

# Affordable Housing is a Balancing Act Lessons from Indonesia

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**KGID**  
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**Why?**

# Housing:

The Intersection Between

# Public

&

# Private

Investment



# How might we balance affordable housing provision?

**A**

Affordability

**I**

Inclusivity

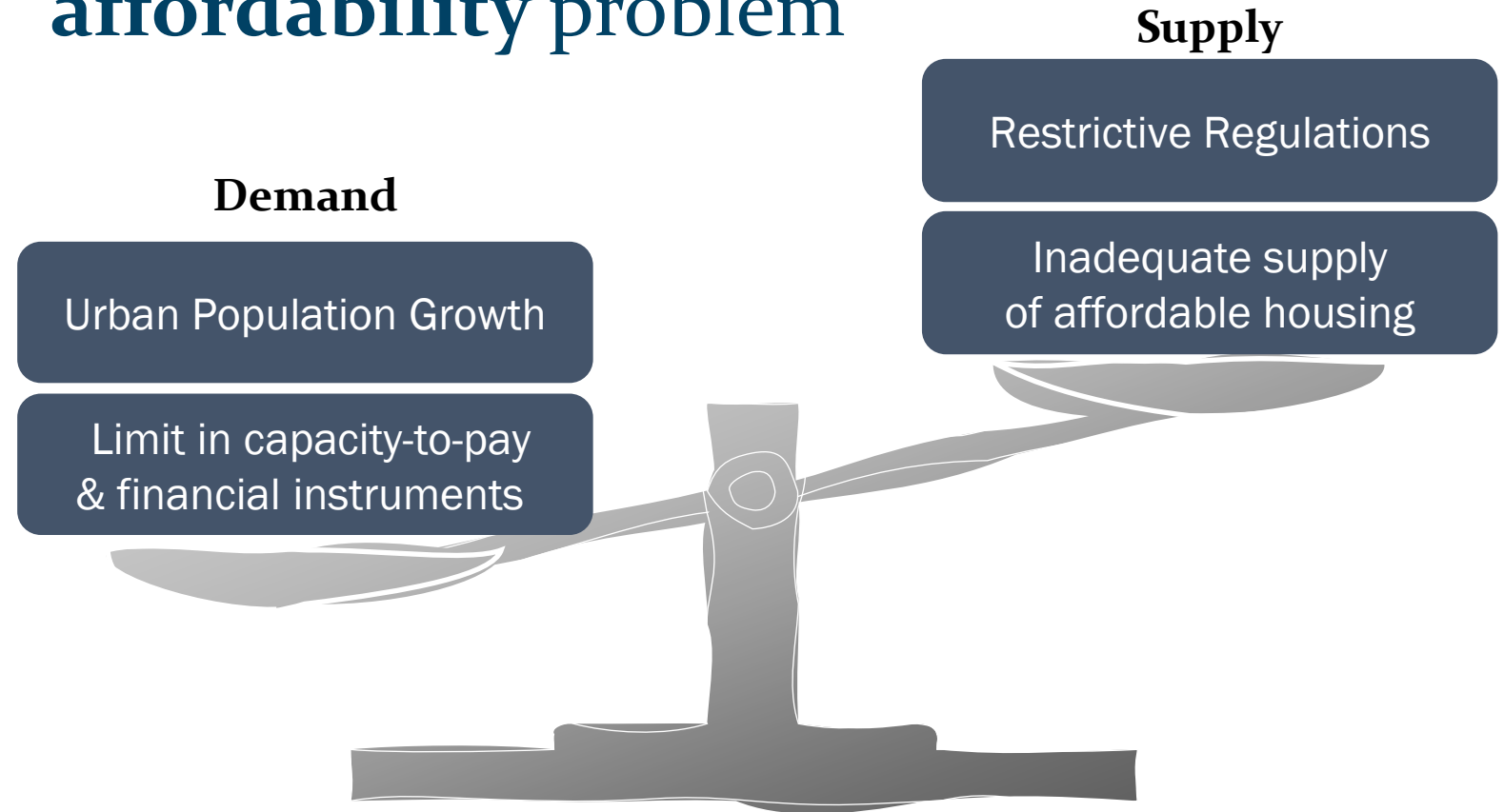
**R**

Resiliency

**S**

Sustainability

# We need to address the root cause of **affordability** problem



Role of government:

**Correct market failures  
by closing the affordability gap**

# A

Affordability

# Being **inclusive** is embracing different approaches for diverse target

Inclusivity

High-  
Income  
20-30%

*Private Sector-  
Led*

Middle-  
Income

*Government Support*

- Close financial affordability gap
- Technical assistance to address resiliency

Low-  
Income  
30%-40%

*Government Provision*

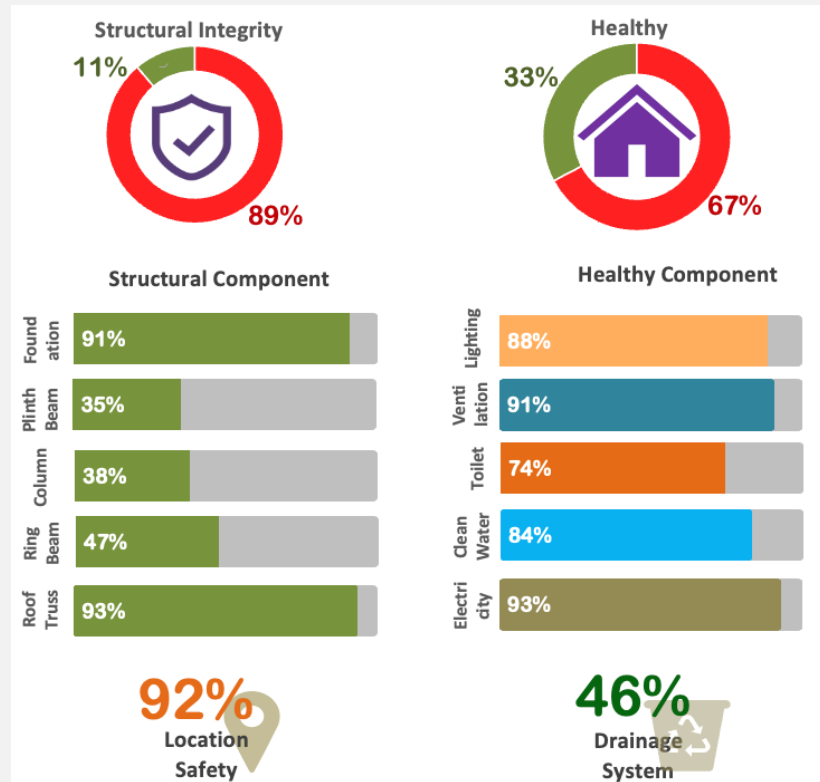
- Moving from substandard to livable condition
- Resettle away from unsafe locations
- Adequate shelter is the goal, not housing ownership

# Informed decision-making in planning and financing for **resiliency**

# R

Resiliency

## Disaster Resiliency



Data-informed quality control  
mechanism for resiliency planning

## Climate Resiliency



Embracing passive design strategies  
anticipating extreme climate events

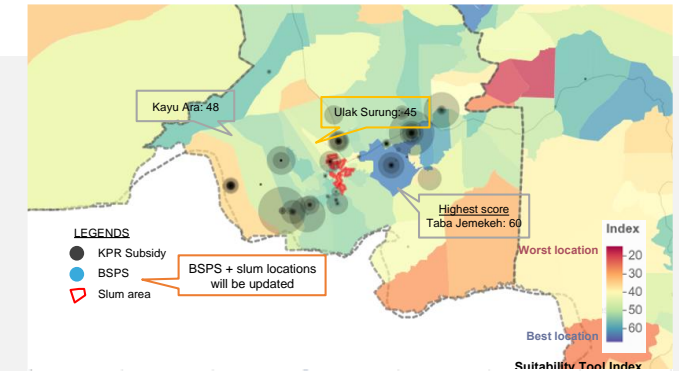
# Sustainability is a long-term game



Green transformation in local building practice

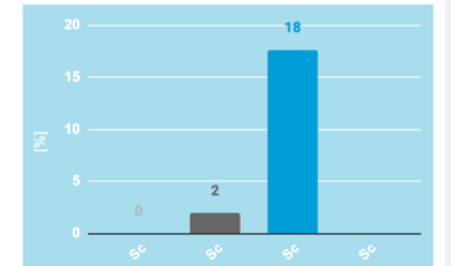
Planning tools for better-informed housing strategies

Empower local governments with capacity building



Scenario Name	Housing		Housing			
	Intervened land [ha]	Number of housing units [hu]	Housing deficit [hu]	Habitable area per person [m <sup>2</sup> /inh]	Total permeable area [m <sup>2</sup> ]	Average housing density [hu/ha]
Scenario 1	1	104	0%	9	2,496	116
Scenario 2	1	104	0%	9	2,496	116
Scenario 3	0	104	0%	9	718	385
Scenario 4	0	0	-100%	No available data	No available data	0

**Public transportation coverage:**  
Percentage of area covered by public transportation stops.  
The indicator calculates a 400 m buffer zone from the bus stop location to establish the coverage area.





