

# THE CITY WE NEED IS AFFORDABLE



HOUSING IS A HUMAN RIGHT

VOLUME IV 2020

- Cultural diversity in cities contributes to their vibrancy, prosperity, inclusiveness, competitiveness, attractiveness, positive perception and overall development. For centuries, cities have been hubs of innovation and catalysts of progress as they create wealth, enhance development, and harness human and technological resources.

In this fourth volume, FIABCI continues our work to contribute to a better world through highlighting innovative and creative solutions for affordable housing from around the world.





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“Everyone has the right to own property, alone as well as in association with others. No one shall be arbitrarily deprived of their property.”

Universal Declaration of Human Rights Article 17

The New Urban Agenda is a framework for implementing the UN 2030 Agenda for Sustainable Development and is anchored on social inclusion and ending poverty; ensuring sustainable and inclusive urban prosperity and opportunities for all; and promoting environmentally sustainable and resilient urban development.

FIABCI supports the UN-Habitat New Urban Agenda and reaffirms our commitment to equitable, sustainable urban development in an integrated and coordinated manner. We are committed to concrete actions to make the world’s cities affordable, inclusive, safe and resilient.

## FIABCI World President

### SHARING BEST PRACTICES WORLDWIDE

FIABCI is very pleased to present this fourth edition of *The City We Need is Affordable*. Our work and cooperation with UN-Habitat grow every year and we are happy to share these best practices for affordable housing. These creative and innovative approaches are practical solutions you can implement in your city.

As the world become more diverse, cities struggle to support sustainable, opportunity-rich neighborhoods that are accessible to all. I am especially pleased to see the Think Housing Competition from Beirut, my home city, included as an example of rethinking the way we plan, design and build our cities. You will also find the FIABCI-Malaysia Property Award winner in the Affordable Housing Category and one of the FIABCI-USA Grand Prix of Real Estate Award winners focusing on housing for the homeless in Hawaii.

FIABCI holds special consultative status with the Economic and Social Council (ECOSOC) of the United Nations and in addition to this book, we are also working on the City Prosperity Initiative – Perception Index, an online tool to capture people’s perceptions on the progress of their city in becoming more inclusive, secure, resilient and sustainable. FIABCI has members who represent the organization at each of the UN Offices in New York, Geneva, Vienna and Nairobi to bring the voice of the private sector to the UN deliberations.

After you have reviewed the examples covered in this book, I encourage you to become engaged in your own community and start a dialogue about how to build a better, more sustainable and inclusive city for future generations.



**Valid Moussa**  
FIABCI World President,  
2019-2020  
President & Founder,  
PBM Property Brokerage  
& Management

## International Organizations Committee President "More Housing for All"

Four years ago, when FIABCI began its closer cooperation with UN-Habitat as a Partner of the World Urban Campaign, affordable housing issues were just beginning to take on more urgency in the real estate community. We knew that our developer members around the world were great sources for concrete, innovative and replicable solutions for this growing problem. We set out to publish a book showcasing projects that were already meeting this need to share with the world.

Now in this fourth edition, we are so pleased to see the success of the previous volumes and are excited to share another group of projects and stories we have collected over the past year. We are especially delighted to see large corporations such as Amazon and United Healthcare recognizing the need for their contribution to provide housing and services for all, including the most vulnerable. As you look through these pages, you will find those stories as well as the Housing First program from Finland, where based on the idea that housing is a human right, the rate of homelessness is falling, as well as the iBuild mobile app empowering the world to build by connecting skilled building professionals and authenticated suppliers in a virtual marketplace.

Most importantly and fitting with the theme of World Urban Forum 10 – Cities of Opportunities: Connecting Culture and Innovation – we are heartened to see the culture and focus of the real estate industry changing from one of luxury development and profit to one of more housing of more types in more places for all income levels.

We look forward to the next volume and encourage you to contact your national FIABCI Chapter to share ideas and solutions from your city. We would like to thank World Citizen Consulting and Global Housing Foundation for sponsoring this volume and the FIABCI Chapters, developers, partner organizations and agencies who contributed projects and stories for making this enlightening book possible.



