

Realized for the World Urban Forum of Cairo (Egypt) in november 2024
on the theme "It All Starts at Home : Local Actions for Sustainable Cities and
Communities"

Summary of group works
2023- 2024

HABITAT : PROMOTING AFFORDABLE AND SUSTAINABLE HOUSING





Pour ce 12ème Forum Urbain Mondial, le PFVT capitalise sur les travaux prospectifs du cycle précédent, en ancrant sa réflexion sur les recommandations et les scénarios 2050 des groupes de travail *Logement abordable & Ville informelle*, réalisés en 2022 pour le Forum de Katowice. En effet, en s'appuyant sur ces scénarios 2050 nous nous projetons sur un futur souhaitable qui nous permettra de construire, avec des experts internationaux, des jeunes et toutes les parties prenantes, les étapes clés qui rendent possible un habitat durable, abordable et inclusif pour les territoires malgaches et français.

Recommandations des années précédentes à retenir :

Assurer à tous la capacité de se loger

- Former et mettre en capacité les acteurs du logement et les habitants
- Structurer une gouvernance et une maîtrise d'ouvrage de l'habitat
- Intégrer la maîtrise d'usage
- Garantir un accompagnement social
- Sécuriser le foncier
- Diversifier les formes de logements abordables
- S'adapter au climat et réduire l'impact environnemental

Sortir du cercle vicieux de la ville informelle

- Transformer l'informel au lieu de chercher à l'éradiquer
- Structurer des chaînes de financement de l'informel
- Soutenir les initiatives locales et traditionnelles
- Instaurer une éducation sur la ville pour les enfants

Editorial

As the next World Urban Forum is about to take place on the African continent, I wish to express my gratitude to all the people who were part of the work group on "Housing" for the French Partnership for Cities and Territories (PFVT). Over the last months, we've come together during workshops driven by a shared vision, about how to rethink housing in an ever-changing world.

I wish to underline in particular how rich the debates and exchanges were; I myself dug into my experience as former vice-Minister in charge of New Cities and Housing in Madagascar, and as vice-President of Ordre des Architectes de Madagascar (OAM). Our interactions not only densified our debates; they also broadened our understanding of the housing challenges that our cities and territories face today, with the idea to avoid increasing the urban inequalities that already exist.

Over the course of three workshops, we've tapped into a panel of major topics, ranging from urban sustainability to social inclusion and to resilience in front of climate change. Our conversations emphasized the need for inclu-

sive, holistic approaches, if we want to shape up the future of our communities and prevent ill-adapted housing. This involves taking into account the variety of needs that all inhabitants have, regardless of their social origins and status.

Together, we've identified promising action lines based on cooperation, innovation and cohesion. We've also highlighted the crucial role there is in implementing cohesive urban policies, able to combine economic development with preserving the environment and improving life quality.

Our conversations reinforced our collective resolution to support sustainable and innovative solutions grounded in shared values of equity and social justice. I can't wait to see our fruitful collaboration extend during the coming months, and to see our ideas and recommendations shape up concretely during the upcoming World Urban Forum.

Together, we can motivate change, build a more inclusive, resilient and sustainable urban future, and open up the way to renew the social contract.

Michaelangelo ZASY
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Former Vice-Ministre in charge of New Cities and Housing - Republic of Madagascar

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Introduction

While southern cities develop at an intensive rate, access to housing has become an urgent challenge which forces decision-makers and citizens to plan and organize the infrastructure and urban services they need. By 2030, close to 3 billion people (40% of the world population) will need adequate housing. Another 1.1 billion add to that, as they live in informal neighborhoods and are often vulnerable to climate episodes, excluded from urban processes and with no access to essential services.

The 2030 Agenda, which intends to ensure safe and affordable housing for all, needs to face this situation by shifting its paradigms, in order to include informal housing to urban strategies and also make it a priority to include women, kids, the youth, disabled people, elderly, migrants and people forced to move away from their home. To do so, we must acknowledge the right to access housing, as part of a new type of social contract.

