



THE

CITY

WE NEED IS  
AFFORDABLE

The world is undergoing an unprecedented wave of urban growth. In 30 years the global urban population will double. Affordable housing, efficient transportation and respect for the environment are essential for a vibrant city.



FIABCI has brought together the real estate industry's major stakeholders to propose innovative solutions to meet the increasing demand for affordable housing.

The people who make our cities thrive cannot afford to live there.

Everyone agrees that a renewed focus on affordable/workforce housing is urgent and absolutely necessary. The industry must come together and offer sincere and prompt interventions to alleviate this situation. We must reform the way cities are planned, financed, developed, governed and managed.

Land price has increased rapidly.

Investors tend to focus on high-end residential.

Governments are tightening budgets.

**No sector can solve the problem alone.**

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.



## A Message from Past World Presidents

Our consistent work with the United Nations since 1954 reveals FIABCI, the International Real Estate Federation's firm and lasting commitment to real property issues around the world.

FIABCI is proud to hold NGO special consultative status at the United Nations Economic and Social Council (ECOSOC). Working through the FIABCI International Organizations Committee, we have more than twenty representatives to UN offices in New York, Geneva and Vienna; and Economic Commissions in Africa, the Asia-Pacific, Europe, Latin America and Western Asia.

We are very pleased with this latest effort to support Habitat III in Quito which includes this book highlighting **innovative solutions to affordable/workforce housing**, the introduction of the **FIABCI Cloud Platform** for assessing a city's sustainability, a proposal to create a **Global Policy Framework for Sustainable Real Estate Development**, and the vision of a **legacy affordable housing complex in Quito**.

We see this process that began in January 2016 as the start of an even more active era in FIABCI's support of the UN. As the world becomes more populous and integrated and land and resources ever more scarce, the expertise and commitment of FIABCI members to just, transparent and sustainable real property markets is more important than ever.

Sincerely,



**Enrico Campagnoli**  
President FIABCI International  
Organizations Committee,  
*World President 2010-2011*



**Flavio Nunes**  
*World President 2013-2014*



**Danielle Grossenbacher**  
Chair, FIABCI's The City We Need  
is Affordable Campaign  
*World President 2015-2016*



## A Message from World President Kirkor Ajderhanyan and World President-Elect Farook Mahmood

On behalf of FIABCI and as a representative of the private real estate sector – we are pleased to be a partner of the UN Habitat's World Urban Campaign, and to have a strong presence in Quito to show our support for Habitat III and its New Urban Agenda.

More than half of the world's population lives in urban areas today, with this percentage most certainly to rise. The speed and scale at which urbanization is happening brings many global challenges to the forefront – among the most important, affordable housing.

The FIABCI leaders that most recently preceded us had a keen vision for focusing FIABCI's attention on identifying and sharing global solutions for affordable housing during Habitat III. Thanks to their vision and much hard work, we are honored to bring to Quito this assemblage of global best practices in affordable housing, identified through our The City We Need is Affordable competition. We hope this information will be an inspiration and possible model to positively impact local communities.

As the current and incoming leaders of FIABCI, we are charged with building on FIABCI's distinguished past and ensuring prosperity for the future as an industry umbrella organization. **Sharing best practices is at the very core of FIABCI's mission and is a key driver for our 2016 – 2018 agenda.** The interconnectivity of today's property markets is like never before. It demands great cooperation among industry professions to come together to learn and share ways to best serve our clients and customers, as well as our communities.

We believe this commitment to best practices in all aspects of real property will strengthen the global marketplace and support global economic growth and financial stability. In doing so, FIABCI simultaneously supports and serves the individual practitioner and real estate organizations, universities and academic institutions around the globe. We invite you to join us in this endeavor.



**Kirkor Ajderhanyan**  
2016 – 2017 FIABCI World President



**Farook Mahmood**  
2016-2017 FIABCI World President-Elect



**This book is the culmination of FIABCI's nine-month campaign as a partner of UN Habitat's World Urban Campaign to prepare for Habitat III in Quito, Ecuador from October 17-20, 2016.**

We represent the private real estate sector and actively promote the importance of transparent and rational real estate markets for global economic growth and social and financial stability.

Our campaign began with an Urban Thinkers Campus in Dubai on January 10 & 11 together with the Dubai Real Estate Institute. FIABCI featured The City We Need is Affordable campaign as a part of its stand at the MIPIM real estate trade show in Cannes, France from March 15-18, one of the most important gatherings of international real estate developers and investors each year. We held a side event on March 17 in Prague, Czech Republic as a part of the Habitat III Europe Regional Meeting and on July 26 at PrepCom3 in Surabaya, Indonesia.

**FIABCI provides access and opportunity for real estate professionals interested in gaining knowledge, sharing information and conducting international business with each other.**

FIABCI Members represent all real estate disciplines including brokerage, property management, valuation/appraisal, investment, development, consulting, legal, architecture, planning and insurance. At the World Congress in Panama in May 2016, the FIABCI General Assembly passed a motion "to support Governments and Local Authorities in reaching the sustainable development goals and their targets adopted by UN General Assembly on September 2015 and to share the best practices in Affordable Housing around the world."

