# **Open Ended Intergovernmental Expert Group on Adequate Housing for All**

#### Interventions, German delegation

# Proposed recommendations on social housing

Thank you very much for giving me the floor. My name is Eva Dick, urban development desk officer at the Africa and Middle East Department of Misereor. I have been appointed as a technical expert member of the German Delegation.

The German delegation welcomes the recommendations on social housing, which comprehensively incorporate the German position. Social housing is recognized as critical infrastructure, quality aspects of social housing are mentioned and the relevance of diverse stakeholder groups in social housing delivery is clearly communicated. The importance of monitoring the public value of social housing is clearly articulated, of which we understand that one critical aspect is observing to what degree social housing is designed in a way it meets the housing needs and accommodates the rights of the most vulnerable groups of the urban population.

The delegation also welcomes the mention of the critical intersection between social housing and informal settlement upgrading, in particular in regions in which social housing has had limited impact to date, notably in Sub-Saharan Africa. The recommendations could be a little more explicit and concrete in this regard, regarding key conditions to be fulfilled for a productive interaction between the two.

From the perspective of the German Federal Ministry for Housing, Urban Development and Building, the connection between social housing and investment projects seems to be underrepresented in the documents, also against the background of German experiences. Many German municipalities have guidelines that regulate the proportion of social housing in housing projects. For example, subsidies or tax breaks are provided to private developers, investors etc. under the condition that at least 30% of the flats are earmarked for the affordable housing segment. This model has contributed significantly to the creation of mixed neighbourhoods that strengthen social cohesion in the long term. Talking about mixed neighbourhoods, beyond the social mix also mixed usage is relevant, for example for enhancing the social and economic benefits of housing and reducing the ecological footprint of future housing investments (due to less commuter and transport distance etc.).

# Proposed recommendations on tenure security

Thank you again for giving me the floor. The recommendations overall very much align with Germany's development priorities, especially regarding the importance assigned to the legitimacy and security of diverse land tenure forms, gender equality, institutional strengthening and social inclusion. The strong emphasis of the recommendations on housing and land rights, the condemnation of forced evictions and to be respected safeguards in their context is very welcome.

However, some clearer guidelines for states regarding relocations, for example climate-induced ones would be desirable. (Generally, relocations are not mentioned in the recommendations.) This could imply a clearer positioning on climate-induced relocations as a measure of last resort, or the limitation of their usage for situations where there has been a comprehensive and participatory assessment of alternative practices, for example in terms of adaptation. Moreover, gender aspects are not mentioned in the recommendations, which would be important. Lastly, the important role of civil society organisations in housing and land rights observation, education and land dispute resolution processes (AJS etc.) could be highlighted in background part.

The emphasis on the relevance of rental arrangements is also welcome, also to respond to the diversity of housing-related needs in relation to affordability ranges, housing life cycles and human and social mobility.

This said, in the recommendations, the relevance of solid tenancy laws could be more explicitly articulated. We see it as a key condition to protect tenants in the long term and take preventive action against displacement and homelessness. Ideally, they should be designed in a way that they also protect tenants in settings in which informal rental markets dominate.

## Proposed recommendations on informal settlements

Thank you for giving me the floor. The recommendations on a twin-track approach to informal settlements, comprising in situ upgrading on the one hand and preventive planning on the other, very much reflects the German position. It is also very welcome that the recommendations clearly state the need for increasing the supply of well-located land, in order to enhance the availability of affordable housing solutions beyond informal settlements.

In this context, experiences in Germany have clearly indicated that in terms of a common good-oriented housing policy, an active municipal land regulation is needed. As a consequence, land as a resource should remain in public hands to the largest degree possible, to better control urban development and secure affordable housing in the long term.

The recurrent references on the social and ecological function of land are also very welcome, including the need to integrate these functions in legislation. Moreover, it is correctly stated that forward-looking and human rights-oriented planning require analyzing both present AND future housing needs, the latter based on population projections.

We have noticed that, whereas in the proposed recommendations on tenure security, there is a clear stance against unlawful evictions (even in the form of a sub-heading), such reference is missing in the recommendations on informal settlements. A consistency between both documents and their recommendations would be important. Similarly, a statement on relocations or resettlement as a 'measure of last resort' would be desirable, as well as a proposition of guidelines such as limiting them to situations after alternatives of in situ adaptation have been carefully assessed, including with the participation of affected communities.

There is no reference in the proposed recommendations to a prevalent discrepancy between (good) policies and laws existing in many countries relating to informal settlement upgrading but poor implementation records.

Lastly, homelessness could be more referred to in these discussions (this is a criss-crossing aspect also concerning the recommendations on tenure security and social housing). Preventing and combating homelessness are key social tasks that are closely linked to issues of tenancy law, social housing and public welfare-oriented urban development and planning.

## Proposed recommendations on housing finance

Good morning and thank you very much for giving the floor to me again. The German delegation welcomes the report and the proposed recommendations. They are well linked with the other topics and includes important cross-references to social housing, tenure security and informal settlements. Germany welcomes the need to more strongly integrate the need for housing within international funding mechanisms. Hereby, it can be positively noted that the document makes many links to climate-related aspects, allowing for opportunities to leverage funding from the strong climate funds and institutions (GEF, GCF, etc.) in the long-run.

We also welcome the detailed outline of the challenges raised by the financialization of housing in its different, already existing forms as well as potential future risk areas (such as student and elderly housing). While the recommendations clearly mention the importance of strong regulatory frameworks, there could be clearer reference to options such as linking housing finance (social housing and housing construction for low-income groups) with (privately financed) investment projects in the higher-priced housing segment.

Moreover, a stronger emphasis on the relevance of blending community-based savings and credit schemes (for housing) with public or development aid-based funding would be desirable.