Beyond these major challenges, cities also face the climate crisis, as they concentrate close to 70% of the world's CO2 emissions and have very high energy consumption. To respond local needs while protecting the environment, we must encourage sustainable housing policies

that limit urban sprawl, the consumption of nature area, and daily commutes that drain our already rarefying natural resources. Our actions involve building resilient housing and improving energetical efficiency; they also involve adapting existing housing to climate change.

How to reach the goals set by the 2030 Agenda despite housing being inadequate, and having to combine public, private and communitarian strategies?

Housing is addressed here through the lens of urban planning, to emphasize ideas of governance, regulation and legal frameworks, and universal access to affordable housing.

This approach, extended by operational examples and recommendations, provides guidelines both for France and Madagascar, to jointly design long-term pathways that go beyond the frame of the 2030 Agenda. Moreover, this booklet comes in line with the "Yaoundé Roadmap for Sustainable Habitats in Africa", produced after the Climate Chance conference that took place in Africa in 2023, and brought together actors and NGO's involved with climate change.



PART 1 : COLLECTIVE CHALLENGES

The fact that we'll need to build 70% of the current housing stock by 2040 shows how urgent it is to take action in cities and territories. Socio-demographic and environmental issues highlight housing management challenges that go beyond constructions solely meant for people to "inhabit their own home".

Organizing urban planning to make housing affordable and climate resilient

Making housing adequate to its changing environment

Challenges around housing call for decision-makers and professionals to change their thinking "software", and choose for more systemic visions of the city, to design it in harmony with its environment, its cultural traditions and its inhabitants. With adaptation and attenuation dwelling on housing issues, the human aspect has to be put back at the center of public policies, with the idea of avoiding the development of standardized cities and rather give priority to "what's there already" (existing buildings or neighborhoods). Resources are rarefying and cities keep on growing; this means that we should work in favor of developing the city upon the city, as well as in favor of local knowledge and of reusable, bio-sourced and local materials.

For a better territorial implementation of housing policies

Territorializing housing policies at local levels is key to adapt to the diversity of territorial contexts. To do so and to stay in line with sustainable development perspectives, we need strong housing market regulation (production of new housing or use of existing ones), efficient land right management, and cohesion between the various public policy fields. But to do so, we must more importantly fight territorial inequalities, encourage cooperation between regions, and provide local stakeholders with clear action frameworks that rely on locally-adapted resources.

Acces to urbain rersources for all

Revitalizing mid-size cities: an essential tool to fight urban sprawl

In France or Madagascar, mid-size cities have to be seen as vectors of territorial justice. With migrations and rural exodus being on the constant rise, the future will play out in such cities. They can reveal opportunities, and therefore must be fully part of urban development strategies to ensure good life conditions (job creations, new quality housing supply, access to essential services). In France, the "Action Coeur de Ville" program supported this idea, helping to restart the economy. Yet such revitalization process implies significant funding (in service offers) and adequate planning.

Including informal housing to urban strategies

In Africa, slums keep on in parallel to urban sprawl. Social housing is lacking, and spontaneous informal neighborhoods develop as a result of it (self-made housing, without rights nor property titles, often distanced from basic urban services). For decision-makers, learning to deal with informal settlements is the challenge of tomorrow. This involves broadening the range of suitable urban planning tools and diversifying public policies to transform these spontaneous settlements into assets.

Making housing truly affordable

Diversifying housing sorts to make it more accessible

The management of social housing exhibits significant legal heterogeneity, resulting in disparities related to the availability of social housing. There are also other barriers against housing access in many places: people's capacity to get a loan and pay it back; access to banking services. Alternative housing ways exist but they are often little known about and left aside. They adapt to inhabitants' needs though, relying on mutualization and exchanges to reduce access costs. For instance: housing coops (private collective initiatives), co-living spaces, or transgenerational housing.

