PEOPLE AT THE CENTER











 "A better quality of life for all in an urbanizing world" is the theme of UN-Habitat's 2020-2023 Strategic Plan. Housing is the basis for a better quality of life and affects every citizen – housed and unhoused. Sustainable development cannot be achieved without addressing this basic human right.

IN THIS FIFTH VOLUME, FIABCI continues our work to highlight innovative and creative solutions for affordable housing from around the world to show that the industry has the capacity to meet the urgent challenge of more housing for all.









People at the center.

People at the center of design and urban planning. People at the center of policy making and governance. People's needs must come first as we continue to transform our ideas of how to build housing and expand the market to include people at every income level.

This moment requires us to reexamine our priorities and consider our responsibilities to each other. Multiple crises provide multiple opportunities and now is the time to redouble our efforts to meet the world's housing needs.

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

FIABCI World President

Innovative & Inspiring Ideas

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

The first volume of *The City We Need is Affordable* debuted at Habitat III in Quito, Ecuador in October 2016. FIABCI was actively involved in UN-Habitat's World Urban Forum 9 in Kuala Lumpur, Malaysia in February 2018 featuring the second volume. The third volume was introduced at the UN High Level Political Forum in New York in July 2018 and the fourth at World Urban Forum 10 in Abu Dhabi in 2020.

Now with this fifth volume, we are pleased to see that this information collection of innovative and inspiring ideas has become a tradition. In addition, we added an Affordable Housing Category to our prestigious annual Prix d' Excellence Awards. All of the past Prix winners in this category are included in the volume.

Real estate is one of the pillars of our society. Having a home is in a large sense part of our identity. In FIABCI we build houses, we sell houses, we value houses, we advise investors on housing markets, we work with governments to arrive at equitable housing policy, and we are home owners.

We are confident that as you review these projects, you will find solutions that you can implement in your country and join us in our work to build an inclusive new world where everyone has a place to call home.



Jordi Ribó FIABCI World President 2021-2022 CEO, On Viure Immobiliaria Andorra



FIABCI International Organizations Committee President

Bringing Expertise and Advice to the Table

FIABCI's long history with the UN goes back to 1971 when we gained Roster Consultative Status to the UN Economic and Social Council (ECOSOC). By 1996 we had advanced to Special Consultative Status and today we continue our work to support ECOSOC as well as an official Business & Industry Partner of the UN-Habitat World Urban Campaign since 2016.

Throughout the year, FIABCI appointed Representatives to each of the UN Offices and Regional Commissions attend meetings and events to bring the private real estate sector's expertise and advice to the table. This work has proved a valuable two-way street where the industry interacts with governments and the mission of the UN is promoted to our members.

We support World Habitat Day each year and are excited to debut a new volume of housing solutions each year on the first Monday of October. We are looking forward to World Urban Forum 11 – Transforming Our Cities for a Better Urban Future – in Katowice, Poland from June 26-30, 2022 where we will once again join our colleagues from around the world to evaluate our progress toward 2030 and meeting the Sustainable Development Goals.

We look forward to the next volume and encourage you to contact your national FIABCI Chapter to share ideas and solutions from your city. We would like to thank Ciputra Group, Fiesta Communities and the Global Housing Foundation for sponsoring this volume and the FIABCI Chapters, developers, and partner organizations who contributed projects and stories to make this book possible.



Dr Mahmoud AlBurai FIABCI International Organizations President Senior Advisor at the Real Estate Regulatory Agency of Dubai



FIABCI is the most representative organization in the real estate industry

FIABCI Members represent all real estate disciplines including brokerage, property management, valuation/appraisal, investment, development, consulting, legal, architecture, planning and insurance. Members work in all property sectors – commercial, residential, retail, land, resort and industrial. Our areas of focus include global networking, international business development, education and advocacy for the global real estate industry. With members in more than 70 countries including 90 professional association, 95 academic and public institutions and more than 2,000 individual members, FIABCI is the most representative organization in the real estate industry.

FIABCI CORE VALUES

Integrity – In everything we do and say, thereby earning and maintaining the trust and respect of the industry we represent.

Commitment to excellence – In all spheres of our work and in our interactions with members, partners and all real estate professionals.