**With members in 65 countries, including 100 Professional Associations, 65 Academic Institutions and 3,000 individual members, FIABCI is the most representative organization of the real estate industry**





**The City We Need is Affordable**

**I'M A CITY  
CHANGER**

**La Ville qu'il nous faut est Abordable**

**J'AMÉLIORE  
MA VILLE**

**La Ciudad que necesitamos es Asequible**

**YO MEJORO  
MI CIUDAD**

**我们要宜居城市**

**I'M A CITY  
CHANGER**

**المدينة التي نحتاج إليها هي بأسعار معقولة**

**I'M A CITY  
CHANGER**

**Нам нужен доступный город**

**I'M A CITY  
CHANGER**

# Solutions to Quickly, Efficiently and Sustainably Increase the World's Supply of Affordable/Workforce Housing

## ARCHITECTURE & BUILDING MATERIALS

A holistic approach to produce affordable, energy efficient modular homes constructed off-site for fast assembly at the destination.  
GRAFT, Berlin, Germany and the Make it Right Foundation .....10

Diverting residential homes destined for the landfill and repurposing them for upscale high quality affordable housing.  
Builders of Hope, Raleigh, NC, USA .....12

Structural Insulated Panels and building kits that can produce up to 3,000 energy efficient homes a year.  
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# Architecture & Building Materials





# CONNECTING A GLOBAL MARKETPLACE TO U.S. REAL ESTATE.

Lennar International is a global connector to U.S. real estate opportunities and worldwide capital networks. As international investors increasingly look to the United States as a real estate destination, Lennar is well positioned to meet their needs. Lennar provides a national footprint for foreign direct investment opportunities in a variety of forms to meet the ever-changing needs of the global marketplace.

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QUALITY



VALUE



INTEGRITY



**\$16 BILLION ENTERPRISE VALUE**



**\$10 BILLION LENNAR EQUITY  
MARKET CAPITALIZATION**



**\$14.4+ BILLION TOTAL  
LENNAR ASSETS<sup>(1)</sup>**



**\$15+ BILLION LENNAR  
LAND ACQUIRED**

*past 11 years<sup>(2)</sup>*



**800,000+ LENNAR  
HOMES DELIVERED**



**\$9.5 BILLION TOTAL  
LENNAR REVENUE**

*(year ending  
Nov. 30, 2015)*



**\$12 BILLION IN LAND & OPERATING ASSETS  
MANAGED IN MORE THAN 300 JOINT VENTURES**



**\$25 BILLION IN JOINT VENTURE/FUND  
ASSETS MANAGED OVER PAST 10 YEARS**

(1) Includes all Lennar Corporation operations (2) FYs 2004-2015

**To learn more about Lennar's U.S. real estate  
programs for capital, business and industry  
partners, please email: [FIABCI@Lennar.com](mailto:FIABCI@Lennar.com)**

**LENNAR®**





# **GRAFT**

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**This holistic approach produced affordable, energy efficient modular homes constructed off-site for fast assembly at the destination.**

THE MAKE IT RIGHT FOUNDATION is a private-sector initiative for disaster relief. In August 2005, Hurricane Katrina hit New Orleans. The homes of a whole neighborhood were destroyed and a clear plan to address the situation quickly did not exist. The Make It Right Foundation (MIR) was founded by Brad Pitt, GRAFT and Bill McDonough and the Cherokee Foundation to help the people in the Lower Ninth Ward in New Orleans to move back into their neighborhood into a better, sustainable, high-quality and safe neighborhood.

GRAFT took on the role of an architectural curator on the board of MIR and invited a group of 21 architects to create a range of

architectural solutions. GRAFT also contributed two designs for affordable, sustainable and safe houses based on popular dwelling typologies and the rich traditions of New Orleans.

GRAFT's holistic approach to affordability entails teaching new methodologies of construction, implementing new combinations of technologies, and producing higher performance at a lower cost.

This program is applicable to any region due to its broad network and flexible approach that integrates regional characteristics and needs and proves that affordability and high quality housing is possible within architectural design.





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**This patented method of building green communities diverts residential homes destined for the landfill and repurposes them for upscale high quality affordable housing.**

## BUILDERS OF HOPE/ECOLOGICAL COMMUNITIES

Early pioneers in affordable housing for Public Private Partnerships and the triple bottom line, Builders of Hope developed a model that received the first green building, United States Process Patent. This patented method of building green communities diverts residential homes destined for the landfill and repurposes them for upscale high quality affordable housing. Builders of Hope has engineered an entirely new redevelopment model for inner city neighborhoods by building new communities, wholly comprised of rescued, relocated and sustainably rehabilitated housing.

Providing economic, environmental and social solutions in the process of neighborhood revitalization has contributed not only to the stabilization of families but has greatly impacted the community.

Benefits include Increased ridership on public transportation, higher performance of children in school, job stability and a decrease in community theft and violence by 70%. Increasing homeownership of high quality, sustainably affordable, energy efficient housing in at-risk communities without displacement is a bulwark for the working class. Providing jobs and green collar training for the homeless, ex-offenders and at-risk youth further demonstrates the model's strength through financial inclusivity and empowerment of community members typically ignored.