Investments still lacking to fund housing

To fight housing speculation and financialization, we need to have alternative means to fund housing. The challenge relies in countering private speculative interests that work against the accessibility of housing, while managing to collect both public and private funds (coming from land tax revenues for instance). To overcome this difficulty, we need to reinforce cities' funding capacities, develop local expertise mobilizing adapted and diversified resources, and grow funding dedicated to local projects. This can mean giving priority to initiatives like rent regulation and land price harmonization.

Difficult access to land: obstacle #1 to affordable housing

There is an urgent need to look into land right types (individual, collective, usage rights, etc.) and into sociological and anthropological differences of each country. Organizations in charge of the management, expertise and attribution of the land are often disconnected from local practices, and not equipped enough. They're faced with demographic and speculative pressure, both of which reducing land availability. This results in higher prices that exclude an important part of the population from accessing the formal housing market. Some tools do exist to dissociate land property from real estate property; but they are often little known about, and too little used. If we were to pair such tools with anti-speculative clauses, we'd be more able to regulate land prices and keep them affordable.



PART 2 : GUIDELINES FOR 2050

Two-way perspective: France - Madagascar

The PFVT “guidelines” are operational synthesis that rely on the outcomes of workshops and crossed perspectives held between French and international actors. They are structured around three axes of reflections, crossing different topics: 1, Actors and governance; 2, Disparities and social justice; 3- Economic stakes and funding. Using these documents, PFVT intends to support territories in respecting their commitments to the 2030 Agenda and to provide a set of concrete policies, actions and tools for the short-, mid- and long runs.

The economic models and visions about housing have to be thought anew as global processes, both in France and in Madagascar. This reflection applies to every step, from accessing land to funding, from training the workforce to using affordable and sustainable building materials, from structuring public services to growing capacity among stakeholders.

Relying on this, we’ve drawn a proposition of a collective pathway (purple guideline). Yet given that actions and tools are different based on priorities and contexts, we’ve drawn another guideline for France (blue), to think about ways to make housing truly affordable and climate-resilient. And a last guideline (pink) applies for Madagascar, dealing with informal housing as an element to be owned and valued while avoiding its development in areas exposed to climate risks.

FEUILLE DE ROUTE

SUSTAINABLE AND AFFORDABLE HOUSING



Actors et governance

Aiming urban planning toward adapting housing to climate change: sustainable housing

Inequalities and social justice

Housing policies to face poverty: inclusive housing

Economic stakes and funding

Between profits and affordability, what are the funding sources for affordable housing?

Starting from existing urban assets

Promote the transformation, rehabilitation and refurbishment of existing buildings to achieve sobriety goals

Circular urban planning • urban refurbishing and recycling • mixed-use buildings • reclaim of building materials

Decarbonating buildings and adapting them to climate change

Transform all existing buildings aiming for the zero-carbon goal and energetic sobriety to prepare them to climate change

Bioclimatic designs, inspiration from vernaculaire architectures • eco-friendly and local materials • sustainable building norms (thermic isolation, life-cycle analysis, natural cooling techniques)

Harmonizing national regulations and international commitments

Harmonize and align national regulations that relate to the goals set by international commitments

Comparative analysis • harmonization guidelines • legal and technical support

Building capacity

Share experiences, knowledge and capacities at the international level

Partnership platforms • cooperation between local governments / South-South / South-North • technical support

Facilitating all life ages through housing

Support diversified housing offers adapted to the needs and develop alternative offers

Community land trusts • housing cooperatives • "capable volumes" housing • modular housing units

Providing housing for the most vulnerable populations

Allow vulnerable people (homeless, disabled, indigenous, the youth, women, elderly, etc.) to access decent housing and urban resources

Individual housing subsidies • social housing development • alternative housing solutions (shared housing)

Structuring decentralized territories

Stimulate the development of intermediary cities by granting them specific functions (economy, services, housing, etc.) and ensuring their interconnection

Quarter-hour city (proximity services and functional diversity) • public transport, development • slow mobility (bicycle, walk, etc.) • Digital access • craftsmanship and artistry • third-places

Defining housing as a "right for all"

