Forum: SDC2

Issue: Ensuring access to adequate and affordable housing for all

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Introduction

Access to adequate and affordable housing is an international problem, a commonality shared by all Member States. More economically developed countries (MEDCs) such as the United Kingdom and United States, among many others, all share issues with homelessness and working classes as cost of living goes beyond what minimum wage can support. Countries driven by tourism can also especially fall victim due to lack of focus on the local population.

This can be broken down into three major areas: conditions in temporary housing, availability of housing, and adequacy of permanent housing. An important component of housing crises and lack of affordable housing is the substitutes. This includes systematised solutions like homeless shelters, or self-arising options such as shanty towns and more. These options are in most places unliveable or unavailable. Furthermore, on affordability of housing, issues such as gentrification are a key cause of the inflation of housing prices– its management is vital to regulate the housing market. Rich foreigners often come into countries and "flip" houses, making them unavailable to many of the native population. Furthermore, adequacy of housing extends to Issues with quality of housing such as poorly regulated mould or water damage creates hazardous or undignified living standards for people that have nowhere else to go. Adequacy also refers to the security of having a place to stay and keeping it without having the fear of having your housing taken away, or being in an environment with adequate access to necessary services or a non-hostile environment. Many countries do not subject landlords to tight enough restrictions on the conditions in which they subject renters and buyers to.

Definition of Key Terms

Flipping

The process of purchasing homes, renovating them, and reselling them. This is generally at increased prices to generate profit over a short period of time (McWhinney).

Shantytown

An area on the outskirts of a city inhabited by poor people, usually made up of scrap materials like scrap plywood, corrugated metal, and sheets of plastic.

Ghetto

A poor area in a city usually occupied by minority groups.

Airbnb

Company that allows people to list properties for short rental periods, usually for holidays.

Gentrification

The process when an urban, usually poor, area is moved into by wealthier people and businesses and is transformed to be a more economically attractive area that displaces its lower-class inhabitants and businesses in the process.

Background Information in

Meeting demands in temporary housing

Current temporary housing options include shantytowns, homeless shelters, and more. However, many resort to sleeping on the street or squatting. Meeting demands in this context includes demands of higher standard of living and in having them be sufficiently available.

On the other hand, settlements such as shanty towns are not officially managed within cities as they exist on the outskirts. Squatter settlements, which many shanty towns often qualify as, are defined as residential areas developed without legal claims to land. Theta are, originally most notable in Brazil post the abolishment of slavery *in 1888, requiring workers to build their own accommodation. Statistics In the year 2000 have found that over 20% of Brazil's current inhabitants were living in more than 600 *favelas* - another term for these settlements. These settlements as a whole typically lack basic infrastructure, safe water supply, and proper electricity. The presence of disease and the shanties not being fit for different weather patterns poses a threat to those inhabiting them- infringing their right to safe homes These settlements are endemic to several other nations, particularly Pakistan, housing the largest squatter settlement in Asia with an estimated over 1.5 million inhabitants in 2011 or the world's largest shanty town in Ciudad Neza near Mexico City, population estimates range from 1.2 million to 4 million.

Homeless shelters are more manageable to improve and control as they are already systematised as a solution to accommodate houseless people. Many homeless people avoid shelters as they have reputations of being full of drug dealers, thieves, lice and bedbugs.

There are positives such as the sense of community. It is important to note that there are a variety of shelters in quality and size; some are large warehouses, others are smaller-scattered and more individualised for care.

Many shelters also have schedules when they open and close for queuing for people to have their beds; this makes it more difficult for homeless people to maintain jobs that do not cater to their local shelter's hours, making them choose between a place to sleep and a job. Furthermore, for those who can only find night jobs, there are no day shelters for them to sleep in. Homeless shelters also often lack a lot of essential things like air conditioning; meaning that during heat that would be unbearable in the streets, it is equally as unbearable in the shelter and can cause fatalities due to heat stroke (Shapiro).

Despite all these drawbacks, homeless shelters, especially those run well, are often overcrowded. There is a large demand for them but not enough economic support to make them liveable and more widely available. However, this is a provisional solution as the ideal would be to solve housing crises to have more people in permanent housing, minimising demand for homeless shelters.