**The Builders of Hope solution is repurposing unwanted houses and turning them into truly affordable, energy efficient homes for the working class, transforming neighborhoods of crime and disinvestment into communities of hope and prosperity.**





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**Astra can produce over  
500 Structural Insulated  
Panels daily and up to 3,000  
energy efficient building kits a year.**

ASTRA PLUS BUILDING SYSTEM is a licensed distributor of Innova Eco Building Systems and manufactures high performance, energy efficient buildings and panel systems that are made from ecofriendly materials. Astra Plus makes and exports Structural Insulated Panels with oriented strand board, cement fiber and magnesium oxide skins. The Astra Plus Eco Building System Kit includes all the necessary materials to quickly erect single family homes,

townhomes, duplexes, commercial buildings and other structures requiring high performance green building standards.

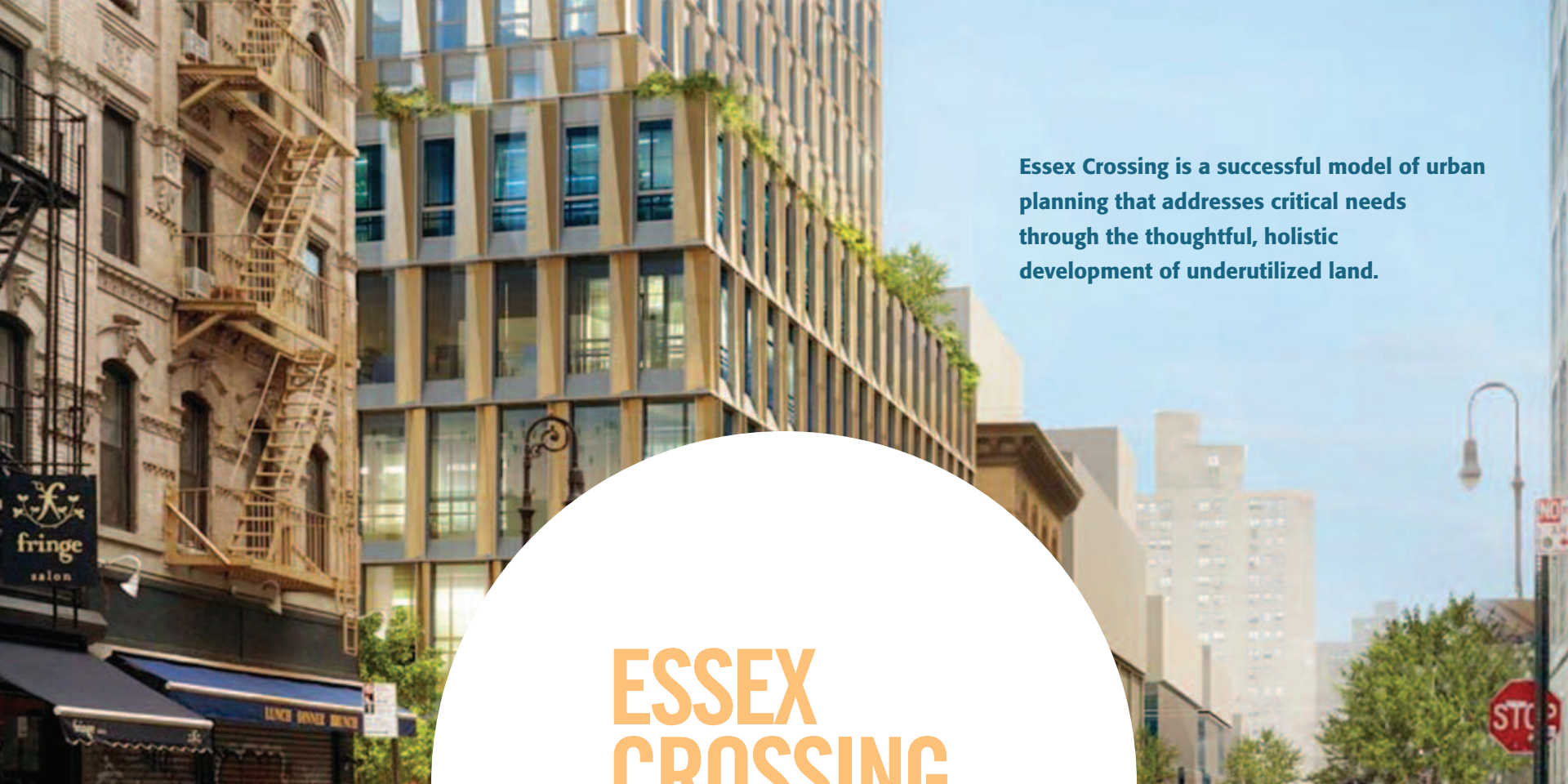
Astra can produce over 500 Structural Insulated Panels daily and up to 3,000 energy efficient building kits a year. Astra manufactures net zero, high performance building envelopes for builders, developers and end users. The panels can be used on structured steel and concrete structures.