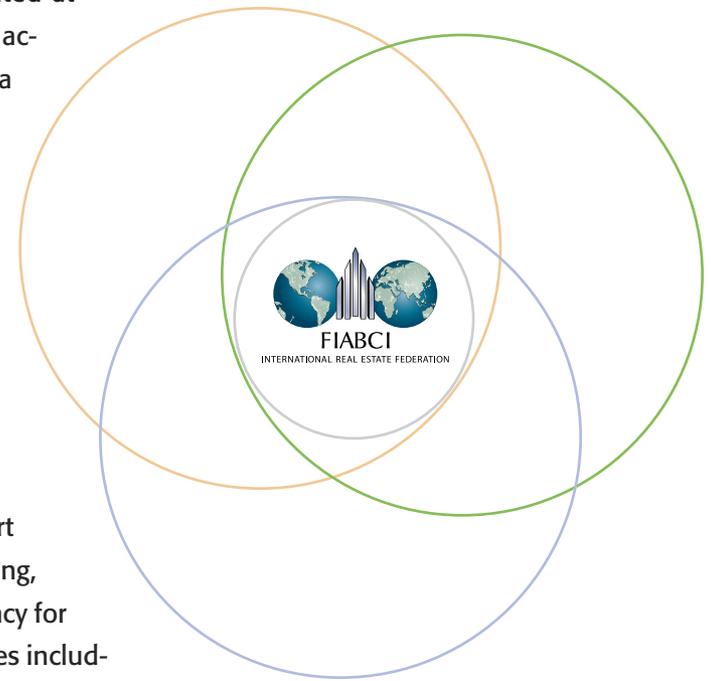
**Danielle Grossenbacher**  
FIABCI World President  
2015-2016  
Licensed Associate  
Real Estate Broker  
Brown Harris Stevens  
Residential Sales, LLC

# About

FIABCI, the International Real Estate Federation, represents the private real estate sector and actively promotes the importance of transparent and rational real estate markets for global economic growth and social and financial stability. FIABCI has provided access and opportunities for real estate professionals interested in gaining knowledge, sharing information and conducting international business with each other since 1951.

The first volume of *The City We Need is Affordable* debuted at Habitat III in Quito, Ecuador in October 2016. FIABCI was actively involved in UN-Habitat's World Urban Forum 9 in Kuala Lumpur, Malaysia in February 2018 featuring *The City We Need is Affordable Vol II* in the Exhibition Stand and organizing three events at the Forum. The third volume was introduced at the UN High Level Political Forum in New York in July 2018.

FIABCI Members represent all real estate disciplines including brokerage, property management, valuation/appraisal, investment, development, consulting, legal, architecture, planning and insurance. Members work in all property sectors – commercial, residential, retail, land, resort and industrial. Our areas of focus include global networking, international business development, education and advocacy for the global real estate industry. With members in 70 countries including 101 professional association, 95 academic and public institutions and 2,300 individual members, FIABCI is the most representative organization in the real estate industry.



The City We Need is Affordable

I'M A CITY  
CHANGER

La Ville qu'il nous faut est Abordable

J'AMÉLIORE  
MA VILLE

La Ciudad que necesitamos es Asequible

YO MEJORO  
MI CIUDAD

我们要宜居城市

I'M A CITY  
CHANGER

감당할 만한 가격의 주택이 있는 도시를 원함

I'M A CITY  
CHANGER

वहनयोग्य शहरों की आवश्यकता है

मैं एक शहर  
परिवर्तक हूँ

المدينة التي نحتاج إليها هي بأسعار معقولة

I'M A CITY  
CHANGER

Нам нужен доступный город

I'M A CITY  
CHANGER

# Solutions to Quickly, Efficiently and Sustainably Increase the World's Supply of Affordable/Workforce Housing

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LIVE-WORK MICRO-HOUSING COMMUNITY



CO-LIVING, AFFORDABLE HOUSING COMPETITION

DRIVING  
URBANIZATION  
THROUGH THE  
CULTURE OF  
INNOVATION

CORPORATE SOCIAL RESPONSIBILITY

MICRO-APARTMENTS/FLEXIBLE LEASING

# Live-Work Micro Housing Community

**The Roost is a 33-unit artist Live-Work Micro-Housing Community.** The project combines small private apartments, communal living areas, and cultural space that supports the arts. The private units are double height with the bedroom lifted up into a loft to free space on the main level for a work area. This configuration provides the usability of a one bedroom apartment in about 220 square feet of space. Each unit has a private bathroom, a wardrobe and kitchenette. Nine of the units are set aside as income and rent restricted units with rents significantly below market rate.

Just off the main building entry is a large common area containing a kitchen, dining table, laundry, mail room, TV lounge and a meeting space. The common room is a public counterpoint to the smaller, private units. The entry path, the chore spaces and the social spaces are all mixed together to facilitate chance interaction and build community among the resident group.

