than maximizing rents for profit. It is typically rental housing that is provided and/or managed by government or non-government organizations, including municipalities, not-for-profit associations, and cooperatives. There are many varieties of social housing systems, including several forms of municipal, regional, or national programmes of public housing, including systems with income-based rents and cost-based rents covering maintenance and renovation. These usually require state intervention in the form of public investment in affordable housing, rental subsidies and other social welfare mechanisms (Housing Europe, 2019c; OECD, 2020h).

Social housing systems vary and have changed over time. They include municipal, regional, or national programmes of public housing, including systems with income-based rents, lease ending in ownership and cost-based rents covering maintenance and renovation. Social housing models differ considerably across countries, but in general the OECD advises governments to invest more in social housing, particularly in light of structural deficiencies unveiled by the COVID-19 pandemic, especially the affordability gap across several countries (OECD, 2020h).

State intervention is anchored on the idea of access to housing being a basic human right: "The EU and its Member States have an obligation towards citizens to ensure their universal access to decent, affordable housing in accordance with fundamental rights, such as Articles 16, 30 and 31 of the European Social Charter (...) To ensure and improve the standard of living for all EU citizens in urban areas and to create jobs, local investment in social and affordable housing is crucial" (European Commission, 2018b).

Article 19 of the European Pillar of Social Rights ensures "housing and assistance for the homeless":

- a. Access to social housing or housing assistance of good quality shall be provided for those in need.
- b. Vulnerable people have the right to appropriate assistance and protection against forced eviction.

c. Adequate shelter and services shall be provided to the homeless in order to promote their social inclusion (European Commission, 2017). These provisions have acquired special significance considering the 2020 pandemic.

For Housing Europe, "if people do not have a roof over their head and a degree of certainty about their future, an income, assurance of safety in their neighbourhood as well as affordable and quality social services and education, there is no confidence and no sustainable growth" (Housing Europe, 2016).

Social housing is social infrastructure because it can dramatically create and improve public goods. This Housing Action Plan sees social housing as infrastructure, given that:

- (i) Housing has a foundational role in health, security, stability, educational attainment, and community inclusion.
- (ii) Social housing boosts social equity, as fairer allocation of assistance builds individual capacity and social cohesion.
- (iii) Social housing helps to shape better markets, by driving innovation to maximize social, economic, and environmental outcomes.
- (iv) Social housing avoids costs, as governments as well as tenants pay dearly for inadequate, insecure and unaffordable housing (Lawson, 2019a).

Social housing provision can be funded and financed in several ways. During the 1990s, it increasingly relied on private financing with rent revenue supplemented by housing allowances. However, UK and Australian evidence suggests direct public investment (needs-based capital investment) can be more efficient and effective, especially when public borrowing conditions have longer terms and lower interests (Lawson et al., 2018).

A legal definition of social housing has momentous implications for investment, financing, and the role of the state in provision of affordable housing across the Euro-Mediterranean region.

"Social housing in the European Union is characterized by the wide diversity of national housing situations, conceptions and policies across member states (...) Affordability and the existence of rules for the allocation of dwellings (i.e. allocation by administrative means, as opposed to market mechanisms) constitute the core common features of social housing in the EU" (Pittini & Laino, 2011, p. 22).

According to the European Parliament's Directorate-General for Internal Policies, three elements are common across European social

### **BOX 16: Social housing in the EU**

“The literature review conducted indicates that no common definition of social housing is available at the EU level, with different States adopting different definitions that translate into varying levels of public intervention within the sector. Consequently, the degree of housing services varies across the EU. In general, four dimensions characterize (and differentiate) social housing models and policies: the tenure, provider of the service, beneficiaries, and funding arrangements. Nevertheless, the current study identifies three elements common across European social housing sectors: a mission of general interest, the objective of increasing the supply of affordable housing, and the identification of specific targets defined in terms of socio-economic status or the presence of vulnerabilities. Available evidence suggests that the European social housing model can be classified as universalistic, targeted, generalist or residual. Universalistic models consider housing to be a primary public responsibility

and thus to hold the objective of providing the entire population with decent quality housing at an affordable price. Targeted models consider the market to oversee allocating housing resources to individuals, and therefore the objective is to satisfy only the excess of housing demand not satisfied by the market. Targeted models can be generalist, if housing is allocated according to the income level, or residual, if allocated according to a set of vulnerability indicators. Data indicates a clear inverse correlation between two features of EU social housing sectors: the targeting level and dimension. While more targeted housing systems have a relatively small dimension, the opposite is true for less targeted housing systems. Accordingly, the universalist models are characterized by a large share of social housing stock, the majority of the generalist are large or medium size, and residual models are small or very small” (Braga & Palvarini, 2013).

### **BOX 17: Social housing in the MENA region**

The landscape of social housing provision in the MENA region is understandably more fragmented and varied than in Europe. There are huge variations in economic and planning capacity, political will and cultural expectations of social housing provision. One common characteristic seems to be the fact that housing in general, and social housing in particular, is caught between two opposing forces: the strength and robustness of self-organization and traditional forms of urbanization, on one hand, and the appetite of National Governments and planning authorities for modernization on the other. These two opposing trends make cities in the region quite fragmented. “Although cities in the Middle East and North Africa are not equally fragmented, many are quite fragmented in population density and the layout of physical structures, especially when controlling for population density. Within a city, spatial dispersion and fragmentation make networked infrastructure and service provision costlier. They also make job matching less efficient and formal housing more difficult to provide. In a highly fragmented city, firms are less likely to quickly find people with the right skills. And low-density neighbourhoods may indicate lost opportunities for infill development, contributing to dysfunction in the formal housing market. (World Bank, 2012) (...) In the long-term, modernist urban planning in the Middle East and North Africa has increased spatial dispersion, fragmentation, and infrastructure costs – a pattern that continues today” (World Bank, 2020a, p. 8). “Across the Mashreq varied approaches to social housing can be observed over time, with greater or lesser degrees of government intervention in this

