



UNECE-REM PANEL

SOURCES OF LACK OF HOUSING AFFORDABILITY: AN EVIDENCE FROM DIFFERENT COUNTRIES.

Organised by REM – Real Estate Advisory Group

A side event part of the International Union of Architects (UIA) International Forum: Affordable Housing Activation (AHA)

Madrid, May 17 2022

Remote and in-person event

Content

The idea of this panel would be to explain the core of housing affordability problems in different countries explained from the analysts' knowledge. The panel could put together the actual cases of Scotland, Ireland and Spain, and other East European countries. The panel will also discuss the potential financial solutions to reduce the dependence of this problem.

Experts to participate:

Mary Taylor, REM
Conor O'Toole, ESRI and REM (REMOTE)
Raúl Garcia-Rodriguez, Deloitte and REM
Ramón Riera, FIABCI, Spain
Nikolaos Triatafyllopoulos, Thessaly Un. And REM (remote)
Paloma Taltavull, Alicante univ and REM

Invited expert: Helena Beunza, Beunza Associates

Time: Around 2 hours in total, including debate and questions.

Topics on housing affordability

- Scope of the problem: population, cohorts more affected.
- Main drivers: the origin of the problem
- Effects of lack on housing affordability
- Energy poverty
- Regulatory issues
- Potential solutions: government support or market support?
- The role of finance
- Case study: 'The city we need is affordable' book

Partners:





Programme

Tuesday 17 May 2022, from 10:00 p.m. to 12:00 p.m. CET

10:00 – 10:15 Opening and Welcome

Ms. Helena Beunza, Deputy Spanish Secretary General of Housing, Bureau member of the Committee on Urban Development, Housing and Land Management, the United Nations Economic Commission for Europe (UNECE).

10:15 – 11:35 Panel.

Moderator: Ms. Paloma Taltavull, Chair, Real Estate Advisory Group, Housing and Land Management, at the United Nations Economic Commission for Europe (UNECE).

Panellists:

- Mary Taylor, REM member.
- Conor O'Toole, ESRI and REM (remote)
- Raúl Garcia-Rodriguez, Deloitte and REM (remote)
- Ramón Riera, FIABCI, Spain
- Nikolaos Triatafyllopoulos, Thessaly Un. And REM (remote)

Topics on housing affordability for the debate

- The Scope of the problem: population, cohorts more affected.
- Main drivers: the origin of the problem
- Effects of lack on housing affordability
- Energy poverty
- Regulatory issues
- Potential solutions: government support or market support?
- The role of finance
- Case study: 'The city we need is affordable' book

11:35 – 11:45 Questions and Answers

11:45 – 12:00 Forewords and invitation to attend the AHA 3-days session

Ms. Helena Beunza, Deputy Spanish Secretary General of Housing, Bureau member of the Committee on Urban Development, Housing and Land Management, the United Nations Economic Commission for Europe (UNECE).

Venue: 'Sala triangular', COAM headquarter, Hortaleza Street number 63, 28004 Madrid

Streaming link.

<https://www.ahamadrid.com/es/event/sources-of-lack-of-housing-affordability-an-evidence-from-different-countries/>

Partners:



Brief note of biographies

Mary Taylor:

Dr Mary Taylor is recognised in UK as a housing pracademic. Her expertise is mainly in social housing, especially in the not-for-profit sector providing affordable housing, which plays an important role in the Scottish system. She has held diverse roles including organisational and professional leadership, research and teaching on housing at the University of Stirling, and conference contributor at home and abroad. Although retired since 2017, she remains committed to affordable housing, not just in Scotland and UK. She supports advice to the United Nations Economic Commission for Europe ([UNECE](#)) on housing.

Conor O'Toole.

Dr Conor O'Toole is an Associate Research Professor at the Economic and Social Research Institute and a member of the UNECE Real Estate Markets Advisory Group. He previously held the position of Manager – Real-Financial Linkages Team and Senior Economist at the Financial Stability Division of the Central Bank of Ireland. At the Central Bank of Ireland, Conor worked extensively on macroprudential policy issues with specific focus on the mortgage market. He also worked on broader issues regarding the surveillance of household and corporate financing vulnerabilities. Conor was a member of the European Central Bank's Macroprudential Policy Group Taskforce on Operationalising Macroprudential Research. His research has been published extensively in peer-reviewed journals including the Journal of Money, Credit and Banking, Review of Finance, Journal of Financial Stability, Journal of Housing Economics, Real Estate Economics, Journal of Real Estate Economics and Finance, Journal of Banking and Finance, and the Journal of Corporate Finance. His research interests cover housing, banking and SME financing issues.

