

MARUF25

METROPOLITAN PLANNING AND FINANCE FOR ADEQUATE HOUSING

Experts Group Meeting Report



MARMARA
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This report summarizes discussions and outcomes from the Expert Group Meeting on Metropolitan Planning and Finance for Adequate Housing (Istanbul, 1–3 October 2025). It is intended for knowledge-sharing and policy-guidance purposes.

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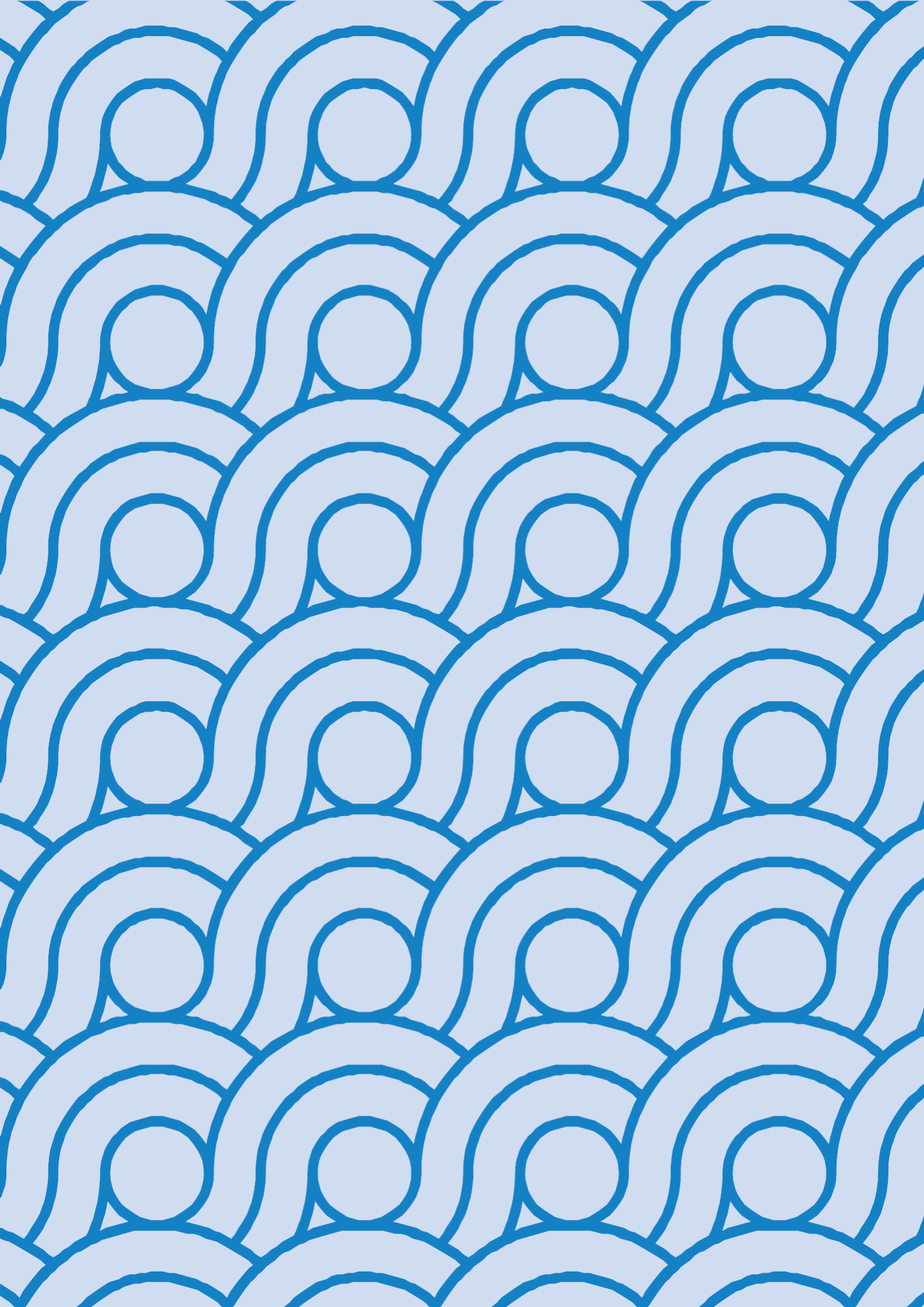
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EGM OVERVIEW

The Expert Group Meeting (EGM) on Metropolitan Planning and Finance for Adequate Housing, held in Istanbul (Türkiye) from 1–3 October 2025, brought together metropolitan authorities, national and regional governments, academic institutions, international organisations, and civil society actors to discuss how the right to adequate housing can be advanced through metropolitan management. Organised by UN-Habitat, in collaboration with Marmara Municipalities Union within Marmara Urban Forum (MARUF), the EGM provided a platform to connect policymakers, technical experts and cooperation agencies around a shared ambition: moving from fragmented, project-based housing interventions to integrated metropolitan housing systems that combine planning, land management and finance in line with UN-Habitat’s 2026–2029 Strategic Plan and recent United Nations resolutions on adequate housing as a fundamental human right.

Structured over three days, the EGM featured an opening session within MARUF, an EGM kick-off, a keynote lecture on global challenges and opportunities for metropolitan housing management, three thematic sessions on multilevel governance and inclusive coordination, metropolitan housing planning, and metropolitan financing for affordable and large-scale housing solutions, as well as a final plenary to present results and key messages. It was designed to generate multi-level and multi-sectoral dialogue on how metropolitan territories can integrate the seven dimensions of adequate housing: security of tenure, basic services, affordability, habitability, accessibility, location and cultural adequacy, into spa-

tial planning instruments; how they can use land-based and financial tools such as metropolitan investment funds, land banks and land value capture schemes; and how governance frameworks can ensure transparency, participation and accountability across jurisdictions.

The participation of representatives from Istanbul and the Bogota-Cundinamarca Metropolitan Region, together with experts from institutions such as the Barcelona Metropolitan Area, Urbanice Malaysia, Belo Horizonte City Hall, as well as universities and research centres across Europe, Latin America and Asia enriched the discussions with comparative perspectives on metropolitan housing policies, planning instruments, and financial mechanisms. Their contributions illustrated both the challenges of uncontrolled urban growth, administrative fragmentation, and the commodification of housing, and the opportunities offered by integrated metropolitan strategies that link housing to public transport, basic services, and access to employment. The EGM concluded with a shared call to transform metropolitan housing management from a reactive response to crisis into a proactive lever for sustainability, equity and territorial cohesion, strengthening multi-level governance and metropolitan planning and finance as core pillars for universal access to adequate housing.



EGM SESSIONS' AND DIALOGS' HIGHLIGHTS

Opening Remarks

The opening session of the Expert Group Meeting (EGM) on Metropolitan Planning and Finance for Adequate Housing, held within the framework of MARUF25, marked the beginning of a deep and sustained dialogue on how metropolitan management can help respond to the global housing crisis through metropolitan housing policies and the implementation of integrated solutions at the metropolitan scale. On behalf of UN-Habitat, Dr. Remy Sietchiping, Chief of the Policy, Governance and Legislation Section, welcomed participants and presented the EGM as a results-oriented space, conceived to identify concrete pathways for action rather than to repeat well-known diagnostics. He underlined that, for UN-Habitat, housing now occupies a central place in the organisation's new strategic cycle and in the implementation of global development agendas, and explained that this meeting is part of a series of metropolitan EGMs designed to bring the housing agenda closer to real contexts of territorial management.

