

Concept Note for the study
“#Housing2030 –
Improving Housing Affordability in the UNECE region

Introduction

1. Improving housing affordability is currently one of the most important policy challenges as countries and cities in the United Nations Economic Commission for Europe (UNECE) region¹ face undersupply of affordable housing, rising urban rents, low quality of housing and urban infrastructure, limited access to land for housing construction and renovation, and mounting urban poverty and homelessness.
2. Housing affordability is especially a challenge for the **vulnerable groups** of the population² who particularly suffer from limited access to healthcare, fuel poverty, and price inflation of essential goods and services in many cities. Addressing the housing affordability challenge for vulnerable groups is the key to achieving the UN 2030 Agenda Sustainable Development Goal 1 “End poverty in all its forms everywhere” and especially its target 1.4. “By 2030, ensure that all men and women, in particular, the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.”
3. Housing affordability remains a major challenge also for the **middle-income earners**, especially in many **large cities** where rents are skyrocketing, and quality of available housing is often low. They are trapped in a gap between not being eligible to access social and other state supported affordable housing and inability to afford rent or buy adequate housing in the private market.
4. There is a need to better **understand the issue of ‘housing affordability’**, including what leads to decreased access to decent quality, affordable housing in various contexts, how to formulate and deliver targeted policy responses, and how to measure housing affordability.
5. **Housing affordability is commonly measured** as a ratio of housing ‘cost’ to household ‘income’. However, this way of defining and measuring ‘housing affordability’ only partially reflects its nature and does not take into account potential housing-related costs such as costs for improving the quality (energy efficiency improvements) or costs of commuting depending on the location of the dwelling in relation to one’s work.
6. Housing affordability also does not reflect on the ‘local’ nature of the housing market and the related emerging disparities between ‘national’ and ‘local’ averages. Moreover, given the different national and local contexts of the housing sector, and diverse legal frameworks and living traditions, there is no one approach to defining and measuring housing affordability. This makes it more difficult to study and compare housing affordability across cities and countries. However, this does not prevent the elaboration of suitable approaches to defining and implementing housing affordability in each specific context as well as sharing and exchanging experiences and good practices.

¹ Please see the list of the countries at <https://www.unece.org/oes/nutshell/region.html>

² According to the [Geneva UN Charter on Sustainable Housing](#) (2015)², the definition of vulnerable groups and people varies from country to country and may include: young people; senior citizens; large families with children and single parent families; victims of domestic violence; people with disabilities including those with mental illness and intellectual and/or physical disabilities; immigrants; refugees; Roma communities; and other minority groups.

About the study

7. At its 80th session in 2019, the UNECE Committee on Urban Development, Housing and Land Management (CUDHLM) gathered senior government officials from 56 member States and discussed the implementation of the Geneva UN Charter on Sustainable Housing in the UNECE region, including the situation of housing affordability in the region, and requested its Bureau to develop a study on **improving housing affordability in the UNECE region** in cooperation with its partners.³
8. Similarly, the General Assembly of the Housing Europe Association, a network of housing providers from 24 countries in Europe, also requested its secretariat to develop such a study. The study is coordinated jointly by UNECE, Housing Europe and UN-Habitat.

Goal and objectives of the study

9. The goal of the study is to improve capacities of national and local governments to formulate and deliver policies that improve housing affordability in the UNECE region.
10. The objectives of the study are to:
 - (a) Explore housing affordability challenges and existing policy instruments for improving housing affordability in the UNECE region;
 - (b) Facilitate the exchange and dissemination of “good practices” in improving housing affordability among countries and cities of the UNECE region;
 - (c) Identify needs of policy-makers to further develop and implement policies addressing housing affordability.
11. The study will explore the following four topics:
 - (a) Housing governance and regulation;
 - (b) Access to finance and funding;
 - (c) Access and availability of land for housing construction;
 - (d) Climate-neutral housing construction and renovation.
12. The study will support the review and implementation of the 2030 Agenda on Sustainable Development, the New Urban Agenda, the Geneva Charter on Sustainable Housing and other relevant international commitments. The study will build upon four principles of sustainable housing, as outlined in the Charter: (a) Environmental protection; (b) Economic effectiveness; (c) Social inclusion and participation; and (d) Cultural adequacy.
13. It will also build upon the outcomes and findings of past and ongoing studies and projects of UNECE, Housing Europe and other organizations. This includes the UNECE “Country Profiles