Build local and national policies for affordable housing

"Affordable housing" label with a multi-indicator grid which includes essential services

Developing the housing offer

Increase the number of affordable housing units to match the offer & demand

Housing creation opportunities (empty housing units, building transformation, etc.) • public regulation on land and real estate speculation

Investing in affordable housing

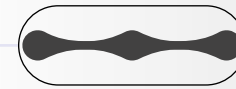
Set-up public policies, funds and tax incentives

Subsidies to access property • public-private partnerships with social funders • legal solutions to reduce costs • Organizations such as the Social Rental Housing Guarantee Fund

Sharing

Share good practices and support international partners to set-up efficient tools and actions

Networks structuration, cooperation actions



Make housing more adaptative to climate change

Ensure inclusive housing capacities

Structure sustainable funding chains for affordable housing



France

OBJECTIVE

POLICY

LEVER

2023 2030 2040

2050 OUTLOOK

Actors and Governance

Going from talks to action

Implement what's planned by the law but make sure to adapt to local contexts

Supervision and monitoring • reporting and accounting systems • penalties and coercitive policies • complaints and appeals

Avoid fragmented solutions

Make urban planning processes rely on a systemic approach

Local government bodies to ensure and manage the implementation of local projects

Regulating land management

Implement the European No Net Land Take goal (ZAN) by 2050

Inclusion of tactical urban planning • tests to be done upfront to check how an urban project will work

Decarbonating buildings and urban development

Decrease buildings greenhouse emissions and work to make buildings more energy-efficient and optimally adapted to climate change

Bioclimatic designs fo urban landscapes and buildings • reduction of urban heat areas • city greening, eco-norms and certifications

Monitoring, understanding

Create better public policy assessment processes, both upfront and down the line

Cost-benefits analysis • impact studies

Inequalities and social justice

Including vulnerable populations

Re-include fragile populations into the city (homeless, disabled, indigeneous, the youth, single mothers, elderlies, etc.)

Identify precarious households • support them in accessing housing • support bottom-up solutions

Supporting change through housing

Recenter urban planning around housing challenges and ways of living

Circular urban planning • urban revitalization • social housing development

Economic stakes and funding

Strengthening local housing policies

Support local government bodies in building stronger housing capacity

Decentralized solutions • dincianal support systems for local authorities to adapt housing

Regulating land management and housing prices in speculative areas

Regulate land prices and fight speculation to avoid abusive rent increases and competitive holiday rentals

Public tools to manage and regulate land rights (public land rights organizations) • rent regulation in sectors under high speculative pressure • limitation of vacation rentals

Making funds available to individuals

Foster access to housing by supporting individuals in applying to funds

regulated social home-ownership loan • zero interest loan • micro-credit • 1% housing program for businesses • separation of land property from real estate property

Adapt buildings to climate change and to decarbonation

Improve accesses to housing-related services

Diversify funding to make housing more affordable



Madagascar

Using the available capacities

Inspire local governments to remake urban planners and architects' role the heart of urban planning strategies

Creation of architecture schools and research labs

Relying on the private sector

Transpose good practices and actions from the private sector into the public field

Urban planning agencies

Inequalities and social justice

Structuring, securing land management

Create a land management chain to regulate land titles

Creation of a register for de facto ownership in informal settlements

Developing alternatives

Secure access to essential needs by developing alternative solutions to the current centralized model

Capacity building for local stakeholders • investments allocated to small off-grid and mini-grid projects

Including the populations from informal areas

Encourage rental housing rather than property access in informal neighborhoods

Community land trusts • cooperatives, technical counseling • frugal construction chains • ancestral knowledge

Fighting gentrification and eviction in upgraded informal settlements

Fight gentrification and eviction in upgraded informal settlements

Land legalization • land management securing processes • rent control

Economic stakes and funding

Taxing

Create a local tax to provide financial resources to local public funds and make local governments more self-sufficient

Land taxes • professional taxes • housing taxes • business taxes

Regulating

Formalize informal activities through regulating work contracts and businesses

Incentive policies to reduce taxes • health access improvement

Fostering investment

Attract private investment

Incentive tax policies • partnerships between formal-informal sectors

Enabling property access

Support access to full and individual property, especially for the most vulnerable people (women, homeless, disabled, indigeneous people, the youth, elderlies, etc.)