Remy stressed that housing lies at the heart of the conversation and must be understood both as a human right and as a system that connects land, services, mobility, and economic opportunities across metropolitan territories. He recalled that the Sustainable Development Goals, the New Urban Agenda and the Sendai Framework for Disaster Risk Reduction guide UN-Habitat's work, and cautioned that these frameworks only become meaningful when they are translated into concrete housing policies that leave no one behind. He invited participants to approach all EGM discussions through a "housing lens",

reflecting on how metropolitan planning, governance, and finance can turn housing into the element that links actors, sectors, and solutions across administrative boundaries.

Speaking on behalf of Marmara Municipalities Union (MMU), Secretary General Dr. M. Cemil Arslan thanked UN-Habitat for co-organising the EGM and emphasised that addressing adequate housing in metropolitan areas has become an unavoidable priority. He recalled that the right to housing stands at the centre of national and international debates and noted that, in Türkiye, the combined effects of declining purchasing power, speculative markets, and demographic pressure have generated dissatisfaction among both tenants and homeowners. He stressed that the housing crisis cannot be solved without a holistic approach and raised a central question: whether providing housing is a favour granted by the state or an obligation arising from a human right. He argued that recognising housing as a right implies redefining economic policies and legal frameworks so that no one is left behind; otherwise, statistics may grow without any real change on the ground.

M. Cemil Arslan also highlighted the metropolitan scale and global nature of the challenge: no country can guarantee adequate housing on its own in a context of porous borders, increasing migration flows and interconnected real estate markets. He acknowledged the role of UN-Habitat in advancing recommendations and tools for action, and called for stronger global initiatives and cooperation between states, metropolitan areas, and networks such as MMU to advance rights-based metropolitan housing policies.

By recalling MMU's track record in collective housing programmes since the 1970s, he positioned the EGM as an opportunity to revisit these experiences in light of current challenges (affordability, safety, resilience, and social cohesion) and to co-create metropolitan solutions that can be scaled to other territories. The session concluded with a shared call from UN-Habitat and MMU to use the EGM as a starting point for a broader cycle of collaboration aimed at putting metropolitan management at the service of universal access to adequate housing.

EGM Objectives and Dialogues

Rafael H. Forero H., Policy, Governance, and Metropolitan Management Expert at UN-Habitat, presented the objectives and overall focus of the EGM, emphasizing that its central purpose was to reflect on how housing policies can be effectively articulated through metropolitan management strategies. He explained that the discussions were structured around the seven components of adequate housing: security of tenure, basic services, affordability, habitability, accessibility, location and cultural adequacy; and the need to incorporate them explicitly into territorial planning instruments, in line with the social and ecological function of land and with efforts to transform informal settlements and marginalised neighbourhoods. In this framing, he positioned the EGM as a practical exercise to bring the New Urban Agenda, the Pact for the Future, and UN-Habitat's recent normative work on adequate housing into metropolitan realities.

He then outlined the logic of the three EGM dialogues, emphasizing that the metropolitan scale offers an ideal framework to structurally connect spatial planning with housing finance. He noted that robust metropolitan

planning makes it possible to coordinate land use, infrastructure, and mobility policies with strategies for affordable housing production, ensuring appropriate locations and equitable provision of basic services within governance structures that enable coordinated decision-making across jurisdictions and sectors. From a financing perspective, he highlighted the importance of integrating resources from different levels of government with innovative instruments such as metropolitan investment funds, land banks, and land value capture mechanisms under transparent and participatory governance frameworks. This threefold integration of planning, finance, and governance underpinned the three thematic dialogues on multilevel governance and housing management, metropolitan housing planning, and metropolitan financing for affordable and large-scale housing solutions, all aimed at shaping more coherent metropolitan housing systems and strategies.

Keynote Lecture – Challenges and Opportunities in Metropolitan Housing Management in the Global Context

The keynote lecture delivered by Joshua Maviti, Programme Officer in UN-Habitat's Land, Housing and Shelter Section, framed adequate housing as a global crisis with direct implications for metropolitan management. Drawing on international human rights frameworks and development agendas, he recalled that the right to an adequate standard of living, including housing, is recognised in the International Covenant on Economic, Social and Cultural Rights and reinforced by SDG 11.1, the New Urban Agenda, and recent UN-Habitat Assembly resolutions on adequate housing and slum transformation. He noted that adequate housing is defined by seven interrelated elements—security of te-

nure, basic services, affordability, habitability, accessibility, location and cultural adequacy—and argued that housing must be understood as a social good and a human right, not merely as a financial asset. On this normative basis, he presented a stark picture of the housing crisis: more than 2.8 billion people living in inadequate conditions, including 1.1 billion in informal settlements, 1.6 billion affected by affordability constraints and over 300 million in situations of homelessness. He explained that, in response, Member States have established an Open-Ended Intergovernmental Working Group on Adequate Housing (OEWG-H), mandated to formulate by 2029 a set of policy recommendations to accelerate access to safe, adequate and affordable housing for all.

Maviti then examined how these global dynamics are concentrated and made visible in metropolitan areas, where rapid urbanisation, land scarcity and the interaction of climate risks, conflict and displacement are most acute. He observed that metropolitan regions face intense pressure on land and housing markets from informality and inefficient land use to the commodification of housing and competition from tourism, which pushes prices beyond the reach of low- and middle-income households, even as large numbers of units remain vacant due to speculation. He stressed that local governments are often on the frontline of housing responsibilities but lack the mandates, data and financial capacity needed to design and implement metropolitan housing strategies. Referring to UN-Habitat’s Strategic Plan 2026–2029, he argued that sustainable urbanisation is impossible without putting housing “at the centre” and treating it as an integrated system that coordinates land, infrastructure, fi-

nance and local economic development, and emphasised that this approach is particularly critical in metropolitan areas, where most future housing demand will be concentrated.

Building on this perspective, he developed the notion of adequate housing in metropolitan areas as a system of housing solutions tailored to the life course, grounded in rights, inclusion, and resilience. He explained that children need safe, serviced neighbourhoods with accessible public spaces and schools; young people depend on affordable rental options connected to education, employment, and transport; working-age households require secure tenure and services that allow them to reconcile care responsibilities with income generation; and older persons and people with disabilities need accessible, well-located housing close to health and social support networks. Hence, the need to construct a continuum of tenure arrangements and typologies from social rental and housing cooperatives to incremental and community-led solutions that prevent forced evictions, discrimination, and displacement, while recognising the diversity of households and trajectories that coexist in metropolitan regions.