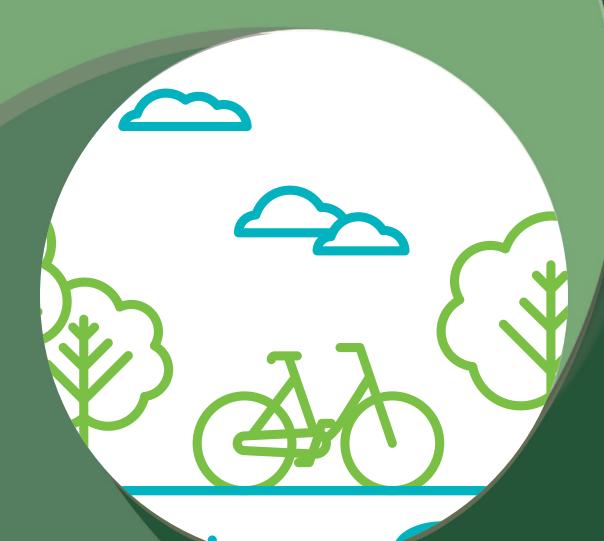
Culture of innovation and development – Of new technologies and solutions serving our industry.

Focused on creating sustainable membership value – Through developing profitable products, services and projects, and soundly managing the organization for the benefit of our members.

Community of action – Aiming to protect its members and the global interests of our industry worldwide.



TRANSFORMATION



HISTORIC PRESERVATION

RENOVATION

Social Housing Reimagined

Anne Lacaton and Jean-Philippe Vassal of France are the 2021 Pritzker Architecture Prize Laureates

"Good architecture is open—open to life, open to enhance the freedom of anyone, where anyone can do what they need to do," says Lacaton. "It should not be demonstrative or imposing, but it must be something familiar, useful and beautiful, with the ability to quietly support the life that will take place within it."

Through their design of social housing, cultural and academic institutions, public spaces, and urban developments, Lacaton and Vassal reexamine sustainability with their reverence for pre-existing structures, conceiving projects by first taking inventory of what already exists. By prioritizing the enrichment of human life, they are able to benefit the individual socially, ecologically and economically, aiding the evolution of a city.

Lacaton insists, "Transformation is the opportunity of doing more and better with what is already existing. Demolishing is a decision of easiness and short term. It is a waste of many things—a waste of energy, a waste of material, and a waste of history. Moreover, it has a very negative social impact. For us, it is an act of violence."

In their social housing projects, instead of demolition and reconstruction, they carefully transformed existing buildings by adding generous extensions, winter gardens and balconies that support the real lives of the residents.



The Pritzker Architecture Prize

www.pritzkerprize.com



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The City We Need is Affordable



La Ville qu'il nous faut est Abordable



La Ciudad que necessitamos es Asequible



我们要宜居城市



감당할 만한 가격의 주택이 있는 도시를 원함



वहनयोग्य शहरों की आवश्यकता है



المدينة التي نحتاج إليها هي باسعار معقولة



Нам нужен доступный город





The Lathrop Project is converting the Julia C. Lathrop Homes from public housing into a cutting edge, mixed-income development. Lathrop Homes were originally constructed in 1938 as one of the first developments commissioned by U.S. President Franklin D. Roosevelt's Public Works Administration and is one of Chicago's first public housing developments. Adjacent to the Chicago River, Lathrop Homes spreads across 35.5 acres and consists of 925 residential units within 29 two-story brick row houses and three- and four-story apartment buildings, one small administration building, and an impressive powerhouse all separated by landscaped courtyards in a campus-like arrangement. Lathrop Homes was placed on the National Register of Historic Places in 2012.

The Lathrop Community Partners, consisting of Heartland Alliance, Related Midwest, and Bickerdike Redevelopment Corporation, in partnership with the Chicago Housing Authority, will develop a total of 1,116 units of mixed-income housing, important retail and community space, and enhanced landscaping that will open up the historic site to the community and bring new life to nearly ½ mile of riverfront. The first phase of the project entailed the historic rehabilitation of nearly all of the existing buildings on the north side of Diversey Avenue into a total of 497 mixed-income units. Subsequent phases will transform the south side with two new buildings creating an entry point and harkening a new beginning for this site by combining preservation with the future new construction.