Financialization and financial education programs • subsidised real estate credits • "capable volumes" • community land management

Choose for sustainable construction solutions

Organize the city to transform informal housing

Fund decent housing for all



FEUILLE DE ROUTE



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PART 3 : RECOMMENDATIONS

Recommendation 1

Observation : The diversity of levels of state intervention, combined with the presence of stakeholders with divergent objectives where profit often takes precedence over access to housing, underlines the need for effective coordination of stakeholders. This coordination must be present from access to land right through to occupation of the home.



Harmonizing housing policies at all decision-making levels to better answer local housing demands

- Reinforce decentralization processes (improving institutional frameworks to allow for efficient urban management – principle of subsidiarity, evolutive and effective transfer of competences, etc.), while keeping in mind climate adaptation priorities, emergencies, and local risks
- Add the right to housing to constitutions, in order to ensure affordable and decent housing for all. Grant this right the same status as the right to property
- Involve inhabitants to decision-making processes (mapping, planning, house building, service improvements, etc.)

Brazza Program, Bordeaux, 2023 (FRANCE)

This project is led by Eden Promotion to plan for the development of 4800 housing units while contributing to the depollution and re-naturalization of a site that was partly made of industrial wasteland. This plan defines 5 great typologies of housing, from collective to individual ones, with 55% of subsidized housing. It also plans to acquire the “frugal label” of the city of Bordeaux and plans as well for the making of 30 “capable volumes” – granting access to housing to a large number of people while leaving them free to set up part of the space the way they want.

Recommendation 2

Observation : Against a backdrop of a housing crisis, the regions are finding it difficult to access private and international investment, and are suffering from the weakness of national budgets and their own tax resources.



Structuring sustainable and fair funding chains to produce affordable housing

- Mobilize state funding thanks to subsidies, zero-interest loans, etc., to support access to property and to encourage the funding of social housing.
- Develop legal tools to limit construction costs and thereby reduce rent costs
- Foster partnerships between public actors, private stakeholders, and inhabitants with the social landlords to provide quick and quality answers to the demand – making sure to avoid speculation on social housing.

1% housing program (FRANCE)

The “1% housing” program allows companies that paid the “employer’s effort to the building effort” contribution to help their employees get a home. The collected sum helps funding housing development, it helps employees access rent or buying, and supports the renovation projects that they lead as owners or tenants.

Recommendation 3

Observation: Governments, organizations and international donors must be able to give the informal sector attention commensurate with its economic and demographic importance, as it is still insufficiently integrated into their housing policies.



Including informal housing to urban strategies, to make “invisible” people visible

- Map out actors and identify data sources about informal activities to build knowledge.
- Supporting supervised partial self-construction and self-renovation in areas that aren’t exposed to climate hazards, and strengthening access to basic services.
- Train informal workers in advocacy and negotiation skills to facilitate access to decent housing.

The KISUP project, 2023 (RWANDA)

KISUP (Kigali Informal Settlement Upgrading Project) was launched by AFD to improve access to basic infrastructure and social services in three informal neighborhoods of Kigali. It aims to strengthen the capacity for local actors to include climate resilience, to co-design processes with residents and develop nature-based solutions (NbS), and to test out the development of decent and affordable rental housing for low-income populations in order to limit the risks of gentrification.



Recommendation 4

Observation : By 2050, close to 70% of the world population will be living in an urban environment. In 2020, according to Shift Project, France counted a total of 36 million housing units, the source of 10% of the national greenhouse emissions. To face this situation, a sober use of resources is key.