He concluded by stressing that inclusive and resilient metropolitan housing also requires planning and finance that explicitly integrate climate and risk considerations. Many informal settlements and low-income neighbourhoods are located in floodplains, on unstable slopes, or in poorly serviced peripheral areas, and therefore bear a disproportionate share of disaster losses and climate impacts. Maviti called for metropolitan strategies that combine in-situ upgrading, risk-informed densification around public transport, and managed expansion with serviced land, so that new

housing supply does not reproduce vulnerability. In this perspective, he presented UN-Habitat's Global Housing Observatory and the development of housing profiles as key tools to support evidence-based policy, and invited authorities to use the EGM as an opportunity to connect global frameworks with metropolitan planning and finance, and to co-create housing solutions that, across the life cycle, secure rights, deepen inclusion and strengthen the resilience of metropolitan areas.

Session 1. Multilevel Governance and Inclusive Coordination for Housing Sale, Secure of Tenure, and Housing Management

The first session of the EGM focused on the structural role of multilevel governance in coordinating housing policies in fragmented metropolitan contexts. The discussion revolved around how to align municipalities and tiers of government, strengthen security of tenure and rights-based housing management, regulate the sale of affordable housing, ensure meaningful participation of communities and key stakeholders, and guarantee transparency through monitoring and evaluation tools. The session was conceived as a step towards moving from scattered experiences to metropolitan housing systems in which planning, regulatory frameworks, finance, and day-to-day management operate in a coordinated manner

From Istanbul, Gürkan Kaya presented the experience of KİPTAŞ as the implementing arm of Istanbul Metropolitan Municipality for the production and management of social housing. He stressed that in a megacity of more than 16 million inhabitants, subject to strong demographic pressure, rising land prices and high seismic risk, having a public developer with a social mandate is a core component of

governance. Established in 1987, the company has produced tens of thousands of housing units, as well as schools, parks, and community facilities, and operates on three pillars: affordability, structural safety, and sustainability. Kaya highlighted the “on-site urban transformation” model, which allows vulnerable buildings to be replaced without displacing residents, and explained allocation mechanisms based on transparent criteria, public lotteries, and digital tools. He emphasised that coordination between the metropolitan municipality, central government, the financial sector and communities is what makes it possible to advance simultaneously on affordability, risk management and social cohesion.

Gisela Labrador Araujo presented the case of the Bogotá–Cundinamarca Metropolitan Region, one of the most complex urban areas in Latin America, where Bogotá shares a functional territory with 116 municipalities. She noted that the region faces a dual tension: a deficit of adequate housing for low- and middle-income households and, at the same time, a significant volume of vacant units associated with speculation. This mismatch translates into peripheral expansion towards neighbouring municipalities, long daily commutes, urban fragmentation, and pressure on strategic ecosystems. In response, she described how the alignment between Bogotá's Land Use Plan and Cundinamarca's Regional Integration Plan, along with the creation of a Regional Housing and Land Observatory, is enabling data sharing, the identification of location gaps, and the targeting of public investment to areas with better access to jobs, transport, and services. For Labrador, this experience shows that governance frameworks must adjust to functional realities, go beyond administrative borders, and anchor housing in

a right-to-the-city vision, where decisions are taken in a participatory manner and supported by common metropolitan instruments.

From academia, Professor Elif Alkay (Istanbul Technical University) offered a critical reflection on the historical separation between metropolitan planning and housing policy in Türkiye and elsewhere. She explained that this disconnect has facilitated the transformation of housing into an investment asset, fuelling speculation, spatial segregation, and the loss of social diversity in central areas. She called for reconnecting both fields through metropolitan plans that embed explicit housing objectives on affordability, location, density, social mix and climate resilience and are supported by detailed, neighbourhood-level data on prices, risk and access to services. She stressed that housing should be conceived as social infrastructure, essential for integration and urban resilience, and that the participation of communities, universities, and civil society organisations in policy design and oversight is a key component of transparency and accountability.

Taken together, the session yielded five core conclusions. First, the metropolitan scale is the most suitable space for coordinating housing policies when clear mandates exist and public or social-interest developers are able to operate beyond purely market logics. Second, legal frameworks on land, tenure, and the sale of housing must be designed to protect rights and ensure affordability, preventing social housing production from triggering new speculative cycles. Third, that observatories and data systems are essential tools to monitor supply, affordability, and the spatial distribution of housing, and to correct territorial inequalities. Fourth, that community participation and dialogue with academia and civil society

are fundamental to legitimise decisions and adapting instruments to local realities. And finally, moving towards metropolitan housing systems requires the sustained articulation of multilevel governance, financial instruments, and territorial planning under a rights-based, inclusive, and transparent approach.

Session 2. Metropolitan Housing Planning for Services, Habitability, Accessibility, Location, and Cultural Adequacy

The second session of the EGM focused on how metropolitan housing planning can integrate the right to the city into spatial planning instruments, incorporating criteria of location, accessibility, habitability, basic services and cultural adequacy. The discussion was grounded in a shared understanding that metropolitan regions function as functional, polycentric systems, where housing, mobility and employment dynamics transcend administrative boundaries, while planning frameworks and land markets continue to operate in a fragmented manner. Against this backdrop, the session sought to connect the conceptual debates of the first day with concrete instruments: plans, data, land management tools and governance models, capable of steering housing production towards integrated, multifunctional and resilient neighbourhoods, and of preventing new developments from reinforcing existing spatial inequalities.

From an academic perspective, Associate Professor Kerem Yavuz Arslanlı (Istanbul Technical University) stressed that metropolitan areas must be understood as functional regions in which housing acts as a key connector between mobility, employment and quality of life. He noted that the housing crisis cannot be explained solely by how many units are produced, but by where and how they are produced:

expansion over agricultural or environmentally sensitive land, gentrification of central areas and growing speculation have generated patterns of segregation and long home–work distances. He underlined that affordability is directly linked to land values and that, in the absence of land value capture mechanisms and strategic public land management, it is difficult to guide the market towards inclusive outcomes. He argued that metropolitan plans need to include explicit housing objectives on location, density, social mix and climate resilience supported by shared information systems that integrate land use, prices, risks, mobility and access to services, in order to identify suitable areas for affordable housing with lower environmental impacts.

From the perspective of local practice, Turan Hançerli, former Mayor of Avcılar Municipality in Istanbul and urban practitioner, reinforced the idea that urban transformation must be, above all, people-centred. He explained that in contexts marked by seismic risk there is a tendency to reduce transformation to a rapid demolition-and-reconstruction exercise; however, when renewal ignores affordability and inclusion, it ends up reproducing and deepening inequalities, displacing low-income households to poorly connected peripheral areas. He highlighted that local governments are on the front line of the housing crisis but often lack the financial resources, available land and regulatory powers needed to respond effectively. He emphasised that building trust with communities is a prerequisite for any transformation project, and that this can only be achieved through participatory processes, clear rules, transparency and urban design that incorporates public spaces, facilities and services—going beyond a narrow focus on the number of housing units.

At the regional scale, Ali Emre Soner, from Marmara Municipalities Union, presented the role of the network as a platform to bridge the gap between policy design and implementation. He described the Marmara Region as one of the densest and most complex metropolitan systems in Türkiye, facing strong pressures on housing markets and significant exposure to climate and seismic-related risks. He argued that addressing these challenges requires a “metropolitan mindset” that connects planning, land management and housing provision under a common framework, supported by regional data systems to monitor affordability, urban expansion and transformation processes. He also highlighted capacity-building programmes for local authorities on land value capture, participatory urban transformation, affordable housing strategies and climate and earthquake-resilient construction standards, as well as partnerships with universities and UN-Habitat to translate research into operational tools for municipalities.