Lathrop Homes 2000 West Diversey Avenue Chicago, IL 60647 www.lathropchicago.com







St. Nicks Alliance seeks to transform lives of low- and moderate-income people through employment, education, housing, and health care. The organization delivers impactful services with measurable outcomes to children, adults, and the elderly. As a civic anchor, they carry out this mission within the context of building a sustainable community for all people through the arts, environmental advocacy, and urban planning.

The 2,200 housing units created and preserved by St. Nicks Alliance address a wide variety of needs for low- and moderate-income residents in NYC. These projects include rental housing for low-income families, two- to three-family homes for moderate-income purchasers, limited equity coops for low-income households, and special needs rental housing for low-income elderly or formerly homeless families and singles.

Over the past eight years, St. Nicks Alliance has carried through an Affordable Preservation Initiative to refinance and renovate 28 buildings with more than 790 units of affordable housing using over \$100 million in financing. Additionally, they are constructing projects which will create or preserve an additional 178 apartments with \$64 million in financing.



St. Nicks Alliance
2 Kingsland Avenue Brooklyn, NY
www.stnicksalliance.org





https://i66696162636906f7267z.oszar.com/en/chapter/FIA

INSTANT HOUSING



FORM CONSTRUCTION

SELF-BUILD

Hurricane Maria decimated the island of Puerto Rico, but hidden in its 200 mph gusts blew the winds of opportunity. Opportunity to reimagine safe, affordable housing. Opportunity to learn from our history and march toward a future of symbiotic coexistence with nature, instead of our unconscientious and climate-damaging past. KONTi Design | Build Studio develops turn-key structural solutions that are safe, affordable and climate-conscious alternatives to live, work and play.

The median income in Puerto Rico is \$20,000, while the median house costs \$100,000. The math simply does not add up. KONTi was envisioned as a one-stop shop for sustainable, resilient housing solutions that work for the majority of the population. As base structures, shipping containers that are plentiful and almost always leave the island empty, are perfectly molded to fill the gap. Additionally, the re-use of existing materials coupled with a natural

Additionally, the re-use of existing materials coupled with a naturally disaster-proof structure ensure the safety of occupants and structural longevity while minimizing environmental impact. Their flexibility in form also means containers can be transported anywhere in the world, wherever they are needed most, to expeditiously provide disaster relief and housing when it is needed most.



KONTi Design | Build Studio Arq. Carla Gautier Castro, AIT, LEED Green Associate Founder & CEO carla@kontidesign.com www.kontidesign.com

KONTi Design | Build Studio Homes from Shipping Containers











Global Housing Technology Challenge-India

The Ministry of Housing and Urban Affairs initiated the Global Housing Technology Challenge-India in 2019 to identify and implement innovative construction technologies from across the globe for the housing construction sector that are sustainable, eco-friendly and disaster-resilient. Six innovative technologies were selected from 54 globally best proven technologies to construct six prototype Light House Projects of about 1,000 units each with allied infrastructure in six different regions.

The Malani Construction Company began work on one project in Rajkot, Gujarat on January 1, 2021. The project uses monolithic concrete construction using Tunnel Form to build 1,144 houses of 40 sq.mt that will be completed within 12 months as part of the Challenge. In Tunnel Form technology, concrete walls and slabs are cast daily at the site using high-precision, re-usable, room-sized, steel forms or molds. This system uses two half shells which are placed together and then concrete is poured to form a room size module. Several such modules make an apartment.

This process facilitates rapid construction of multiple modular units that are durable with low maintenance requirements. This unique project at Rajkot will demonstrate the merits of this world class innovative construction technology.





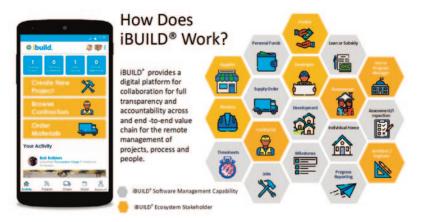


Light House Project
Rajkot Municipal Corporation
Dhebarbhai Main Road,
Rajkot, Gujarat, India
www.rmc.gov.in/Home



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iBUILD Global Habitat for Humanity India PMAY initiative

iBUILD India Private, Ltd. a for-profit software development corporation whose mission is to close the gap in affordable housing production by empowering the world to build and Habitat for Humanity India, have partnered to manage one of the largest single self-build initiatives in the world. The program will use iBUILD's innovative fintech management platform to manage, coordinate, assist and report on the production of 1.5 million homes over a 3-year period in the state of Andhra Pradesh.