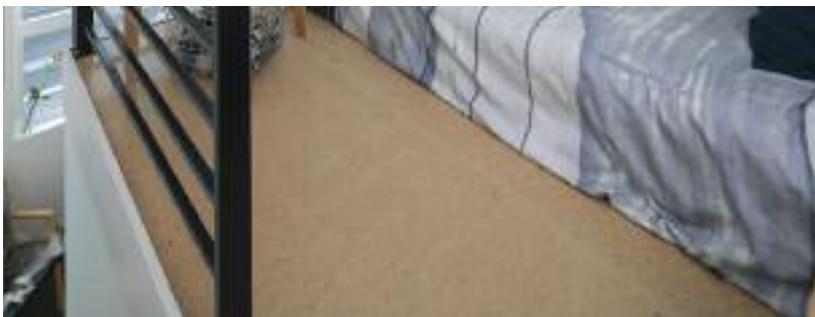
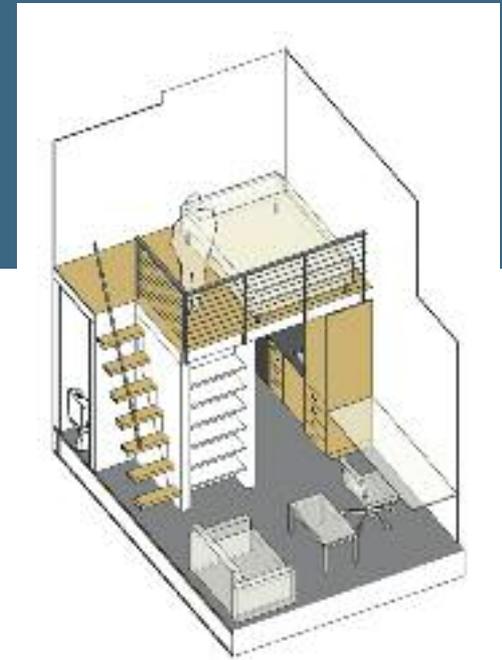
The project includes a commercial space for an arts institution to provide interest and inspiration to the building residents. The Roost is currently the national headquarters for Amplifier, a media lab that connects artists with social change movements to design, produce and distribute art that promotes their causes.

the  
roost

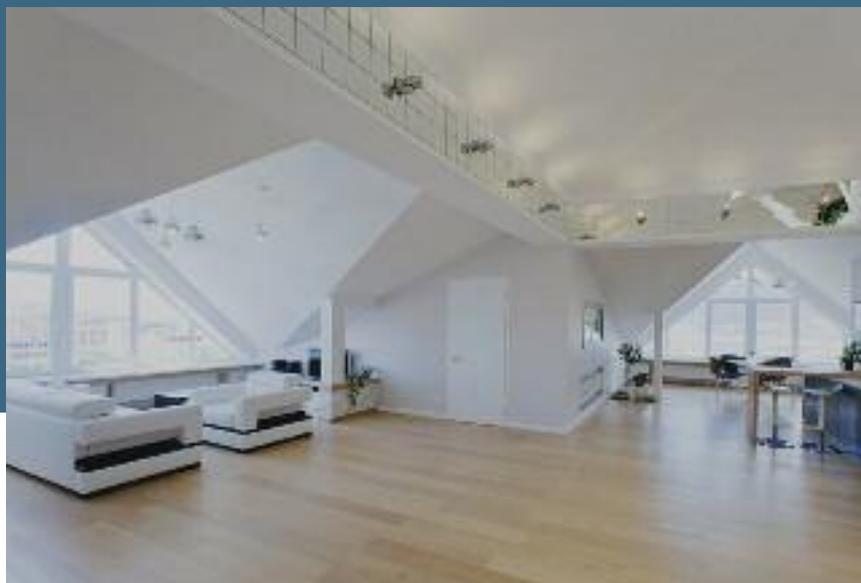
Affordable Urban Co-Living  
www.theroostlofts.com  
Architect: Neiman Taber  
www.neimantaber.com



<https://fiabci.org/en/chapter/44>



# Co-living



**CoLivi is a company that aims to satisfy the housing needs of young people.** The goal is to provide affordable housing without making tenants sign long term contracts and purchasing furnishings they would only use for a short period. The Austrian listing site offers living space for anyone who lives a modern life and attaches great importance to flexibility and comfort - whether young professional, international student or digital nomad.

The site guarantees tenants maximum flexibility with fully furnished rooms, comprehensive services and rental periods starting from 3 months. The handpicked selection of tenants guarantees that apartments will be shared with like-minded people from all over the world.

Project owners are offered a long-term partnership with CoLivi that secures rental income for many years, a single administrative contact and no loss from vacancies.



[www.colivi.at](http://www.colivi.at)



<https://fiabci.org/en/chapter/32>

# Affordable Housing Competition



**Think Housing is a competition that seeks to address the affordable housing shortage in Beirut, one of the most expensive cities in the world.** The competition seeks innovative proposals for inclusive and affordable urban housing options that challenge the dominant models of urban development by reversing ongoing displacements of low and middle-income residents. Teams of multidisciplinary practitioners and/or students submitted proposals that responded to case studies to retrofit actual apartment blocks.

The competition was jointly organized by the Public Corporation for Housing, Public Works Studio, the Order of Engineers and Architects in Beirut and UN-Habitat. The winner of the inaugural 1st Prize was "Protective Housing Ecologies: Preliminaries for a Degrowth City in Mar Mikhael/Roum" from team members Roula Khoury Fayad, Candice Naim, Lea Helou, Fadi Mansour, Patrick Aboukhalil and Ali As'ad.