The background of the slide is a photograph of a cityscape. In the foreground, there is a modern building with a facade of vertical wooden slats and large glass windows. In the background, a dense urban area is visible, featuring various multi-story buildings, including a prominent white building with two towers. A large, semi-transparent white circle is centered over the image, containing the title text.

# Urban Planning



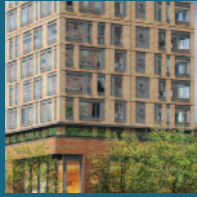


Essex Crossing is a successful model of urban planning that addresses critical needs through the thoughtful, holistic development of underutilized land.

# ESSEX CROSSING

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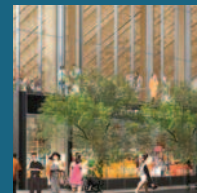


**This holistic approach produced affordable, energy efficient modular homes constructed off-site for fast assembly at the destination.**

## ESSEX CROSSING

For nearly half a century, nine sites sat vacant on Manhattan's Lower East Side – a vast tract of underutilized land in a city with a housing crisis. Delancey Street Associates, a team of three development companies (L+M Development Partners, Taconic Investment Partners and BFC Partners) is developing Essex Crossing a project that will include 1,000 units of housing – 500 of those affordable and 100 affordable senior units – using innovative public-private financing mechanisms to address the city's acute need for more housing generally, and more affordable housing specifically.

As the world's population increasingly, and rapidly, urbanizes, Essex Crossing is an example of a public-private partnership that truly produces a kaleidoscopic array of interventions: from local job training through the project's nonprofit partner, to housing and open space, to retail and medical services for the community conveniently located within the project's affordable senior building. In all, the project will comprise nearly 2 million square feet and provide a comprehensive solution to a decades-long issue many long thought unsolvable.





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## FERENCVÁROS URBAN BLOCK REGENERATION

By the time of the redevelopment process, Central Ferencváros in Hungary had deteriorated to a considerable degree. Flats had electricity and running water, but no bathrooms and toilets were in the communal courtyards. The key objectives of the plan was to increase the proportion of green areas, renovate buildings with architectural value and construct new residential buildings and institutions that match the existing cityscape while preserving the layout and character of the city.

Within the scope of this complex urban regeneration, Ferencváros has paid particular attention to the education and development of its residents. Educational and social institutions have been renewed and a network created for the support of disadvantaged individuals (student grant schemes, free textbooks and study aids, foreign language courses).

**As a result of this successful urban renovation, young people are no longer leaving the area and the number of crimes committed in the area has been steadily decreasing.**



THE URBAN RENOVATION OF COLON is benefiting 25,000 people from Colon and is focused in three objectives: the renovation of the urban infrastructure, the rescue of historical buildings and sites of national interest that have been abandoned for many years, and the demolition of condemned houses and the construction of new residential projects including:

- **“Altos de los Lagos” in the district of Cristobal.** This project will have 5,000 two and three bedroom units as well as units that meet handicap requirements, a sports center and schools. The total investment of this project is around \$569 million dollars.

- **“Ciudad Esperanza” (The City of Hope) in the district of Arraijan to benefit 2,250 families.** In addition, there will be a regional university campus, police station, and other public agencies. The total investment is about \$140 million dollars.

- **“Ciudad del Este” (East City) is a residential project close to the metro line and airport.** The government plans to develop the master plan and lots with all the infrastructure and public areas with the amenities for the private developers to build projects. This plan will allow for families to access less expensive housing because the lots and infrastructure are going to be given for free and the families would only pay for the construction of the house.



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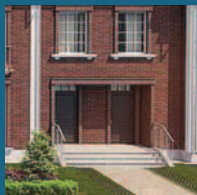
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## KASKAD PARK

KASKAD Park is a suburban low-rise residential complex in the Moscow Region including townhouses and a multi-family development. It is located in an ecologically clean area and is surrounded by forest on three sides. One of the most modern and market oriented projects in the Russian real estate market, the project includes social infrastructure like a school, kindergarten and recreational facilities. In addition to affordable units that include a plot of land, the low-rise residential complex offers buyers a reasonable mortgage option. Once completed the project will also include stores, consumer services centers, clinics, banks and sports grounds.

**The project includes social infrastructure like a school, kindergarten and recreational facilities.**







# Public Private Partnerships



## GABRIELA APARTMENTS

A financing solution to the affordable housing crisis is the use of Low Income Housing Tax Credits. This model has been proven to be successful and continues to be the primary funding source for affordable housing projects in the United States.

**The program uses tax credits offered by the US Internal Revenue Service that are highly desirable to higher income entities to reduce their tax liability for 10 years with a dollar-for-dollar credit on the money invested into the development sites.**



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The Gabriela Apartments in San Francisco used the tax credit program. The sale of tax credits produced \$3.28M in funds toward development costs. The project consists of 29 multiple bedroom units for large families. Amenities include laundry facilities, children's play-ground and common area court yard with barbecue pit, parking garage, and a community center that provides after-school tutorial programs for the tenants. Any tax collecting government can model this financing structure to produce a financial pool of funding for affordable housing projects.