Addressing affordability of housing

High cost of living is rampant across many MEDCs. It can be observed in countries such as Portugal, where "the percentage of average monthly income spent on rental costs for the middle class lies between 52 and 68% in the Lisbon municipality", as stated by the European Commission's report on property rates in Lisbon and Porto. The source even continues to state that it would take 10 years for a middle class household in Lisbon to afford a property if they were to maximise financial efforts into housing expenses (*Property Investment and Housing Affordability in Lisbon and Porto. 2022 EUR 30993 EN*). This struggle for average households to afford adequate housing is widespread within populations and across countries. In cases such as Portugal, as aforementioned, it can be attributed to issues such as gentrification. One specific demographic that has put stress on Portugal's housing issues is characterised as "digital nomads". These are people from MEDCs such as the US and UK who generally have higher salaries than Portuguese locals as they work remotely, enjoying higher paying jobs from outside the country. This drives up prices of housing and cost of living for locals that they cannot keep up with due to Portuguese salaries not matching those of rich immigrants. Due to Portugal's large touristic appeal, many large monopolies and corporations seek profit in high-tourism areas that coincide, by correlation, with already stressed areas. This further burdens those suffering from gentrification, being displaced from no longer

affordable housing and not being guaranteed adequate, secure housing. This is a pattern in many countries with tourism-dependent economies, and is often enabled by governments. Tax exemptions on digital markets brought in by foreigners such as on cryptocurrency or non-fungible tokens (NFTs) or visas with extra benefits are arranged and implemented by governments to prosper the economy and draw in a greater financial scene in their country tend to also hurt the local population (Askew).

Improving adequacy of housing

Housing options that do end up being affordable for those who do not have the luxury of choice present many issues with mould, water damage, infestations of vermin or insects, and extortion from landlords. International law also insists that adequate housing is secure, meaning inhabitants can be sure that they will not be evicted or have their home seized, rights properly identified in . Adequate housing is recognized within article 25 of the 1948 Universal Declaration of Human Rights Adequate, and in article 11.1 of the 1966 International Covenant on Economic, Social and Cultural Rights. Housing is further defined as housing that enables "keeping with your culture, and having access to appropriate services, schools, and employment" whether it be by location or environment (OHCHR). This secure tenure in housing is often not available to marginalised groups when discriminated against in housing. The United Nations Committee on Economic, Social and Cultural Rights underlines that housing should be seen as "the right to live somewhere in security, peace and dignity.", the characteristics of adequate housing are more clearly elaborated in the Committee's general comments, specifically No.4 (1991) on the right to adequate housing and No.7 (1997) on forced evictions

According to OHCHR, groups such as women, religious and ethnic minorities, indigenous peoples, persons with disabilities, migrants and refugees often face housing discrimination across countries. This can look like raising prices for certain groups or demanding sexual favours in exchange for leniency with housing related issues- or jeopardising a dweller's access to adequate housing due to whatever group they may be a part of. Housing discrimination can extend to any sort of differential treatment towards a renter or buyer on the basis of whichever marginalised group they are a part of (Beck).

In the US alone, it is estimated by the National Fair Housing Alliance (NFHA) that there are 4 million incidents of housing discrimination, while a fluctuating number around 30 thousand are reported and filed annually (Woodruff). This drastic difference between the estimate of actual cases versus reported cases begs the question why. It is suggested that many cases go unreported because of fear of retaliation or being too difficult to identify or document. Housing

discrimination based on disability was found to make up 54.56% of the reported complaints, although this may be due to it being more obvious than other cases and 17% being cases of racial discrimination. Enabling housing discrimination to go unchecked leaves housing and communities inadequate and hostile for many people who may be a part of any marginalised groups (LCD Staff).

Housing discrimination also inhibits adequacy of housing by inhibiting what services a community may have access to, exemplified by ghettos worldwide and redlining in the US (detailed in the "Major Countries and Organisations Involved" section).

While more reported on within the United States, other MEDCs suffer similar rates of discrimination, within the United Kingdom academics at Heriot-Watt University in Edinghburh found that black-led households suffered over 50% homelessness risk compared to their white counterparts, leading to several critics of the UK's "institutional racism" in its landlord body. Housing discrimination often exposes systematic discrimination within member states, clearly identified in the prejudice towards the Roma people in Turkey, a report from 2022 outlining several issues with the housing of Roma individuals and communities and exploring issues concerning forced gentrification and evacuation of Sulukule, a historic Roma neighbourhood. While UNESCO did provide warnings, the gentrification plan continued. Moreover, Professor Erdal Yalçin has criticised the lack of standard procedures and regulations implemented in Roma neighbourhoods. The Roma people have been victim to other forms of discrimination, particularly in Bandirma and the Sapanca district (Makogon).