# Affordable Housing and Buildings as Renewable Energy Power Grid



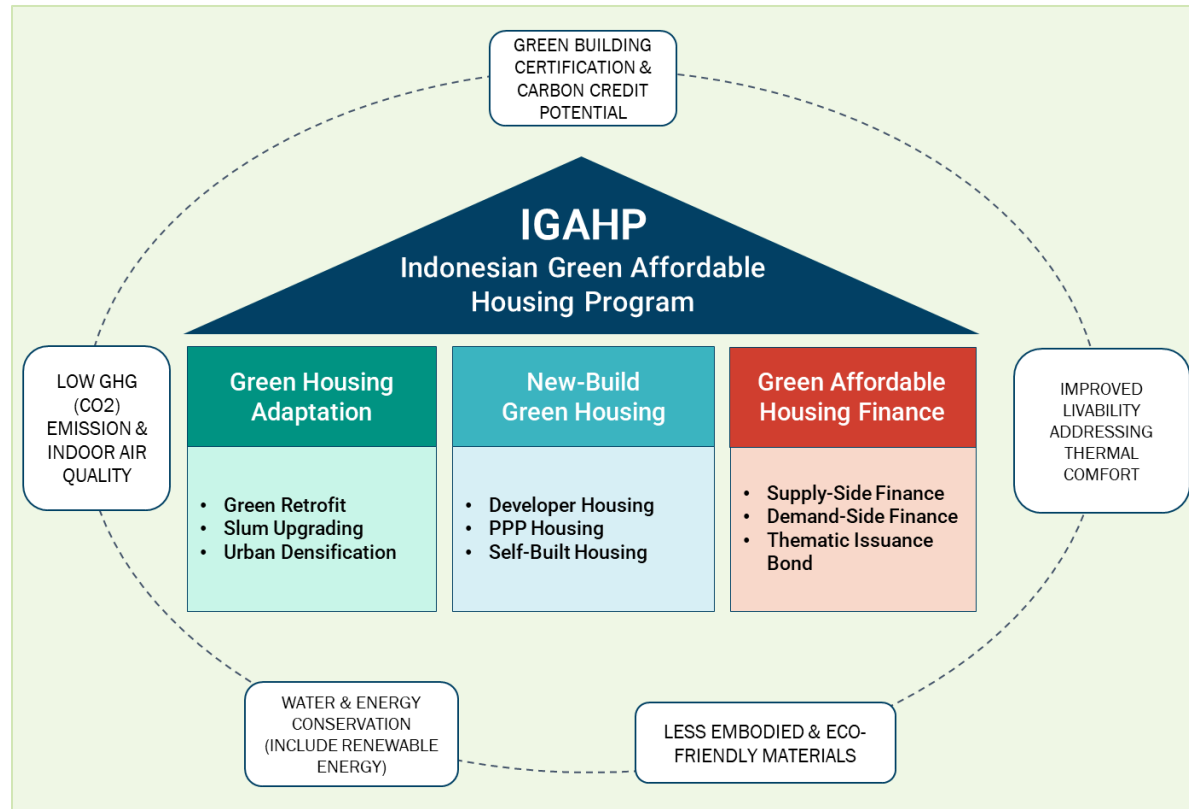
## **Solar roof-top (RSPV) on subsidized housing:**

Address renewable energy target and reduce utility cost

**Interdisciplinary and inter-sectoral collaboration**

to address challenge & limitations

Potential investment cost to be financed by **carbon credit**



## WB Technical Assistance

*Greening by improving Design Quality, Location, Density & Inclusion*

- **Green & resilient designs:** for new housing construction, retrofits & urban densification
- **Sustainable & inclusive financial products development & piloting:** leverage private sector participation while catering the underserved
- **Housing location suitability** assessment to address urban sprawl
- **Scaling up green certification** for affordable housing
- **Unlocking Carbon Credit potential** through baseline study

### IGAHP Targets

2024	2030	2050
100.000 Green Housing	1 Million Green- Net Zero Ready Housing	100% NET-ZERO Housing

# Housing For All Needs Investment by All:

## AIRS Principle

Image Source: World Economic Forum  
"Making Affordable Housing A Reality in Cities", June 2019



KOREA GREEN INNOVATION DAYS

# KGID CAIRO