area. Broadly these trends correspond to the strength of government institutions at points in recent history and their emphasis on social benefits and welfare. As such, state provided social housing was a feature in pre-2003 Baathist Iraq, and still remains most prominent in Egypt. Jordan has equally developed a number of programmes to provide social housing for low-income households. State social housing has been limited in Palestine and in Syria prior to the start of the civil war. Lebanon has not implemented any state social housing, [however] has, along with Egypt, historically intervened in the housing market in the form of rent controls. Both countries are now reforming these, with a view to fully repealing rent controls. Overall, the provision of housing finance has also been insufficient to allow access to adequate housing for all. The persistence of informal housing across the Mashreq further illustrates the failure of governments’ social housing policies to provide access to adequate housing for low-income households. Iraq and Syria’s future housing policies will have to confront the damage and destruction of housing stock from years of conflict” (UN, 2017, p. 11). Israel has traditionally had a robust social housing system (...) and a strong welfare state polity, but the country’s housing market has experienced a marked transformation in the last few decades. “In the 1950s and 1960s, public housing made up 60% of the state’s total housing stock, and most of the population was eligible. Today, however, public housing is marginal in scope and earmarked for only 1.9% of the population, most of which come from the poorest households.” (Hananel, 2020, p. 1).

housing sectors:

- a mission of general interest,
- the objective of increasing the supply of affordable housing, and
- the identification of specific targets defined in terms of socio-economic status or the presence of vulnerabilities (Braga & Palvarini, 2013).

The Revised European Social Charter (CoE, 1996) gives special emphasis to the housing problems of vulnerable social groups. This emphasis is reinforced by the Revised Strategy for Social Cohesion, followed by a decision by the European Committee for Social Cohesion (CDCS) to “extend its work on access to housing, with a particular concentration on those member states where housing problems are especially acute” (CDCS, 2014), followed by the creation of the Group of Specialists on Housing Policies for Social Cohesion (CS-LO), especially tasked with working on improving access to housing for vulnerable groups, with a focus on:

- (i) increasing the supply of decent and affordable housing,
- (ii) facilitating access to housing finance for vulnerable groups, and
- (iii) making effective use of housing allowances.

Given the varying prevalence and seriousness of housing deficits in UfM countries, and the nature and causes of this deficit, as well as issues connected to the substantial number of migrants and refugees circulating in the Euro-Mediterranean region, urgent policy attention should be given to:

- (i) enabling transitional housing strategies for migrants, internally displaced persons (IDPs) and people in situations of extreme vulnerability,
- (ii) enabling temporary shelter strategies for refugees, and
- (iii) eliminating homelessness.

These issues, as stressed previously, have acquired special significance considering the COVID-19 pandemic.

## **B. EFFECTIVE LAND POLICY & LAND ADMINISTRATION**

“Land policy” involves a suite of mechanisms for influencing urban development processes and their impacts on social and economic well-being and the environment. Design of land policy is embedded in local-state-market-citizen relationships, expressed in terms of rights of ownership and usage, and influenced by a range of stakeholders with varying

power and resources, which includes policy-makers (Lawson & Ruonavaara, 2020). The most common vehicle for explicit land policy is the practice of regulatory and strategic urban planning. An example of this mechanism is France’s EPFL (Établissement Public Foncier Local) local land administration tools, which is at the nexus of urban projects and housing provision (ASSO-EPFL, 2019).

“Land administration” is “the process of determining, recording and disseminating information about ownership, value and use of land, when implementing land management policies”. Support for land administration systems has the potential to improve security of land tenure, regulation of the land markets, implementation of urban and rural land-use planning, development and maintenance and provision of a base for land taxation (Molen, 2006).

Although many countries across the Mediterranean have advanced land administration systems, there is a challenge to coordinate land administration and housing provision (OECD, 2017), including:

- (i) introduction of innovative land policy tools (e.g. public land banking, public land leasing, private land re-adjustment, land value recapture, land-use zoning and regulated planning obligations, neighbourhood planning, anti-speculation measures and community land trusts)(Lawson & Ruonavaara, 2019),
- (ii) coordination of fiscal instruments to influence land use and land availability for development, including progressive taxation and land value capture instruments to generate funds for social housing schemes, and
- (iii) coordination of policy covering environment, transport and housing, including in neighbourhood renewal programmes, city extensions and new town development (City of Vienna, 2014).

Table 5: Best practice in land policy instruments and their illustration.

**A recent report on international best practice by the Finnish University of Turku concerning land policy features the following land policy instruments and provides detailed illustrations, as summarized in the table below.**

Source: (Lawson & Ruanavaara, 2020).

Land policy instrument	Illustrations
<b>Public land banking</b>	<ul style="list-style-type: none"> <li>• Singapore's land banking and release for public housing sales programme</li> <li>• Vienna's land banking via Wohnfonds – strategic sites for affordable rental and key worker housing</li> <li>• Dutch municipal land companies and their collaboration with affordable housing providers</li> <li>• Australian land bankers and the best practice of West Australian Land Corporation</li> <li>• Chinese municipal land banking as growth engines and public rental housing promoters</li> </ul>
<b>Public land leasing</b>	<ul style="list-style-type: none"> <li>• Helsinki leasing of land for right to occupy and social housing – keeping development feasible and housing accessible</li> <li>• Stockholm and municipal land leasing – a powerful history of effective and efficient collaboration</li> <li>• Community land trusts – their promise and limitations</li> </ul>
<b>Land re-adjustment</b>	<ul style="list-style-type: none"> <li>• German land re-adjustment and cooperation</li> <li>• Korean land re-adjustment and its transformative role in the development of Seoul's housing outcomes</li> </ul>
<b>Land value recapture</b>	<ul style="list-style-type: none"> <li>• China land value capture and re-investment</li> <li>• UK planning contributions and the Community Infrastructure Levy</li> <li>• US tax increment financing</li> </ul>
<b>Regulating planning</b>	<ul style="list-style-type: none"> <li>• National law on urban inclusion and anti-speculation charter of the City of Paris</li> <li>• England's and Scotland's planning contributions to provide sites for affordable housing</li> <li>• US inclusionary zoning and density bonus schemes</li> </ul>
<b>Comprehensive neighbourhood planning</b>	<ul style="list-style-type: none"> <li>• Finnish land, housing, and transport agreements</li> <li>• Berlin Social City neighbourhood investment</li> </ul>
<b>Addressing real estate platform economy</b>	<ul style="list-style-type: none"> <li>• Regulating impact of short-term letting</li> <li>• Local responses to global real estate invest trusts (REITs) and Build to Rent</li> </ul>