The entry stressed that housing must be decommodified and made available on the principle of socially determined need, not profitability. It called on both city planners and citizens to embrace a degrowth strategy and use existing housing stock and the built fabric of Beirut as a shared and valuable urban resource. It introduced the concept of an Equitable Rent Program independently managed by Housing Research Clusters.

The Equitable Rent Program would allow for a dynamic variation of affordable housing stock and assign rent value in relation to the real and specific demand. The city is reimagined as a fluid, inclusive and social community that is no longer the privileged terrain of growth for the few. The ultimate objective is for all citizens to regain their right to the city.



[www.thinkhousing.org](http://www.thinkhousing.org)



<https://fiabci.org/en/chapter/2>

# Corporate Social Responsibility



**Mary's Place shelter will be the largest family shelter in Washington State with over 63,000 square feet of usable space to sleep 275 moms, dads, and children every night.** Mary's Place Family Center in The Regrade will open in early 2020 within an Amazon office building in the center of Amazon's Seattle headquarters. The new building will increase the organization's shelter capacity in King County by 50% and will help shelter more than 400 additional families each year. The new Family Center is part of Amazon's \$100 million commitment to Mary's Place including annual rent and utilities over the next 10 years.

The shelter is strategically designed, inch-by-inch, to maximize space, inspire community and support the dignity of guests in their journey out of homelessness. Amazon's employees, neighbors, and volunteers will provide homework help, pro bono legal clinics, resume reviews, events like kid's dance parties, clothing and baby supply drives and more. "A sense of community is what moves these families forward," says Executive Director of Mary's Place, Marty Hartman. This shared space creates an opportunity to inspire the community to work together to resolve the crisis of family homelessness and allows neighbors experiencing homelessness to come out of isolation and into safety and warmth.



New Family Center in The Regrade  
Amazon Headquarters Building  
[www.marysplaceseattle.org/marys-place-2/marysplaceintheretrograde](http://www.marysplaceseattle.org/marys-place-2/marysplaceintheretrograde)

# Micro-Apartments/ Flexible Leasing



**The Dorel offers San Francisco's transient residents flexible leasing terms.** This is another example of the new trend in micro-apartments offering partially furnished apartments that include private bathrooms, full or double murphy beds, sofa, mini-fridge, a microwave and shared common space. The building has been acoustically engineered to achieve condominium levels of quiet.



[www.dorelsf.com](http://www.dorelsf.com)



[www.fiabci.org/en/chapter/44](http://www.fiabci.org/en/chapter/44)



————— *Building* —————

# A NEW GLOBAL AWARENESS

PRACTICAL INCLUSIVE SOLUTIONS

## STRATEGIC RESULTS FOR INTERNATIONAL CLIENTS

We live in city-centered economies. Urbanization becomes more and more pronounced every day. While national policy may seem intractable, what can we do in our own neighborhoods to encourage economic growth, promote sustainability and encourage youth? How can we expand and share those efforts to encourage our friends in the next town, across the country and across the globe? The first step is direct contact with global markets.

[www.worldcitizenconsulting.com](http://www.worldcitizenconsulting.com) or 312.561.0527



MOBILE PLATFORM

CONCRETE FACTORY ON WHEELS

# FRONTIER TECHNOLOGIES



MODULAR HOUSING

# Mobile Platform



**iBUILD is a powerful, mobile platform** that closes the gap in affordable housing production by Empowering the World to Build™. iBUILD is a Consumer-to-Consumer (C2C) market disruption tool that connects people in need of shelter with construction-related suppliers and people looking for work. It also facilitates open access to housing support services that guide community individuals through the housing construction process so they can control their own destiny.

In the developing world, the diversion of funds is a major inhibitor of investment in the mortgage and housing construction sector. Diversion of rebuilding funds is also a massive hurdle in reconstruction efforts for disaster recovery for victims struggling to rebuild after natural disasters and geopolitical conflicts. iBUILD provides the data analytics and project reporting necessary for mitigating risk and analyzing the marketplace. This transparency of funding disbursements through the virtual wallet is a key feature for the banking and financial lending partners on the platform.

For laborers iBUILD creates open and fair access to meaningful work through a localized construction marketplace coupled with a transparent ecosystem of support. The tool also improves consumer access to mortgages and micro finance, construction plans and a dynamic marketplace of contractors, workers and suppliers. iBUILD provides a mobile wallet solution so that every individual has the power to transact and immediately improve the security and adequacy of their own shelter according to their individual need.



[www.ibuild.global](http://www.ibuild.global)

# Modular Building



**Modular building offers an efficient, quality driven alternative to traditional construction.** More and more companies are using this design and construction process because it offers greater time and cost predictability with the use of repetitive components that make it easy to calculate project timeline and cost. Eighty percent of construction occurs off-site resulting in fewer deliveries and reduced neighborhood impact.

