el Periòdic News

INNOVATIVE AND SUSTAINABLE PROPOSALS

Social housing and modular construction, key options for the housing crisis

Several international experiences could serve as inspiration for effective policies in Andorra

AGÈNCIES

ESCALDES-ENGORDANY

Housing is a global problem that affects many cities around the world. Although in the Principality it has become one of the main concerns of citizens, this crisis is also manifested in other territories, where the lack of supply, the exorbitant increase in rental prices and mortgages make access to decent housing difficult for thousands of people. Faced with this situation, political leaders have begun to propose solutions and implement measures to try to mitigate it, although each territory is unique and has particularities that can make some initiatives difficult to adapt to our context. This is what the Andorran News Agency (ANA) reports today.

INITIATIVES AT THE EUROPEAN LEVEL // Se-

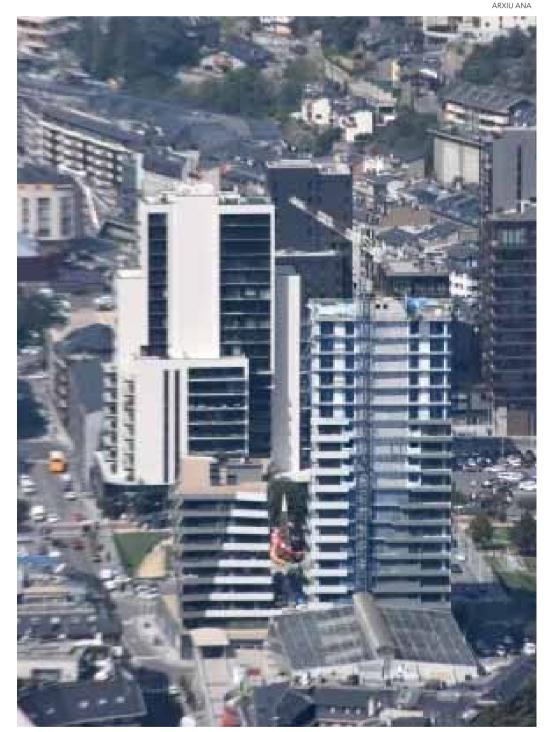
veral mayors of European cities have decided to join forces to tackle the housing crisis. Under the platform 'Mayors for Housing', twelve representatives from capitals such as Barcelona, Rome, Paris and Lisbon met in Brussels last February with the European Union Commissioner for Energy and Housing, Dan Jørgensen. During this meeting, the need for urgent policies was highlighted, such as increasing investment in social and affordable housing, creating specific funds and establishing stricter regulation for short-term rental platforms.

INNOVATIVE PROPOSALS IN DIFFERENT **COUNTRIES** // Several territories have adopted innovative measures to combat the crisis. For example, the Netherlands has opted for the construction of modular and prefabricated buildings, an initiative that reduces construction costs and increases the supply of affordable housing, in addition to having a lower environmental impact. The Dutch have also implemented floating houses to address the lack of developable spaces in densely populated territories with an abundance of water, contributing to

The Netherlands, for example, has opted for the construction of modular and prefabricated buildings

combating the effects of climate change in a country below sea level. A clear example is the Schoonschip neighborhood, north of Amsterdam, formed by a fifth of floating houses located in a former industrial area that has been converted into a sustainable residential space with electricity generation using solar panels and heating systems based on solar energy.

THE FRENCH EXPERIENCE // In 2000, France approved the Solidarité et renouvellement urbain law,



Several international experiences are committed to innovative and sustainable solutions.

which establishes that certain cities and towns must have a minimum number of social housing. According to this regulation, municipalities with more than 3,500 inhabitants – or 1,500 in the Paris metropolitan areathat are part of agglomerations

or intermunicipal entities with more than 50,000 inhabitants (including at least one municipality with more than 15,000 inhabitants) must allocate 25% of their housing stock to social housing, or 20% in less stressed territories. •

CONCÒRDIA AMENDMENTS FOR THE RIGHT TO BE FORGOTTEN ABOUT HEALTH

Preventing financial discrimination five years after overcoming cancer

The party advocates that equal access to insurance and services be guaranteed

EL PERIÒDICESCALDES-ENGORDANY

The Concòrdia parliamentary group has registered a total of seven amendments to the article of the Bill to make the right to be forgotten about health effective, an initiative submitted to the General Council by the Social Democratic parliamentary group last September. The Concòrdia amendments are based on the two regulations that would be modified: the Law on the organization and supervision of insurance and reinsurance of the Principality and the Law on effective competition and consumer protection.

The main objective of the amendments is to avoid discrimination against cancer survivors compared to other consumers. As set out in the first amendment, the aim is to ensure that no person is discriminated against on the basis of their health conditions, unless these differences are "duly justified, proportionate and reasonable", and documented according to



The group advocates that, after this period without relapses, equal access to insurance is guaranteed.

Regarding the scope of the right to be forgotten in healthcare, those affected by HIV/AIDS or hepatitis C are currently excluded

previously established objective criteria.

Regarding the scope of the right to be forgotten in health-care, Concòrdia limits it exclusively to people who have overcome an oncological pathology, excluding, for the time being, those affected by HIV/AIDS or hepatitis C, considering them chronic diseases. However, it provides that the Government may extend this right to other non-oncological pathologies

by regulation, as medical treatments and scientific evidence advance.

Another key amendment establishes that, once five years have passed since the end of oncological treatment without relapse, survivors cannot be discriminated against in contracting any insurance or in their capacity as consumers. However, the text provides that this term may be modified by the Government via regulation, according to medical and scientific advances.

On the other hand, through an additional provision, Concòrdia proposes to guarantee access to financial products - such as loans, mortgages, insurance or credits - intended for the acquisition of a primary residence or the exercise of a professional activity, regardless of the health status of the applicant. These operations could only be denied if justified by objective, substantiated and proportionate medical criteria, as stated in the text.

Furthermore, the group does not consider it appropriate to include within this rule the prohibition of discrimination on the basis of disability, since it understands that these are issues with different legal foundations. For this reason, it proposes to address them separately and differentiated. •

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