### BOX 18: Land value capture

"Land value capture is a policy approach that enables communities to recover and reinvest land value increases that result from public investment and other government actions. Also known as 'value sharing,' it is rooted in the notion that public action should generate public benefit (...) The public sector contributes greatly to urban land value through public-works projects, zoning changes, and other interventions. Land value capture ensures that communities can recover this land value and reinvest it in public goods, such as infrastructure, affordable housing, and economic development. The property tax, one of many tools for land value capture, is the bedrock of municipal fiscal health and a stable, ongoing revenue source that enables the long-term provision of essential services. Common land value capture tools include transferable development

rights, betterment contributions, public land leasing, inclusionary housing and zoning, linkage or impact fees, business improvement districts, and certain applications of the property tax. These tools can help finance transit and infrastructure improvements, affordable housing, parks and open spaces, utility upgrades, and other critical services. With this additional funding, local and regional governments can more sustainably advance municipal fiscal health, enable infrastructure investment, and address the challenges of sustainable urbanization" (Lincoln Institute, 2019). Land value capture can occur through a range of tools, including active public banking. An example of a very effective land banker for social housing can be found in Vienna (Wohnfonds-Wien) and Helsinki (Home Town Helsinki Programme).

## C. EFFECTIVE FINANCING & TENURE

Together, strategic land policy and carefully designed delivery models combined with subsidies and good regulation can address a variety of household needs, ranging from home ownership to social rental housing. Successful and culturally relevant approaches can be found in Austria, Finland, France, Scotland, Australia, Canada, China, Singapore and South Korea (Lawson, 2019a).

According to the World Bank, “If the right conditions are not in place, PPPs might be a costly proposition—especially if the perceived risk of project failure is high” (Spiegel & Verougstraete, 2018).

Further policy focus is necessary on rental housing market regulation, cooperative housing and innovative forms of land tenure and documentation (See Lawson & Ruanavaara, 2020; Lengoiboni, Richter, & Zevenbergen, 2019; UNECE, 2015b; Whitehead et al., 2008).

## D. SUSTAINABLE, RESILIENT & ACCESSIBLE DESIGN

The potential for sustainable building design and clean construction technologies is underestimated in policymaking, but there is room for improvement in delivery of affordable and social housing regarding building design, construction, and the circularity of building materials. Principles of circularity should also be applied during the production of materials, building design, construction, use, re-use and maintenance of buildings, in tandem with the new EU Circular Economy Action Plan (European Commission, 2020a). There are also advantages to urbanization that seeks to make sustainable use of blue and green infrastructures and nature-based solutions. These add to more commonly known issues of compactness, density, mixed use and transit-oriented development solutions (TOD) that help to make cities more sustainable, vibrant, and accessible, including for people with reduced mobility. Respecting the rights of people with disabilities is crucial for the realization of inclusive urban environments. Article 9 of the UN Convention on the Rights of Persons with Disabilities (CRPD) states that “State Parties shall take appropriate measures to ensure to persons with disabilities access, on an equal basis with others, to the physical environment, to transportation, to information and communications, including information and communications technologies and systems, and to other facilities and services open or provided to the public, both in urban and in rural

areas”, including accessible housing facilities (UN, 2016).

Affordable and social housing cannot be dissociated from those ideas, but policymakers must seek to bridge policymaking and building sustainability. These areas are typically connected to industrial innovation and architectural and urban design, but they should also be related to historical knowledge, expertise, and investigation. The use of peer-to-peer learning and collecting good practices can help to bridge that gap.

### ***BOX 19: World Habitat award for sustainable building practices and peer exchanges***

World Habitat promotes an award for innovative sustainable construction and organizes peer exchanges connected to this award “in order to encourage the dissemination of innovative housing practices around the world and to facilitate the transfer of knowledge and experience (...) The purpose of the exchanges is to provide a practical, in-depth understanding of the technical, social and financial aspects of each award-winning programme. Intensive site visits form a major part of the exchange, providing an opportunity for participants to meet with residents and others responsible for the programme’s success. After each peer exchange we work with the hosts and participants to produce interactive reports or videos, including information about the housing project or organization we have visited, participants’ perspectives, photo galleries and additional resources” (World Habitat, 2019).

## E. UPGRADING OF INFORMAL URBANIZATION

Informal settlements or slums fulfil many of the needs of newly arrived urban dwellers in many Mediterranean cities, including shelter that allows access to jobs and services. But there is an enormous rights deficit in the appearance and endurance of slums, which is further aggravated by illegality and insecurity of tenure. Residents of slums are deprived of access to the same socio-economic opportunities enjoyed by other citizens in the formal city. Lack of access to credit, for instance, means that deprived citizens are not able to access housing in the formal market. In many cases, access to public services, such as elec-

tricity, clean water and sanitation are limited or non-existent, and residents of slums may end up paying more for private alternatives. Informal settlements are often in or close to risk areas, where environmental conditions are hazardous, including settlements that are encroached on by heavily polluted industrial or port areas. To solve the housing deficit, many governments have implemented national social housing programmes with strong emphasis on homeownership and slum clearance. However, the accumulated experience in Latin America and South-East Asia and the most recent experience in Africa has shown that large-scale and market-driven production of new housing units is deficient and, in some countries, insufficient to cater for the enormous demand. It is widely recognized that, while slums are sub-optimal forms of habitation in the city, they do provide a sense of community, solidarity networks and access to jobs and basic services. Slums or informal settlements are a reality in many Mediterranean cities, and instead of promoting slum eradication that ignores the pleas and needs of vulnerable citizens, national and local governments should work together with citizens to find solutions that benefit all, promoting spatial justice (the fair distribution of burdens and benefits of urban development and the inclusion of vulnerable groups) and increasing long-term sustainability, especially in view of the current climate crisis.