This initiative is part of the Federal governments PMAY program. The PMAY scheme looks to help Citizens in India who are selected to coordinate and provide technical assistance to as many as 30 million families across the country over the next 10 years. Land is being provided by the local governments. Habitat for Humanity India was awarded management of this massive undertaking for the State of Andhra Pradesh.



iBUILD Global Habitat for Humanity India PMAY initiative www.ibuild.global

iBUILD is uniquely designed to take on scaled production of housing with real-time reporting and the ability to integrate all the resources needed in producing housing both for the self-build environment and developer led construction. Over 17,000 technical assistance staff will coordinate this massive undertaking using iBUILD's patent pending technology to register program participants, manage disbursements and payments, monitor the construction process, and connect important volunteer support staff and services to both community and homeowner specific needs.



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STARTER HOMES

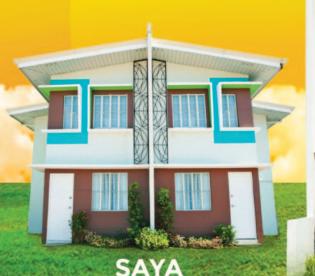


AGING IN PLACE

FAMILY FIRST



Redefining AFFORDABLE HOUSING For the Filipino Working Class







Pag-IBIG Fund's No. 1 Developer in North and Central Luzon 2014-2020

(Pampanga) Angeles • Porac • Dapdap • Dau • San Fernando • Mexico

(Tarlac) Aguso • Matatalaib • San Rafael

(Zambales) Aningway • Castillejos • Bayanihan Homes • Subic (Bataan) Hermosa • Mariveles • Limay



f @fiestacommunitiesofficial



www.fiestacommunities.com

DHSUD LS NOs: 2021-07-256, 2021-07-257 | DHSUD-R3-AA-2021/____Economic (1.7M), Socialized (580K)
Project Completion Date: LD: December 2029 | For inquiries please contact: 0931 128 9763, 0916 425 6524 or 455-2112
Developed by FIESTA Communities, Inc.



Established in 2007, **FIESTA Communities**, **Inc. or FIESTA**, redefines decent and affordable housing from the stereotypical residential dwellings for low-income Filipino families. This is in response to the call of government to the private sector to address homelessness by providing homes to first time homebuyers, ordinary and Overseas Filipino Workers.

FIESTA is an acronym capturing its core mission: **Family** is top priority and its housing products are a wise Investment; households are in safe **Environment** where quality **Shelter** through the use of **Technology** at **Affordable** prices are provided.

Serving 30,000 Filipino families in over 355 hectares of land development, FIESTA has been named Pag-IBIG Fund's Top Choice Developer in North and Central Luzon yearly, since 2014. Its social and affordable housing units are located in fully developed subdivision projects with class-A community amenities and features, near urban centers and places of work.

FIESTA is focused on helping the working class own a home for their families through amortizations at par with rental payments. As more families realize that owning a decent home is within reach, FIESTA raises a new generation of homeowners with dignity and confidence, one family at a time.



Fiesta Communities

HLDC Corporate Center

Angeles City, Pampanga,

Philippines

www.fiestacommunities.com



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FIESTA Communities homes for first time home owners











Eden-on-the-Park, or Eden, is Malaysia's first integrated senior's lifestyle resort which combines the well-established Australian retirement village model and aged care practices to promote the concept of aging in place, with dignity. The company set up its prototype in Kuching, Sarawak on the island of Borneo. It drew on 40 years of expertise of Optimum Aged Care Services, its Australian technical partners, and adapted these best practices to meet the stringent local regulatory requirements and the social and cultural values of local society.

To facilitate the concept of ageing in place with physical and mental wellbeing, Eden builds homes designed for independent active living. It also incorporates a state-of-the-art care center to provide short-term nursing care when needed. The concept places prime emphasis on the "5 S's" – Security, Safety, Support, Service, Sustainability – which are the fundamental needs of the elderly.

The Kuching pioneering project comprises 104 apartments and 14 villas for independent living, and a 71-suite care facility. The Resort comes with a comprehensive support system to enable an active worry-free retirement lifestyle with the assurance that in-house professional care is available when required.