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ESTATE  
INSTITUTE

DUBAI LAND DEPARTMENT

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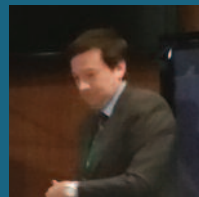
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**DREI hosts Harvard Graduate School of Design to introduce “Smart Cities Harvard GSD Executive Education” in the MENA region.**

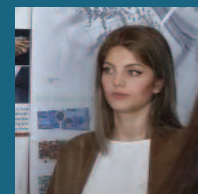
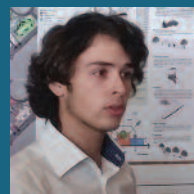
**Two day program: 16th – 17th Nov, 2016**

THE DUBAI REAL ESTATE INSTITUTE is the educational arm of Dubai Land Department, and the first institute in the region to provide specialized real estate education that meets international standards. DREI has educated and trained more than 45,000 professionals and has firmly established its presence as the foremost institute offering real estate courses, designations and certifications to professionals in the Middle East and North Africa region.

To compete in today’s global landscape or local market (and anywhere in between), technology needs to become part of a community’s DNA and be the foundation for all change. Technology

and innovation impact environmental, economic, and social sustainability in our communities and nations. How should leaders and stakeholders get organized around these phenomena to take advantage of the opportunities and stay competitive in today’s global economy? After this program, you will better appreciate the impact Information and Communications Technology (ICT) and the “Internet of Things” have on the building, regeneration, and sustainment of communities around the world. Using case studies that provide real-life examples and context, this program will help shape your playbook and toolkit to address the planning, design, and realization of 21st century infrastructure and communities.

Photos from the DREI and FIABCI Urban Thinkers Campus held in Dubai in January 2016.







**GLOBAL HOUSING FOUNDATION**

*In Partnership with*

**UN HABITAT**

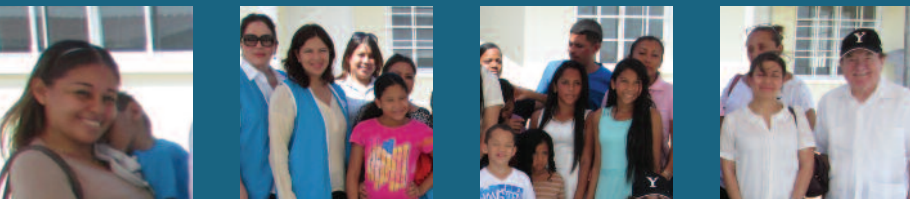
GLOBAL HOUSING FOUNDATION

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[www.globalhousingfoundation.org](http://www.globalhousingfoundation.org)



**GHF has successfully formulated a partnership with UN Habitat and has a strong model to encourage and highlight the many benefits available to developers, municipalities, and financial institutions that participate in delivering affordable homes.**

## GLOBAL HOUSING FOUNDATION

Global Housing Foundation (GHF) was created in 1999 by René Frank, a FIABCI UN Delegate, in response to a challenge from government members of the United Nations. The Foundation has partnered with the UN to address housing issues from its beginning. GHF's mission is to provide affordable housing for the working poor. Around the world these industrious laborers often live in deplorable conditions, fearing for their security, safety and shelter from the elements.

GHF's initial project, years ago, was in Managua, Nicaragua, where new homes were funded and built with contributions from the real estate industry and members of FIABCI. Projects and potential projects thereafter have included other countries in Central America, Europe, and Africa.

GHF leverages the expertise and resources of the real estate community (private sector) with local government involvement (public sector) to multiply the results from the efforts of all.

GHF has successfully formulated a partnership with UN Habitat and has a strong model to encourage and highlight the many benefits available to developers, municipalities, and financial institutions that participate in delivering affordable homes.

There may be no greater contribution to society than transforming an individual or a family from being part of the problem to being part of the solution. Past success stories prove that security of tenure and pride of home ownership translates to improved family conditions and ensures a better life for generations. Building financial equity and pride of home ownership produces a household that contributes to the community.



## CUMBRE AZUL

Public, private and financial entities working together have allowed Panama to be one of the countries in Latin-American with the highest rate of home ownership. Solidary Bonds from the government subsidize interest rates for mortgages for families that earn up to \$1,200 a month. The Ministry of Housing also gives \$10,000 for a down payment for families that qualify. Today there are over 400 private developers in the solidary bond program.