The panel interventions were enriched by contributions from participants representing municipalities, universities, and civil society organisations across the Marmara Region. Municipal planners emphasised the need to link metropolitan planning with regulated public–private partnerships that can finance well-located housing projects while safeguarding a clear public interest. Researchers drew attention to the challenges posed by migration, forced displacement, and changing mobility patterns for decisions on where to locate new housing supply and how to size infrastructure and services. Civil society organisations stressed that cultural adequacy and a gender-responsive approach cannot be relegated to annexes in planning regulations, but must be reflected in the criteria for the location, design and mana-

gement of metropolitan neighbourhoods: recognising care practices and women's unpaid care workload in the planning of distances and timetables; ensuring safe housing and public spaces for girls, boys, women and diverse groups; incorporating universal accessibility as a core design requirement; and valuing forms of dwelling associated with migrant communities, rural backgrounds or cultural minorities.

Across the board, the session reinforced several key messages. First, that metropolitan housing planning must be grounded in the notion of functional regions and must prevent new projects from exacerbating spatial inequalities, prioritising locations that are well connected to public transport, basic services, and economic opportunities. Second, that integrating habitability, accessibility, and services requires understanding housing as social infrastructure, not merely as a real estate product, and embedding criteria on public space, facilities, and inclusive design within metropolitan planning instruments. Third, that cultural adequacy and gender responsiveness are constructed through the participation of communities and vulnerable groups in decisions on location, typology, and land use, and through the recognition of diverse ways of inhabiting the city. Finally, advancing towards integrated, multifunctional neighbourhoods, where housing, jobs, services, and collective spaces coexist, requires combining reforms in land governance with robust data systems and sustained cooperation among local governments, metropolitan networks, academia, and community-based organisations.

Session 3. Metropolitan Financing for Affordable and Large-Scale Housing Solutions

The third session of the EGM focused on metropolitan housing finance mechanisms as a critical bridge between planning and the materialisation of large-scale affordable housing solutions.

Starting from the understanding that housing is, above all, a metropolitan challenge, interventions converged on the view that many cities today have ambitious plans but lack the financial and governance tools required to implement them. The discussion examined how to build a diversified housing finance ecosystem—combining public resources, private investment, and international instruments—while keeping affordability, inclusion, and sustainability as central criteria, and how to structure these mechanisms within multi-level governance frameworks that reduce fragmentation and multiply the impact of housing policies.

A first set of contributions underscored that housing finance is not neutral in terms of inclusion and gender. Professor Ceren Lordoğlu, from Mimar Sinan Fine Arts University, highlighted that women, single-mother households, migrants, and other vulnerable groups face structural barriers in accessing credit, property, and formal housing programmes. She called for integrating gender equality and intersectionality throughout the entire cycle of metropolitan financial policies: collecting and using disaggregated data, engaging women's organisations and community-based groups in programme design, creating specific products for women-headed households, informal workers, and caregivers, and promoting cooperatives, community savings schemes, and public guarantees that reduce access gaps. From this perspective, the session stressed that “financial adequacy”—that is, the real capacity of different groups to access available instruments—is an integral component of adequate housing, on a par with location or habitability.

From a real estate and market perspective, Dr. Ahmet Büyükduman emphasised the need to diversify financing instruments beyond traditional subsidies, through national and

metropolitan housing funds, public–private partnerships, cooperatives backed by credit guarantees, and the use of green and social impact bonds linked to sustainable housing projects. He proposed a financial mechanism where local government-led housing projects could be financed by private investors, whom they gain a yield from, and renting out the housing built by this fund to those who need. In this vein, the session drew on experiences from Albania, Belo Horizonte, and the Metropolitan Area of Barcelona to illustrate how to combine direct subsidies, housing funds, social rental schemes, rehabilitation programmes, and multi-level co-financing arrangements to expand the affordable housing stock, improve the quality of existing units, and embed inclusion and energy-efficiency objectives in the financial agenda.

Experiences from Malaysia and other contexts demonstrated that governance is as important as finance. Norliza Hashim stressed that robust multi-level governance frameworks with national and metropolitan housing councils, regional funds, data observatories, and digital information platforms enable better coordination of national programmes, local resources, and private instruments, even where financial capacity is limited. It was underlined that information systems, such as metropolitan housing observatories or national housing data centres, are essential to design financial instruments that respond to real demand, enhance transparency in resource allocation, monitor results, and attract new sources of finance, including innovative mechanisms such as sukuk and other ethical financing tools.

In his closing reflections, Dr. Şevket Ercan Kızılay from Düzce University provided an academic synthesis of the main threads of the session,

noting that housing has evolved from being a strictly sectoral concern to a systemic field where urban economics, environmental policy, and social protection intersect. He highlighted five key messages: the centrality of the metropolitan scale for structuring housing policies; the role of finance as a bridge between planning and implementation; the importance of governance and institutional alignment as conditions for resources to translate into impact; the need to place social inclusion and gender equality at the core of financial frameworks; and the role of data and innovation as enablers of modern housing policy, capable of evaluating outcomes and attracting investment towards public-interest goals.

Taken together, the session underlined that housing finance must be conceived as a metropolitan system, not as a collection of isolated projects, articulating regional housing funds, land banks, land value capture instruments, and national–local co-financing schemes at the functional scale where the housing crisis is most visible. Participants stressed that financial instruments must explicitly incorporate equity, social inclusion, and a gender-responsive approach, reflecting the realities of women, young people, older persons, migrants, and other vulnerable groups, and that financing should support the development of mixed-use, mixed-income neighbourhoods, integrating social and environmental objectives and promoting social innovation (cooperatives, community-led initiatives, social rental models). The session also highlighted that public–private partnerships and hybrid schemes are only compatible with an adequate housing agenda when they operate within frameworks that protect the public interest, regulate speculation, and ensure measurable social and environ-

mental returns, and that their design requires observatories, integrated data systems, and strong institutional capacities to target and monitor results. Finally, it reaffirmed that progressing towards large-scale, affordable, and climate-resilient housing solutions requires the sustained alignment of the financing agenda with territorial planning, multi-level governance, climate resilience, and human rights, consolidating housing as basic social infrastructure in metropolitan regions.

Box 1.

Belo Horizonte Metropolitan Region: Integrated Upgrading and Social Development as a Metropolitan Housing Strategy

The experience of the Metropolitan Region of Belo Horizonte, as presented by Renata Nogueira-Herculano, Deputy Secretary of Urban Planning of Belo Horizonte City Hall illustrates how integrated upgrading and social development programmes have become the backbone of local housing policy in a context of fragile metropolitan governance. With more than six million inhabitants and around 35 municipalities, the RMBH faces an estimated housing deficit of 115,000 units and nearly 400,000 dwellings classified as inadequate. At the same time, the public sector produces only about 1,000 units per year, and most formal supply is driven by the private market. In this scenario, Belo Horizonte has prioritised in-situ upgrading of informal settlements over an exclusively construction-based response, linking basic infrastructure, slope containment, drainage, street layout, and public space improvements with tenure regularisation, social assistance, livelihood support, and community participation. Programmes such as Vila Viva and other integrated favela upgrading initiatives are conceived not only as physical interventions, but as long-term social development processes that strengthen community organisation, improve access to services, and reduce territorial inequalities across the metropolitan core.