³ ECE/HBP/201 para 24.

on Urban Development, Housing and Land Management”; the UNECE/UN-Habitat UNDA 10th tranche project “Evidence-based policies for sustainable housing and urban development in selected countries with economies in transition” with the UNECE/UN-Habitat “Guidelines on evidence-based policies and decision making on sustainable housing and urban development”; the UNECE 2015 report “Social Housing in the UNECE Region”, the Housing Europe “State of Housing in the EU” 2019 report and its “Member States Profiles of the Housing Sector”, the Organisation for Economic Cooperation and Development (OECD) paper “Policies to promote access to good- quality affordable housing in OECD countries”, the key messages released by OECD, the “Policy Guidelines for Affordable Housing in European Cities” of the Urban Agenda for the EU Housing Partnership, the World Economic Forum study “Making Affordable Housing a Reality in Cities”, and the UN-Habitat “SDG11 Synthesis Report - Cities and Communities” and other studies.

Methodology

14. The study will involve the production and synthesis of primary data and the collection and synthesis of secondary data through:
 - (a) Desk research focusing on the review of existing data and studies on housing affordability, housing governance and housing sustainability, and examples of policies and practices that aim to improve housing affordability;
 - (b) Development of a survey to collect “good practices” in improving housing affordability in countries and cities of the UNECE region where both rental and homeownership housing will be addressed;
 - (c) Drafting outlines of the chapters of the report based on the data and information collected through desk research and the survey;
 - (d) Organization of thematic and subregional workshops between 2020 and 2021. The workshops will serve as platforms for exchange of experiences and good practices on addressing housing challenges; to review the draft chapters of the report and provide recommendations for revisions of the report.

Expected outputs

15. The study report will be a joint publication of UNECE and Housing Europe. It will include six sections:
 - (a) Introduction;
 - (b) Four thematic chapters:
 - (i) Housing Governance and Regulation;⁴
 - (ii) Housing Finance;⁵

⁴ This will also include the issues of informal and vacant housing, architecture to promote affordable and functional housing to ensure housing meeting the needs of all users

⁵ This will include among others state aid issues in the EU, subsidies

(iii) Access and Availability of Land for Housing Construction;⁶

(iv) Climate-neutral Housing Construction and Renovation.⁷

(c) Conclusions and Recommendations.

16. Outcomes and policy recommendations of the study will be further disseminated in the UNECE region and globally to promote policy reforms in countries towards improving housing affordability during events, in press and social media channels.
17. A capacity building programme will be developed to support governments, especially in countries with economies in transition, in promoting housing affordability and implementing the policy recommendations of the study.

Planning of the study implementation

18. The survey to collect information on housing affordability challenges and policy responses, and to identify capacity-building needs of governments will be conducted in May 2020. The survey will be sent to national and local housing experts in the UNECE region. The structure of the survey will cover the following themes: (i) key challenges of housing affordability; (ii) examples of policy responses; (iii) information about national and local policy goals/objectives; (iv) information about effectiveness of the policy response (including policy evaluation materials); and (v) outline of capacity building needs.
19. The initial outline of the study report will be available by May 2020. It will list the four study chapters of the report, including an introductory chapter with definitions of affordable housing and approaches to its measurements. The study chapters will be in the format of thematic papers and will cover the four topics listed in paragraph 15b above. The chapters will be drafted based on information from desk research and outcomes of the survey.
20. Thematic and subregional workshops will be organized in 2020-2021 to review the draft thematic papers/chapters. The workshops will gather housing experts from ministries, municipalities in UNECE countries, NGOs and other stakeholders, whose role will also be to share and discuss (validate) the examples of “good practices” in addressing housing affordability; and to include these examples in the draft thematic papers.

The draft publication will be updated based on the discussions at the workshops and comments from partner organizations and experts and will be finalized. Please see in VII the proposed milestones of the study.