Solutions may vary according to the values, practices, culture and expectations of citizens, but once citizens are an active voice in planning processes, the likelihood of just and sustainable solutions significantly increases (Imparato & Ruster, 2003; Isoda, Neves, Kawachi, & Alliance for Research on North Africa, 2015; UN-Habitat, 2014a, 2015).

Slum prevention policies should focus on the underlying causes of lack of access to dignified housing and leave behind old-fashioned attitudes that criminalize slum dwellers or ignore the very existence of slums, focusing instead on slum upgrading strategies and informal housing supply systems (Harris, 2018).

#### **F. UPGRADING, MAINTENANCE & MANAGEMENT OF EXISTING HOUSING STOCK**

Sustainable and affordable housing delivery and access are at the core of this Axis of Intervention. However, the upgrading, maintenance and management of the existing building stock is equally important, in view of the risks of poorly maintained housing to users and the neighbouring community, the impact that demolition and new construction have on the

environment, and for the potential for preservation and use of heritage in housing solutions (including “recent heritage”, such as retrofitting of post-war housing estates).

Energy efficiency is a key issue in this policy challenge, and the design of housing policy should include attention to the governance of upgrading and retrofitting existing housing stock. The governance of upgrading and retrofitting is contentious because the legal structure of ownership and rental contracts impedes effective massive public action, especially in old historic centres.

Renovating existing building stock should lead to significant improvements in energy efficiency and should be implemented in line with principles of circular economy, notably optimized lifecycle performance, a longer life expectancy for built assets and reduction of construction waste.

High-efficiency alternative energy systems – if technically, functionally, and economically feasible – and healthy indoor climate conditions should be encouraged for buildings undergoing major renovations. Fire safety should also be addressed, as well as risks related to intense seismic activity, in accordance with domestic safety regulations, which affect energy efficiency renovations and the lifetime of buildings (European Commission, 2019a, 2020a).

At the other end of the spectrum, in Europe and parts of the Middle East, “modern heritage, particularly post-war social housing estates, is struggling with negative perceptions” (Havinga, Colenbrander, & Schellen, 2020), as well as physical decay, energy inefficiency and social stigma. Densification and retrofitting of former Modernist/ post-war housing developments is highly desirable, as Modernist housing estates offer unique opportunities for regeneration, thanks to generous public spaces, suitable location, and low densities.

#### **5.1. KEY OBJECTIVES**

TO ADDRESS HOUSING PROVISION FROM A MULTI-DIMENSIONAL AND INTEGRATED PERSPECTIVE, in which structural challenges are faced with a metagovernance approach that is tailor-made, adaptive and culturally embedded, through addressing the six key policy challenges listed in this Action Plan, namely

- (i) affordability, availability, adequacy & access
- (ii) effective land policy & land administration
- (iii) effective financing & tenure
- (iv) sustainable, resilient & accessible design,
- (v) upgrading of informal urbanization
- (vi) upgrading, maintenance & management



## BOX 20: The governance of home retrofitting

"One of the key challenges of sustainable development is effectively retrofitting existing old urban neighbourhoods" (Bulkeley, Broto, Hodson, & Marvin, 2010). Existing urban neighbourhoods and their buildings are particularly prioritized because they account for 32% of global carbon emissions (IPCC, 2014). To curtail urban carbon emissions, improving apartment buildings by means of retrofitting offers the most cost-effective way to reduce global building carbon emission by at least 25-30% at the end of the 2020s (IPCC, 2014). Especially, the energetic transformation of housing comes with substantial improvement of householder's quality of life and well-being of low-incomes (Maller, Horne, & Dalton, 2012). Local governments, construction companies, private developers and housing associations are the main stakeholders provisioning large-scale urban retrofitting of housing estates. These stakeholders are responsible for the financing, production, and distribution of retrofit improvements.

Unfortunately, a series of governmental failures in China and market shortfalls in the Netherlands hinder exploiting the full prospective of retrofit provision (Fylan et al., 2016; Heijden, 2015). The ambition is to make 50 to 60 per cent of the existing residential housing stock energy efficient towards energy label B in Dutch social

housing and a theoretical energy saving target of 50 to 65 per cent in Chinese housing estates (Davoudi, Zhao, & Brooks, 2014; Majcen, Itard, & Visscher, 2013). Retrofit providers in both countries have to deal with liberalization, decentralization and limited financial resources, which problematizes the scope of retrofitting to tackle energy saving standards and householders' demand for quality of life. Inclusive community participation and ways of democratizing decision-making are restricted due to the current standardization of limiting financial frameworks in retrofitting (Hoppe, 2013; Liu, Spaargaren, Heerink, Mol, & Wang, 2014). Currently, decision-making is largely based on pre-determined objectives after centralized decisions have been taken. Retrofit providers frame the management of supply chains as mainly linear with household consumers only playing a role at the end of the chain (Owen & Mitchell, 2015). This contributes to an exclusive orientation on 'upstream' systemic dynamics and an overall lack of attention for 'downstream' perspectives, which strengthens the separation between retrofit provision and energy consumption" (Source: Feijter, Vliet, & Chen, 2019).

of existing housing stock.

These policy challenges are indicative and must be addressed according to their salience in each UfM Member State, where new policy challenges may appear.

### 5.2. KEY TOOLS

- (i) National Housing Policies (NHPs) and National Housing Strategies, as well as integration of NHPs in National Urban Policies.
- (ii) Policy coordination between relevant ministries, particularly between those in charge of housing, urban development, land administration, environment, public works, energy, transport, health, education, culture, social policies, and emergency management, through NUPs and ICDSs and this Housing Action Plan.
- (iii) National housing strategies (NHS) and local housing strategies (LHS) are in line with the UfM Action Plan.
- (iv) Integrated City Development Strategies.
- (v) Housing strategies, at the national and city levels, are integrated with land-use, investment, and infrastructure strategies, as well as goals of affordability, access, sustainability, and mobility to achieve national and local economic development goals.
- (vi) Gathering and networking events of key stakeholders.
- (vii) Housing strategies that address vulnerable groups.