These integrated programmes are explicitly framed as “city-making” tools rather than isolated housing projects. As highlighted in the session, Belo Horizonte’s approach recognises that public budgets are insufficient to close the quantitative deficit and therefore seeks to complement upgrading with broader metropolitan finance and land strategies, including land value capture around infrastructure, the creation of metropolitan housing funds, and new public–private models that connect social housing, regularisation, and sustainable urban development. By treating informal settlements as priority territories for investment in mobility, services, public space, and risk reduction, the city uses housing and upgrading as an axis to link quality of life, social cohesion, and environmental sustainability at the metropolitan scale.

Closing Remarks

The closing segment of the Expert Group Meeting was framed by the intervention of Remy Sietchiping, Chief of the Policy, Legislation and Governance Section of UN-Habitat, who situated the EGM within a longer-term trajectory of work on adequate housing and metropolitan governance. Reflecting on the exchanges across the three sessions, he underscored that housing can no longer be treated as charity or as a purely market commodity, but as a human right that requires clear legal frameworks, stable budgetary commitments, and robust accountability mechanisms. He recalled that the housing deficit is structural, both in quantitative terms, through a shortage of units, and in qualitative terms, through inadequate, unsafe, or poorly serviced dwellings, and that it can only be addressed at the scale where land, employment, services, and mobility dynamics actually unfold: the metropolitan scale. In this regard, he emphasised that renewal and rehabilitation of the existing stock, particularly in contexts of seismic and climate risk, is as strategic as the production of new housing, and that moving towards metropolitan housing systems implies confronting land speculation, redefining the social and ecological function of land, and consolidating housing as basic social infrastructure.

Remy highlighted that the solutions identified in Istanbul outline an action agenda that combines financial innovation, multi-level governance, and a human-rights-based approach. He called for mixed housing finance ecosystems that bring together public budgets, direct subsidies, soft loans, land value capture, metropolitan funds, public-private partnerships, and cooperative models, in ways that preserve long-term affordability, strengthen social rental, and prevent the loss of public housing stock to speculative markets. At the same time, he stressed that social, gender, and life-cycle dimensions must be mainstreamed. Women, young peop-

le, older persons, migrants, and vulnerable households are disproportionately affected by the housing crisis and require instruments tailored to their specific trajectories and risks. In this line, he underlined the importance of cultural adequacy, understood as the recognition of diverse family arrangements, ways of living, and community practices, and the importance of digitalisation and transparency. Platforms such as e-Albania and metropolitan housing observatories can democratise access to programmes, reduce clientelism, and improve targeting and monitoring of results.

Dr. M. Cemil Arslan, Secretary General of Marmara Municipalities Union, placed the outcomes of the EGM within the broader trajectory of the region and the shared responsibility of cities in the face of the global housing crisis. He reiterated that ensuring adequate housing is not a discretionary act of the State, but an obligation derived from human rights, and that this perspective must inform and transform economic, fiscal, and urban policies. Drawing on the Marmara experience, one of the densest and most seismically exposed regions in Türkiye, he stressed that no municipality can, on its own, guarantee access to affordable, safe, and well-located housing, and that metropolitan cooperation and alignment with global frameworks such as the 2030 Agenda, the New Urban Agenda, and the forthcoming Pact for the Future are indispensable. Thanking cities, regions, academia, and civil society for their contributions, he concluded by noting that this EGM does not close a conversation; rather, it inaugurates a community of practice committed to bringing the solutions discussed to the metropolitan scale, through planning, governance, and finance systems capable of making the right to adequate housing a reality in people's daily lives

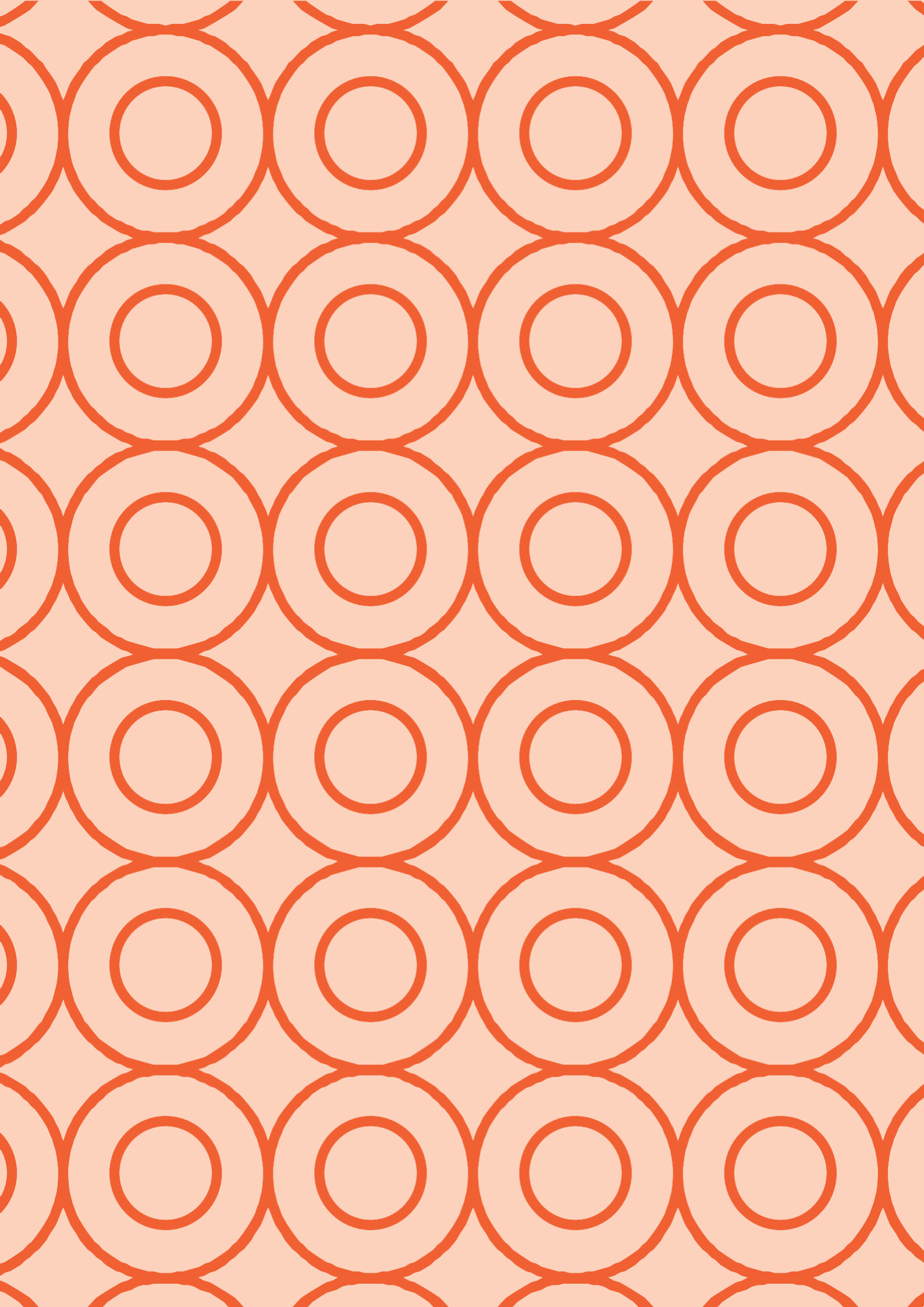
Box 2.