Eden-on-the-Park is launching its second project on Penang Island-dubbed the "Pearl of the Orient". There the Company will build 364 units of apartments and villas and a 100-bed care residence. Both Resorts welcome expatriates under the "Malaysia-my-second-home" visa program.



Eden-On-The-Park Sdn Bhd Kuching-Samarahan Expressway 94300 Kota Samarahan Sarawak, Malaysia eden-on-the-park.com.my/



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GLOBAL HOUSING FOUNDATION

In Partnership with

UN@HABITAT

United Nations Day 2022: Watch the Event Live

On Monday, October 24, 12:00 PM EST, in celebration of United Nations Day, the Global Housing Foundation will facilitate a virtual program highlighting new and innovative solutions to solve workforce housing from around the world. Tune in to hear from industry experts and become inspired by the groundbreaking solutions set to transform the affordable housing crisis for the better.



The Global Housing Foundation has created a new datadriven platform aimed at aggregating and presenting otherwise hard to find resources to further raise awareness for our mission of building housing.

WHO WE ARE

GHF is a Non-Profit, United Nations NGO Partner with UN HABITAT devoted to leveraging the expertise and resources of the private real estate community to build affordable housing for the working poor. We facilitate the provision of affordable housing in assisting the implementation of Part A of the Habitat Agenda of the United Nations Human Settlements Programme.

www.globalhousing.net



OUR MISSION

The Global Housing Foundation, in partnership with UN-Habitat, facilitates alliances between Public, Private, Academic, Foundational, Community and Governmental organizations designed to develop and leverage their power and effectiveness for the common cause of providing innovative solutions for workforce housing challenges.



Affordable, safe and secure housing is important for both parents and their children. High housing costs can leave low-income families scrambling to cover other important expenses and facing difficult budget trade-offs. Frequent moves can jeopardize children's performance and success in school, leading to lasting achievement gaps. Unhealthy housing conditions — such as exposure to molds, lead and tobacco smoke — can seriously compromise a child's well-being.

Atlanta's living options are mostly restricted to large apartment buildings and single-family homes. There are too few several-unit structures that would allow for a middle market to form, according to the Department of City Planning. Current restrictive zoning and recent development trends are geared toward low density, which positions residents farther away from jobs, food, schools and other community amenities.

House ATL, a group of local community organizations, businesses and civic leaders, has recommended a \$1 billion commitment of public and private funds to create or preserve at least 20,000 affordable housing units over an 8-10-year period. The Casey Foundation supports the group's Funders' Collective, which helps fill cost gaps as the city works to maintain affordable housing options in the area.



Annie E. Casey Foundation 701 St. Paul Street Baltimore, MD 21202 www.aecf.org/

TRANSIT-ORIENTED DEVELOPMENT



PUBLIC,
PRIVATE,
PARTNERSHIPS
FOR PEOPLE

COMMUNITY LAND TRUSTS



Citra Maja Raya was inaugurated in 2017 by two Indonesian state ministers, the Minister of Public Works and Public Housing and the Minister of Transportation. The signing took place in the presence of the governor and district chief, which indicates a strong public-private partnership in the creation of this affordable housing project.

Citra Maja Raya is a joint operation with land owners and covers an area of 2,600 hectares and is expected to eventually accommodate 300,000 people. The project started with the development of affordable homes with prices ranging from US\$ 10,000 to 70,000. A total of 18,000 units have already sold. With its Transit-Oriented Development concept, the new town can be reached conveniently by commuter train (80km) to and from Jakarta.

The city-scale development concept of Citra Maja Raya has a long-term plan that considers the population distribution, current and future infrastructure networks and all the facilities necessary for community living. The first phase of the project covers 300 hectares and the 2nd phase is 260 hectares. Construction of the community center and other amenities that will serve the people will soon follow to avoid over-investment and disruption. Large-scale development plans such as this enable cross subsidies where various facilities are planned and built to create mutually beneficial synergies.