- (viii) Land and property administration tools.
- (ix) Innovative financing mechanisms.
- (x) Land administration coordination, including introduction of innovative forms of land tenure (e.g. community land trusts, cooperative land tenure, social rent, etc.).
- (xi) Coordination of fiscal instruments to influence land use and land availability for development, including progressive taxation and land value capture instruments to generate funds for social housing schemes.
- (xii) Updated building requirements that address climate change and natural hazards integrated into NUPs and ICDSs.
- (xiii) Slum upgrading strategies.
- (xiv) House retrofitting programmes.
- (xv) UNESCO's Recommendation on the Historic Urban Landscape.
- (xvi) National Heritage preservation in the housing sector strategies.
- (xvii) An assessment of existing historic and heritage values with potential to propel conservation, "reuse renovation" and development.

### 5.3. KEY ACTORS

- (i) National Ministries.
- (ii) Local authorities.
- (iii) European Commission's Joint Research Centre (JRC).
- (iv) OECD.
- (v) UN-Habitat.
- (vi) UNECE Working Party on Land Adminis-



tration.  
 (vii) Lincoln Institute.  
 (viii) IFIs and donors.

#### **5.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS**

IFIs' and donors' programmes and initiatives, such as MeetMED or Programme for Energy Efficiency in Buildings (PEEB); OECD Affordable Housing Database, and several OECD technical assistance programmes; EU programmes and initiatives, such as COST Actions, TAIX-Twinning, Creative Europe, Skills for Youth Employability, EU Bilateral Cooperation, Global Covenant of Mayors, Clima-Med, The New European Bauhaus initiative.

#### **5.5. KEY REFERENCE FRAMEWORKS**

(i) (2019) African Continental Qualifications Framework (ACQF) (AUDA-NEPAD, 2019).  
 (ii) (2019) France's EPFL (Établissement Public Foncier Local) local land administration tools for urban projects and housing provision (ASSO-EPFL, 2019).  
 (iii) (2019) Morocco Damane Assakane Funds (Fonds d'Assurance Hypothécaire pour l'Accès au logement "Damane Assakane", Ministère de l'Economie, des Finances et de la Réforme de l'Administration, Royaume du Maroc).  
 (iv) (2020) OECD work programme on energy efficiency in cities and regions (OECD, 2020b).

#### **5.6. TIME FRAME**

Medium- to long-term.

#### **5.7. ACTIONS AND SUGGESTED LIST OF IMPLEMENTERS**

A programme of Policy Labs and national Housing Observatories should be set up to discuss the topics mentioned in this chapter, facilitate policy transfer, and support Member States in integrating the relevant concepts into their policy instruments and implementing action programmes (1.1.4 Immediate Actions V).

(i) NHPs: National housing policies (NHPs) are created or updated to reflect this Housing Action Plan. To be carried out by National Ministries.  
 (ii) IDENTIFYING GAPS: Local authorities review integrated city development strategies (ICDSs) to identify gaps and integrated NHPs and local housing strategies. ICDSs integrate innovative land administration, financing, and land tenure mechanisms. The UfM Permanent Working Group on Evaluation, Monitoring and Reporting Systems on Sustainable Urban Development, UfM-IFIs Urban Project Committee and the

Mediterranean Housing Knowledge Hub will seek synergies and ensure ongoing exchange on substantive issues, focusing on identifying financing gaps and funding opportunities. To be carried out by local authorities in partnership with National Ministries.

(iii) MEDITERRANEAN GATHERING OF HOUSING COOPERATIVES: A gathering of Euro-Mediterranean housing cooperatives is organized by the UfM with a view to exchanging project experiences.

(iv) SPATIAL JUSTICE: NUPs and ICDSs are updated to address the housing needs of elderly, young, vulnerable, and disabled people. To be carried out by National Ministries.

(v) LAND ADMINISTRATION: National Ministries set up land administration systems where these do not exist. Land administration systems are compared, and knowledge is exchanged among UfM Member States. To be carried out by the UfM, National Ministries, with assistance by JRC, OECD and the World Bank.

(vi) INCLUSIVE FINANCING: NUPs and ICDSs incorporate innovative financing mechanisms, including alternative financing mechanisms that are culturally fit. Social housing may be financed as infrastructure where the market cannot address the demand for housing for the poorest sectors of society.

(vii) INCLUSIVE LAND TENURE: NUPs and ICDSs incorporate land administration coordination, including introduction of innovative forms of land tenure and coordination of fiscal instruments to influence land use and land availability for development.

(viii) BUILDING REQUIREMENTS for NATURAL HAZARDS: NUPs and ICDSs are updated to reflect building requirements in earthquake-prone areas and areas where climate action is immediately needed. To be carried out by National Ministries.

(ix) SLUM UPGRADING: Slum upgrading programmes are set up where they do not exist, in line with this Action Plan, and focusing on spatial justice and citizen engagement and co-design. To be carried out by National Ministries.

(x) HOUSE RETROFITTING PROGRAMMES: National Ministries and/or local authorities set up house retrofitting programmes where these do not exist, including energy efficiency measures (improvement of building codes, introduction of natural cooling systems, retrofitting and energy renovation programmes, and energy poverty alleviation measures), as well as resilience measures (fire safety and risks related to intense seismic activity). To be carried out by National Ministries.

(xi) HERITAGE and SUSTAINABILITY: NUPs and ICDSs are updated to reflect heritage preservation in the housing sector, including valuing traditional local building materials,

methods, and techniques, as well as traditional or informal institutions and ways of living together, including intangible heritage, in line with UNESCO's Recommendation on the Historic Urban Landscape and current ideas on social sustainability. Regional programmes are put in place to support this objective, where applicable. To be carried out by National Ministries, in partnership with UNESCO, UfM and other partners.