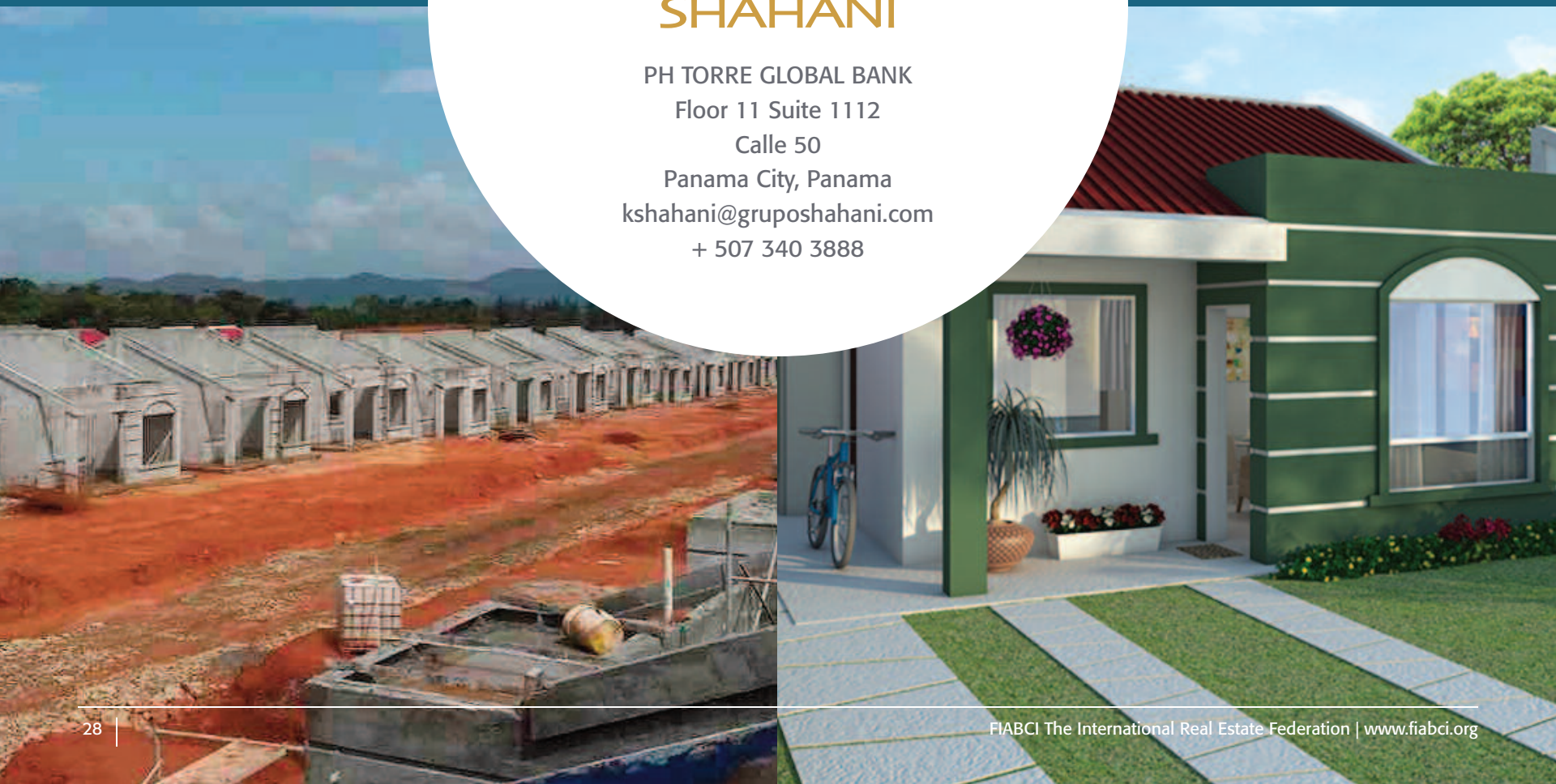
A typical affordable home in the program sells for \$50,000 and is built from a standard blueprint. Working with the government, financial institutions are able to offer special interest rates for the clients of the social interest program. Homes costing up to \$39,999 qualify for zero percent interest rates. Homes from \$40,000 up to \$79,999 qualify for a rate 5 points lower than the reference national interest rate and 4 points lower for houses from \$80,000 to \$120,000.

**Solidary Bonds from the government subsidize interest rates for mortgages for families that earn up to \$1,200 a month.**



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## THE CITTÀ DEL VETRO

The Città del Vetro (City of Glass) project is the first project in Italy to use equity crowdfunding. The project is aimed at urban renewal and social and cultural development of the historic center of Altare. The redevelopment of the former SAVAM Glassworks will activate a process of urban regeneration and economic recovery in Altare and stimulate new youth entrepreneurial activities.

**Crowdfunding platforms bring the opportunity to solve long-standing problems of deterioration and abandonment and obtain funding from a large number of people who share the common goal of renewal and redevelopment of their neighborhoods as an opportunity for sustainable economic and social development.**



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## BAULÜCKEN VILLE DU LUXEMBOURG

This program offers the design and construction of houses at affordable prices on land "baulücken" belonging to the city of Luxembourg. The program began in 2006 and over the years various project have been completed including units for sale as well as for rental.

**Land is made available to developers by using long term leases of 99 years to actively create a variety of affordable housing for contemporary and diverse urban populations, especially young families that fall between the income level of social housing and the higher end market.**



### BAULÜCKEN VILLE DE LUXEMBOURG

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There are competitions for both the architect and developer teams to win the right to create the projects and families to occupy the units. Criteria for developers to participate in the project include the general business mission of the company, the materials choice and quality architectural design as well as the company's ability to get additional financing.