This data-driven, end-to-end approach to developing multi-story urban buildings brings a higher level of control, predictability, and scalability to development. Pacific Park Brooklyn's 38 Sixth is one of the world's tallest modular buildings and offers affordable apartments that were built in a factory at the Brooklyn Navy Yard.



[www.fullstackmodular.com](http://www.fullstackmodular.com)



<https://fiabci.org/en/chapter/44>

# Concrete Factory on Wheels



**The EchoStone Housing System empowers communities through the sustainable development of affordable housing.** This system, developed by US-based EchoStone Opco, integrates innovative technologies, sustainable materials, design, and a scalable approach to rapidly deliver quality housing. The EchoStone Housing System was created, with years of research, to stimulate housing production in developing countries and deliver the maximum benefit to homeowners in their communities.

Technology is central to the system, including their state-of-the-art, computerized, “concrete factory on wheels”. This machine produces consistent, and continuous, monolithic pours at 25x3 meters of concrete per hour - the equivalent of 5 cement trucks. While also pumping concrete up to 200 meters horizontally and 60m vertically, on-location in almost any environment. Paired with their scalable approach, teams can produce a 65x2m slab in as little as 1 hour and an entire house, with 15cm-thick walls throughout, in 2 hours.

Ideal for capacity building, the system employs an easy-to-use modular formwork that is lightweight, reusable, and recyclable. Altogether, it empowers an inclusive and gender-neutral workforce for less experienced workers to be trained quickly. The EchoStone Housing System is highly configurable, supports the continuous production of homes, and delivers structures with superior strength, durability and longevity.



[www.fiabci.org/en/chapter/30](http://www.fiabci.org/en/chapter/30)



HOUSING FIRST

COMMUNITY LAND TRUST

# URBAN PLANNING & REGENERATION

SUCCESSFUL HOUSING POLICY



# First Housing



**Finland is the only country in Europe where the number of homeless people is on the decline.** This is not a coincidence. Since the 1980's the state, municipalities, NGOs and volunteers have been working with determination to reduce homelessness.

Housing First is the principle that having a place to live is a basic human right. All work for homeless people starts from the necessary assumption that the first support measure should be the provision of housing. As recently as the 1980s, a homeless person in Finland could only get a home once they had demonstrated their social acceptability. Often this meant abstaining from intoxicants. As a result, a homeless person would end up going around in circle of temporary support programs with a permanent dwelling nothing but a distant dream.

In the Housing First model, a dwelling is not a reward that a homeless person receives once their life is back on track. Instead, a dwelling is the foundation on which the rest of life is put back together. When a person has a roof securely over their head it is easier for them to focus on solving their other problems.

The Y-Foundation is one of the key national developers of the Housing First principle in Finland and offers affordable rental housing. With over 17,000 apartments in over 50 cities they are the country's fourth largest landlord.



[www.ysaatio.fi/en/home](http://www.ysaatio.fi/en/home)

# Community Land Trust

**Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land.** Community land trusts are excellent tools to use for ensuring long-term housing affordability. The trust acquires permanent ownership of the land. Homeowners have a long-term, renewable lease with the trust instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.

The length of the lease (most frequently 99 years) and the percentage earned by the homeowner vary. By separating the ownership of land and housing, this innovative approach prevents market factors from causing prices to rise significantly and guarantees that housing will remain affordable for future generations.

One example is the Community Housing Foundation of British Columbia (CHFBC), a non-profit organization with a mission to acquire, create and preserve affordable housing for future generations. It has a particular focus on development and redevelopment projects.

The city of Vancouver leased \$130 million worth of land to CHFBC to build more than one thousand apartments. This was one of the largest investments into non-market-rate housing of any city in Canada.



Cooperation Housing Fed  
tion of British Columbia  
[www.chf.bc.ca](http://www.chf.bc.ca)



[www.fiabci.org/en/chapter/7](http://www.fiabci.org/en/chapter/7)

# Successful Housing Policy



Design of a new HDB town, Tengah Town



Typical design of HDB flats built 50 years ago.

**Singapore is world renown for a successful housing policy.** The Ministry of National Development formed the Housing and Development Board (HDB) in 1960 and it continues to provide homes to almost 80% of Singapore's residents with almost 92% of the HDB flats owned with a 99-year lease and available on the resale market.

Affordability is the fundamental goal of public housing policy with eligibility based on household income and with grants available for first time flat purchasers. This ensures that every Singaporean can afford a flat. A Public Rental Scheme is also available for households with income not exceeding S\$1,500 per month. Depending on the monthly household income and size of the flat, rents ranges from as low as 3.25% of the household income up to ceiling of 18%.

Each HDB town is designed to be self-sustainable, complete with ease of access to transportation, educational and health services, recreational needs and a town center at its heart. The town is then further subdivided into neighbourhoods and precincts built on the concept of communal exchanges and interactions.