Major Countries and Organisations Involved

Habitat for Humanity

Originally founded in 1976 in Georgia, United States Habitat for Humanity is a non-profit non-governmental organisation (NGO) that strives to provide housing for those unhoused. They aim to solve the issue in three major ways: helping people build and repair homes, providing water and sanitation to mitigate disasters and threats to health, and influencing "the way housing and related shelter issues are assessed" ("About Habitat for Humanity").They work across the globe from supporting communities in shantytowns to homelessness in cities, cross-continentally. A fundamental aspect of their global assistance lies in disaster response which covers the following areas:

- "Disaster risk reduction and mitigation
- Disaster resilient construction techniques
- Disaster response technical assistance

- Community preparedness
- Disaster risk reduction training
- Climate change adaptation
- Disaster relief"

Other goals, such as affordable housing, often include collaboration with member states and non-governmental organisations such as the ShelterTech Accelerator program in Kenya that aims at bringing shelter products and services to a low-income household market

United States of America

The US exemplifies resolving a lack of adequate housing in terms of housing discrimination. This is demonstrated by issues such as redlining still impact communities to this day as their housing cannot be considered adequate as important services (schools, hospitals, et cetera) and equal economic opportunity are not accessible. Redlining can be traced back to the New Deal era under Franklin D. Roosevelt where maps of metropolitan areas were colour coded and divided based on which areas were safe to ensure. Areas that were most dense with African American communities were considered "too risky to insure mortgages" and resulted in systemically disadvantaging them for decades to come. This limited opportunities for people in these redlined areas and is proven to still have effects today. This is shown as the average African American income is 60% of the average income of a white American (Booth) (Gross).

Timeline of Events

Date (start - end)	Name	Description
1948	Universal Declaration of Human Rights	Article 25 declares "Everyone has the right to a standard of living adequate for the health and well being of himself [or herself] and his [or her] family, including food, clothing, housing and medical care and necessary social services . . .."
1966	International Covenant on Economic, Social and Cultural Rights (ICESCR)	Ratified by 153 Member States, article 11 states: "The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family,

		including adequate food, clothing and housing, and to the continuous improvement of living conditions" (Human Rights Watch).
1976-ongoing	Founding of Habitat for Humanity	Significant organisation in aiding access to adequate and affordable housing that now supports over 70 countries. There are more details in the "Major Countries and Organisations Involved" section.
1996	Istanbul Declaration and Habitat Agenda	Stated by Human Rights Watch to be "most comprehensive recent international affirmation of housing rights and state housing responsibilities". It includes over 100 commitments and 600 suggestions of how to address the issue and was signed by 171 countries ("No Second Chance: People with Criminal Records Denied Access to Public Housing: IV. The Right to Adequate Housing").
2007-2009	Financial Crisis (Great Recession, Housing Crisis)	The crash led to the great inflation of cost of living and housing prices worldwide, especially seen in Western MEDCs.
2019-onwards	Coronavirus pandemic	Global spread of virus that lead to the shutdown of many industries, causing people to lose jobs and no longer be able to afford housing.
2020	Special Rapporteur Call to Ban Evictions	Due to an immense surge in evictions because of economic and financial strain during COVID-19, the special rapporteur on adequate housing, Mr. Balakrishnan Rajagopal, wrote a report calling to temporarily ban evictions seen as countries such as Brazil and Kenya began to evict dwellers en masse ("OHCHR	Protecting the Right to Housing in the

		Context of the COVID-19 Outbreak").

Relevant UN Treaties and Events

- Adequate housing as a component of the right to an adequate standard of living, and the right to non-discrimination in this context (extension and enlargement of mandate), 3 April 2023 **(A/HRC/52/10).**
- Adequate housing as a component of the right to an adequate standard of living, and the right to non-discrimination in this context, 19 June 2020 **(A/HRC/RES/43/14).**

Previous Attempts to solve the Issue

Since these issues are mostly domestic, each government handles housing issues on its own with different management of taxes and regulation on housing. These include sales taxes or restrictions on quantity of properties in ownership and Airbnbs. Cost of maintenance for housing may also vary by country depending on what resources are imported or readily available, et cetera. This means most solutions to aid their own population with affording housing vary country by country in differences in policy that depend on the specific circumstance of each country on what they can afford and, on the nature, and quantity of demand for housing. Nonetheless, housing policies can be categorised into 3 separate groups as determined by Habitat for Humanity:

- "The clearance of all slums and the rehousing of their residents in new *standard* and sanitary housing.
- Public housing construction of low-cost dwelling units for lower income groups.
- Government subsidy or rent control."

Notable solutions currently in place included the Communities Plus Program in Australia involving the partnering of the private sector and community housing groups to develop and renovate social housing units in neighbourhoods along with private dwellings. Proceeds are reinvested into social housing, community facilities, and public space. Additionally, the Indian Institute of Technology in Madras has proposed a building system using Glass Fibre Reinforced Gypsum panels primarily based off from fertiliser plants, with minimal concrete and steel usage. GFRG has been dubbed a green material by the United Nations Framework on Climate

Change, undeniably improving its appeal to investors. Local Chinese governments in Chengdu and Chongqing have experimented with "tradable land quotas" through which developers are promoted to construct new housing in return for opening additional agricultural land beyond city boundaries. There is no clear set-in-stone solution for the housing crisis, but there are undeniably several ways to combat it.