Limiting the carbon footprint of the affordable housing sector by giving priority to transforming old building and to urban recycling

- Encourage reuse and anticipate the reversibility of uses right from the design stage of buildings, and make regulations more flexible for the conversion of vacant housing or other premises.
- Set regulatory frames to fight soil artificialization (No Net Land Take or ZAN in France)
- Grant subsidies and low-interest loans to companies that use both sustainable local materials and eco-friendly, climate-resilient building techniques.

The Rupella-Rhea project, by Ademe (FRANCE)

This project brings together three renovation experiments carried out on collective housing buildings dating from 1954 to 1974. The aim was to develop replicable models for high-performance renovation, involving researchers and focusing on a holistic and innovative approach (renewable energy, visual and noise pollution, life cycle, social and functional diversity, inclusiveness, consultation and follow-up with residents).

Recommendation 5

Observation : Land and demographic pressures, together with limited financial resources and the lack of planning tools, call for us to rethink private, collective and public spaces, making sure to put people back at the heart of housing development processes.



Mutualizing spaces and services to reduce costs, and supporting housing that fosters cohesion

- Pooling water and wastewater networks and setting up energy communities (independent or interconnected networks)
- Promote approaches relying on multiple partnerships (local opportunities, organizations, stakeholders and entrepreneurs) to design multi-functional housing suited to people's needs
- Create or strengthen building communities and neighborhood communities

Grands Voisins project, Paris, 2015-2020 (FRANCE)

Saint-Vincent-de-Paul former hospital was the place for a transitory urban planning experiment that took place in temporarily vacant spaces. It was co-managed by three partnering organizations: Aurore, Yes We Camp and Plateau Urbain. The space was used for hybrid usages, with the idea to respond to essential needs: live, eat, thrive, and share new types of cohesion and creativity to collectively co-design new ways of being in the city.

Recommendation 6

Observation: The shortage of housing, rigid legal and regulatory standards, and the influence of Western lifestyles are all obstacles to housing that meets real needs.



Adapting housing offers to the local and regional contexts

- Promote collective land use and ownership through housing coops (collective sparing and collective land acquisition) or through Community Land Trusts (dissociating land and building)
- Ensure various kinds of affordable housing: micro-projects, regulated self-constructions, “capable” housing, modular housing.
- Plan solutions for the temporary/emergency housing needs that will increase with climate change and legalize a “right of return to social housing.”

BAMBA Project, Clermont-Ferrand, 2018 (FRANCE)

BAMBA is a housing lot project created by Villes Vivantes and led by the city of Clermont-Ferrand. The idea is that each housing project gets developed involving inhabitants. The operation proposed 100 housing lots tailored for and by these inhabitants, without assigned constructors, but with architectural, technical and landscaping support. It is driven by the idea of diversity, with each house being unique, in the image of its inhabitants.

Recommendation 7

Observation: Land tenure systems, often complex and poorly adapted, where customary land rights may prevail, create significant legal and economic uncertainties, particularly affecting women.



Securing land management to make sure that land rights of any kind don't get disputed

- Separate land property from real estate property, thanks to models inspired by Community Land Trusts, such as the “Bail Réel Solidaire” while putting an emphasis on women and informal neighborhood.
- Implement anti-speculative clauses that would regulate land prices, thereby keeping land affordable.
- Formalize the establishment of land registries and regulate land titles, considering the socio-logical and anthropological aspects related to local contexts.

Land management reform in Madagascar, 2005-2017

The Ministry in charge of land management in Madagascar started a reform to formalize non-written land rights and to regulate written land rights, in order to answer the growing demands to secure these rights. To implement the reform rapidly and at low costs, 4 directions were defined: (a) restructuring and informatizing land and topographic conservations; (b) improving and decentralizing land management processes; (c) renewing regulation on land and on public property management; (d) creating a national training program for land management-related jobs.





Conclusion

The content of this booklet shows the complexity of adapting housing policies to each territory.

Through a global approach, we can more accurately define housing-related collective challenges, having to do namely with urban planning, regulatory-legal frameworks, governance, public policies, funding means, access to affordable housing, impact of the housing production on the environment, as well as the effects of climate change on the choices we make on development concepts and on buildings materials.