Metropolitan Area of Barcelona: Metropolitan Governance and Hybrid Financing for Affordable Housing and Energy-Efficient Renovation

The case of the Metropolitan Area of Barcelona (AMB), presented by Xavier Tiana Casablanca, Coordinator of the General Manager's Office of the AMB, illustrates how a metropolitan authority can lead on affordable housing by combining joint governance across 36 municipalities with a hybrid housing finance ecosystem. The AMB operates on two main fronts: on the one hand, it directly produces affordable housing through a self-financed public development company, applying high standards of sustainability, design quality and the incorporation of new household types and co-designed common spaces; on the other, it promotes the energy-efficient and functional rehabilitation of an ageing and vulnerable housing stock through a public company jointly owned with the regional government and supported by European funds, with strong community support mechanisms to prevent the displacement of low-income households.

From a financial perspective, the AMB combines its own resources with a joint public-private company mandated to develop 5,000 affordable rental units and a multi-year co-financing agreement with the Government of Spain, thus configuring a system in which housing, environmental sustainability, and social cohesion mutually reinforce each other at the metropolitan scale.





EGM OUTCOMES

The Expert Group Meeting on Metropolitan Planning and Finance for Adequate Housing consolidated a shared understanding that adequate housing must be governed and financed at the metropolitan scale, rather than through fragmented, municipality-by-municipality approaches. Throughout keynotes, panels, and roundtables, participants agreed that housing is both a basic social infrastructure and a human right, and that its realization requires the articulation of planning, land, finance, services, and social policy within a single metropolitan system.

- **Validation of metropolitan housing approaches and strategies.**

The EGM confirmed a set of common principles for metropolitan housing policies. The experiences from Marmara, the Metropolitan Area of Barcelona, the Bogotá–Cundinamarca Region, Belo Horizonte, Malaysia, and Albania demonstrated that it is possible to integrate land, housing, mobility, and services under a rights-based, life-cycle, and climate-resilient approach. There was broad consensus on the need to place housing at the centre of sustainable urbanisation, to prioritise rehabilitation and urban renewal alongside new supply, particularly in contexts of seismic and climate risk, and to move beyond viewing housing as a narrowly sectoral issue or solely a matter of market performance.

- **Investment priorities and the financing agenda.**

Participants identified priority areas for the allocation of resources and effort. These include well-located, affordable, and social housing connected to transport, services, and employment; large-scale programmes for rehabilitation and energy upgrading of ageing and vulnerable stock; integrated

upgrading and regularisation of informal settlements with security of tenure; and the development of housing and land observatories and information systems. A diversified financing agenda was outlined, combining public budgets, direct subsidies, soft loans, regional and metropolitan housing funds, land value capture instruments, climate and green finance, as well as regulated public-private and cooperative schemes, with social rental recognised as a key pillar for safeguarding long-term affordability.

- **Metropolitan and regional planning with a housing focus.**

The EGM underlined that housing must become an explicit and structuring component of metropolitan plans and regional development frameworks. Participants proposed the inclusion of clear objectives on location, density, social mix, accessibility, habitability, and resilience, supported by strategic land management, including public land, risk-sensitive urban renewal policies, and the promotion of mixed-use and mixed-income neighbourhoods that combine housing, employment, public space, and social facilities. The importance of integrating cultural adequacy, gender equality, and a life-cycle perspective into planning instruments was also emphasised, together with the need to ensure coherence with national housing policies and with global frameworks such as the 2030 Agenda and the New Urban Agenda.

- **Inspiring practices and peer learning.**

The meeting helped to systematise a set of reference experiences in metropolitan housing. These included Albani-

a's life-cycle-oriented housing finance system; the hybrid governance and financing model of the Metropolitan Area of Barcelona, which combines housing production and energy-efficient rehabilitation; Belo Horizonte's integrated upgrading and social development programmes; Malaysia's multilevel governance arrangements for housing; the integrated planning approach of the Bogotá-Cundinamarca Region; and the role of KİPTAŞ as a public developer in Istanbul. Together, these examples illustrated diverse pathways to address affordability, security of tenure, social inclusion, and climate resilience from a metropolitan perspective.

- **Strengthening metropolitan housing governance.**

The EGM underscored the need to reinforce metropolitan governance frameworks for adequate housing. Participants highlighted the importance of creating or consolidating metropolitan housing councils, dedicated regional housing funds, joint planning and coordination platforms, and permanent technical units with clear mandates. They also stressed the role of metropolitan housing observatories and digital one-stop shops to improve vertical and horizontal coordination, enable evidence-based decision-making, and enhance transparency, participation, and accountability across levels of government.

- **Fostering global partnerships and a metropolitan community of practice.**

The meeting also emphasised the value of sustained collaboration between metropolitan areas, national governments,

networks of cities, academia, civil society, and international organisations. Building on the exchanges held in Istanbul, participants proposed the establishment of a metropolitan community of practice on adequate housing as a platform for peer learning, data and knowledge sharing, and co-creation of solutions on issues such as innovative financing, social rental, land management, gender-responsive and inclusive approaches, and cultural adequacy. Metropolitan regions expressed their interest in keeping this technical and political dialogue active beyond the EGM, as a way to strengthen global partnerships and accelerate the implementation of integrated, inclusive, and sustainable housing policies at scale.

Box 3.

Albania: National Housing Finance Instruments with a Life-Cycle Approach

Albania has developed a life-cycle-oriented housing finance system that supports households at different stages of their lives, as presented by Fioralba Vela. Building on a national housing law and strategy and the constitutional right to housing, the country combines zero-interest, long-term loans for young couples (to ease household formation and prevent informal or inadequate housing) with direct subsidies and soft loans for vulnerable groups such as orphans, families of deceased police officers, low-income households, and persons with disabilities. Many of these schemes are backed by international cooperation (e.g. KfW), providing long-term concessional resources. The e-Albania digital platform functions as a one-stop shop for social housing, allowing online applications, updates, and tracking, and enabling continuity of support over time. In addition, public-private partnerships require certain real estate developments to contribute to social housing funds, integrating private investment into the system. Together, these instruments form a coherent framework that seeks to ensure that at each key life transition, there is a public response capable of upholding the right to adequate housing.



EGM KEY TAKEAWAYS AND RECOMMENDATIONS

The Experts Group Meeting highlighted a shared recognition:

1. The housing crisis is one of today's most urgent and large-scale urban challenges. An estimated 2.8 billion people face some form of housing inadequacy, while 1.1 billion live in informal settlements or slums without adequate access to basic services. Even more alarming, nearly 300 million people are homeless and living in extreme vulnerability. At the same time, housing affordability has deteriorated worldwide: in most cities, home purchase prices exceed the threshold of three times annual household income, while rental costs consume more than 30% of monthly earnings. This combination of shortage, informality, and rising costs underscores the magnitude of a structural crisis that threatens the universal right to adequate and sustainable housing.

