

International Federation of Surveyors Fédération Internationale des Géomètres International Vereinigung der Vermessungsingenieure

FIG Task Force on: Property and Housing



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TF established in Morocco 2011

- TS in Rome 2012
- TS Uruguay 2012
- Workshop in Athens 2012
- TS Nigeria 2013
- Workshop in Skopje Nov 2013

Methodology

- Internet research
- Existing literature
- Case studies
- Technical Sessions
- Workshops

Information collected so far:

- Germany
- Hong Kong SAR China
- Kenya
- Greece
- Italy
- Uruguay
- Nigeria

background

In many countries **Surveyors** are expected to identify **land tools** and **good governance practices** that will facilitate:

- privatization of land and property registration,
- secure access to land and property rights,
- secure mortgage rights and real estate markets,
- formalization of informal development, and upgrading of slums and/or inner city decay,
- sustainable housing and housing rights,
- zoning, planning and building code revisions,
- redevelopment and urban regeneration,
- environmental sustainability, energy efficiency and green housing,
- integration of minorities, dealing with immigration and free population movement



within an unpredictable economic and social environment



background

characterized by certain fundamental factors affecting the **housing** sector:

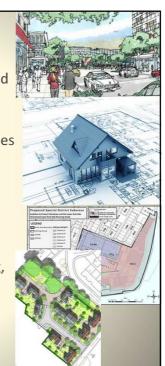
- recession, unemployment, difficulty of finding jobs,
- significant decrease in access to financing, tougher lending standards: no more liar loans, bigger down payments, closer look at incomes
- tougher appraisal standards,
- growing affordability problems even for those who do have a job due to wage and benefit cuts,
- rising taxes,
- overleveraged consumers,
- a change in consumer attitudes regarding housing as an investment,
- a new frugality in consumer attitudes towards debt in general,
- corruption and confusion in land and housing regulatory framework

Objectives

The FIG Task Force investigates challenges and major threats and tries to identify a <u>new role</u> for the land <u>surveyor</u>.

It develops awareness, vision and key strategies as well as investigates tools and techniques around:

- institutional development, legislation,
- improvement of coordination of various stakeholders; adoption of effective policies,
- · land tool development for affordable housing,
- Examples of good practice



Objectives

- Perspectives on the real estate economy
- Sustainable real estate markets
- Sustainable housing and housing rights
- Planning for affordable housing



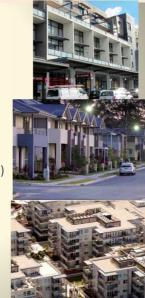
Affordable Housing refers to housing for <u>very low-income</u>, <u>low income</u>, <u>moderate-income</u> households. (30% standard: own or rent a housing for an amount up to 30% of the household income), size of family? It means different things to different people and it has different implications in different places

Affordable housing: encompasses a wide spectrum of housing types, prices and occupants

- Rental housing
- For-sale housing
- Government-subsidized housing
- Public housing?

Public Policies usually speak of affordability as:

- Low-income rental housing: Subsidies either for production or for occupants (object grant/subject grant) or both to make it affordable to low- (50-80%) and very-low-income (50% of median income) households
- Affordable ownership housing: market-rate unsubsidized housing for moderate-income (80-95%) households, first-time buyers, and subsidized ownership housing for low- and moderate-income buyers



Funding mechanisms

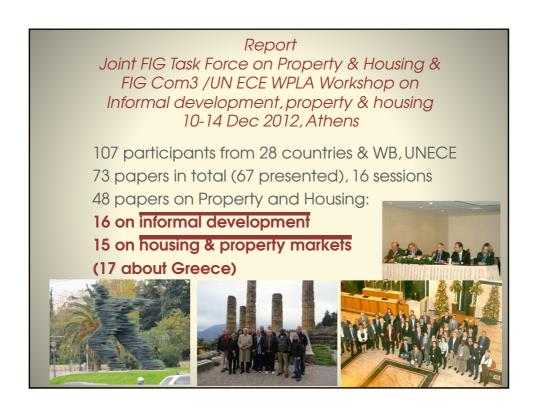
Financial aid can be granted as:

- extra payment (without refunding) or
- it can be granted as credits, e. g. loans with low interest or loans with public securities.

Supply of dwellings:

- New apartments
- the modernization of housing stock
- offering state-owned land for affordable housing to reduced prices; the investors are obliged to reflect the reduced land price in reduced rents for target group households



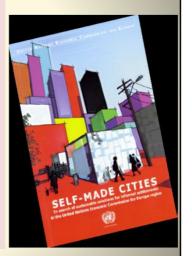


Joint FIG / UNECE WPLA

Purpose: update the 2009 research on "Self-made cities" (UNECE

publication)

- progress of legalization and integration of ID in UNECE;
- procedures and policies; examples of good practice;
- pro-poor the solutions; remaining obstacles;
- new weaknesses;
- tools in order to eliminate the phenomenon in future: protection of environmentally sensitive areas
 - adoption of pro-growth planning planning for affordable housing and social inclusion



Joint FIG / UNECE WPLA publication

Structure

- 1. General aspects on current informal development, causes, types, statistics, impacts, past experience, current legalization projects
- Case studies in selected countries (Albania, Cyprus, Greece, FYRoMacedonia, Montenegro, Georgia, Azerbaijan, Kyrgyzstan): in-depth research,
- 3. Discussion-lessons learnt
- 4. Tools & Policies to avoid the phenomenon
- 5. conclusions, proposals

Time schedule:

- First draft by August 2013
- first draft version by autumn-September 2013,
 to be presented at the Ministerial Meeting and submitted to the UN ECE CHLM for approval
- editing by the end of 2013
 published beginning of 2014 Sponsors needed for publishing
- the publication will be in English, its size will be < 200 pages