## 5.8. MODEL FOR IMPLEMENTATION

There are numerous models for implementation of sound housing policy and projects, but there are no universal models. Housing policy and projects must be locally relevant and adapted to the formal and informal institutions of each place. Some countries have been extraordinarily successful in creating housing regimes that are more sustainable, fair, and inclusive, such as Austria, Finland and Canada, whose experiences and good practices are partly described in this action plan. Canada has a very comprehensive model of implementation that deserves attention (Annexe 1). Finland is a trailblazer in "housing first" policies. Other countries, such as Germany and the Netherlands, have innovative models of social housing management. Germany has innovative policy on renters' protection. France has extraordinary experience in comprehensive project management. Housing affordability, financing and implementation are extraordinarily connected to societal models, cultural attitudes, and economic regimes. Implementation models must be developed locally in a networked way (through communication, exchange and learning from peers elsewhere), following basic principles and shared values contained in this action plan. More attention must be given to South-South policy transfer, policy diffusion and learning, including experiences from developing countries outside of the Mediterranean basin.

## 5.9. CRITERIA OF SUCCESS

- (i) National Housing Policies are created or updated in all UfM Member States in line with this Axis of Intervention.
- (ii) Integrated City Development Strategies are reviewed by local authorities and aligned with this Axis of Intervention to include innovative land administration, financing, and land tenure mechanisms.
- (iii) The UfM Permanent Working Group on Evaluation, Monitoring and Reporting Systems, UfM-IFIs Urban Project Committee and the Mediterranean Housing Knowledge Hub publish a report, identifying policy gaps in

selected UfM Member States.

(iv) A gathering of Mediterranean Housing Cooperatives is organized.

(v) NUPs and a substantial number of ICDSs are updated to address the housing needs of elderly, young, vulnerable, and disabled people. To be carried out by National Ministries.

(vi) Modern land administration systems are operational in all UfM Member States.

(vii) A report comparing land administration systems across the region is published and updated every 3 to 5 years.

(viii) NUPs and a substantial number of ICDSs incorporate innovative financing mechanisms.

(ix) NUPs and a substantial number of ICDSs incorporate innovative land administration mechanisms and innovative forms of land tenure.

(x) All NUPs and a substantial number of ICDSs are updated to reflect building requirements in earthquake-prone areas and areas where climate action is immediately needed.

(xi) Countries, where informal urbanization is significant, prepare slum upgrading strategies focused on spatial justice and citizen engagement.

(xii) Modern housing retrofitting programmes that address both environmental aspects and the heritage dimension are operational in all UfM Member States. Building codes, climate adaptation measures, energy efficiency standards and hazards prevention are incorporated in these programmes.

(xiii) All NUPs and a substantial number of ICDSs are updated to reflect heritage preservation in the housing sector, including valuing traditional local building materials, methods, and techniques, as well as traditional or informal institutions and ways of living together, including intangible heritage, in line with UNESCO's Recommendation on the Historic Urban Landscape.

## ACTION 6: TO MONITOR & COMMUNICATE on the provision of sustainable and affordable housing

Monitoring and communication are key aspects of this Housing Action Plan. They support good governance, in which a wide range of stakeholders have access to the information and knowledge necessary for sound decision-making and can positively influence design and implementation, leading to improved coordination and better vision and design of strategies.

### **BOX 21: The European data strategy**

The European data strategy aims to make the EU a leader in a data-driven society. Creating a single market for data will allow it to flow freely within the EU and across sectors for the benefit of businesses, researchers, and public administrations. People, businesses, and organizations should be empowered to make better decisions based on insights from non-personal data, which should be available to all. Data is at the core of digital transformation. It shapes the way we produce, consume and live. Access to an ever-growing volume of data and the ability to use it are essential for innovation and growth. Data-driven innovation can bring major and concrete benefits to the citizens – through, for example, personalized medicine or improved mobility – and to the European economy, from enabling better policymaking to upgrading public services (European Commission, 2019c).

Specific relevant data strategies can be found in yearly Employment and Social Developments in Europe (ESDE) review, European Union Statistics on Income and Living Conditions (EU-SILC), OECD Affordable Housing Database, the UNECE Country Profiles on Housing, the Housing Europe State of Housing Reports and the European Federation of National Organizations Working with the Homeless (FEANTSA) review, etc.

Monitoring the implementation of this Axis of Intervention in alignment with those of the Sustainable Development Goals (SDGs) and the New Urban Agenda (NUA) is crucial for its success. Production, storage, crunching and analysis of data and information concerning affordable housing in each UfM Member State are key aspects of this Axis of Intervention, as

it will allow for close monitoring of results and adjustment of the Strategic Action Plan and its Axes of Intervention, as needed.

### **6.1. KEY OBJECTIVES**

**GOOD MONITORING, PEER, AND INSTITUTIONAL LEARNING:** Monitoring and benchmarking of housing provision across the region, accompanied by peer and institutional learning that improves the capacity of governments to respond to housing challenges in informed, networked ways.

### **6.2. KEY TOOLS**

- (i) OECD Affordable Housing Database and the OECD Questionnaire on Affordable and Social Housing (QuASH).
- (ii) JRC data collection, analysis, and reporting.
- (iii) National property and land registrars.
- (iv) Smart land registration and management tools.
- (v) UNECE Guidelines on the Management and Ownership of Condominium Housing.
- (vi) UNECE Working Party on Land Administration.
- (vii) Eurostat and OECD affordable housing indicators.
- (viii) UNStats SDG Monitoring and Reporting Toolkit.
- (ix) UNStats (2020) Global indicator framework for the Sustainable Development Goals and targets of the 2030 Agenda for Sustainable Development.
- (x) Mediterranean Housing Knowledge Hub.
- (xi) UfM Permanent Working Group for Evaluation, Monitoring and Reporting Systems.
- (xii) UfM-IFIs Urban Project Committee.