Raúl García-Rodríguez,:

*Raul leads the Sustainability practice in Risk Advisory at Deloitte CZ & SK. His experience includes more than 25 years of international appointments in Public Institutions & Private Corporations. Specialised in real assets' investments, Raul managed an investment portfolio of industrial and commercial real estate with developments in renewable energy and agriculture. With strong command in urban development, project finance & technology adoption to be applied to real assets' business, he is also involved in projects related to smart cities. He worked for the Economist Intelligence Unit, establishing a high-level political, corporate, and academia network across the CEE & CIS Regions. Raul Garcia is Member of UNECE's Real Estate Market Advisory Group, a team of specialists assisting the UN Committee on Housing and Land Management and the Working Party on Land Administration to develop sustainable real estate markets. Also cooperating with global think tanks and initiatives such as *ESI Thoughtlab* and *Premios Latinoamerica Verde*.*

Ramón Riera:

Holding a Degree in Law and a Real Estate Master Degree from the University of Barcelona, CRS, property manager and real estate agent, Ramon Riera has spent more

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than 30 years of his career working in the development of Spanish real estate sector and its internationalisation. Ramon is founder and owner of Eurofincas, a real estate agency he founded in 1987 in Barcelona. He has been Vice-President and Treasurer of Barcelona Real Estate Agents Association (2002-2018), President of FIABCI Spain (2011-2020) and President of the FIABCI European Committee (2016-2020). He is currently General Secretary of FNAPI (Federation of Spanish Real Estate Associations), FIABCI International Board of Directors Member (2020-2023), President of FIABCI Marketing and Networking Committee (2020-2021), President of FIABCI Legislation and Environment (2021-) FIABCI International Delegate to UN-Habitat Geneva (2021-), Board Director of CNAEI (Spanish National Real Estate Confederation) (2020-2024), International Director and Board Director of AIC (Catalan Real Estate Agents Association) (2020-2024), and Global Ambassador of Barcelona Chamber of Commerce (2020-2024), Consultant of the Advisory Council of ACEA (Euroasian Commerce Alliance). Member of FIABCI, AREAA, NAR and LAI

Nikolaos Triatafyllopoulos:

Nikolaos Triantafyllopoulos is Assistant Professor on Urban Planning and Real Estate at the University of Thessaly in Greece. His main research interests include urban planning and land policies, real estate development, public-private partnerships, tourism and housing. He has participated in a number of European and national research projects, and has published papers in international and Greek scientific journals and collective volumes. He is a member of the Working Group on Real Estate Markets of the United Nations – Economic Commission for Europe. He also serves as a consultant to Ministries, national and international private enterprises and public authorities in large urban planning and real estate projects.

Paloma Taltavull de La Paz

Dr Paloma Taltavull de La Paz is full Professor on Applied Economics Department at the University of Alicante, Spain and she has been visiting scholar at University of California at Berkeley, Georgia State University and Florida International University and Massachusetts Institute of Technology (MIT). Her research focus is in Housing Markets, Real Estate Markets and Macroeconomics and energy and sustainable housing markets. She has written more than 40 book chapters and books, around 80 academic articles in Spanish and International journals since 1996 (Journal of European Real Estate Research, International Journal of Housing Market and Analysis, Urban Studies, Housing Studies, among others) and has participated in more than 40 research projects in housing and urban economics refereed to Spanish and European markets since 1992 and two H2020 projects related to energy issues and housing/real estate markets. Professor Taltavull belongs to different international academic Societies committees, she is the Chair of REM (Real Estate Advisory Group), she was Outstanding Academic Member of the Housing Rent Market Observatory at the Spanish Ministry of Housing (2006-2009), and she led the launch of the Biblioteca Virtual Miguel de Cervantes (Virtual Library 'Miguel de Cervantes'), the first virtual library in Europe and in Spanish language, in 1999.

Helena Beunza:

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Ms Beunza is the former General Secretary of Housing in the Spanish Government. She owns a degree in Law from the University of Valencia, Spain and an Urban and Regional Studies Master MSc at the London School of Economics and Political Science. She has been a local civil servant with national qualifications since 2001. Her professional career has been developed in the public and private sectors. In the public sector, she has worked as Secretary-Interventionist in several town councils and associations of municipalities. She has also been a lawyer specialising in town planning, real estate, and the environment in various national and international law firms in her activity for the private sector. She was the General Director of the Entidad Valenciana de Vivienda y Suelo de la Generalitat de Valencia, responsible for managing and promoting public housing and land management. She is also the vice-president of the Association of Public Housing and Land Managers (AVS), Territorial Director of the Regional Ministry of Housing, Public Works and Territorial Development in the Valencian Government. She has also taught various courses and master's degrees related to urban planning and housing.

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