2. The challenges of metropolitan housing management reflect the growing complexity of contemporary urban dynamics. The shortage of affordable housing and limited access to land constrain opportunities for millions of families, while rapid urbanization and population growth outpace governments' capacity for orderly planning. Compounding these pressures is the commodification of housing and its link to tourism, which increasingly displaces local communities from central urban areas. Migration and forced displacement place additional stress on housing demand, while legal and political exclusion perpetuates discrimination against minority groups. Cities must also reconcile cultural preferences with pressures of modernization, which complicates the design of socially diverse housing solutions. These factors confirm the need for an integrated metropolitan approach that aligns housing policy with spa-

tial planning, social inclusion, and sustainable financing.

3. Over the course of this meeting, participants reflected on both the urgency and the opportunity of advancing metropolitan housing management. The dialogue converged on three overarching messages:

- **Multilevel governance and inclusive coordination are essential** to secure housing as a human right, to guarantee security of tenure, and to ensure the sound management of the housing stock.

- **Integrated metropolitan planning must go beyond the delivery of housing units;** it must ensure access to services, habitability, accessibility, adequate location, and also respond to the cultural diversity of our communities.

- **Sustainable and large-scale financing is the foundation** that will make these transformations possible, through innovative mechanisms such as land value capture, metropolitan housing funds, public-private partnerships, and social rental programmes.

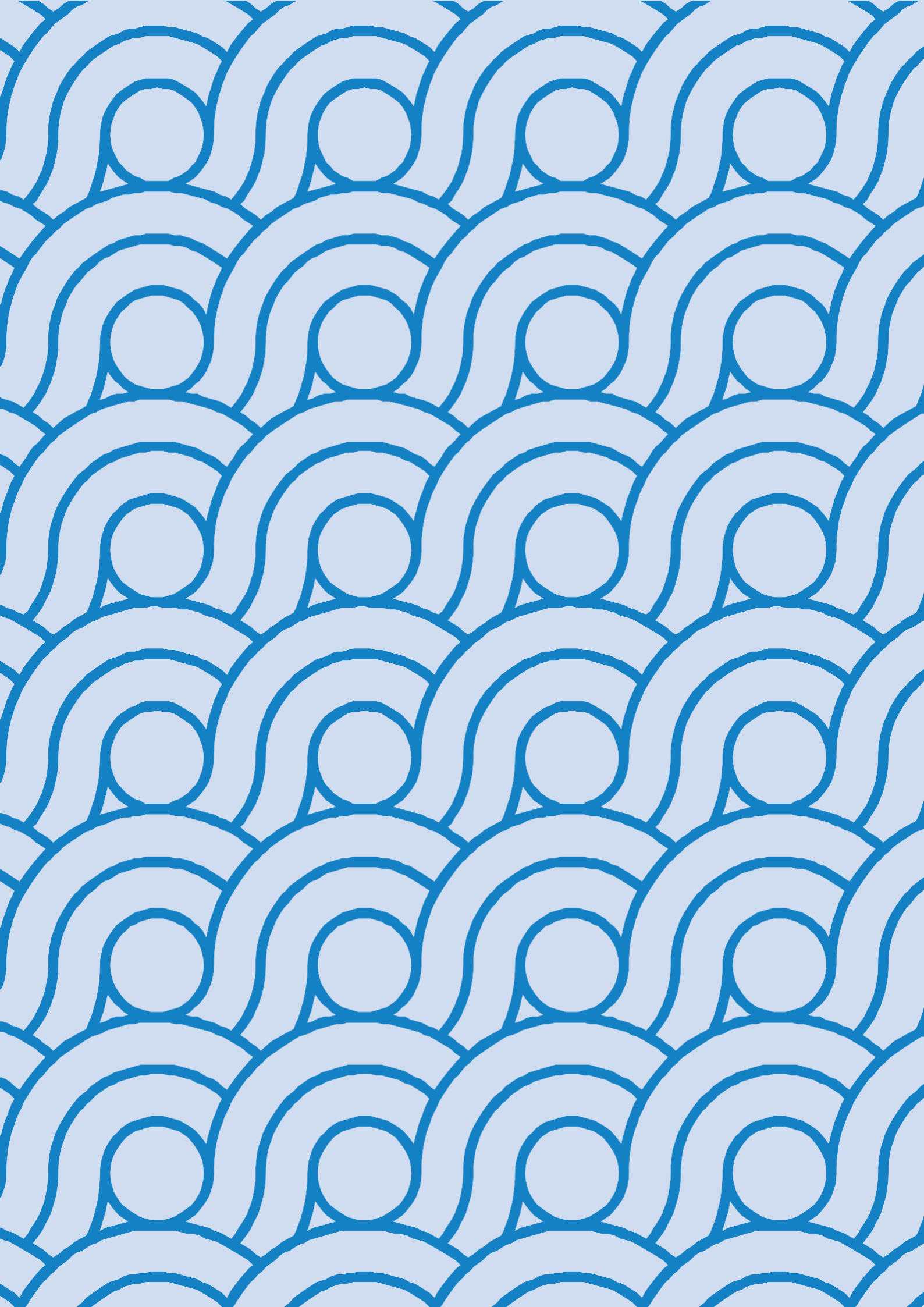
4. UN-Habitat promotes adequate housing as a cornerstone of sustainable urbanization and a rights-based approach. Its work is explicitly grounded in the seven elements of adequate housing: tenure security, access to services, affordability, habitability, accessibility, adequate location, and cultural adequacy. To operationalize this, UN-Habitat advances integrated frameworks linking land, infrastructure, financing, and planning, while supporting governments with evidence, policy guidance, and technical assistance to ensure data-driven and inclusive housing provision.

5. Building on the discussions and outcomes of the Expert Group Meeting, a set of recommendations emerges aimed at advancing and strengthening metropolitan housing management, underscoring the urgency of adopting integrated approaches that recognise housing as a human right and a fundamental public good. These recommendations call for reinforced governance, planning, financing, and social inclusion at the metropolitan scale, to ensure adequate, affordable, and sustainable housing solutions for all:

- **Recognize housing as a human right and a metropolitan public good**, establishing multi-level governance frameworks that strengthen inter-municipal coordination while ensuring tenure security and equitable management of the housing stock.
- **Adopt a “city-making” approach beyond the production of housing units**, integrating housing policies with spatial planning, public transport, infrastructure, basic services, employment, and sustainable public spaces to build inclusive and resilient communities.
- **Prioritize seismic and climate resilience of the existing housing stock**, by promoting large-scale programmes of renovation, retrofitting, and adaptation, financed through international and metropolitan instruments tailored to local risk, with particular attention to saving lives and protecting vulnerable populations.

- **Regulate urban land as a strategic resource**, applying land value capture mechanisms, simplifying institutional governance, and reducing speculation to secure affordable prices and socially just land use.
- **Reform housing finance systems** by creating inclusive instruments such as metropolitan housing funds, blended finance, cooperatives, and public–private partnerships with social clauses, combined with transparency mechanisms that prevent elite capture and advance affordability.
- **Mobilize vacant housing stock towards affordable and social rental solutions**, through progressive taxation, fiscal incentives, and models of public and community-based management that bring idle units into use for populations facing the greatest barriers to access.
- **Mainstream a gender, diversity and life-cycle approach into housing policy**, ensuring safety, accessibility, care services, and flexible typologies that respond to the needs of women, youth, older persons, migrants, non-normative households, and persons with disabilities.