### **6.3. KEY ACTORS**

- (i) National Ministries.
- (ii) National statistical offices.
- (iii) Universities Network.
- (iv) JRC.
- (v) The Housing Europe Observatory.
- (vi) IFIs (e.g. European Investment Bank, World Bank, Islamic Development Bank etc.) and national investment banks.
- (vii) OECD.
- (viii) UNECE.

### **6.4. INDICATIVE TECHNICAL ASSISTANCE PROJECTS**

- (i) Housing Europe Observatory.
- (ii) OECD Affordable Housing Database and the OECD Questionnaire on Affordable and Social Housing (QuASH).
- (iii) CECODHAS Housing Europe – the European Federation of Public, Cooperative and

Social Housing.

(iv) World Bank Technical Assistance Loan (TAL) supports the policy reforms of the WB Affordable Housing and Urban Poverty Programmatic Sectoral Adjustment Loan (HUSAL) (World Bank, 2020b).

## 6.5. KEY REFERENCE FRAMEWORKS

(i) (2005) Housing Finance Systems for Countries in Transition (UNECE, 2005a).

(ii) (2005) Land Administration in the UNECE Region (UNECE, 2005b).

(iii) (2011) CECODHAS Housing Europe – the European Federation of Public, Cooperative and Social Housing (Pittini & Laino, 2011).

(iv) (2011) The Historic Urban Landscape approach (UNESCO, 2011).

(v) (2015) The Geneva UN Charter on Sustainable Housing (UNECE, 2015a).

(vi) (2016) UNECE Working Party on Land Administration (UNECE, 2016).

(vii) (2018) Observatorio de Vivienda y Suelo (Gobierno de España, 2018).

(viii) (2019) European data strategy (European Commission, 2019c).

(ix) (2019) Guidelines on the Management and Ownership of Condominium Housing (UNECE, 2019).

(x) (2019) Housing Europe Observatory (Housing Europe, 2019a).

(xi) (2019) OECD Housing Strategy (OECD, 2019a).

(xii) (2019) UK Housing Observatory, University of Lancaster (University of Lancaster, 2019).

(xiii) (2019) UN-Habitat Housing Policy Sector (UN-Habitat, 2018).

## 6.6. TIME FRAME

Medium- to long-term.

## 6.7. PROPOSED ACTIONS AND INDICATIVE LIST OF IMPLEMENTERS

(i) DATA COLLECTION: To extend the OECD Questionnaire on Affordable and Social Housing (QuASH) to UfM countries not currently covered. QuASH helps to assess the main challenges faced by households in accessing good and affordable housing and summarizes housing policies in countries. This tool could be extended to other countries to document and track housing policy objectives, measures, and outcomes over time. OECD may also cooperate with the UfM in knowledge-sharing workshops and conferences, bringing together experts and practitioners from different countries to discuss specific housing affordability data challenges.

(ii) DATA MANAGEMENT: A possible partnership with the European Commission's Joint

Research Centre (JRC) on a strategy for data, inspired by the European data strategy (European Commission, 2019c), which aims to empower citizens and other stakeholders in sound decision-making. (UfM/JRC/OECD) data collection, analysis, and reporting start in 2022, with a tailored list of indicators, commonly agreed definitions and collection methodologies to be further detailed. The UfM Permanent Working Group on Evaluation, Monitoring and Reporting Systems will work with national statistical offices (also with JRC/OECD, if possible), to help improve evaluation, monitoring and reporting systems on housing at local level in the Euro-Mediterranean region. It will focus on monitoring adequacy (quality standards), affordability, access to housing opportunities (allocation, standards) and accessibility (land use planning).

(iii) PROPERTY REGISTRARS: To support countries in establishing property registers, cadastral maps, prepare address registers and geographic information, for the purposes of effective land management, including property rights, development control, strategic urban planning and revenue raising (UNECE, 2005b, 2016).

(iv) AFFORDABLE HOUSING INDICATORS: To define common housing indicators, following the models set by Eurostat and OECD (EUROSTAT, 2020; OECD, 2020d, 2020e, 2020g, 2021), as well as indicators for SDG 11-related housing indicators (EUROSTAT, 2021; UN, 2021; UNStats, 2020), and further agreed indicators by UfM countries.

(v) MEDITERRANEAN HOUSING KNOWLEDGE HUB: A Mediterranean Housing Knowledge Hub is set up in a partner university.

(vi) COMMUNICATION & DISSEMINATION: The UfM Permanent Working Group on Evaluation, Monitoring and Reporting Systems, in partnership with the Mediterranean Housing Knowledge Hub and the Universities Network, will also establish a communication and reporting strategy that goes beyond technical reports, and produces materials for a wider range of stakeholders, including citizens, businesses and academics. It will make ample use of digital communication strategies, as well as digital platforms for online policy-focused knowledge-sharing on specific policy challenges and best practices.

## 6.8. MODEL FOR IMPLEMENTATION

There is a variety of models for effective monitoring of housing conditions within and between UfM countries, which can play an informative role in further housing policy action. These monitoring tools focus on overall institutional settings and market conditions shaping the

housing and land provision systems in different countries. They centre on specific concerns, such as adequacy, affordability, and accessibility of housing for different households. More focused monitoring typically measures existing unmet demand for diverse types of households, for different housing tenures, as well as newly arising needs. These needs are disaggregated by household type, housing tenure (ownership, rental, etc.), and affordability requirements for households with different incomes, as well as their locational requirements (e.g. proximity to employment, education, cultural and other key resources). Good models of these approaches include:

- (i) UNECE Country Profiles on Urban Development, Housing and Land Management (UNECE, 2017).
- (ii) UN-Habitat Practical Guide for Conducting Housing Profiles (UN-Habitat, 2011).
- (iii) Government of Scotland Housing Needs Demand Assessments (Scottish Government, 2020).
- (iv) Government of Wales estimates of housing needs by tenures (Welsh Government, 2019).
- (v) National reporting on SDG 11.
- (vi) Former UN-Habitat Urban Indicators, which were urban-focused and gender disaggregated results, with regard to access to shelter, land rights, security of tenure (UN-Habitat, 2002).
- (vii) OECD Affordable Housing Database (OECD, 2019e).
- (viii) Housing Europe Observatory (Housing Europe, 2019a).