Ciputra Group
Ciputra World Jakarta
1 DBS Bank Tower Lt. 39
Jakarta, Indonesia
www.ciputra.com



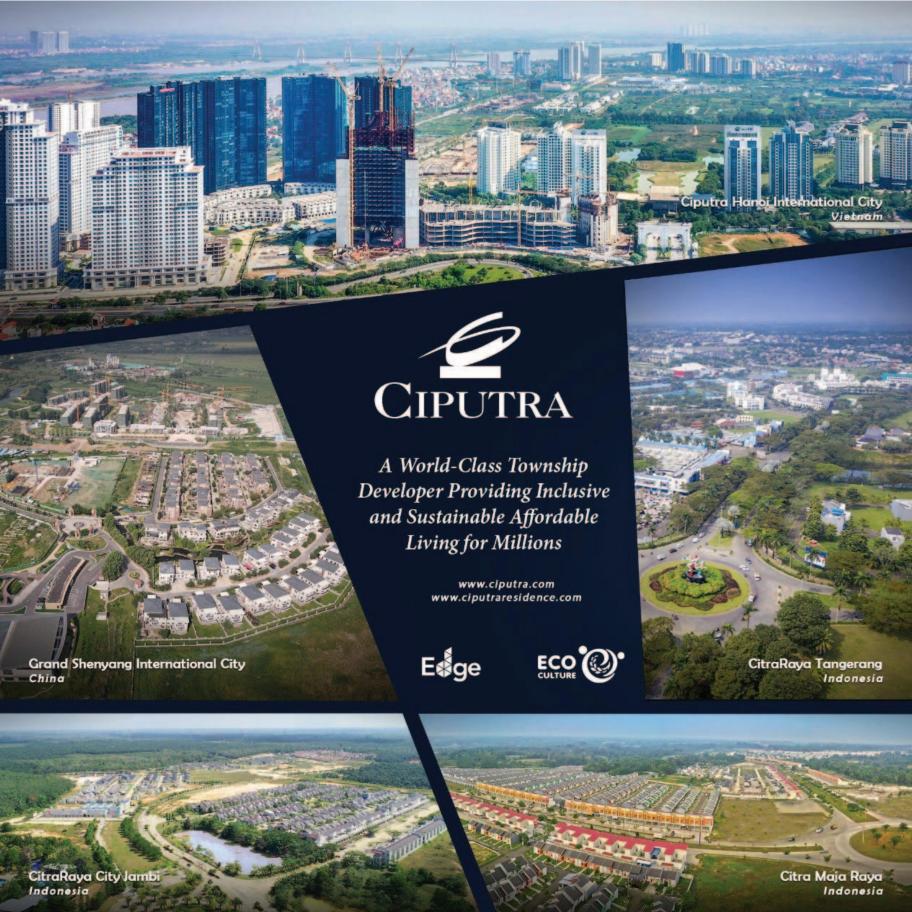


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Citra Maja Raja TOD project, Jakarta, Indonesia









Land values have been rising for decades, dramatically increasing the cost of housing in high-opportunity and historically under-served neighborhoods alike. The prospect of homeownership in our cities is drifting out of reach for many people as incomes fail to keep up with consistent growth in property values. The Community Land Trust (CLT) model is designed to protect certain neighborhood land from the relentless upward pressure of urban land markets.

CLTs are nonprofit, community-based organizations tasked with holding land permanently "in trust" for the benefit of people in the community. Community land trust homeowners buy their home at a price they can afford, and are far more likely to be able to remain in their home for as long as they wish to stay without the pressures of unaffordable mortgage payments or rising property taxes in the surrounding neighborhood. CLTs create housing affordability through shared ownership: the homeowner owns the home itself, while the CLT owns the land beneath, stewarding it for the benefit of the homeowner, future homeowners, and the community as a whole.

The homeowner enters into a Ground Lease with the community land trust that allows her to enjoy exclusive use of the land beneath her home. The Ground Lease lasts 99 years, and is both renewable and inheritable. In the Ground Lease, the homeowner agrees to earn modest equity in the home over time and, if they sell, to sell to another limited-income buyer. This way, the price of the home always remains affordable to future buyers.



Houston Community Land Trust 1500 McGowen Street, Suite 220 Houston, TX www.houstonclt.org



Houston Land Bank
PO Box 131106, Houston, TX
https://houstonlandbank.org





2021 Gold Winner

KAPIOLANI RESIDENCE

Honolulu, HI

Developer: SamKoo Pacific

www.centralalamoana.com/kapiolaniresidence.html

Reversing conventional wisdom, this project is a 484-unit building where 60% of the homes are affordable and 40% are market rate.