To rejuvenate older low-rise blocks that were built before 1996 into high-rise blocks, the HDB also adopted a strategy to select specific old buildings, demolished them and redevelop to optimise land use and density. This is known as the Selective En bloc Redevelopment Scheme.

The main financing system for the housing program is the Central Provident Fund (CPF) into which all working individuals must contribute based on a fixed percentage. Home purchasers can use the CPF for the down payment for the flat and also to lower their monthly loan payment.



Singapore Housing & Development Board  
[www.hdb.gov.sg/cs/infoweb/homepage](http://www.hdb.gov.sg/cs/infoweb/homepage)



<https://fiabci.org/en/chapter/37>



Filip Decorte, Deputy Director of UN-Habitat New York and Kunal Sood, founder of Novus Summit, spoke at The Global Housing Foundation's United Nations Day event, *Establishing Effective Partnerships to Create Housing for the Working Poor*. In recent years, the Global Housing Foundation has seen success through several projects including its Panama Project which provided homes for workforce housing in Panama. Completed in partnership with the United Nations and in alliance with the country's Grupo Shahani, the project addressed three of the UN-Habitat's top directives including public/private collaboration in building the homes, the creation of workforce housing and the empowerment of women.

*When we bring leaders and those with such a widespread influence to discuss the importance of housing for the working poor, we can change the world one step at a time*, said Sharon Young, Executive Director of the Global Housing Foundation. *We all have one mission: make the world a better place through humanitarian efforts impacted by housing*, she continued.

Global Housing Foundation develops public-private-governmental-academic partnerships and offers consulting services for affordable housing initiatives.

For more information, [www.globalhousingfoundation.org](http://www.globalhousingfoundation.org)



PO Box 1026 • Oklahoma City • OK 73101 USA  
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PUBLIC-PRIVATE PARTNERSHIPS

CORPORATE INVESTMENT IN AFFORDABLE HOUSING

PARTNERSHIPS  
SUPPORTING  
SUSTAINABLE  
CITIES



ADAPTIVE REUSE

GOVERNMENT INITIATIVE ASSISTANCE

# Adaptive Reuse



**Kahauiki Village is a plantation style community designed to house Hawaii's homeless families and a 2019 winner of the FIABCI-USA Grand Prix of Real Estate.** Inspired by the plantation lifestyle of Hawaii's past, a public-private partnership has joined forces to address the urgent need for long-term, affordable housing for local families. This project is a groundbreaking initiative that maximizes resources to achieve permanent homes for homeless families with children and employment opportunities within walking distance for homeless parents.

The State of Hawaii under an Emergency Declaration transferred the land to the City and County of Honolulu, which in turn leased the property to the aio Foundation for ten years with an option to renew for an additional ten years at \$1.00 a year.

Using an extraordinary adaptive reuse scheme, the core of each residence is remodeled from the emergency modular homes built for the Tohoku, Japan tsunami victims by System House, formerly known as Komatsu, from donations by the people of Hawaii. Once the Tohoku families were able to move back to their new homes, the modular homes were disassembled and shipped to Hawaii. A local architect designed exterior embellishments such as wood sidings and corrugated roofs to give the modular units an exterior reminiscent of historic plantation homes.

Designated areas for vegetable gardens and fruit trees will offer economic relief for resident families and encourage food sustainability. Common areas for social service programs and recreational activities are available to provide on-site treatment and encourage fellowship and shared experiences. In addition an integrated photo-voltaic system in combination with gas handles all of the residents' energy needs, although the community is still connected to the grid for back-up power.

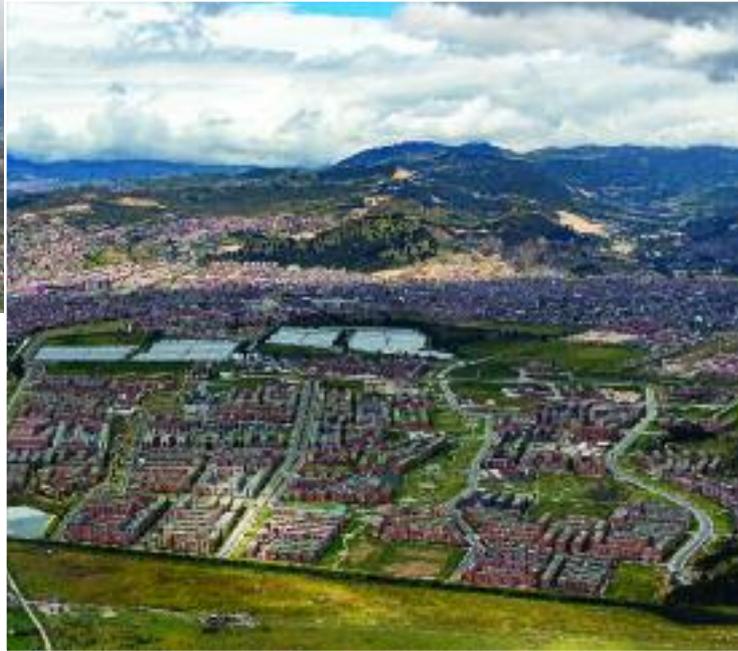


[www.kahauiki.org](http://www.kahauiki.org)