As agreements with developers are signed and project near completion, an advertisement of available units goes into the newspaper. A list of potential buyers or renters for the units from the response is established based on a points system including income level, family size and housing history.



A blurred city street scene with a large green circular overlay containing the word 'Technology'. The background shows a sidewalk, trees, and buildings. The word 'Technology' is written in a brown serif font inside the green circle.

# Technology





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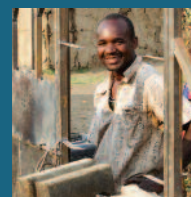
## iBUILD

In partnership with IBM and MasterCard Innovation Labs, **Builders of Hope has created a mobile optimized web platform that will close the gap in affordable housing construction by 100 million homes in the next 10 years.** iBuild is a Citizen

Based Initiative, empowering the individual to take control of his or her own housing plight. Through upskilling of workers, government certifications and creation of a marketplace for millions of informal workers, iBuild delivers the capacity building required for this radicalization to become reality.

iBuild creates a marketplace for workers and customers alike. The app connects customers to microfinance, architecture, project management and on time, on budget quality completion for their individual, incremental and new construction projects—empowering

them to build exactly what they need, based on a personalized budget they create. Financial inclusion is the missing link for an explosion in housing construction for the nearly 75% of the world's population that are wage earners and yet forced to live in substandard, temporary housing because there are no other options for them. iBuild addresses 11 of the 17 SDGs. iBuild is the solution that puts the power in the hands of the individual. **iBuild is the solution that will change the world.**





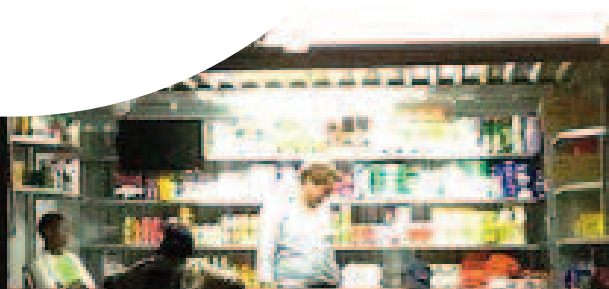
SOLARKIOSK AG was established by the GRAFT founding partners Lars Krückeberg, Wolfram Putz and Thomas Willemeit together with Andreas Spiess in 2009. **They enable and empower the sustainable economic development of Bottom-of-the-Pyramid (BoP) communities worldwide through the provision of clean energy services, quality products and sustainable solutions.** Intertwining an award-winning technology solution with an inclusive business model, Solar Kiosk fosters local entrepreneurship at the BoP.

The basic SOLARKIOSK E-Hubb unit can integrate 1-4 kWp of photovoltaic capacity into a modular kit-of-parts design that is easy to assemble even on challenging terrain. Its battery pack allows for 24/7 operation and serves as a power back-up at nighttime and during periods of unfavorable weather conditions.

The pre-fabricated kiosk frame and wall panels were designed to allow for local manufacturing worldwide and can integrate a variety of materials in its construction, such as steel, aluminum, and brick, among others.



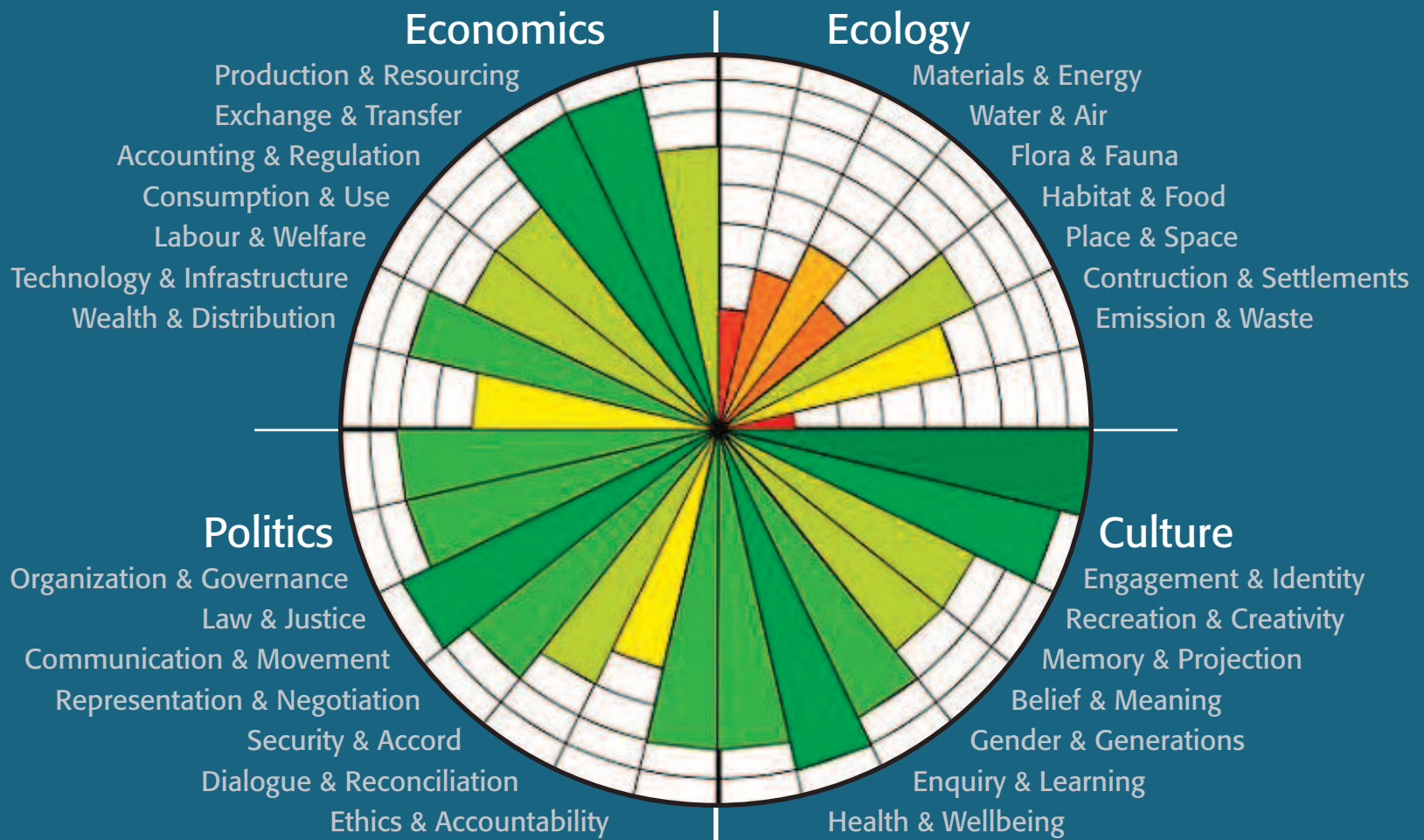
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# FIABCI Cloud Platform for Sustainable Urban Development Assessment