Based on the challenges that we collectively share in the context of global governance, our work group has put forth 7 recommendations which are to be seen as strategic directions to implement SDG 11: "Make cities and human settlements inclusive, safe, resilient and sustainable" - in relation with the other SDGs of the 2030 Urban Agenda.

Our approach emphasizes the importance to include to all public policies development strategies for sustainable and affordable housing. Among other things, this implies most needed partnerships between the public and private sectors, and between

policy makers and civil society. This also implies to connect housing planning with challenges faced by public spaces and cities and to the challenges to transform informal neighborhoods and industrial wastelands.

In this perspective, we insist on the importance of sustainable urban planning processes that include housing matters, and on the need for urban renewal, to mutualize and reclaim the available land lots in order to limit big cities' urban sprawl.

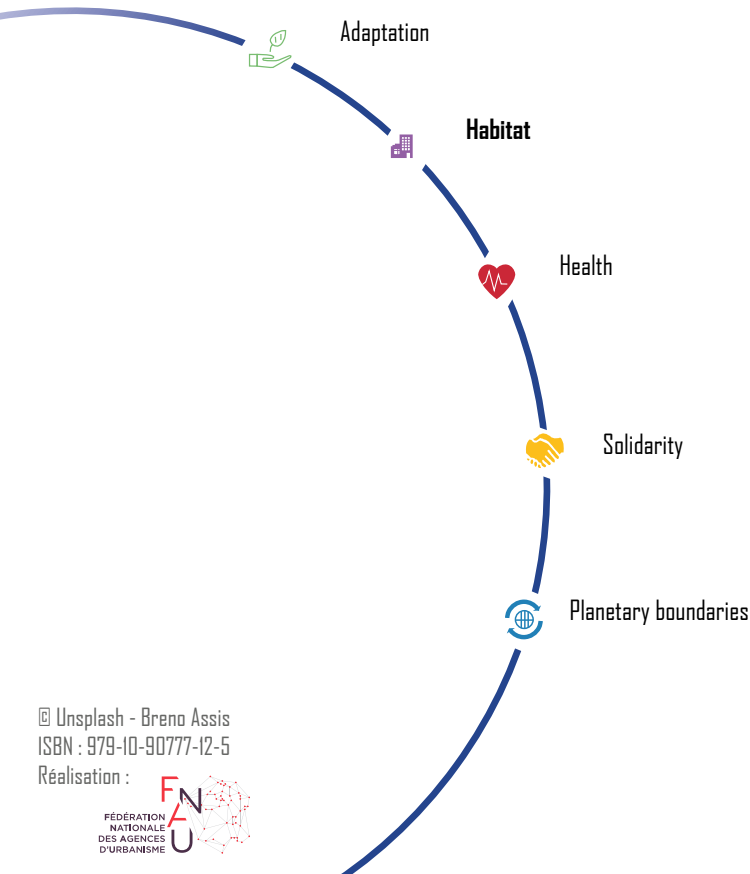
Therefore, we advocate in favor of the development of mid-size cities, thanks to coherent and adapted housing policies, in each territory. However, such policies should include complementary programs for basis services and equipment. The implementation of these policies calls for action plans that follow the directions set by the New Urban Agenda of UN-Habitat, relying on innovative solutions that respect the environment, the climate, and local cultures.

We invite people to join us during the 12th World Urban Forum in Cairo, in order to further extend the contents of this booklet with the actors and participants from other countries.





Launched in June 2011, the **French Partnership for cities and Territories (PFVT)** is a platform supported by the French Ministries of Europe, Foreign Affairs, Culture, and Ecological Transition and Territorial Cohesion. The PFVT is a multi-stakeholder partnership and think-tank meant as a hub to exchange and showcase the expertise of French urban development actors on an international scale. It involves almost two hundred organizations reflecting the diversity of France's urban expertise, helping to build a shared French vision based on exchanges and innovative, sustainable experiences. <https://www.pfvt.fr/>



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