<https://fiabci.org/en/chapter/44>

# Public-Private Partnership



**Ciudad Verde is Colombia's first attempt at building a sustainable urban planned city using a Public-Private Partnership.** It is Colombia's most ambitious single real estate development project and the first low-income housing project to incorporate distinct features of sustainable urbanism. The total project comprises over 50,000 housing units and will be home to over 200,000 people. It has set a very high standard for future low-income housing projects not simply because of its scale, but also because of the quality of the project and the units.

The opportunity to develop Ciudad Verde arose as the land surrounding the sixteen originally independent lots was being occupied illegally as slums. The different owners of these lots feared more of their land would be invaded and were spending large amounts on fencing and security to prevent occupation. The developer saw this precarious situation as an opportunity and approached the owners, proposing an independent third party appraise their lots, combine them, and create a single land trust which invested in the project.

Given the sheer scale of the project, the developer invited eight other developers from Bogotá to co-develop the different parts of the project. The project was entirely financed with private money. The PPP with the Ministry of Housing grants developers' income tax exemption from units sold. Homes are considered Priority Housing and the government offers ample subsidies for first time buyers.



Amarilo Group  
Ciudad Verde  
<https://ciudadverde.com.co/>



<https://fiabci.org/en/chapter/8>

# Corporate Investment in Affordable Housing



**UnitedHealthcare has surpassed \$400 million in investments in new affordable housing as part of the company's ongoing efforts to remove social barriers to better health for people in underserved communities.** The company has invested in 80 affordable-housing communities across the United States with more than 4,500 new homes for individuals and families in need.

"Access to safe and affordable housing is one of the greatest obstacles to better health, making it a social determinant that affects people's well-being and quality of life," said Steve Nelson, CEO of UnitedHealthcare. "UnitedHealthcare partners with other socially minded organizations that understand the value of good health, and how public-private partnerships like these can succeed in helping make a positive impact in our communities."

UnitedHealthcare began its initiative in 2011, working with leading affordable-housing advocates to invest in developments that would increase access to housing, health care and social services. UnitedHealthcare's own Medicaid data show that when people who are homeless have access to stable housing, their health is managed more effectively. In one state, emergency room admissions dropped 60% and total cost of care was 50% lower for people enrolled in a housing program.

UnitedHealthcare has made its investments through national and regional affordable-housing organizations such as Enterprise Community Investment, Greater Minnesota Housing Fund, US Bank, Affordable Equity Partners and Chicanos Por La Causa, Inc., among many others by providing critical equity through state and federal tax credit programs and low-interest loans and financing.



[www.unitedhealthgroup.com](http://www.unitedhealthgroup.com)

# Government Initiative



**Pangsapuri Kasturi is an affordable housing project qualified under the MyHome Scheme and the winner of the 2019 FIABCI-Malaysia Property Award for Affordable Housing.** The project provides the comfort of modern living along with convenient connectivity and a range of community facilities including a kindergarten, prayer hall (musolla), public hall, food court and jogging track.

The Skim Perumahan Mampu Milik Swasta (MyHome) is a government initiative to help those in lower-income groups to purchase their first homes and encourage developers to build more affordable housing.

The blocks are designed to maximize land use with the food court and musolla at the center of the development to encourage residents' interaction and activities and develop a vibrant and healthy community. In addition there are four units designed for the handicapped located on ground floor on each block with a ramp from the parking lot to corridor to the unit.



Pangsapuri Kasturi  
Johor Bahru, Malaysia  
<http://jland.com.my/v8/>



<https://fiabci.org/en/chapter/26>

# FIABCI's Support for UN Activities



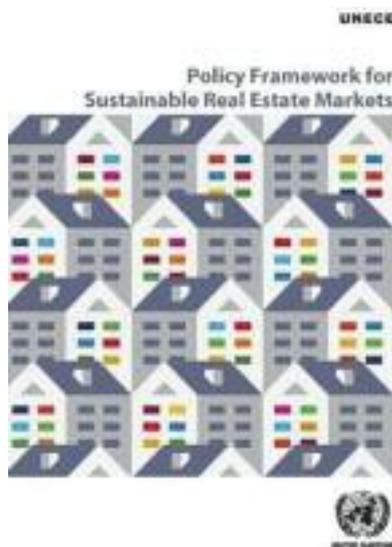
FIABCI Hawaii Council's Urban Thinker's Campus October 2019

**The UN-Habitat World Urban Campaign (WUC)** is a Think Tank to build consensus towards a better urban future. Through its partners including FIABCI, the WUC aims to revisit current unsustainable development models and practices and bring new ideas for a new urban paradigm. The WUC is an advocacy and partnership platform to raise awareness about positive urban change to achieve green, productive, safe, healthy, inclusive, and well-planned cities.