## 6.9. CRITERIA OF SUCCESS

- (i) The OECD Questionnaire on Affordable and Social Housing (QuASH) is extended to UfM countries not previously covered.
- (ii) An increasing number of UfM countries can correctly and smartly evaluate their capacity

to monitor affordable and sustainable housing conditions and have institutionalized the collection of relevant housing and urban indicators and their reporting to inform policy actions.

(iii) An increasing number of UfM countries have evaluated their capacity to monitor affordable and sustainable housing conditions and institutionalized the collection of relevant housing and urban indicators and their reporting to inform policy actions.

(iv) Agile, smart, and open property registrars are established in all UfM Member States.

(iv) A Mediterranean Housing Knowledge Hub is established at a partner university, and it starts collecting data on housing systematically from non-EU UfM countries and make data available through one of its existing platforms, in partnership with the UfM, Housing Europe, JRC, OECD.

(v) UfM Members States have established national affordable housing indicators, and national indexes are created.

(vi) A Mediterranean Housing Knowledge Hub is created at one of the partner universities, in partnership with Housing Europe, if possible, and produces regular assessments of housing systems in the region, based on criteria listed in this Action Plan.

(vii) A shared affordable housing index is established by the Mediterranean Housing Knowledge Hub.

(viii) A common communication and reporting system strategy is agreed by partners, and reports are published regularly.

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# Annexe A: Canada Mortgage and Housing Corporation National Housing Strategy

**Source:** Canada, G. o. (2018). *Canada's National Housing Strategy*. Retrieved from <https://www.placetocallhome.ca/what-is-the-strategy> [Accessed on 10 March 2020].

Canada's first-ever National Housing Strategy (NHS) will help drive the success of Canada's housing sector by giving more Canadians affordable homes.

Through the NHS, the federal government is bringing together the public, private and non-profit sectors to re-engage in affordable housing. Using a mix of funding, grants and loans, the strategy will create affordable, stable and liveable communities. These communities will be located near amenities and transportation – and have the opportunities needed to succeed. Ultimately, communities where families thrive.

The goal is to ensure Canadians across the country have access to housing that meets their needs and is affordable. To achieve this, the strategy will first focus on the most vulnerable Canadians.

The NHS will spearhead innovative new housing research, data and demonstration projects. This will fill gaps in our knowledge, share the best ideas and shape the future of housing policy in Canada. It will also create new opportunities for the federal government to innovate through partnerships with the community housing sector, co-operative movement, private sector, and research community. The end result will:

- strengthen the middle class
- cut chronic homelessness in half
- build up to 125,000 new homes
- fuel our economy
- create a new generation of housing in Canada

Ultimately, the National Housing Strategy will promote diverse communities and create a new generation of housing that is mixed-income, mixed-use, accessible and sustainable.

National Housing Strategy is a national project, built by and for Canadians. Its success requires collaboration from many partners. People working together to build better lives, create stronger communities and lend a helping hand to Canadians in need.

## Common Prioritization Areas

The NHS also focuses on and prioritizes:

- (i) the social sector, including the community housing sector with non-profit and co-operative housing providers
- (ii) partnerships and collaboration between governments, non-profits, co-operatives, academics and the for-profit sector
- (iii) housing that exceeds mandatory minimum requirements related to affordability, environmental efficiency, and accessibility

**NHS priority areas for action include:**

- Housing for those in greatest need - the vulnerable populations.
- Social housing sustainability
- Indigenous housing
- Northern housing
- Sustainable housing and communities
- A balanced supply of housing

**The NHS prioritizes the most vulnerable Canadians**

- women and children fleeing domestic violence
- seniors
- Indigenous peoples
- homeless people
- people with disabilities
- those dealing with mental health and addiction issues
- veterans
- young adults
- racialized groups
- newcomers

**National Housing Targets**

The NHS sets ambitious targets to ensure that unprecedented investments and new programming deliver results. This includes:

- cutting chronic homelessness by 50%
- removing 530,000 families from housing need
- renovating and modernizing 300,000 homes
- building 125,000 new homes
- Ultimately, the strategy will promote diverse communities and create a new generation of housing that is mixed-income, mixed-use, accessible and sustainable.

**NHS Shared Outcomes**

Overall, the NHS has 9 shared outcomes:

- Homelessness is reduced year-over-year
- Housing is affordable and in good condition
- Affordable housing promotes social and economic inclusion for individuals and families
- Housing outcomes in Canada's territories are improved year-over-year
- The housing needs of Indigenous groups are identified and improved
- Affordable housing contributes to environmental sustainability
- The National Housing Strategy contrib-

utes to Canadian economic growth

- Partnerships are built, strengthened, and mobilized to achieve better outcomes
- Collaboration/alignment across the federal government results in more holistic responses to housing issues

**CMHC's Role**

Canada Mortgage and Housing Corporation (CMHC) is leading and will deliver the NHS federal initiatives. Throughout the 10-years of the NHS, CMHC will score and prioritize applications, administer funding, and manage borrowing and appropriations.

In some cases, CMHC will work with other Federal Departments or agencies to deliver the programmes. For example, for Research Scholarships, CMHC is partnering with Social Sciences and Humanities Research Council (SSHRC), Natural Sciences and Engineering Research Council (NSERC) and the Canadian Institutes of Health Research's Institute of Population and Public Health (CIHR-IPPH). In some cases, services may be contracted out to third parties (e.g. Technical Resource Centre and Sector Transformation Fund).

**Role of provinces and territories**

Over a 12-year period, the federal investment in provincial and territorial housing programmes will reach approximately \$20.5 billion. Provinces and territories will be required to cost match roughly half of this total investment.

The NHS also includes components that will be delivered by provinces and territories and include:

- Designated components under the Federal-Provincial-Territorial Partnership Framework
- Canada Community Housing Initiative – Phase 2
- Canada Housing Benefit

More information can be found in the November 2017 release of the National Housing Strategy public policy document.











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