<http://citysvil.mesys.it>



FIABCI HAS DEVELOPED AN EXPERIMENTAL CLOUD PLATFORM for the assessment of sustainable urban development based on the Circles of Sustainability Project. The Circles method is used for assessing sustainability and for managing projects for socially sustainable outcomes. It is intended to handle seemingly intractable problems in a world with increasing pressures of climate change, globalization, urbanization, and intensifying social change.

Existing approaches are problematic to the extent that they treat economics as the primary domain outside of social life, and characterize ecology as either an externality or a contextual resource. The Circles method integrates the four domains of ecology, economics, politics and culture into a single assessment tool that can guide engaged and collaborative practice in making our cities more sustainable, resilient, adaptable and livable.



## A Proposal to Create a Global Policy Framework for Sustainable Real Estate Development

The Real Estate Market Advisory Group (REM), a subsidiary body of UNECE REM, Working Party on Land Administration (WPLA) was established by the Executive Committee of UNECE in December 2007 with the goal of assisting Member States in the discussion and implementation of policy recommendations related to the real estate sector.

One initiative of the UNECE Real Estate Market Advisory Group (UNECE REM), with the support of the FIABCI, was the organization of a high-level roundtable discussion at the United Nations Headquarters in New York in December 2008. Speakers debated causes, effects and impacts of the financial crisis, with a particular focus on the real estate sector.

A follow-up forum of experts took place in June 2009 in Rome, hosted by Tecnoborsa, resulting in the publication of 10 principles for sustainable real estate development.

**FIABCI proposes that these principles be revisited in light of the UN Sustainable Development Goals and evolve toward a Global Policy Framework for Sustainable Real Estate Development.**



## Policy Framework for Sustainable Real Estate Markets

Principle 1: Integrated Legal Framework

Principle 2: Efficient Land Register and Cadastre

Principle 3: Efficiency of Services

Principle 4: Prerequisites for Development of Sound Real Estate Markets

Principle 5: Good Governance

Principle 6: Sustainable Financing

Principle 7: Transparency and Advance Financial Products

Principle 8: Property Valuation

Principle 9: Social Housing

Principle 10: Training and Capacity Building

To Download the full publication:  
[www.unece.org/fileadmin/DAM/hlm/documents/Publications/policy.framework.e.pdf](http://www.unece.org/fileadmin/DAM/hlm/documents/Publications/policy.framework.e.pdf)



The UNECE Policy Framework was the subject of a Policy Roundtable at the United States Senate on January 15, 2013.



The most important contribution FIABCI will make to Quito is a legacy affordable housing development for the people who have welcomed us to their country. Working with the government of Quito, we have identified a land parcel for the project. Boston architecture firm ARROWSTREET has developed preliminary drawings. FIABCI intends to launch a crowdfunding campaign for this project immediately after the close of Habitat III.

**Dialogue leads to awareness.**  
**Awareness inspires action.**  
**Action creates change.**



## ARROWSTREET

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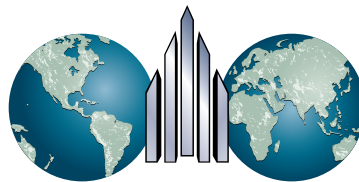
FIABCI is a partner in the  
UN Habitat World Urban Campaign.



Thank You Sponsors!



&



**FIABCI**

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