In addition to The City We Need is Affordable series, FIABCI Chapters have hosted Urban Thinkers Campuses as opportunities for critical exchange between all stakeholders and partners to promote sustainable urbanization. The larger City We Need program is a platform to advocate for enlightened planning and design, community engagement, good urban governance and management of our cities.



# UNECE Policy Framework for Sustainable Real Estate Markets

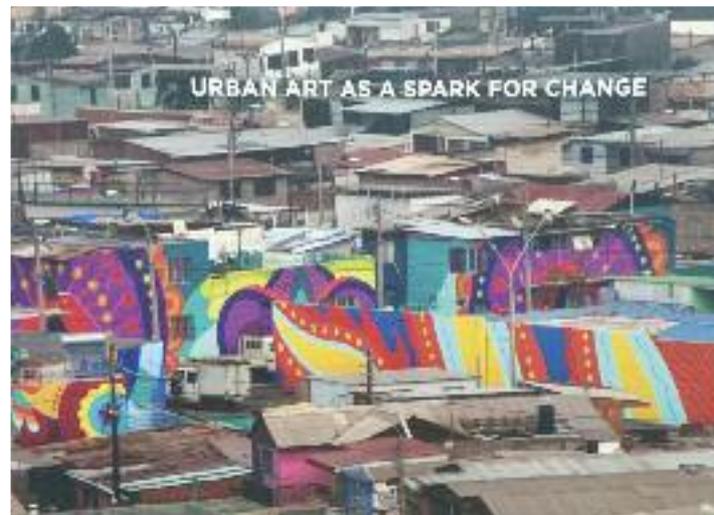


## UNECE Policy Framework for Sustainable Real Estate Markets

This publication is an update to the 2010 Policy Framework for Sustainable Real Estate Markets published by the UN Economic Commission for Europe, Real Estate Market Advisory Group with major contributions from FIABCI members. The current publication includes updates on issues such as urbanization, migration and mobility flows; technology and innovation; the growth of emerging markets and asset competition; the change in housing demand oriented towards green buildings and new designs; and energy consumption and climate change.

The Framework maintains that, contrary to the widespread belief that the finance and real estate sectors have negative impacts on sustainability, they can actually contribute to the achievement of the Sustainable Development Goals with the implementation of these effective and compatible principles.

[www.unece.org/housing-and-land-management/housingpublications/housing-and-land-management-hlm/2019/policy-framework-for-sustainable-real-estate-markets/docs.html](http://www.unece.org/housing-and-land-management/housingpublications/housing-and-land-management-hlm/2019/policy-framework-for-sustainable-real-estate-markets/docs.html)



# International Housing Resources Information

**The International Property Markets Scorecard** is a systems analysis tool jointly developed by the the Center for International Private Enterprise (CIPE) and IHC Global to provide an actionable snapshot of the institutional components of a property market. The Scorecard can be used by in-country reformers, international policy advisors, the donor community, and global property market analysts to understand market conditions, evaluate risks, and identify key areas for reform.

[www.propertymarketsscorecard.com](http://www.propertymarketsscorecard.com)

**HOFINET Housing Finance Information Network, Inc.** is a quality-assured web portal that consolidates regularly updated international housing finance knowledge in one central, easily accessible place. The HOFINET portal has two interconnected information channels: The Topic Channel provides information on housing finance and the economy, alternative housing finance systems, retail and funding aspects of housing finance and housing finance policy; The Country Channel provides consolidated and standardized housing and housing finance sector data for 130 countries, research reports, laws and regulations, links to other country data sets and institutions.

[www.hofinet.org](http://www.hofinet.org)

**The Global Housing Watch** tracks developments in housing markets across the world on a quarterly basis. It provides current data on house prices as well as metrics used to assess valuation in housing markets, such as house price-to-rent and house price-to-income ratios. [www.globalhousingwatch@imf.org](mailto:www.globalhousingwatch@imf.org) or [www.imf.org/external/research/housing/index.htm](http://www.imf.org/external/research/housing/index.htm)

**IHC Global** is an independent, non-profit global membership coalition of organizations, businesses and individuals engaged in urban development worldwide. IHC Global serves its members through advocacy and awareness; policy and practice-focused research; and sharing of good practice. With more than 3 billion people living in cities, IHC believes that what happens in cities globally will profoundly shape the world's future. The growing inequity in cities is a critical global concern with many ramifications, but strategic investments in areas such as affordable and adequate housing, functioning property markets, and clean water and sanitation can reduce inequities and make cities places of growth and opportunity.

[www.ihcglobal.org](http://www.ihcglobal.org)



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