



Housing Is At The Center Of The Sustainable Development Agenda

The World Bank is a key global player in the implementation of Sustainable Development, or Technocracy. It seeks a *“holistic framework where housing is orchestrated with national and urban development in a way that benefits all people.”* Brace yourselves... □ TN Editor

Clearly, a lot of what has gone wrong with cities is related in one way or another to housing. The future of urbanization will therefore depend on how countries and cities position housing as a priority in the public debate around sustainable development.

From slums to gated communities, from overcrowding to sprawl, from homelessness to the vacant houses, there is much evidence that housing is shaping cities worldwide, regretfully, in many cases, by producing fragmentation and inequalities. The resulting models are leading to social, environmental and financial costs far beyond what the majority of cities can afford.

While the most common problem is the shortage of adequate and affordable housing and the unprecedented proliferation of slums, other

important challenges lay in the poor quality and location of the stock usually far from job and livelihood opportunities, lack of accessibility and services. The housing challenge the world is facing today is likely to persist with six out of every ten people expected to reside in urban areas by 2030. Over 90 per cent of this growth will take place in Africa, Asia, Latin America and the Caribbean. [It is estimated that the struggle to obtain adequate and affordable housing could affect at least 1.6 billion people globally](#)  within a decade.

We cannot overlook this reality. This is why, towards Habitat III, UN-Habitat has increased efforts to re-establish housing as a priority in the debate around sustainable urbanization. [We are proposing](#) the **‘Housing at the Centre’** approach to shift the focus from simply building houses to a holistic framework where housing is orchestrated with national and urban development in a way that benefits all people.

Why Do We Need Housing at the Center?

The growing urgency to provide adequate housing to millions of households and the need to do so in ways to guarantee a sustainable future for cities calls for a paradigm shift in housing policy and practice.

The momentum could not be better with the Sustainable Development Goal 11 to [“make cities and human settlements inclusive, safe, resilient and sustainable”](#) and targets to ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums. There is no doubt the 2030 SDGs are ambitious. However, to make them a reality we must think innovatively about inclusive approaches to providing housing and addressing the challenges of affordability.

It is a reality that the majority of people in need of housing are poor and they continue addressing their housing needs by themselves, incrementally and often informally. [We need to encourage innovative and more inclusive housing finance systems](#)  including through incentives to housing finance providers who lend to low-income groups and alternative financial institutions for low-cost housing. We need to promote new approaches to tenure, collateralization and guarantee mechanisms as well as financial products that are adapted to gradual

building processes.

[Read full story here...](#)