# QUESTIONNAIRE ON HOUSING FINANCING POLICIES AND PROGRAMMES BY THE SPECIAL RAPPORTEUR ON ADEQUATE HOUSING AS A COMPONENT OF THE RIGHT TO AN ADEQUATE STANDARD OF LIVING, AND ON THE RIGHT TO NON-DISCRIMINATION IN THIS CONTEXT

# I. Objectives and scope of this questionnaire

This questionnaire is designed to obtain information from Governments for the preparation of a report by the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, Ms. Raquel Rolnik. The report will be submitted to the UN General Assembly at its 67<sup>th</sup> session pursuant to resolutions 6/27 and 15/8.

The Human Rights Council, in its resolution 15/8, requested the Special Rapporteur to identify best practices, challenges and obstacles to the full realisation of the right to adequate housing and to pay special attention to the needs of persons in vulnerable situations as well as those belonging to marginalized groups. In her first report (A/HRC/10/7) to the Human Rights Council, the Special Rapporteur addressed the implications of certain financial, economic and housing policies on the right to adequate housing, in the context of the recent housing and financial crises. Her report addressed, inter alia, the impact of market-based housing finance policies on the realisation of the right to adequate housing.

In her forthcoming report, the Special Rapporteur wishes to continue previous work, by examining national policies promoting access to homeownership and affordable housing for the poorest segments of society or other marginalized groups, through the provision of credit to individuals and families, by public or private financial institutions (such as private and public banks and other credit institutions including those dealing with microfinance, Government loans corporations, credit unions, etc.). Those programmes may include also public subsidies or tax exemptions.

The current questionnaire is therefore designed to collect information on public policies and programmes that aim to promote affordable housing for those living in poverty or other marginalized groups, through public, private or quasi-private financial institutions.

#### II. How to answer the questionnaire

If the information requested in the questionnaire has been provided by the Government in another context (e.g. in a report to one of the UN human rights treaty bodies) reference to the specific report or document should be provided. There is no need to repeat the information provided elsewhere.

Governments may wish to identify a focal point responsible for coordinating the response to the questionnaire, and make this focal point known to the office of the Special Rapporteur for further follow up.

## III. Submission of responses

Due to the limited capacity for translation, we kindly request that you submit your answers, if possible, in English, Spanish and French. Responses should be sent in hard copy or electronic format no later than 28 May 2012 to:

UN Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context UNOG – OHCHR

CH – 1211 Geneva 10 Telefax: 41 22 917 90 06

E-mail: srhousing@ohchr.org

#### IV. Ouestionnaire

1. Is your country promoting housing finance policies or programmes aiming to enable access to homeownership and/or other affordable housing by the poorest segments of society, by providing credit through financial institutions (public, private or quasi-private)?

## If the answer is positive:

- a. Please indicate whether these policies or programmes involve public subsidies, tax exemptions or other public financing.
- b. Please indicate whether these policies or programmes involve the participation of one or more of the following international finance institutions:
  - International financial institutions (World Bank Group, International Monetary Fund, etc.)
  - Regional development banks (IDB, ADB (Asian), ADB (African), etc.)
  - International private financial actors (commercial banks, investment funds, etc.)
- c. Please indicate the period of time during which these policies and programmes have been implemented.
- d. Please indicate whether these programmes have been developed or implemented as part of recovery measures in the context of the global financial and economic crises that started in 2008.
- 2. Please provide any available assessment of the impact of such policies and programmes on the housing situation of the poor or other ocategories of beneficiaries.

### Specifically, please provide the following data:

- a. The percentage of the population living in informal settlements before and after the implementation of these policies.
- b. The percentage of households with access to improved sanitation (including in rural areas) before and after the implementation of these policies.
- c. The percentage of population with access to electricity (including in rural areas) before and after the implementation of these policies.
- d. The percentage of houses with ownership or clear title on their dwelling before and after the implementation of these policies.
- 3. Please also provide information on programmes or policies concerning construction or provision of public housing for sale or rental in the country (including privatization of public housing). Please describe any significant reforms or developments in this sector over the last thirty years. Please provide (in annex) any relevant documents, laws, regulations or policies.