- **Institutionalize public mediation and binding citizen participation in urban transformation processes**, with clear information, dialogue channels, and trust-building mechanisms that ensure social justice and legitimacy in metropolitan interventions.
- **Strengthen local technical capacities and metropolitan housing data systems** through training, institutional support, and the establishment of housing observatories with disaggregated and accessible information, enabling evidence-based policy design and accountability.
- **Consolidate public–community–private partnerships in housing management**, engaging local governments, civil society, academia, and the private sector in producing affordable housing, rehabilitating existing stock, and developing new innovative and sustainable solutions.



ADDITIONAL INFORMATION

EGM PRESENTATIONS & PHOTOS:

<https://mbb.bb/egmreport2026>

Annex A. EGM Detailed Agenda

MARUF Opening Session

📅 1 October 2025 | 🕒 10.00-11.30 | 📺 V1 | Vision Hub

UN-Habitat Introductory Remarks

Remy Sietchiping, Dr., Chief of Policy, Legislation and Governance, UN-Habitat

EGM Kick-off

📅 1 October 2025 | 🕒 15.00-15.30 | 📺 D1 | Dialogue Hub

Welcome Remarks

Remy Sietchiping, Dr., Chief of Policy, Legislation and Governance, UN-Habitat

M. Cemil Arslan, Dr., Secretary General, Marmara Municipalities Union

EGM Objectives and Dialogues

Rafael H. Forero H., Policy Governance and Metropolitan Expert, UN-Habitat

Keynote Lecture: Challenges and Opportunities in Metropolitan Housing Management in the Global Context

📅 1 October 2025 | 🕒 15.30-16.00 | 📍 D1 | Dialogue Hub

Speaker

Joshua Maviti, Land Housing and Shelter Section, UN-Habitat

Session 1: Multilevel Governance and Inclusive Coordination for Housing Sale, Secure of Tenure and Housing Management

📅 1 October 2025 | 🕒 16.00-17.00 | 📍 D1 | Dialogue Hub

Objective: Exploring institutional, regulatory, and governance mechanisms that enable effective coordination among levels of government, public and private actors, and communities to ensure the equitable, transparent, and participatory implementation of housing policies in metropolitan areas and regions, especially in contexts of administrative fragmentation.

Moderator

Rafael H. Forero H., Policy Governance and Metropolitan Expert, UN-Habitat

Speakers

Gürkan Kaya, General Manager, KİPTAŞ (Housing contractor firm of Istanbul Metropolitan Municipality)

Elif Alkay, Prof., Department of Urban and Regional Planning, Istanbul Technical University

Gisela Labrador Araujo, Deputy Director for Metropolitan and Regional Planning, Bogota-Cundinamarca Metropolitan Region

Guiding questions for all the participants

- What governance arrangements have proven effective in coordinating housing policies across municipalities and government levels?
- How can multilevel governance frameworks strengthen security of tenure to ensure affordable, accessible, and rights-based housing management in metropolitan areas?
- How can metropolitan authorities ensure meaningful participation of communities and key stakeholders in housing policy design and implementation?
- What legal and institutional frameworks facilitate (or hinder) rights on sale of affordable housing?
- What tools and mechanisms are available to monitor, evaluate, and ensure transparency in housing management?

Session 2: Metropolitan Housing Planning for Services, Habitability, Accessibility, Location and Cultural Adequacy

📅 2 October 2025 | 🕒 14.00-15.00 | 📍 C10 | Creative Hub

Objective: Exploring territorial planning approaches at the metropolitan scale that integrate the right to housing into spatial planning instruments, incorporating criteria such as location, accessibility, habitability, basic services, and cultural adequacy, to promote inclusive and sustainable housing developments in metropolitan territories.

Moderator

Rafael H. Forero H., Policy Governance and Metropolitan Expert, UN-Habitat

Speakers

Kerem Yavuz Arslanlı, Assoc. Prof., Department of Urban Planning, Istanbul Technical University

Ceren Lordoğlu, Assoc. Prof., Department of Sociology, Mimar Sinan Fine Arts University

Guiding questions for all the participants

- How can metropolitan planning ensure the appropriate location of housing projects without reinforcing spatial inequalities?
- What metropolitan planning tools are effective in integrating habitability, accessibility, and basic services into new housing developments?
- How can cultural adequacy be embedded in metropolitan housing planning instruments?
- In what ways can metropolitan planning promote integrated, multifunctional neighbourhoods that combine housing, jobs, services, and public spaces?

15:00 - 15:30 | Coffee Break

Session 3: Metropolitan Financing for Affordable and Large-Scale Housing Solutions

📅 2 October 2025 | 🕒 15.30-16.30 | 📍 C10 | Creative Hub

Objective: Analysing innovative and multi-scalar financial mechanisms that can be implemented through metropolitan governance to mobilise resources, enable large-scale housing projects, and ensure an equitable distribution of the costs and benefits of urban development.

Moderator

Rafael H. Forero H., Policy Governance and Metropolitan Expert, UN-Habitat.

Speakers

Ahmet Büyükduman, Dr., Real Estate Appraiser, Istanbul Real Estate Valuation and Advisory Co.

Fioralba Vela, Head of Business Department, Faculty of Economy, Ismail Qemali University of Vlorë

Ceren Lordoğlu, Assoc. Prof., Department of Sociology, Mimar Sinan Fine Arts University

Renata Herculano, Deputy Secretary of Urban Planning, Belo Horizonte City Hall (Brasil).

Xavier Tiana Casablanças, Coordinator of the General Manager Bureau, Barcelona Metropolitan Area (AMB)

Norliza Hashim, Chief Executive Officer, Urbanice Malaysia

Guiding questions for all the participants

- Which metropolitan financing models have proven effective in expanding access to developable land and affordable housing?
- How can value capture instruments be implemented through metropolitan governance to redistribute urban benefits more equitably?
- What fiscal frameworks support a fair distribution of the costs and benefits of metropolitan housing development?
- What public-private partnerships or hybrid instruments have yielded positive results in financing metropolitan housing initiatives?

Final Plenary and Presentation of Results

📅 2 October 2025 | 🕒 16.30-17.00 | 📍 C10 | Creative Hub

EGM Synthesis and Takeaways

Rafael H. Forero H., Policy Governance and Metropolitan Expert, UN-Habitat

Final Declaration

Remy Sietchiping, Dr., Chief of Policy, Legislation and Governance, UN-Habitat

M. Cemil Arslan, Dr., Secretary General, Marmara Municipalities Union

MARUF Closing Session

📅 3 October 2025 | 🕒 11.30-12.30 | 📍 D6 | Dialogue Hub

Key Messages and Outputs from the EGM

Remy Sietchiping, Dr., Chief of Policy, Legislation and Governance, UN-Habitat



Please visit the link for highlights:
mbb.bb/maruf25highlights