Possible Solutions

Many of the possible solutions include provisional and permanent solutions. Provisional solutions include offering better temporary housing and improving their conditions. Permanent solutions include managing the quality of housing and making sure it is available to all different economic sectors of the population.

Sub-topic 1: Meeting demands in temporary housing

Mitigating the issues with homeless shelters can be done by allocating more government funds to them and more efficiently raising people out of homelessness to have less crowded shelters and a more manageable and supportable homeless community. Large, warehouse-like homeless shelters are a symptom of a lack of funding in the area to afford more humane conditions. More funding would also allow necessities such as air conditioning and radiators, as well as more food, blankets, shoes. For issues like rampant lice and bedbugs as well as disease, funding would also allow more sanitation. While these can also be mitigated by higher legal standards, the issue at present seems to be more that these expectations cannot be afforded, regardless of legality as it is primarily governments that fund homeless shelters (and secondly donations).

A non-funding related solution is the aforementioned principle of succeeding in moving homeless people out of shelters to resolve overcrowding- which inadvertently results in the greater demand for what shelters cannot supply. Some solutions can be changing shelter times so being employed can coexist with being accommodated by a shelter.

Sub-topic 2: Addressing affordability of housing

Solutions to have housing be more affordable include lowering costs and increasing options and availability, as well as improving the financial situations of those who cannot afford housing. One proven effective way is via handouts. In a study in Vancouver called the New Leaf project, homeless people were given an unconditional cash transfer of 7,500 Canadian dollars. The study resulted in "significant improvements in housing stability, food security, savings,

employment, and cognitive function, with no increases in spending on temptation goods". This has proven handouts to be affordable and highly effective ("The Impact of Direct Giving").

Financial situations can also be improved by increasing minimum wage. This would allow more people to live at a living wage- where they can afford to live with food and shelter, as expected by the Declaration of Human Rights. Although the prospect certainly has its benefit, the raising of minimum wage can provoke unemployment amongst lesser-skilled workers who lead to greater costs as compared to revenue, additionally workers still employed could face lower hours or reduction benefits, or have others in their support network experience employment disruption. Moreover, some studies have criticised the raising of minimum wage and have argued that lesser skilled workers might face higher prices in goods and services such as food and housing. Disemployment of workers can exacerbate existing economic insecurity and perhaps provoke greater levels of homelessness, especially given the increase of local rent housing cost. The debate around inflation rising as a result of minimum wage increases is heavily disputed between economists, some noting that the artificial raise can create labour market imbalances.

Secondly, housing can be made more available to people by improving transportation infrastructure. This would make it so commuting would be facilitated so there would be less demand to live in more central areas. This could lower housing prices and give those looking for a home more options of housing to choose from with a wider range in cost.

Housing can also be made more readily available by imposing restrictions on the number of properties someone can own- and furthermore imposing restrictions on Airbnb houses listed for sale. This would mean less houses are taken up as temporary holiday housing for travellers, and more for the existing population. This would also mitigate effects of gentrification that push low-income inhabitants out of their area as housing prices are driven up by increasing industry in the area.

Finally, housing can be made more affordable by lowering the cost of houses themselves. This can be done via rent control or lowering or better managing cost of building and maintenance. Imposing restrictions on how much rent is charged or increased annually can protect renters from potential extortion from landlords. Furthermore, high rent costs can be a symptom of high maintenance, which can be lowered by reforming construction and management of housing to be more efficient and sustainable so less of a portion of rent is needed to be dedicated to such causes, thus lowering rent.

Sub-topic 3: Improving adequacy of housing

Solutions to improve the adequacy of housing, pertaining to security for home dwellers,

include national housing strategies. Plans implemented by governments to allocate funds to renovating housing and making room for more– and furthermore making it affordable, can benefit people to live comfortably and adequately. Countries such as the UK are implementing these. In the UK specifically, they planned un 2018 to support people buying homes and give access to 130,000 affordable properties, starting March 2022 and ongoing through 2023 through the Shared Ownership and Affordable Homes Programme. However, upon opening the report on the UK government website, the report is withdrawn due to being outdated and links to a newer plan with no mention of implementation of the aforementioned one. This one is intended to continue on until 2028 and is more ambiguous with its goals. This highlights the issue of lack of followthrough on such issues within governments. Canada also is implementing a national housing program delivering over 70 billion Canadian dollars to "to strengthen communities and cut chronic homelessness in half" in a 10 year plan and has so far committed 38 billion dollars, updated in September 2023. It is intended to go on until March 2028 ("Progress on the National Housing Strategy | a Place to Call Home").

  As mentioned in background detail, steps can also be taken to reduce housing discrimination. This includes spreading more clarity and information on what housing discrimination is and how to identify it, as well as governments putting an emphasis on addressing reports and claims. Furthermore, harsher or tighter regulation on treatment of renters or buyers in countries that might not yet have discrimination policies can be encouraged.

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