Organization of work

21. The preparation and delivery of the study will be coordinated by the secretariats of the

UNECE Housing and Land Management Unit (Gulnara Roll, Gulnara.Roll@un.org; Agata Krause, Agata.Krause@un.org)

⁶ This will include issues of integrated inclusionary spatial and urban planning of housing, jobs and services.

⁷ This will include issues of innovations in construction (including building materials and ecoefficiency) and in architecture.

Housing Europe (Sorcha Edwards, Sorcha.Edwards@housingeurope.eu; Dara Turnbull, dara.turnbull@housingeurope.eu)

UN-Habitat (Christophe Lalande, Christophe.lalande@un.org; Amie Figueiredo, amie.figueiredo@un.org)

22. Two study co-chairs will be responsible to lead and organize the project. Ms. Elena Szolgayová is a co-chair for the study on behalf of the UNECE Housing and Land Management Unit. Mr. David Orr is a co-chair for the study on behalf of Housing Europe. The co-chairs will lead the preparation of the publication and advise on the content of the organization of the workshops. Each co-chair will be responsible for two themes.
23. Additional experts will be invited to support drafting of the thematic papers. This will include the experts of the UNECE Real Estate Market Advisory Group.
24. UNECE and Housing Europe established steering committees to review the study. Members of the Committees will provide additional inputs into the study and review the publication.
25. The members of the Steering Committee at UNECE are:
 - Ms. Doris Andoni, Albania, Committee Co-Chair
 - Ms. Aša Rogelj, Slovenia, Committee Co-Chair
 - Ms. Veronika Reháková, Slovakia
 - Ms. Marie Mohylová, Czech Republic
 - Ms. Marge Martin, USA
 - Ms. Maja-Marija Nahod, Croatia
 - Ms. Beatriz Corredor, Spain
 - Ms Nino Gventsadze, Georgia
 - Mr. Yves Laurent Sapoval, France
 - Mr Cédric Van Styvendael, President Housing Europe
 - Mr Daniel Biard, Vice-President Housing Europe
 - Dr Christian Lieberknecht, Vice-President Housing Europe
 - Mr Andres Jaadla, Housing Europe Board Member
 - Mr Bent Madsen, Housing Europe Board Member
 - Mr Marten Lilja, Housing Europe Board Member
 - Mr Björn Mallants, Housing Europe Board Member
26. The members of the Housing Europe Steering Committee are:
 - Mr. Michalis Goudis, Housing Europe
 - Ms Viginie Toussain, USH, France
 - Mr Robin van Leijen, Aedes, Netherlands
 - Ms Clarissa Corbisiero, CHC, Wales
 - Ms Sara Jackson, SFHA, Scotland
 - Representative from the National Housing Federation of England
 - Representative from Federcasa, Italy

27. Partner organizations, including OECD, ICLEI, World Economic Forum, European Investment Bank, Council of Europe Bank, the Irish Housing Agency, the Housing Finance and Development Centre of Finland – ARA and others, will be invited to provide inputs and comments to the study.
28. Milestones for the study⁸:
 - (a) Online kick off webinar on 20 May 2020 focusing on “Access and Availability of Land for Housing Construction”;
 - (b) Workshop on “Climate-neutral housing construction and renovation”, 9 November 2020, Glasgow, UK;
 - (c) Presentation of the study at the 81st session of the UNECE Committee on Urban Development, Housing and Land Management, 6-8 October, Geneva, Switzerland;
 - (d) Workshop “Housing governance and regulation towards housing affordability” focusing on housing affordability challenges in South-Eastern Europe, February 2021, Slovenia;
 - (e) Workshop “Improving housing affordability through access to finance and funding”, Summer 2021 tbc, Sofia, Bulgaria;
 - (f) Presentation and discussion of the report’s key findings at the International Social Housing Festival, June 2021, Helsinki, Finland;
 - (g) Presentation of the report at the 82nd session of the UNECE Committee on Urban Development, Housing and Land Management, October 2021;
 - (h) Presentation of the report and its conclusions and recommendations at the Slovenian EU Presidency Conference, November 2021.

The progress of the study will be discussed at relevant international events of the partner organisations.

⁸ All events are contingent on feasibility based on coronavirus related considerations