2020 Gold Winner

ALAM SANGGAR INDAH

West Java, Indonesia

Developer: Sanggar Indah Group

Email: sanggarindahgroup@gmail.com

Alam Sanggar Indah is a ± 35 -hectare area of affordable housing development by Sanggar Indah Group. The whole area is planned to consist of 2,223 units of affordable houses; 70% of which are facilitated by government subsidy.





2019 Gold Winner

POPUP DORMS

Vienna, Austria Developer: OeAD Student Housing www.oeadstudenthousing.at/en/

The PopUp Dorms are affordable, ecological, flexible, chic and can be moved easily from one site to another. The temporary student dorms are nearly zero-energy buildings created with 23% less construction costs and 24% less life cycle costs than usual local private housing projects.







2018 Gold Winner

PANGSAPURI SERI KASTURI

Selangor, Malayasia www.spsetia.com/en-us/

As a realization of S P Setia's vision of redefining public perceptions of affordable housing, Seri Kasturi is a 16-acre medium-cost apartment development. It is a relatively low-density area that includes four 11-story blocks of 3-bedroom, 2-bath apartments and a community center with an Olympic-length swimming pool.





2020 Silver Winner

PANGSAPURI KASTURI

Johor Bahru, Malaysia,

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Pangsapuri Kasturi is an affordable housing project qualified under the MyHome Scheme. The project provides a range of community facilities including a kindergarten, prayer hall (musolla), public hall, food court and jogging track.





Local Housing Solutions NYU Furman Center and Abt Associates

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Local governments have a crucial role to play in addressing the housing challenges faced by their residents. But with dozens of different local housing policies to consider, and unresolved questions about the relative responsibilities and resources of federal, state, and local government, it can be difficult to know where to start and how to structure an effective local housing strategy. Local Housing Solutions was established to address this need and provide guidance on how to develop effective local housing strategies in regions with high housing costs.

Together, the policies in these four main categories will help cities and counties increase housing affordability and improve housing quality and sustainability. Within each of the four major categories, there are sub-categories that group together policies that all serve a common function, such as "generating revenue for affordable housing" or "preserving existing affordable housing." These policy sub-categories can be helpful for communities interested in identifying ways to achieve a specific housing goal.



FIRST ANNOUNCEMENT

Please Join Us for the Global Observance of World Habitat Day, October 2-4, 2022 in Honolulu, HI hosted by the City & County of Honolulu and the U.S. Department of Housing & Urban Development













Transforming our Cities for a Better Urban Future Katowice, Poland June 26-30, 2022 https://wuf.unhabitat.org/



https://urbanoctober.unhabitat.org/whd







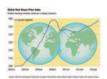


The International Property Markets Scorecard is a systems analysis tool jointly developed by the Center for International Private Enterprise (CIPE) and IHC Global to provide actionable snapshot of the institutional components of a property market. The Scorecard can be used by in-country reformers, international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



HOFINET Housing Finance Information Network, Inc. is a quality-assured web portal that consolidates regularly updated international housing finance knowledge in one central, easily accessible place. The HOFINET portal has two interconnected information channels: The Topic Channel provides information on housing finance, alternative

housing finance systems, retail and funding aspects of housing finance and housing finance policy; The Country Channel provides standardized housing and housing finance sector data for 130 countries, research reports, laws and regulations, links to other country data sets and institutions. www.hofinet.org



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



IHC Global is a global membership coalition of organizations, businesses and individuals engaged in urban development worldwide. IHC Global serves its members through advocacy and awareness; policy and practice-focused research; and sharing of good practice. Strategic investments in areas such as affordable and adequate

housing, functioning property markets, and clean water and sanitation can reduce inequities and make cities places of growth and opportunity. iwww.ihcglobal.org



REIA Housing Affordability Report is recognized as the most authoritative indicator of Australian housing affordability. To ensure an accurate profile of housing affordability nationwide, the report incorporates data from all major lending institutions, the Australian Bureau of Statistics and Cannex Ltd. The report contains information on the portion of family income devoted to average loan payments or median rents, a home

loan affordability indicator and other housing indicators.

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